Form 5500

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Annual Return/Report of Employee Benefit Plan

This form is required to be filed for employee benefit plans under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and sections 6057(b) and 6058(a) of the Internal Revenue Code (the Code).

▶ **Complete all entries in accordance with the instructions to the Form 5500.**

OMB Nos. 1210-0110
1210-0089

2019

This Form is Open to Public Inspection

Part I Annual Report Identification Information

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

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

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

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

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

Part II Basic Plan Information—enter all requested information

1a Name of plan
WHITE HOUSE MANUFACTURING CORPORATION RETIREMENT PLAN

1b Three-digit plan number (PN) ▶ 001

1c Effective date of plan 01/01/1976

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)
WHITE HOUSE MANUFACTURING CORP

PO BOX 339
WHITE HALL, IL 62092-0339

PO BOX 339
WHITE HALL, IL 62092-0339

2b Employer Identification Number (EIN) 37-0992051

2c Plan Sponsor's telephone number 217-374-2141

2d Business code (see instructions) 322200

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.	09/15/2021	JOHN VOSS
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE	Filed with authorized/valid electronic signature.	09/15/2021	JOHN VOSS
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
SIGN HERE			
	Signature of DFE	Date	Enter name of individual signing as DFE

3a Plan administrator's name and address [X] Same as Plan Sponsor

3b Administrator's EIN

3c Administrator's telephone number

4 If the name and/or EIN of the plan sponsor or the plan name has changed since the last return/report filed for this plan, enter the plan sponsor's name, EIN, the plan name and the plan number from the last return/report:
a Sponsor's name
c Plan Name

4b EIN

4d PN

5	Total number of participants at the beginning of the plan year	**5**	1166
6	Number of participants as of the end of the plan year unless otherwise stated (welfare plans complete only lines **6a(1), 6a(2), 6b, 6c,** and **6d**).		
a(1)	Total number of active participants at the beginning of the plan year	**6a(1)**	268
a(2)	Total number of active participants at the end of the plan year	**6a(2)**	241
b	Retired or separated participants receiving benefits	**6b**	591
c	Other retired or separated participants entitled to future benefits	**6c**	342
d	Subtotal. Add lines **6a(2)**, **6b**, and **6c**	**6d**	1174
e	Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.	**6e**	
f	Total. Add lines **6d** and **6e**.	**6f**	1174
g	Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item)	**6g**	
h	Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested	**6h**	
7	Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item)	**7**	

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

1A 1I 3H 1C

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

9a Plan funding arrangement (check all that apply)

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

9b Plan benefit arrangement (check all that apply)

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

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

a Pension Schedules

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

b General Schedules

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

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

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

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

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

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

Receipt Confirmation Code_____

SCHEDULE SB (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Single-Employer Defined Benefit Plan Actuarial Information

This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6059 of the Internal Revenue Code (the Code).

▶ **File as an attachment to Form 5500 or 5500-SF.**

OMB No. 1210-0110

2019

This Form is Open to Public Inspection

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

▶ **Round off amounts to nearest dollar.**

▶ **Caution:** A penalty of $1,000 will be assessed for late filing of this report unless reasonable cause is established.

A Name of plan
WHITE HOUSE MANUFACTURING CORPORATION RETIREMENT PLAN

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF
WHITE HOUSE MANUFACTURING CORP

D Employer Identification Number (EIN)
37-0992051

E Type of plan: [X] Single [ ] Multiple-A [ ] Multiple-B

F Prior year plan size: [ ] 100 or fewer [ ] 101-500 [X] More than 500

Part I Basic Information

1 Enter the valuation date: Month 12 Day 01 Year 2019

2 Assets:

a Market value	**2a**	40739585
b Actuarial value	**2b**	40960260

3 Funding target/participant count breakdown

	(1) Number of participants	(2) Vested Funding Target	(3) Total Funding Target
a For retired participants and beneficiaries receiving payment	560	29051315	29051315
b For terminated vested participants	332	7039504	7039504
c For active participants	268	6875153	6879923
d Total	1160	42965972	42970742

4 If the plan is in at-risk status, check the box and complete lines (a) and (b) [ ]

a Funding target disregarding prescribed at-risk assumptions	**4a**	
b Funding target reflecting at-risk assumptions, but disregarding transition rule for plans that have been in at-risk status for fewer than five consecutive years and disregarding loading factor	**4b**	
5 Effective interest rate	**5**	5.43 %
6 Target normal cost	**6**	122219

Statement by Enrolled Actuary

To the best of my knowledge, the information supplied in this schedule and accompanying schedules, statements and attachments, if any, is complete and accurate. Each prescribed assumption was applied in accordance with applicable law and regulations. In my opinion, each other assumption is reasonable (taking into account the experience of the plan and reasonable expectations) and such other assumptions, in combination, offer my best estimate of anticipated experience under the plan.

SIGN HERE

	08/27/2021
Signature of actuary	Date
DANIEL W GARDECKI	20-05777
Type or print name of actuary	Most recent enrollment number
AON CONSULTING, INC.	410-547-2911
Firm name	Telephone number (including area code)
111 S. CALVERT STREET SUITE 2010 BALTIMORE, MD 21202	
Address of the firm	

If the actuary has not fully reflected any regulation or ruling promulgated under the statute in completing this schedule, check the box and see instructions [ ]

Part II Beginning of Year Carryover and Prefunding Balances

		(a) Carryover balance	(b) Prefunding balance
7	Balance at beginning of prior year after applicable adjustments (line 13 from prior year)	0	0
8	Portion elected for use to offset prior year's funding requirement (line 35 from prior year)	0	0
9	Amount remaining (line 7 minus line 8)	0	0
10	Interest on line 9 using prior year's actual return of 8.86 %	0	0
11	Prior year's excess contributions to be added to prefunding balance:		
	a Present value of excess contributions (line 38a from prior year)		0
	b(1) Interest on the excess, if any, of line 38a over line 38b from prior year Schedule SB, using prior year's effective interest rate of 5.60 %		0
	b(2) Interest on line 38b from prior year Schedule SB, using prior year's actual return		0
	c Total available at beginning of current plan year to add to prefunding balance		0
	d Portion of (c) to be added to prefunding balance		0
12	Other reductions in balances due to elections or deemed elections	0	0
13	Balance at beginning of current year (line 9 + line 10 + line 11d – line 12)	0	0

Part III Funding Percentages

14	Funding target attainment percentage	14	95.32 %
15	Adjusted funding target attainment percentage	15	95.32 %
16	Prior year's funding percentage for purposes of determining whether carryover/prefunding balances may be used to reduce current year's funding requirement	16	97.43 %
17	If the current value of the assets of the plan is less than 70 percent of the funding target, enter such percentage	17	%

Part IV Contributions and Liquidity Shortfalls

18 Contributions made to the plan for the plan year by employer(s) and employees:

(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees	(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees
03/13/2020	59556	0			
01/04/2021	181846	0			
08/13/2021	85106	0			
			Totals ► 18(b)	326508	18(c) 0

19	Discounted employer contributions – see instructions for small plan with a valuation date after the beginning of the year:		
	a Contributions allocated toward unpaid minimum required contributions from prior years.	19a	0
	b Contributions made to avoid restrictions adjusted to valuation date	19b	0
	c Contributions allocated toward minimum required contribution for current year adjusted to valuation date	19c	308104

20 Quarterly contributions and liquidity shortfalls:

a Did the plan have a "funding shortfall" for the prior year? [X] Yes [ ] No

b If line 20a is "Yes," were required quarterly installments for the current year made in a timely manner? [X] Yes [ ] No

c If line 20a is "Yes," see instructions and complete the following table as applicable:

Liquidity shortfall as of end of quarter of this plan year

(1) 1st	(2) 2nd	(3) 3rd	(4) 4th
0	0	0	0

Part V Assumptions Used to Determine Funding Target and Target Normal Cost

21 Discount rate:

a Segment rates:

1st segment:	2nd segment:	3rd segment:	
3.74 %	5.35 %	6.11 %	☐ N/A, full yield curve used

b Applicable month (enter code)	**21b**	4
22 Weighted average retirement age	**22**	65

23 Mortality table(s) (see instructions) ☐ Prescribed - combined ☒ Prescribed - separate ☐ Substitute

Part VI Miscellaneous Items

24 Has a change been made in the non-prescribed actuarial assumptions for the current plan year? If "Yes," see instructions regarding required attachment	☒ Yes	☐ No
25 Has a method change been made for the current plan year? If "Yes," see instructions regarding required attachment	☐ Yes	☒ No
26 Is the plan required to provide a Schedule of Active Participants? If "Yes," see instructions regarding required attachment	☒ Yes	☐ No

27 If the plan is subject to alternative funding rules, enter applicable code and see instructions regarding attachment	**27**	

Part VII Reconciliation of Unpaid Minimum Required Contributions For Prior Years

28 Unpaid minimum required contributions for all prior years	**28**	0
29 Discounted employer contributions allocated toward unpaid minimum required contributions from prior years (line 19a)	**29**	0
30 Remaining amount of unpaid minimum required contributions (line 28 minus line 29)	**30**	0

Part VIII Minimum Required Contribution For Current Year

31 Target normal cost and excess assets (see instructions):

a Target normal cost (line 6)	**31a**	122219
b Excess assets, if applicable, but not greater than line 31a	**31b**	0

32 Amortization installments:

	Outstanding Balance	Installment
a Net shortfall amortization installment	2010482	185885
b Waiver amortization installment		

33 If a waiver has been approved for this plan year, enter the date of the ruling letter granting the approval (Month _____ Day _____ Year _____) and the waived amount	**33**	
34 Total funding requirement before reflecting carryover/prefunding balances (lines 31a - 31b + 32a + 32b - 33)	**34**	308104

	Carryover balance	Prefunding balance	Total balance
35 Balances elected for use to offset funding requirement	0	0	0

36 Additional cash requirement (line 34 minus line 35)	**36**	308104
37 Contributions allocated toward minimum required contribution for current year adjusted to valuation date (line 19c)	**37**	308104

38 Present value of excess contributions for current year (see instructions)

a Total (excess, if any, of line 37 over line 36)	**38a**	0
b Portion included in line 38a attributable to use of prefunding and funding standard carryover balances	**38b**	0
39 Unpaid minimum required contribution for current year (excess, if any, of line 36 over line 37)	**39**	0
40 Unpaid minimum required contributions for all years	**40**	0

Part IX Pension Funding Relief Under Pension Relief Act of 2010 (See Instructions)

41 If an election was made to use PRA 2010 funding relief for this plan:

a Schedule elected ☐ 2 plus 7 years ☐ 15 years

b Eligible plan year(s) for which the election in line 41a was made ☐ 2008 ☐ 2009 ☐ 2010 ☐ 2011

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

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

A Name of plan
WHITE HOUSE MANUFACTURING CORPORATION RETIREMENT PLAN

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500
WHITE HOUSE MANUFACTURING CORP

D Employer Identification Number (EIN)
37-0992051

Part I Service Provider Information (see instructions)

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

1 Information on Persons Receiving Only Eligible Indirect Compensation

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

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

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

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

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

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

BUSEY WEALTH MANAGEMENT

37-1205455

(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?
21 50	NONE	89622	Yes [ ] No [X]	Yes [ ] No [ ]		Yes [ ] No [ ]

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

COZAD ASSET MANAGEMENT

37-0958133

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
27 28 50 72	NONE	122013	Yes [ ] No [X]	Yes [ ] No [ ]		Yes [ ] No [ ]

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

AON HEWITT

22-2232264

(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?
11 50	NONE	133403	Yes [ ] No [X]	Yes [ ] No [ ]		Yes [ ] No [ ]

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

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

CHARLES SCHWAB BANK

42-1558008

(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?
21 50	NONE	17867	Yes [ ] No [X]	Yes [ ] No [ ]		Yes [ ] No [ ]

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

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

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

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

Part I Service Provider Information (continued)

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

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

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

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

Part II Service Providers Who Fail or Refuse to Provide Information

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

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

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

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

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

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

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

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

(complete as many entries as needed)

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

SCHEDULE H (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Financial Information

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

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

OMB No. 1210-0110

2019

This Form is Open to Public Inspection

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

A Name of plan
WHITE HOUSE MANUFACTURING CORPORATION RETIREMENT PLAN

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500
WHITE HOUSE MANUFACTURING CORP

D Employer Identification Number (EIN)
37-0992051

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	1625007	419999
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)	269977	489950
(2) Participant contributions	1b(2)		
(3) Other	1b(3)	82177	29312
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)	514419	363766
(2) U.S. Government securities	1c(2)	1766690	1131375
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)		
(B) All other	1c(3)(B)	1501287	1325231
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)		
(B) Common	1c(4)(B)	17285396	19245233
(5) Partnership/joint venture interests	1c(5)		
(6) Real estate (other than employer real property)	1c(6)		
(7) Loans (other than to participants)	1c(7)		
(8) Participant loans	1c(8)		
(9) Value of interest in common/collective trusts	1c(9)		
(10) Value of interest in pooled separate accounts	1c(10)		
(11) Value of interest in master trust investment accounts	1c(11)		
(12) Value of interest in 103-12 investment entities	1c(12)		
(13) Value of interest in registered investment companies (e.g., mutual funds)	1c(13)	17757319	18310026
(14) Value of funds held in insurance company general account (unallocated contracts)	1c(14)		
(15) Other	1c(15)	53444	42258

			(a) Beginning of Year	(b) End of Year
1d	Employer-related investments:			
	(1) Employer securities	1d(1)		
	(2) Employer real property	1d(2)		
e	Buildings and other property used in plan operation	1e		
f	Total assets (add all amounts in lines 1a through 1e)	1f	40855716	41357150
	Liabilities			
g	Benefit claims payable	1g		
h	Operating payables	1h		
i	Acquisition indebtedness	1i		
j	Other liabilities	1j	73303	50492
k	Total liabilities (add all amounts in lines 1g through1j)	1k	73303	50492
	Net Assets			
l	Net assets (subtract line 1k from line 1f)	1l	40782413	41306658

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)	438874	
	(B) Participants	2a(1)(B)		
	(C) Others (including rollovers)	2a(1)(C)		
	(2) Noncash contributions	2a(2)		
	(3) Total contributions. Add lines **2a(1)(A), (B), (C),** and line **2a(2)**	2a(3)		438874
b	**Earnings on investments:**			
	(1) Interest:			
	(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)	3645	
	(B) U.S. Government securities	2b(1)(B)	31082	
	(C) Corporate debt instruments	2b(1)(C)	58786	
	(D) Loans (other than to participants)	2b(1)(D)		
	(E) Participant loans	2b(1)(E)		
	(F) Other	2b(1)(F)	2872	
	(G) Total interest. Add lines **2b(1)(A)** through **(F)**	2b(1)(G)		96385
	(2) Dividends: **(A)** Preferred stock	2b(2)(A)		
	(B) Common stock	2b(2)(B)	369747	
	(C) Registered investment company shares (e.g. mutual funds)	2b(2)(C)	456678	
	(D) Total dividends. Add lines **2b(2)(A)**, **(B)**, and **(C)**	2b(2)(D)		826425
	(3) Rents	2b(3)		
	(4) Net gain (loss) on sale of assets: **(A)** Aggregate proceeds	2b(4)(A)	13489927	
	(B) Aggregate carrying amount (see instructions)	2b(4)(B)	13975566	
	(C) Subtract line **2b(4)(B)** from line **2b(4)(A)** and enter result	2b(4)(C)		-485639
	(5) Unrealized appreciation (depreciation) of assets: **(A)** Real estate	2b(5)(A)		
	(B) Other	2b(5)(B)	2279114	
	(C) Total unrealized appreciation of assets. Add lines **2b(5)(A)** and **(B)**	2b(5)(C)		2279114

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts	2b(6)		
(7) Net investment gain (loss) from pooled separate accounts	2b(7)		
(8) Net investment gain (loss) from master trust investment accounts	2b(8)		
(9) Net investment gain (loss) from 103-12 investment entities	2b(9)		
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds)	2b(10)		705004
c Other income	2c		
d Total income. Add all **income** amounts in column (b) and enter total	2d		3860163
Expenses			
e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	2973013	
(2) To insurance carriers for the provision of benefits	2e(2)		
(3) Other	2e(3)		
(4) Total benefit payments. Add lines **2e(1)** through **(3)**	2e(4)		2973013
f Corrective distributions (see instructions)	2f		
g Certain deemed distributions of participant loans (see instructions)	2g		
h Interest expense	2h		
i Administrative expenses: **(1)** Professional fees	2i(1)	133403	
(2) Contract administrator fees	2i(2)		
(3) Investment advisory and management fees	2i(3)	229502	
(4) Other	2i(4)		
(5) Total administrative expenses. Add lines **2i(1)** through **(4)**	2i(5)		362905
j Total expenses. Add all **expense** amounts in column (b) and enter total	2j		3335918
Net Income and Reconciliation			
k Net income (loss). Subtract line **2j** from line **2d**	2k		524245
l Transfers of assets:			
(1) To this plan	2l(1)		0
(2) From this plan	2l(2)		0

Part III Accountant's Opinion

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

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

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

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

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

(1) Name: BKD LLP **(2)** EIN: 44-0160260

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

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

Part IV Compliance Questions

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

During the plan year:

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

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

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

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

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

5c If the plan is a defined benefit plan, is it covered under the PBGC insurance program (See ERISA section 4021.)? ..... ☒ Yes ☐ No ☐ Not determined
If "Yes" is checked, enter the My PAA confirmation number from the PBGC premium filing for this plan year 4299946. (See instructions.)

SCHEDULE R (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Retirement Plan Information

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

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

OMB No. 1210-0110

2019

This Form is Open to Public Inspection.

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

A Name of plan
WHITE HOUSE MANUFACTURING CORPORATION RETIREMENT PLAN

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500
WHITE HOUSE MANUFACTURING CORP

D Employer Identification Number (EIN)
37-0992051

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): 37-0992051

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** | 0

Part II Funding Information (If the plan is not subject to the minimum funding requirements of section 412 of the Internal Revenue Code or ERISA section 302, skip this Part.)

4 Is the plan administrator making an election under Code section 412(d)(2) or ERISA section 302(d)(2)? ..... ☐ **Yes** ☒ **No** ☐ **N/A**

If the plan is a defined benefit plan, go to line 8.

5 If a waiver of the minimum funding standard for a prior year is being amortized in this plan year, see instructions and enter the date of the ruling letter granting the waiver. **Date:** Month _____ Day _____ Year _____

If you completed line 5, complete lines 3, 9, and 10 of Schedule MB and do not complete the remainder of this schedule.

6 **a** Enter the minimum required contribution for this plan year (include any prior year accumulated funding deficiency not waived) ..... | **6a** |

b Enter the amount contributed by the employer to the plan for this plan year ..... | **6b** |

c Subtract the amount in line 6b from the amount in line 6a. Enter the result (enter a minus sign to the left of a negative amount) ..... | **6c** |

If you completed line 6c, skip lines 8 and 9.

7 Will the minimum funding amount reported on line 6c be met by the funding deadline? ..... ☐ **Yes** ☐ **No** ☐ **N/A**

8 If a change in actuarial cost method was made for this plan year pursuant to a revenue procedure or other authority providing automatic approval for the change or a class ruling letter, does the plan sponsor or plan administrator agree with the change? ..... ☐ **Yes** ☐ **No** ☒ **N/A**

Part III Amendments

9 If this is a defined benefit pension plan, were any amendments adopted during this plan year that increased or decreased the value of benefits? If yes, check the appropriate box. If no, check the "No" box. ..... ☐ **Increase** ☐ **Decrease** ☐ **Both** ☒ **No**

Part IV ESOPs (see instructions). If this is not a plan described under section 409(a) or 4975(e)(7) of the Internal Revenue Code, skip this Part.

10 Were unallocated employer securities or proceeds from the sale of unallocated securities used to repay any exempt loan? ..... ☐ **Yes** ☐ **No**

11 **a** Does the ESOP hold any preferred stock? ..... ☐ **Yes** ☐ **No**

b If the ESOP has an outstanding exempt loan with the employer as lender, is such loan part of a "back-to-back" loan? (See instructions for definition of "back-to-back" loan.) ..... ☐ **Yes** ☐ **No**

12 Does the ESOP hold any stock that is not readily tradable on an established securities market? ..... ☐ **Yes** ☐ **No**

Part V Additional Information for Multiemployer Defined Benefit Pension Plans

13 Enter the following information for each employer that contributed more than 5% of total contributions to the plan during the plan year (measured in dollars). See instructions. *Complete as many entries as needed to report all applicable employers.*

a Name of contributing employer

b EIN **c** Dollar amount contributed by employer

d Date collective bargaining agreement expires *(If employer contributes under more than one collective bargaining agreement, check box* ☐ *and see instructions regarding required attachment. Otherwise, enter the applicable date.)* Month _____ Day _____ Year _____

e Contribution rate information *(If more than one rate applies, check this box* ☐ *and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify):

---

a Name of contributing employer

b EIN **c** Dollar amount contributed by employer

d Date collective bargaining agreement expires *(If employer contributes under more than one collective bargaining agreement, check box* ☐ *and see instructions regarding required attachment. Otherwise, enter the applicable date.)* Month _____ Day _____ Year _____

e Contribution rate information *(If more than one rate applies, check this box* ☐ *and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

---

a Name of contributing employer

b EIN **c** Dollar amount contributed by employer

d Date collective bargaining agreement expires *(If employer contributes under more than one collective bargaining agreement, check box* ☐ *and see instructions regarding required attachment. Otherwise, enter the applicable date.)* Month _____ Day _____ Year _____

e Contribution rate information *(If more than one rate applies, check this box* ☐ *and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

---

a Name of contributing employer

b EIN **c** Dollar amount contributed by employer

d Date collective bargaining agreement expires *(If employer contributes under more than one collective bargaining agreement, check box* ☐ *and see instructions regarding required attachment. Otherwise, enter the applicable date.)* Month _____ Day _____ Year _____

e Contribution rate information *(If more than one rate applies, check this box* ☐ *and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

---

a Name of contributing employer

b EIN **c** Dollar amount contributed by employer

d Date collective bargaining agreement expires *(If employer contributes under more than one collective bargaining agreement, check box* ☐ *and see instructions regarding required attachment. Otherwise, enter the applicable date.)* Month _____ Day _____ Year _____

e Contribution rate information *(If more than one rate applies, check this box* ☐ *and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

---

a Name of contributing employer

b EIN **c** Dollar amount contributed by employer

d Date collective bargaining agreement expires *(If employer contributes under more than one collective bargaining agreement, check box* ☐ *and see instructions regarding required attachment. Otherwise, enter the applicable date.)* Month _____ Day _____ Year _____

e Contribution rate information *(If more than one rate applies, check this box* ☐ *and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

14 Enter the number of participants on whose behalf no contributions were made by an employer as an employer of the participant for:

a The current year	**14a**	
b The plan year immediately preceding the current plan year	**14b**	
c The second preceding plan year	**14c**	

15 Enter the ratio of the number of participants under the plan on whose behalf no employer had an obligation to make an employer contribution during the current plan year to:

a The corresponding number for the plan year immediately preceding the current plan year	**15a**	
b The corresponding number for the second preceding plan year	**15b**	

16 Information with respect to any employers who withdrew from the plan during the preceding plan year:

a Enter the number of employers who withdrew during the preceding plan year	**16a**	
b If line 16a is greater than 0, enter the aggregate amount of withdrawal liability assessed or estimated to be assessed against such withdrawn employers	**16b**	

17 If assets and liabilities from another plan have been transferred to or merged with this plan during the plan year, check box and see instructions regarding supplemental information to be included as an attachment. ☐

Part VI Additional Information for Single-Employer and Multiemployer Defined Benefit Pension Plans

18 If any liabilities to participants or their beneficiaries under the plan as of the end of the plan year consist (in whole or in part) of liabilities to such participants and beneficiaries under two or more pension plans as of immediately before such plan year, check box and see instructions regarding supplemental information to be included as an attachment ☐

19 If the total number of participants is 1,000 or more, complete lines (a) through (c)

a Enter the percentage of plan assets held as:
Stock: 46.6 % Investment-Grade Debt: 50.3 % High-Yield Debt: _____% Real Estate: _____% Other: 3.1 %

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_____

White House Manufacturing Corporation Retirement Plan

EIN 37-0992051 PN 001

Independent Auditor's Report and Financial Statements

November 30, 2020 and 2019

White House Manufacturing Corporation Retirement Plan

November 30, 2020 and 2019

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BKD
CPAs & Advisors

225 N. Water Street, Suite 400 | Decatur, IL 62523-2326
217.429.2411 | Fax 217.429.6109 | bkd.com

Independent Auditor's Report

Plan Administrator
White House Manufacturing Corporation Retirement Plan
Springfield, Illinois

Report on the Financial Statements

We were engaged to audit the accompanying financial statements of White House Manufacturing Corporation Retirement Plan, which comprise the statements of net assets available for benefits as of November 30, 2020 and 2019, and the related statements of changes in net assets available for benefits for the years then ended, and the related notes to the financial statements.

Management's Responsibility for the Financial Statements

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

Auditor's Responsibility

Our responsibility is to express an opinion on these financial statements based on conducting our audits in accordance with auditing standards generally accepted in the United States of America. Because of the matter described in the *Basis for Disclaimer of Opinion* paragraph, 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 5, which was certified by Busey Trust Company and Charles Schwab Trust Bank (formerly known as Charles Schwab Bank), the trustees 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 Busey Trust Company held the Plan's investment assets and executed investment transactions from December 1, 2018 to December 31, 2018, and that Busey Trust Company and Charles Schwab Trust Bank (formerly known as Charles Schwab Bank) held the Plan's investment assets and executed investment transactions from January 1, 2019 to November 30, 2020. The Plan administrator has obtained certifications from the trustees as of and for the years ended November 30, 2020 and 2019, that the information provided to the Plan administrator by the trustees is complete and accurate.

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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 listed in the table of contents 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 of 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 trustees, 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*.

BKD, LLP

Decatur, Illinois
August 20, 2021

Federal Employer Identification Number: 44-0160260

White House Manufacturing Corporation Retirement Plan

Statements of Net Assets Available for Benefits

November 30, 2020 and 2019

	2020	2019
Assets		
Investments, At Fair Value	$ 40,417,889	$ 38,878,554
Receivables		
Employer contribution	489,950	269,977
Accrued income	29,312	32,177
Due from broker	-	50,000
	519,262	352,154
Noninterest-bearing Cash	419,999	1,625,007
Total assets	41,357,150	40,855,715
Liability		
Accrued Expenses	50,492	73,303
Net Assets Available for Benefits	$ 41,306,658	$ 40,782,412

White House Manufacturing Corporation Retirement Plan

Statements of Changes in Net Assets Available for Benefits

Years Ended November 30, 2020 and 2019

	2020	2019
Investment Income		
Net appreciation in fair value of investments	$ 2,498,480	$ 4,872,481
Interest and dividends	922,810	948,296
	3,421,290	5,820,777
Employer Contributions	438,874	365,242
Total additions	3,860,164	6,186,019
Deductions		
Benefits paid to participants	2,973,013	2,737,727
Administrative expenses	362,905	345,105
Total deductions	3,335,918	3,082,832
Net Increase	524,246	3,103,187
Transfers from Other Qualified Plans	-	36,329,091
Net Assets Available for Benefits, Beginning of Period	40,782,412	1,350,134
Net Assets Available for Benefits, End of Period	$ 41,306,658	$ 40,782,412

White House Manufacturing Corporation Retirement Plan

Notes to Financial Statements

November 30, 2020 and 2019

Note 1: Description of the Plan

The following description of the White House Manufacturing Corporation Retirement Plan (Plan) is provided for general information. Additional information about the vesting and benefit provisions and the Pension Benefit Guaranty Corporation's (PBGC) benefit guarantee is contained in the Plan Document and *Summary Plan Description*, which are available from the Plan administrator.

General

The Plan is a noncontributory defined benefit pension plan sponsored by of Bunn-O-Matic Corporation and its wholly owned subsidiaries, Bunn Capitol Company and White House Manufacturing Corporation (Company), for the benefit of its employees and provides for retirement, death and disability benefits. The Plan is subject to provisions of the *Employee Retirement Income Security Act of 1974* (ERISA). The Plan's sole trustee and recordkeeper was Busey Trust Company through December 31, 2018, at which time Charles Schwab Trust Bank (formerly known as Charles Schwab Bank) became an additional trustee and recordkeeper for the Plan.

Mergers into the Plan

During 2018, management of the Company approved the merger and termination of the Bunn-O-Matic Corporation Retirement Plan (BOM Plan), which was effective December 31, 2018. All BOM Plan assets, which totaled $24,305,503, and liabilities, which totaled $37,646, were transferred to the Plan, for a net total of $24,267,857, on December 31, 2018. This is included as a transfer from other qualified plan on the statement of changes in net assets available for benefits. See Note 3 regarding the transfer of the BOM Plan's accumulated plan benefits to the Plan, which was also effective December 31, 2018. The BOM Plan's provisions were substantially the same as those of the Plan.

During 2018, management of the Company approved the merger and termination of the Bunn Capitol Company Retirement Plan (BCC Plan), which was effective December 31, 2018. All BCC Plan assets, which totaled $12,073,773, and liabilities, which totaled $12,539, were transferred to the Plan, for a net total of $12,061,234, on December 31, 2018. This is included as a transfer from other qualified plan on the statement of changes in net assets available for benefits. See Note 3 regarding the transfer of the BCC Plan's accumulated plan benefits to the Plan, which was also effective December 31, 2018. The BCC Plan's provisions were substantially the same as those of the Plan.

Contributions

The Company has agreed to voluntarily contribute such amounts as are necessary to provide assets sufficient to meet the benefits to be paid to Plan members. The Company's present intention is to make contributions in amounts sufficient to fund the Plan's current service cost on a current basis and to fund the actuarially-determined unfunded liability over a period of ten years. The Plan has met the minimum funding requirements established by the federal government.

In June 2020, the Company implemented a *Coronavirus Aid, Relief, and Economic Security* Act (CARES Act) provision relating to employer contributions. This provision deferred the due date for any minimum required employer contributions during calendar year 2020 until January 4, 2021. The amount of any deferred contributions is increased by interest accruing for the period between the original due date for the contribution and the payment date, at the effective rate of interest for the plan year which includes such payment date. In accordance with this provision, the Company deferred payment of employer contributions during 2020 totaling $178,666, which was paid to the Plan on January 4, 2021, including interest of $3,180, for a total employer contribution of $181,846. This is included within the employer's contribution receivable on the statement of net assets available for benefits at November 30, 2020.

Effective in 2020, the Company implemented an *American Rescue Plan* Act (ARPA) provision relating to employer contributions. This provision provided funding relief for the Company, which lowered the ERISA minimum required contributions due to the Plan for 2020. In accordance with this provision, the Company's ERISA minimum required contributions for 2020 were lowered from $471,865 to $308,104, a decrease of $163,761. This is included within the employer's contribution receivable on the statement of net assets available for benefits at November 30, 2020.

Benefits

Employees with five or more years of service are entitled to annual pension benefits beginning at normal retirement age (65) equal to the sum of their future retirement income credits and past service retirement credits. The Plan permits early retirement for participants who have completed at least five years of service and are within the ten-year period immediately preceding the normal retirement date. Employees may elect to receive their pension benefits in the form of a joint and survivor annuity. If employees terminate before rendering five years of service, they forfeit the right to receive all of their accumulated Plan benefits. Employees receive their benefits as a life annuity payable monthly upon retirement. Death benefits are generally equal to accumulated pension benefits at date of death, and employees who become disabled may elect normal retirement pension benefits at age 65 or reduced benefits commencing at an earlier date.

Employees became eligible to participate in the Plan after they had attained 21 years of age and completed one year of service. However, as of December 31, 1998, all participation in the Plan, BOM Plan, and BCC Plan was frozen for non-union employees and December 31, 2000 for union employees. No new participants are eligible to join the Plan after these dates.

Death Benefits

The spouse of a participant will receive a 50% survivor annuity, as defined in the Plan, upon the death of the participant. The surviving spouse annuity is equal to 50% of the participant's monthly benefit. This benefit is immediately payable to the spouse if the participant was already receiving benefits. If the participant was not already receiving benefits, payments to the spouse may commence as of the earliest date the participant would have received benefits.

White House Manufacturing Corporation Retirement Plan
Notes to Financial Statements
November 30, 2020 and 2019

Note 2: Summary of Significant Accounting Policies

Basis of Accounting

The accompanying financial statements are prepared on the accrual basis of accounting.

Use of Estimates

The preparation of financial statements in conformity with accounting principles generally accepted in the United States of America requires management to make estimates and assumptions that affect the reported amounts of net assets and changes in net assets, disclosure of contingent assets and liabilities, and the actuarial present value of accumulated Plan benefits at the date of the financial statements. Actual results could differ from those estimates.

Investment Valuation and Income Recognition

Marketable securities are stated at fair value. Securities traded on a national securities exchange are valued at the last reported sales price on the last business day of the Plan year; investments traded in the over-the-counter market and listed securities for which no sale was reported on that date are valued at the average of the last reported bid and ask prices. Mutual funds are valued at the net asset value (NAV) of shares held by the Plan at year end.

For certain investments consisting of corporate obligations, U.S. treasury and federal agency securities, mortgage-backed securities, and certificates of deposit that do not have an established fair value, Plan management and the trustees have established a fair value based on yields currently available on comparable securities of issuers with similar credit ratings.

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

Payment of Benefits

Benefit payments to participants are recorded upon distribution.

Administrative Expenses

Administrative expenses may be paid by the Company or the Plan, at the Company's discretion.

Accumulated Plan Benefits

Accumulated plan benefits (see *Note 3*) are those estimated future periodic payments, including lump-sum distributions, that are attributable under the Plan's provisions to the service employees have rendered. Accumulated plan benefits include benefits expected to be paid to:

(A) Retired or terminated employees or their beneficiaries

(B) Present employees or their beneficiaries

(C) Beneficiaries of employees who have died

Benefits under the Plan are based on employees' average compensation during their years of service. The accumulated Plan benefits for active employees are based on their compensation during their years of service proceeding the valuation date. Benefits payable under all circumstances – retirement, death, disability, and termination of service – are included, to the extent they are deemed attributable to employee service rendered to the valuation date.

Note 3: Accumulated Plan Benefits

An actuary from Aon Consulting determines the actuarial present value of accumulated Plan benefits, which is the amount that results from applying actuarial assumptions to adjust the accumulated Plan benefits to reflect the time value of money (through discounts for interest) and the probability of payment (by means of decrements such as for death, disability, withdrawal, or retirement) between the valuation date and the expected date of payment.

The accumulated Plan benefit information, which was determined by the actuary as of December 1, 2019, was as follows:

Actuarial present value of accumulated Plan benefits	
Vested benefits	
Participants currently receiving payments	$ 24,098,468
Other participants	10,284,195
	34,382,663
Nonvested benefits	78,123
Total actuarial present value of accumulated Plan benefits as of December 1, 2019	$ 34,460,786

Changes in the actuarial present value of accumulated Plan benefits were as follows:

Actuarial present value of accumulated Plan benefits, December 1, 2018	$ 1,084,041
Increase (decrease) during the year attributable to:	
Additional benefits earned and experience gains	720,469
Increase for interest due to the decrease in the discount period	1,780,167
Transfers from other qualified plans	32,616,434
Assumption changes	997,402
Benefits paid	(2,737,727)
Net increase	33,376,745
Actuarial present value of accumulated Plan benefits, December 1, 2019	$ 34,460,786

The above transfers from other qualified plans occurred as of December 31, 2018, and consists of $22,105,118 for the BOM Plan and $10,511,316 for the BCC Plan, totaling $32,616,434, as more fully described in Note 1.

Significant assumptions underlying the actuarial computations are:

- Assumed rate of return on investments: 8.00%
- Mortality basis: Pri-2012 Mortality Table with Fully Generational Projection using Scale MP-2019, Prescribed 2019 Static Mortality Table for Annuitants and Non-Annuitants
- Asset Valuation: Fair Market Value
- Retirement: Varying rates between ages 55 and 70 with at least 5 years of service

The foregoing actuarial assumptions are based on the presumption that the Plan will continue. Were the Plan to terminate, different actuarial assumptions and other factors might be applicable in determining the actuarial present value of accumulated Plan benefits.

Note 4: Disclosures About Fair Value of Plan Assets

Fair value is the price that would be received to sell an asset in an orderly transaction between market participants at the measurement date. Fair value measurements must maximize the use of observable inputs and minimize the use of unobservable inputs. There is a hierarchy of three levels of inputs that may be used to measure fair value:

Level 1 Quoted prices in active markets for identical assets

Level 2 Observable inputs other than Level 1 prices, such as quoted prices for similar assets; quoted prices in markets that are not active; or other inputs that are observable or can be corroborated by observable market data for substantially the full term of the assets

Level 3 Unobservable inputs supported by little or no market activity and are significant to the fair value of the assets

Recurring Measurements

The following table presents the fair value measurements of assets recognized in the accompanying statements of net assets available for benefits measured at fair value on a recurring basis and the level within the fair value hierarchy in which the fair value measurements fall at November 30, 2020 and 2019:

		Fair Value Measurements Using		
	Fair Value	Quoted Prices in Active Markets for Identical Assets (Level 1)	Significant Other Observable Inputs (Level 2)	Significant Unobservable Inputs (Level 3)
November 30, 2020				
Money market funds	$ 363,766	$ 363,766	$ -	$ -
Common stocks	19,245,233	19,245,233	-	-
Mutual funds	18,310,026	18,310,026	-	-
Corporate obligations	1,325,231	-	1,325,231	-
U.S. treasury and federal agency securities	1,131,375	-	1,131,375	-
Mortgage-backed security	42,258	-	42,258	-
Total	$ 40,417,889	$ 37,919,025	$ 2,498,864	$ -

		Fair Value Measurements Using		
	Fair Value	Quoted Prices in Active Markets for Identical Assets (Level 1)	Significant Other Observable Inputs (Level 2)	Significant Unobservable Inputs (Level 3)
November 30, 2019				
Money market funds	$ 394,376	$ 394,376	$ -	$ -
Common stocks	17,285,396	17,285,396	-	-
Mutual funds	17,757,319	17,757,319	-	-
Corporate obligations	1,501,287	-	1,501,287	-
U.S. treasury and federal agency securities	1,766,689	-	1,766,689	-
Mortgage-backed security	53,444	-	53,444	-
Certificates of deposit	120,043	-	120,043	-
	$ 38,878,554	$ 35,437,091	$ 3,441,463	$ -

Following is a description of the valuation methodologies and inputs used for assets measured at fair value on a recurring basis and recognized in the accompanying statements of net assets available for benefits, as well as the general classification of such assets pursuant to the valuation hierarchy. There have been no significant changes in the valuation techniques during the year ended November 30, 2020. The Plan had no liabilities measured at fair value on a recurring basis. In addition, the Plan had no assets or liabilities measured at fair value on a nonrecurring basis.

Investments

Where quoted market prices were available in an active market, securities are classified within Level 1 of the valuation hierarchy. If quoted market prices were not available, then fair values are estimated by using quoted prices of securities with similar characteristics or independent asset pricing services and pricing models, the inputs of which are market-based or independently sourced market parameters, including, but not limited to, yield curves, interest rates, volatilities, prepayments, defaults, cumulative loss projections and cash flows. Such securities are classified in Level 2 of the valuation hierarchy. In certain cases where Level 1 or Level 2 inputs were not available, securities are classified within Level 3 of the hierarchy.

Note 5: Certifications of Plan Trustees

The Plan administrator has elected the method of annual reporting compliance permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Accordingly, the trustees have certified the following information included in the accompanying financial statements and supplemental schedule is complete and accurate:

- Investments as shown in the Statements of Net Assets Available for Benefits as of November 30, 2020 and 2019
- Investment income as shown in the Statements of Changes in Net Assets Available for Benefits for the years ended November 30, 2020 and 2019
- Investment information included in the accompanying Schedule of Assets (Held at End of Year) as of November 30, 2020

The Plan's independent auditors did not perform procedures with respect to this information, except for comparing such information to the related information included in the financial statements and supplemental schedule.

Note 6: Related Party and Party-in-Interest Transactions

Party-in-interest transactions include those with fiduciaries or employees of the Plan, any person who provides services to the Plan, an employer whose employees are covered by the Plan, an employee organization whose members are covered by the Plan, a person who owns 50 percent or more of such an employer or employee association, or relatives of such persons.

The Plan invests in funds of the Charles Schwab Corporation, which is a related party to a trustee, Charles Schwab Trust Bank. Fees for trust and investment management services paid by the Plan to this trustee were $17,867 and $17,931 for 2020 and 2019, respectively. Fees for trust and investment management services paid by the Plan to Busey Trust Company, a trustee, were $89,622 and $85,445 for 2020 and 2019, respectively. Fees for investment management services paid by the Plan to Cozad Asset Management, Inc., an investment manager, were $122,013 and $130,903 for 2020 and 2019, respectively. Actuarial fees paid by the Plan to Aon Consulting totaled $133,403 and $110,826 for 2020 and 2019, respectively.

The Company provides certain administrative services at no cost to the Plan.

Note 7: Plan Termination

Although it has not expressed any intention to do so, the Company has the right under the Plan to discontinue its contributions at any time and to terminate the Plan subject to the provisions set forth in ERISA. In the event the Plan terminates, the net assets of the Plan will be allocated, as prescribed by ERISA and its related regulations, generally to provide the following benefits in the order indicated:

(D) Annuity benefits that former employees or their beneficiaries have been receiving for at least three years, or that employees eligible to retire for that three-year period would have been receiving if they had retired with benefits in the normal form of annuity under the Plan. The priority amount is limited to the lowest benefit that was payable (or would have been payable) during those three years. The amount is further limited to the lowest benefit that would be payable under plan provisions in effect at any time during the five years preceding plan termination.

(E) Other vested benefits insured by the PBGC (a U.S. government agency) up to the applicable limitations discussed below

(F) All other vested benefits (that is, vested benefits not insured by the PBGC)

(G) All nonvested benefits

Certain benefits under the Plan are insured by the PBGC if the Plan terminates. Generally, the PBGC guarantees most vested normal age retirement benefits, early retirement benefits and certain disability and survivor's pensions. However, the PBGC does not guarantee all types of benefits under the Plan, and the amount of benefit protection is subject to certain limitations. Vested benefits under the Plan are guaranteed at the level in effect on the date of the Plan's termination. However, there is a statutory ceiling, which is adjusted periodically, on the amount of an individual's monthly benefit that the PBGC guarantees.

Whether all participants receive their benefits should the Plan terminate at some future time will depend on the sufficiency, at that time, of the Plan's net assets to provide for accumulated benefit obligations and may also depend on the financial condition of the Plan sponsor and the level of benefits guaranteed by the PBGC.

Note 8: Tax Status

The Plan obtained its latest determination letter on August 8, 2018, in which the Internal Revenue Service stated that the Plan and related trust, as then designed, were in compliance with the applicable requirements of the Internal Revenue Code and therefore not subject to tax. The Plan has been amended since receiving the determination letter. However, the Plan administrator believes that the Plan and related trust are currently designed and being operated in compliance with the applicable requirements of the Internal Revenue Code, and that the Plan was qualified, and the related trust was tax exempt through the date of termination.

Note 9: 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 the amounts reported in the statements of net assets available for benefits.

Plan contributions are made, and the actuarial present value of accumulated Plan benefits are reported based on certain assumptions pertaining to interest rates, inflation rates, and employee demographics, all of which are subject to change. Due to uncertainties inherent in the estimation and assumption process, it is at least reasonably possible that changes in these estimates and assumptions in the near term would be material to the financial statements.

The outbreak of the novel coronavirus COVID-19, which was declared a pandemic by the Worth Health Organization on March 11, 2020, has led to adverse impacts on the U.S. and global economies. Economic uncertainties have arisen, which have resulted in significant volatility in the investment markets and may continue to impact the value of Plan assets. The duration of these uncertainties and the ultimate financial effects cannot be reasonably estimated at this time.

Note 10: Subsequent Events

Subsequent events have been evaluated through August 20, 2021, which is the date the financial statements were available to be issued.

Supplemental Schedule

White House Manufacturing Corporation Retirement Plan

Employer Identification Number: 37-0992051 Plan Number: 001

Schedule H, Line 4i – Schedule of Assets

(Held at End of Year)

November 30, 2020

Identity of Issuer	Description of Investment	Cost	Current Value
Money Market Funds			
Goldman Sachs Financial Square Treasury Solutions Institutional	357,852 shares	$ 357,852	$ 357,852
*Schwab Government Money Fund - Investor Shares	5,914 shares	5,914	5,914
		363,766	363,766
Common Stocks			
ABB Ltd	1,121 shares	26,631	29,527
Accenture PLC	342 shares	40,339	85,189
Alibaba Group Holdings	1,000 shares	196,124	263,360
Alphabet, Inc	290 shares	186,130	509,346
Altria Group Inc	1,896 shares	82,677	75,518
Amazon.com Inc	172 shares	159,061	544,903
Ambev SA Adr	9,013 shares	38,804	23,975
American Elec Power Inc	833 shares	39,642	70,713
American States Water Co	919 shares	21,040	67,841
Amgen Inc	305 shares	51,094	67,722
Anheuser Busch Inbev	484 shares	33,509	32,273
Apple Inc	5,202 shares	161,696	619,298
Applied Materials	1,244 shares	47,327	102,605
Aqua America Inc	1,790 shares	70,240	81,051
Astrazeneca PLC	493 shares	13,939	26,099
BCE Inc	575 shares	26,937	24,932
Bank of Montreal	412 shares	24,422	29,961
Becton Dickinson and Co	188 shares	33,495	44,150
Berkshire Hathaway Inc	459 shares	75,344	105,069
BHP Billiton Ltd	536 shares	24,383	29,903
Blackstone Group Inc	4,600 shares	217,028	273,930
Boeing Co	63 shares	22,016	13,274
BP PLC	1,027 shares	33,952	20,088
Bristol Myers Squibb Company	1,360 shares	54,431	57,375
Broadcom Ltd	800 shares	120,498	321,264
Canadian Imperial Bank of Commerce	335 shares	25,916	28,207
Canon Inc Sponsored Adr	1,163 shares	34,770	20,620
Cardinal Health Inc	1,830 shares	94,582	99,900
CBRE Group Inc	764 shares	32,347	46,711
*Charles Schwab Corporation	886 shares	35,610	43,219
Charter Communications	450 shares	204,452	293,396

White House Manufacturing Corporation Retirement Plan

Employer Identification Number: 37-0992051 Plan Number: 001

Schedule H, Line 4i – Schedule of Assets

(Held at End of Year), Continued

November 30, 2020

Identity of Issuer	Description of Investment	Cost	Current Value
Common Stocks (continued)			
Chevron Corp	481 shares	$ 34,405	$ 41,933
China Petroleum & Chemical Corporation Adr	555 shares	36,078	25,019
Chipotle Mexican Grill	225 shares	250,100	290,122
Cigna Corp	185 shares	34,512	38,691
Cisco Systems Inc	1,380 shares	57,060	59,367
Citigroup Inc	1,200 shares	74,458	66,084
Clorox Co	364 shares	50,300	73,877
CNOOC Limited Adr	200 shares	23,087	19,746
Coca-Cola European Partners	500 shares	22,307	22,340
Colgate Palmolive Co	639 shares	42,941	54,724
Comcast Corp	1,327 shares	49,944	66,668
Conagra Brands Inc	2,372 shares	56,012	86,720
Consolidated Edison Inc	445 shares	31,201	33,932
Costco Wholesale Corp	700 shares	212,041	274,239
Crown Castle International Corp	970 shares	84,016	162,543
Cummins Inc	165 shares	23,398	38,143
CVS Health Corporation	5,200 shares	322,613	352,508
Danaher Corporation	372 shares	31,151	83,562
Dexcom Inc	700 shares	285,576	223,776
Diageo PLC	186 shares	18,050	28,821
Digital Realty Trust	547 shares	32,640	73,708
Discover Financial Services	733 shares	46,933	55,833
Dominion Energy Inc	896 shares	69,709	70,327
DTE Energy Co	980 shares	84,222	123,294
Eaton Corp PLC	279 shares	24,372	33,790
Electronic Arts Inc	303 shares	27,357	38,708
Enbridge Inc	3,148 shares	92,784	98,249
Enersis SA Adr	3,147 shares	25,499	22,847
EOG Res Inc	290 shares	29,525	13,595
Equinor	1,674 shares	34,931	25,679
Equity Residential Property Trust	1,125 shares	69,401	65,160
Estee Lauder Companies Inc	1,200 shares	247,058	294,384
Exelon Corp	1,621 shares	56,453	66,574
Expeditors International of Washington DC	481 shares	26,210	42,987
Exxon Mobil Corp	1,015 shares	83,521	38,702
Facebook Inc	1,628 shares	224,469	450,907
First Solar Inc	4,000 shares	271,531	373,720
Fiserv Inc	3,051 shares	250,793	351,414
Flowers Foods Inc	3,148 shares	56,879	69,854

White House Manufacturing Corporation Retirement Plan

Employer Identification Number: 37-0992051 Plan Number: 001

Schedule H, Line 4i – Schedule of Assets

(Held at End of Year), Continued

November 30, 2020

Identity of Issuer	Description of Investment	Cost	Current Value
Common Stocks (continued)			
Fortive Corporation	663 shares	$ 32,306	$ 46,496
Garmin Ltd	1,146 shares	45,730	133,807
General Dynamics Corp	287 shares	52,785	41,863
General Mills Inc	1,297 shares	57,740	78,884
Genuine Parts Co	977 shares	85,481	96,107
Glaxosmithkline PLC	568 shares	25,443	20,897
Globe Life Inc	417 shares	32,366	38,823
Goldman Sachs Group Inc	146 shares	30,308	33,665
Grupo Aeroportuario Del Pacifico Adr	198 shares	12,130	20,202
Honda Motor Co Ltd Adr	909 shares	24,416	25,197
Infosys Tech Spon Adr	2,852 shares	30,575	43,407
Intel Corp	1,399 shares	49,284	67,642
Intercontinental Exchange Inc	2,700 shares	216,048	284,877
Isuzu Motors Ltd Adr	2,360 shares	24,181	22,986
Johnson & Johnson	791 shares	91,436	114,442
Johnson Controls International PLC	804 shares	33,500	37,016
JPMorgan Chase & Co	1,067 shares	92,889	125,777
Kansas City Southern	478 shares	56,473	89,989
Kellogg Company	1,046 shares	69,330	66,850
Kimberly-Clark Corp	508 shares	69,637	70,769
Kraft Heinz Company	3,011 shares	69,340	99,182
Kronos Worldwide Inc	7,531 shares	80,619	103,551
Laboratory Corp American Holdings	280 shares	41,597	55,955
Leidos Holdings Inc	1,482 shares	82,869	149,238
Linde PLC	146 shares	37,193	37,437
Lockheed Martin Corp	700 shares	253,665	255,500
Logitech Intl SA	807 shares	10,750	72,872
Lowes Companies	2,155 shares	306,428	335,792
Lumen Technologies Inc	6,979 shares	117,904	72,931
Lyondellbasell Industries NV	575 shares	52,910	48,933
Mastercard Inc	1,292 shares	233,803	434,771
Medtronic PLC	540 shares	41,038	61,398
Merck & Co Inc	1,015 shares	48,152	81,596
Microchip Technology, Inc	3,629 shares	263,806	487,701
Microsoft Corp	1,468 shares	94,175	314,255
Mitsubishi UFJ Financial Group Inc	5,080 shares	23,538	21,793
Mosaic Co	8,628 shares	111,549	189,471
Mowi Asa	1,705 shares	22,242	34,424
National Grid PLC Adr	605 shares	39,798	34,291

White House Manufacturing Corporation Retirement Plan

Employer Identification Number: 37-0992051 Plan Number: 001

Schedule H, Line 4i – Schedule of Assets

(Held at End of Year), Continued

November 30, 2020

Identity of Issuer	Description of Investment	Cost	Current Value
Common Stocks (continued)			
Nestle SA Adr	233 shares	$ 17,426	$ 25,882
Nike Inc	657 shares	36,894	88,498
Novartis Ag Adr	321 shares	23,089	29,156
Nucor Corp	3,144 shares	158,041	168,833
Nvent Electric PLC	1,734 shares	43,029	39,882
Nvidia Corp	500 shares	113,134	268,030
Old National Bancorp	5,909 shares	100,340	95,539
Old Republic International Corp	4,914 shares	74,097	88,059
Oracle Corp	1,385 shares	76,231	79,942
Orange Adr	2,077 shares	24,476	26,066
Owens & Minor Inc	5,937 shares	35,206	152,937
Pacwest Bancorp	3,910 shares	131,759	90,947
Paychex Inc	1,420 shares	53,126	132,273
Pentair PLC	707 shares	29,454	36,636
Pepsico Inc	626 shares	66,418	90,288
Perusahaan Perseroan Persero Telkom Adr	928 shares	18,568	20,834
Pfizer, Inc	4,285 shares	121,213	164,159
Philip Morris Intl Inc	652 shares	52,855	49,389
Proctor and Gamble Co	631 shares	55,825	87,627
Qualcomm Inc	3,028 shares	319,112	445,631
Raytheon Technologies Corp	807 shares	51,830	57,878
Realty Income Corp	1,355 shares	50,276	81,259
Rio Tinto PLC Spon Adr	450 shares	22,287	29,237
Royal Dutch Shell	714 shares	35,538	24,162
RPM Inc. Ohio	1,419 shares	33,176	124,886
Salesforce.com Inc	1,100 shares	81,874	270,380
Sanofi Adr	556 shares	23,139	27,911
Schlumberger Ltd	873 shares	72,084	18,150
Seagate Technology PLC	540 shares	19,797	31,757
Sherwin Williams Co	400 shares	280,117	299,052
Siemens Ag Adr	490 shares	29,033	32,715
SK Telecom Co Ltd Adr	1,215 shares	26,507	28,565
Southern Co	1,658 shares	68,401	99,231
Starbucks Corp	827 shares	46,324	81,063
State Street Corp	3,900 shares	253,207	274,872
Sun Life Financial Inc	775 shares	23,128	34,480
Swiss RE Ltd Adr	1,080 shares	24,035	24,440
Taiwan Semiconductor Mfg Co Ltd	471 shares	7,960	45,696
Takeda Pharma Co Adr	1,303 shares	24,443	23,232

White House Manufacturing Corporation Retirement Plan

Employer Identification Number: 37-0992051 Plan Number: 001

Schedule H, Line 4i – Schedule of Assets

(Held at End of Year), Continued

November 30, 2020

Identity of Issuer	Description of Investment	Cost	Current Value
Common Stocks (continued)			
Target	605 shares	$ 32,853	$ 108,615
Thermo Fisher Scientific Corp	885 shares	183,503	411,508
Timken Co	2,295 shares	66,663	168,545
Total Fina SA Adr	520 shares	28,305	21,913
Tyson Foods Inc	258 shares	56,157	59,984
UBS Group Ag	2,211 shares	30,462	31,264
Umpqua Holdings Corp	6,631 shares	122,382	92,105
Unilever PLC Adr	657 shares	26,897	40,116
United Rentals Inc	1,600 shares	202,665	363,168
Unitedhealth Group Inc	900 shares	176,196	302,706
Valero Energy Corp	361 shares	24,380	19,411
Ventas Inc	594 shares	33,286	28,458
Veolia Environment Adr	1,052 shares	17,759	24,059
Verizon Communications	1,408 shares	71,973	85,057
Vertex Pharmaceuticals	1,000 shares	273,632	227,750
ViacomCBS Inc	2,079 shares	70,725	73,347
Viatris Inc	530 shares	8,145	8,915
Vodafone Group PLC Adr	1,541 shares	42,958	25,550
Vontier Corporation	265 shares	5,590	8,790
W.P. Carey Inc	1,472 shares	71,193	99,877
Walt Disney Co	356 shares	29,591	52,691
Williams Companies, Inc	7,116 shares	120,013	149,294
Willis Towers Watson	293 shares	61,030	61,008
Zynga Inc	28,700 shares	289,631	236,775
		13,554,845	19,245,233
Mutual Funds			
AllianceBernstein Income Advisor	33,361.842 shares	263,673	271,565
Allianz GI Short Duration High Income Instl	30,929.679 shares	460,079	443,532
American Century Mid Cap Value Y	14,423.041 shares	204,361	241,298
American Funds Bond Fund of America F3	17,957.094 shares	251,975	254,811
American Funds Europacific Growth F-3	10,979.638 shares	544,197	716,312
American Funds Intl Growth and Income F3	7,134.305 shares	230,587	258,547
AMG Managers DoubleLine Core Plus Bond I	65.659 shares	695	714
AQR Funds Emerging Multi-Style R6	35,333.262 shares	318,615	392,553
Blackrock Event Driven Equity Instl	13,610.521 shares	133,191	135,017
Blackrock iShares Russell ETF	943.000 shares	129,823	170,702
Blackrock Systematic Multi-Strategy Instl	13,319.308 shares	135,377	134,925

White House Manufacturing Corporation Retirement Plan

Employer Identification Number: 37-0992051 Plan Number: 001

Schedule H, Line 4i – Schedule of Assets

(Held at End of Year), Continued

November 30, 2020

Identity of Issuer	Description of Investment	Cost	Current Value
Mutual Funds (continued)			
Brookfield Investment Funds Global Listed RE Y	24,446.989 shares	$ 320,449	$ 278,206
Calamos Market Neutral Income Instl	10,009.266 shares	133,811	138,629
Congress Mid Cap Growth Instl	17,297.624 shares	303,003	471,706
DFA Emerging Markets Small Cap Instl	13,982.823 shares	284,830	308,601
DFA International Core Equity I	62,966.463 shares	779,263	870,197
Eaton Vance Core Plus Bond I	26,320.482 shares	315,280	319,267
Federated Institutional High Yield Bond R6	27,027.195 shares	270,813	266,218
Federated Ultra Short Bond Instl	50,743.031 shares	464,300	467,343
Fidelity Advisor Small Cap Value I	33,002.722 shares	533,759	520,453
GMO Int'l Developed Equity Allocation III	12,474.212 shares	454,365	486,085
GMO SGM Major Markets III	7,185.353 shares	231,200	237,691
Goldman Sachs Emerging Markets Debt Instl	39,693.394 shares	502,915	499,343
Goldman Sachs Enhanced Income Instl	10,504.330 shares	100,236	100,316
Guggenheim Total Return Bond Instl	10,320.535 shares	303,295	312,403
Hartford Strategic Income I	51,087.226 shares	446,453	478,176
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Ivy Small Cap Core I	20,768.010 shares	454,985	404,769
Janus Henderson Multi-Sector Income I	53,274.428 shares	529,785	529,015
Janus Henderson Triton I	16,143.519 shares	503,046	599,409
Lord Abbett Bond Debenture I	74,965.357 shares	603,440	617,715
PGIM Total Return Bond Z	29,106.034 shares	430,655	437,755
Pimco GNMA & Gov't Securities Instl	22,039.902 shares	251,939	252,136
Pimco Low Duration Income I	82,393.030 shares	704,470	707,756
Putnam Ultra Short Duration Income Y	67,390.658 shares	678,021	680,646
Stone Ridge High Yield Reinsurance Risk Premium	21,014.585 shares	189,898	195,646
Transamerica Bond I	29,729.350 shares	276,137	289,861
Vanguard FTSE All World Ex-US ETF	5,211.000 shares	255,561	289,940
Vanguard FTSE Emerging Markets ETF	1,350.000 shares	54,114	64,206
Vanguard GNMA Fund Adm	42,449.169 shares	454,788	454,631
Vanguard Intermediate Term Corporate Bd Index	16.000 shares	1,332	1,555
Vanguard Intermediate Term Treasury Index Adm	70.263 shares	1,471	1,660
Vanguard Short Term Corporate Bd Index	19.000 shares	1,483	1,580
Vanguard Short Term Treasury Index Adm	71.143 shares	1,416	1,471
Vanguard Small Cap Growth Index Adm	6,489.002 shares	405,082	564,413
Vanguard Small Cap Index Adm	5,997.246 shares	336,217	522,960
Vanguard Small Cap Value Index Adm	7,120.920 shares	415,375	410,236
Vanguard Ultra Short Term Bond Adm	19,890.001 shares	401,027	400,784
Virtus Kar Int'l Small Cap R6	8,527.365 shares	124,414	180,951
Virtus Newfleet Multi-Sector Short Term Bond I	119,650.419 shares	574,055	570,733

White House Manufacturing Corporation Retirement Plan

Employer Identification Number: 37-0992051 Plan Number: 001

Schedule H, Line 4i – Schedule of Assets

(Held at End of Year), Continued

November 30, 2020

Identity of Issuer	Description of Investment	Cost	Current Value
Mutual Funds (continued)			
Wells Fargo Special Small Cap Value Instl	11,858.474 shares	$ 436,539	$ 404,493
William Blair Emerging Mkts Sm Cap Growth R6	21,811.144 shares	326,510	447,779
William Blair Low Duration I	29,012.267 shares	252,717	251,246
		16,948,893	18,310,026
Corporate Obligations			
Amgen Inc	$50,000, 3.625%, due 05/15/2022	51,755	51,992
Amgen Inc	$20,000, 3.625%, due 05/15/2022	20,702	20,797
Aon PLC	$75,000, 3.875%, due 12/15/2025	76,845	85,582
Boston Properties Ltd	$50,000, 4.125%, due 05/15/2021	52,819	50,375
Boston Properties Ltd	$20,000, 4.125%, due 05/15/2021	21,128	20,150
Capital One Financial Corp	$50,000, 4.750%, due 07/15/2021	54,121	51,361
Citigroup Inc	$50,000, 3.875%, due 10/25/2023	52,069	54,942
Citigroup Inc	$50,000, 3.750%, due 06/16/2024	51,050	55,196
Discover	$15,000, 4.200%, due 08/08/2023	15,732	16,417
Discovery Communications LLC	$55,000, 4.900%, due 03/11/2026	58,878	64,422
Enbridge Energy Partners	$50,000, 5.875%, due 10/15/2025	56,484	60,354
Exelon Generation Co	$70,000, 4.250%, due 06/15/2022	72,981	73,368
FMC Technologies Inc	$50,000, 3.450%, due 10/01/2022	50,182	51,087
Goldman Sachs Group Inc	$75,000, 5.250%, due 07/27/2021	82,446	77,408
Goldman Sachs Group Inc	$20,000, 5.250%, due 07/27/2021	21,882	20,642
Goldman Sachs Group Inc	$50,000, 4.000%, due 03/03/2024	51,873	55,252
Morgan Stanley	$75,000, 3.875%, due 04/29/2024	77,151	82,931
Morgan Stanley	$20,000, 4.000%, due 07/23/2025	20,513	22,870
Mosaic Co	$50,000, 3.750%, due 11/15/2021	51,528	51,069
Nasdaq Group Inc	$20,000, 3.850%, due 06/30/2026	20,024	22,916
Oneok Partners	$75,000, 5.000%, due 09/15/2023	81,276	81,833
Salesforce.com Inc	$60,000, 3.700%, due 04/11/2028	66,398	70,523
Spectra Energy Partners	$20,000, 4.750%, due 03/15/2024	21,369	22,333
Verizon Communications Inc	$75,000, 5.150%, due 09/15/2023	82,460	84,340
Verizon Communications Inc	$20,000, 5.150%, due 09/15/2023	21,989	22,490
Wells Fargo & Co	$50,000, 3.300%, due 09/09/2024	49,954	54,581
		1,283,609	1,325,231

White House Manufacturing Corporation Retirement Plan

Employer Identification Number: 37-0992051 Plan Number: 001

Schedule H, Line 4i – Schedule of Assets

(Held at End of Year), Continued

November 30, 2020

Identity of Issuer	Description of Investment	Cost	Current Value
U.S. Treasury and Federal Agency Securities			
FHLB Cons Bond	$50,000, 4.000%, due 09/01/2028	$ 60,616	$ 61,870
FHLB Cons Bond	$50,000, 3.000%, due 03/12/2027	50,240	57,383
FHLB Cons Bond	$75,000, 2.875%, due 06/13/2025	74,012	83,066
FHLB Cons Bond	$75,000, 2.625%, due 09/12/2025	74,546	82,653
FHLB Cons Bond	$200,000, 2.625%, due 09/10/2027	198,950	225,884
FHLB Cons Bond	$50,000, 2.125%, due 12/14/2029	49,840	55,110
FHLMC Fr Bond	$75,000, 2.125%, due 04/24/2026	71,397	81,485
FHLMC Fr Bond	$75,000, 2.625%, due 09/06/2024	76,153	81,635
FHLMC Fr Bond	$50,000, 2.375%, due 01/13/2022	50,945	51,259
U.S. Treasury Bond	$100,000, 3.125%, due 05/15/2021	104,984	101,391
U.S. Treasury Bond	$100,000, 1.750%, due 05/15/2022	98,793	102,348
U.S. Treasury Bond	$80,000, 1.750%, due 05/15/2023	78,059	83,097
U.S. Treasury Bond	$20,000, 2.375%, due 08/15/2024	20,023	21,572
U.S. Treasury Bond	$20,000, 2.250%, due 11/15/2025	19,638	21,848
U.S. Treasury Bond	$20,000, 1.750%, due 05/15/2023	19,515	20,774
		1,047,711	1,131,375
Mortgage-backed Security			
GNMA Pass-thru Pool #003151M	$35,757, 7.000%, due 10/20/2031	41,966	42,258
Total		$ 33,240,790	$ 40,417,889

* Represents a party-in-interest to the Plan

White House Manufacturing Corporation Retirement Plan

Employer Identification Number: 37-0992051 Plan Number: 001

Schedule H, Line 4i – Schedule of Assets

(Held at End of Year)

November 30, 2020

Identity of Issuer	Description of Investment	Cost	Current Value
Money Market Funds			
Goldman Sachs Financial Square Treasury Solutions Institutional	357,852 shares	$ 357,852	$ 357,852
*Schwab Government Money Fund - Investor Shares	5,914 shares	5,914	5,914
		363,766	363,766
Common Stocks			
ABB Ltd	1,121 shares	26,631	29,527
Accenture PLC	342 shares	40,339	85,189
Alibaba Group Holdings	1,000 shares	196,124	263,360
Alphabet, Inc	290 shares	186,130	509,346
Altria Group Inc	1,896 shares	82,677	75,518
Amazon.com Inc	172 shares	159,061	544,903
Ambev SA Adr	9,013 shares	38,804	23,975
American Elec Power Inc	833 shares	39,642	70,713
American States Water Co	919 shares	21,040	67,841
Amgen Inc	305 shares	51,094	67,722
Anheuser Busch Inbev	484 shares	33,509	32,273
Apple Inc	5,202 shares	161,696	619,298
Applied Materials	1,244 shares	47,327	102,605
Aqua America Inc	1,790 shares	70,240	81,051
Astrazeneca PLC	493 shares	13,939	26,099
BCE Inc	575 shares	26,937	24,932
Bank of Montreal	412 shares	24,422	29,961
Becton Dickinson and Co	188 shares	33,495	44,150
Berkshire Hathaway Inc	459 shares	75,344	105,069
BHP Billiton Ltd	536 shares	24,383	29,903
Blackstone Group Inc	4,600 shares	217,028	273,930
Boeing Co	63 shares	22,016	13,274
BP PLC	1,027 shares	33,952	20,088
Bristol Myers Squibb Company	1,360 shares	54,431	57,375
Broadcom Ltd	800 shares	120,498	321,264
Canadian Imperial Bank of Commerce	335 shares	25,916	28,207
Canon Inc Sponsored Adr	1,163 shares	34,770	20,620
Cardinal Health Inc	1,830 shares	94,582	99,900
CBRE Group Inc	764 shares	32,347	46,711
*Charles Schwab Corporation	886 shares	35,610	43,219
Charter Communications	450 shares	204,452	293,396

White House Manufacturing Corporation Retirement Plan

Employer Identification Number: 37-0992051 Plan Number: 001

Schedule H, Line 4i – Schedule of Assets

(Held at End of Year), Continued

November 30, 2020

Identity of Issuer	Description of Investment	Cost	Current Value
Common Stocks (continued)			
Chevron Corp	481 shares	$ 34,405	$ 41,933
China Petroleum & Chemical Corporation Adr	555 shares	36,078	25,019
Chipotle Mexican Grill	225 shares	250,100	290,122
Cigna Corp	185 shares	34,512	38,691
Cisco Systems Inc	1,380 shares	57,060	59,367
Citigroup Inc	1,200 shares	74,458	66,084
Clorox Co	364 shares	50,300	73,877
CNOOC Limited Adr	200 shares	23,087	19,746
Coca-Cola European Partners	500 shares	22,307	22,340
Colgate Palmolive Co	639 shares	42,941	54,724
Comcast Corp	1,327 shares	49,944	66,668
Conagra Brands Inc	2,372 shares	56,012	86,720
Consolidated Edison Inc	445 shares	31,201	33,932
Costco Wholesale Corp	700 shares	212,041	274,239
Crown Castle International Corp	970 shares	84,016	162,543
Cummins Inc	165 shares	23,398	38,143
CVS Health Corporation	5,200 shares	322,613	352,508
Danaher Corporation	372 shares	31,151	83,562
Dexcom Inc	700 shares	285,576	223,776
Diageo PLC	186 shares	18,050	28,821
Digital Realty Trust	547 shares	32,640	73,708
Discover Financial Services	733 shares	46,933	55,833
Dominion Energy Inc	896 shares	69,709	70,327
DTE Energy Co	980 shares	84,222	123,294
Eaton Corp PLC	279 shares	24,372	33,790
Electronic Arts Inc	303 shares	27,357	38,708
Enbridge Inc	3,148 shares	92,784	98,249
Enersis SA Adr	3,147 shares	25,499	22,847
EOG Res Inc	290 shares	29,525	13,595
Equinor	1,674 shares	34,931	25,679
Equity Residential Property Trust	1,125 shares	69,401	65,160
Estee Lauder Companies Inc	1,200 shares	247,058	294,384
Exelon Corp	1,621 shares	56,453	66,574
Expeditors International of Washington DC	481 shares	26,210	42,987
Exxon Mobil Corp	1,015 shares	83,521	38,702
Facebook Inc	1,628 shares	224,469	450,907
First Solar Inc	4,000 shares	271,531	373,720
Fiserv Inc	3,051 shares	250,793	351,414
Flowers Foods Inc	3,148 shares	56,879	69,854

White House Manufacturing Corporation Retirement Plan

Employer Identification Number: 37-0992051 Plan Number: 001

Schedule H, Line 4i – Schedule of Assets

(Held at End of Year), Continued

November 30, 2020

Identity of Issuer	Description of Investment	Cost	Current Value
Common Stocks (continued)			
Fortive Corporation	663 shares	$ 32,306	$ 46,496
Garmin Ltd	1,146 shares	45,730	133,807
General Dynamics Corp	287 shares	52,785	41,863
General Mills Inc	1,297 shares	57,740	78,884
Genuine Parts Co	977 shares	85,481	96,107
Glaxosmithkline PLC	568 shares	25,443	20,897
Globe Life Inc	417 shares	32,366	38,823
Goldman Sachs Group Inc	146 shares	30,308	33,665
Grupo Aeroportuario Del Pacifico Adr	198 shares	12,130	20,202
Honda Motor Co Ltd Adr	909 shares	24,416	25,197
Infosys Tech Spon Adr	2,852 shares	30,575	43,407
Intel Corp	1,399 shares	49,284	67,642
Intercontinental Exchange Inc	2,700 shares	216,048	284,877
Isuzu Motors Ltd Adr	2,360 shares	24,181	22,986
Johnson & Johnson	791 shares	91,436	114,442
Johnson Controls International PLC	804 shares	33,500	37,016
JPMorgan Chase & Co	1,067 shares	92,889	125,777
Kansas City Southern	478 shares	56,473	89,989
Kellogg Company	1,046 shares	69,330	66,850
Kimberly-Clark Corp	508 shares	69,637	70,769
Kraft Heinz Company	3,011 shares	69,340	99,182
Kronos Worldwide Inc	7,531 shares	80,619	103,551
Laboratory Corp American Holdings	280 shares	41,597	55,955
Leidos Holdings Inc	1,482 shares	82,869	149,238
Linde PLC	146 shares	37,193	37,437
Lockheed Martin Corp	700 shares	253,665	255,500
Logitech Intl SA	807 shares	10,750	72,872
Lowes Companies	2,155 shares	306,428	335,792
Lumen Technologies Inc	6,979 shares	117,904	72,931
Lyondellbasell Industries NV	575 shares	52,910	48,933
Mastercard Inc	1,292 shares	233,803	434,771
Medtronic PLC	540 shares	41,038	61,398
Merck & Co Inc	1,015 shares	48,152	81,596
Microchip Technology, Inc	3,629 shares	263,806	487,701
Microsoft Corp	1,468 shares	94,175	314,255
Mitsubishi UFJ Financial Group Inc	5,080 shares	23,538	21,793
Mosaic Co	8,628 shares	111,549	189,471
Mowi Asa	1,705 shares	22,242	34,424
National Grid PLC Adr	605 shares	39,798	34,291

White House Manufacturing Corporation Retirement Plan

Employer Identification Number: 37-0992051 Plan Number: 001

Schedule H, Line 4i – Schedule of Assets

(Held at End of Year), Continued

November 30, 2020

Identity of Issuer	Description of Investment	Cost	Current Value
Common Stocks (continued)			
Nestle SA Adr	233 shares	$ 17,426	$ 25,882
Nike Inc	657 shares	36,894	88,498
Novartis Ag Adr	321 shares	23,089	29,156
Nucor Corp	3,144 shares	158,041	168,833
Nvent Electric PLC	1,734 shares	43,029	39,882
Nvidia Corp	500 shares	113,134	268,030
Old National Bancorp	5,909 shares	100,340	95,539
Old Republic International Corp	4,914 shares	74,097	88,059
Oracle Corp	1,385 shares	76,231	79,942
Orange Adr	2,077 shares	24,476	26,066
Owens & Minor Inc	5,937 shares	35,206	152,937
Pacwest Bancorp	3,910 shares	131,759	90,947
Paychex Inc	1,420 shares	53,126	132,273
Pentair PLC	707 shares	29,454	36,636
Pepsico Inc	626 shares	66,418	90,288
Perusahaan Perseroan Persero Telkom Adr	928 shares	18,568	20,834
Pfizer, Inc	4,285 shares	121,213	164,159
Philip Morris Intl Inc	652 shares	52,855	49,389
Proctor and Gamble Co	631 shares	55,825	87,627
Qualcomm Inc	3,028 shares	319,112	445,631
Raytheon Technologies Corp	807 shares	51,830	57,878
Realty Income Corp	1,355 shares	50,276	81,259
Rio Tinto PLC Spon Adr	450 shares	22,287	29,237
Royal Dutch Shell	714 shares	35,538	24,162
RPM Inc. Ohio	1,419 shares	33,176	124,886
Salesforce.com Inc	1,100 shares	81,874	270,380
Sanofi Adr	556 shares	23,139	27,911
Schlumberger Ltd	873 shares	72,084	18,150
Seagate Technology PLC	540 shares	19,797	31,757
Sherwin Williams Co	400 shares	280,117	299,052
Siemens Ag Adr	490 shares	29,033	32,715
SK Telecom Co Ltd Adr	1,215 shares	26,507	28,565
Southern Co	1,658 shares	68,401	99,231
Starbucks Corp	827 shares	46,324	81,063
State Street Corp	3,900 shares	253,207	274,872
Sun Life Financial Inc	775 shares	23,128	34,480
Swiss RE Ltd Adr	1,080 shares	24,035	24,440
Taiwan Semiconductor Mfg Co Ltd	471 shares	7,960	45,696
Takeda Pharma Co Adr	1,303 shares	24,443	23,232

White House Manufacturing Corporation Retirement Plan

Employer Identification Number: 37-0992051 Plan Number: 001

Schedule H, Line 4i – Schedule of Assets

(Held at End of Year), Continued

November 30, 2020

Identity of Issuer	Description of Investment	Cost	Current Value
Common Stocks (continued)			
Target	605 shares	$ 32,853	$ 108,615
Thermo Fisher Scientific Corp	885 shares	183,503	411,508
Timken Co	2,295 shares	66,663	168,545
Total Fina SA Adr	520 shares	28,305	21,913
Tyson Foods Inc	258 shares	56,157	59,984
UBS Group Ag	2,211 shares	30,462	31,264
Umpqua Holdings Corp	6,631 shares	122,382	92,105
Unilever PLC Adr	657 shares	26,897	40,116
United Rentals Inc	1,600 shares	202,665	363,168
Unitedhealth Group Inc	900 shares	176,196	302,706
Valero Energy Corp	361 shares	24,380	19,411
Ventas Inc	594 shares	33,286	28,458
Veolia Environment Adr	1,052 shares	17,759	24,059
Verizon Communications	1,408 shares	71,973	85,057
Vertex Pharmaceuticals	1,000 shares	273,632	227,750
ViacomCBS Inc	2,079 shares	70,725	73,347
Viatris Inc	530 shares	8,145	8,915
Vodafone Group PLC Adr	1,541 shares	42,958	25,550
Vontier Corporation	265 shares	5,590	8,790
W.P. Carey Inc	1,472 shares	71,193	99,877
Walt Disney Co	356 shares	29,591	52,691
Williams Companies, Inc	7,116 shares	120,013	149,294
Willis Towers Watson	293 shares	61,030	61,008
Zynga Inc	28,700 shares	289,631	236,775
		13,554,845	19,245,233
Mutual Funds			
AllianceBernstein Income Advisor	33,361.842 shares	263,673	271,565
Allianz GI Short Duration High Income Instl	30,929.679 shares	460,079	443,532
American Century Mid Cap Value Y	14,423.041 shares	204,361	241,298
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White House Manufacturing Corporation Retirement Plan

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Schedule H, Line 4i – Schedule of Assets

(Held at End of Year), Continued

November 30, 2020

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Federated Ultra Short Bond Instl	50,743.031 shares	464,300	467,343
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Goldman Sachs Enhanced Income Instl	10,504.330 shares	100,236	100,316
Guggenheim Total Return Bond Instl	10,320.535 shares	303,295	312,403
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Invesco Oppenheimer Intl Growth Y	4,912.693 shares	167,871	252,070
Ivy Small Cap Core I	20,768.010 shares	454,985	404,769
Janus Henderson Multi-Sector Income I	53,274.428 shares	529,785	529,015
Janus Henderson Triton I	16,143.519 shares	503,046	599,409
Lord Abbett Bond Debenture I	74,965.357 shares	603,440	617,715
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Pimco GNMA & Gov't Securities Instl	22,039.902 shares	251,939	252,136
Pimco Low Duration Income I	82,393.030 shares	704,470	707,756
Putnam Ultra Short Duration Income Y	67,390.658 shares	678,021	680,646
Stone Ridge High Yield Reinsurance Risk Premium	21,014.585 shares	189,898	195,646
Transamerica Bond I	29,729.350 shares	276,137	289,861
Vanguard FTSE All World Ex-US ETF	5,211.000 shares	255,561	289,940
Vanguard FTSE Emerging Markets ETF	1,350.000 shares	54,114	64,206
Vanguard GNMA Fund Adm	42,449.169 shares	454,788	454,631
Vanguard Intermediate Term Corporate Bd Index	16.000 shares	1,332	1,555
Vanguard Intermediate Term Treasury Index Adm	70.263 shares	1,471	1,660
Vanguard Short Term Corporate Bd Index	19.000 shares	1,483	1,580
Vanguard Short Term Treasury Index Adm	71.143 shares	1,416	1,471
Vanguard Small Cap Growth Index Adm	6,489.002 shares	405,082	564,413
Vanguard Small Cap Index Adm	5,997.246 shares	336,217	522,960
Vanguard Small Cap Value Index Adm	7,120.920 shares	415,375	410,236
Vanguard Ultra Short Term Bond Adm	19,890.001 shares	401,027	400,784
Virtus Kar Int'l Small Cap R6	8,527.365 shares	124,414	180,951
Virtus Newfleet Multi-Sector Short Term Bond I	119,650.419 shares	574,055	570,733

White House Manufacturing Corporation Retirement Plan

Employer Identification Number: 37-0992051 Plan Number: 001

Schedule H, Line 4i – Schedule of Assets

(Held at End of Year), Continued

November 30, 2020

Identity of Issuer	Description of Investment	Cost	Current Value
Mutual Funds (continued)			
Wells Fargo Special Small Cap Value Instl	11,858.474 shares	$ 436,539	$ 404,493
William Blair Emerging Mkts Sm Cap Growth R6	21,811.144 shares	326,510	447,779
William Blair Low Duration I	29,012.267 shares	252,717	251,246
		16,948,893	18,310,026
Corporate Obligations			
Amgen Inc	$50,000, 3.625%, due 05/15/2022	51,755	51,992
Amgen Inc	$20,000, 3.625%, due 05/15/2022	20,702	20,797
Aon PLC	$75,000, 3.875%, due 12/15/2025	76,845	85,582
Boston Properties Ltd	$50,000, 4.125%, due 05/15/2021	52,819	50,375
Boston Properties Ltd	$20,000, 4.125%, due 05/15/2021	21,128	20,150
Capital One Financial Corp	$50,000, 4.750%, due 07/15/2021	54,121	51,361
Citigroup Inc	$50,000, 3.875%, due 10/25/2023	52,069	54,942
Citigroup Inc	$50,000, 3.750%, due 06/16/2024	51,050	55,196
Discover	$15,000, 4.200%, due 08/08/2023	15,732	16,417
Discovery Communications LLC	$55,000, 4.900%, due 03/11/2026	58,878	64,422
Enbridge Energy Partners	$50,000, 5.875%, due 10/15/2025	56,484	60,354
Exelon Generation Co	$70,000, 4.250%, due 06/15/2022	72,981	73,368
FMC Technologies Inc	$50,000, 3.450%, due 10/01/2022	50,182	51,087
Goldman Sachs Group Inc	$75,000, 5.250%, due 07/27/2021	82,446	77,408
Goldman Sachs Group Inc	$20,000, 5.250%, due 07/27/2021	21,882	20,642
Goldman Sachs Group Inc	$50,000, 4.000%, due 03/03/2024	51,873	55,252
Morgan Stanley	$75,000, 3.875%, due 04/29/2024	77,151	82,931
Morgan Stanley	$20,000, 4.000%, due 07/23/2025	20,513	22,870
Mosaic Co	$50,000, 3.750%, due 11/15/2021	51,528	51,069
Nasdaq Group Inc	$20,000, 3.850%, due 06/30/2026	20,024	22,916
Oneok Partners	$75,000, 5.000%, due 09/15/2023	81,276	81,833
Salesforce.com Inc	$60,000, 3.700%, due 04/11/2028	66,398	70,523
Spectra Energy Partners	$20,000, 4.750%, due 03/15/2024	21,369	22,333
Verizon Communications Inc	$75,000, 5.150%, due 09/15/2023	82,460	84,340
Verizon Communications Inc	$20,000, 5.150%, due 09/15/2023	21,989	22,490
Wells Fargo & Co	$50,000, 3.300%, due 09/09/2024	49,954	54,581
		1,283,609	1,325,231

White House Manufacturing Corporation Retirement Plan

Employer Identification Number: 37-0992051 Plan Number: 001

Schedule H, Line 4i – Schedule of Assets

(Held at End of Year), Continued

November 30, 2020

Identity of Issuer	Description of Investment	Cost	Current Value
U.S. Treasury and Federal Agency Securities			
FHLB Cons Bond	$50,000, 4.000%, due 09/01/2028	$ 60,616	$ 61,870
FHLB Cons Bond	$50,000, 3.000%, due 03/12/2027	50,240	57,383
FHLB Cons Bond	$75,000, 2.875%, due 06/13/2025	74,012	83,066
FHLB Cons Bond	$75,000, 2.625%, due 09/12/2025	74,546	82,653
FHLB Cons Bond	$200,000, 2.625%, due 09/10/2027	198,950	225,884
FHLB Cons Bond	$50,000, 2.125%, due 12/14/2029	49,840	55,110
FHLMC Fr Bond	$75,000, 2.125%, due 04/24/2026	71,397	81,485
FHLMC Fr Bond	$75,000, 2.625%, due 09/06/2024	76,153	81,635
FHLMC Fr Bond	$50,000, 2.375%, due 01/13/2022	50,945	51,259
U.S. Treasury Bond	$100,000, 3.125%, due 05/15/2021	104,984	101,391
U.S. Treasury Bond	$100,000, 1.750%, due 05/15/2022	98,793	102,348
U.S. Treasury Bond	$80,000, 1.750%, due 05/15/2023	78,059	83,097
U.S. Treasury Bond	$20,000, 2.375%, due 08/15/2024	20,023	21,572
U.S. Treasury Bond	$20,000, 2.250%, due 11/15/2025	19,638	21,848
U.S. Treasury Bond	$20,000, 1.750%, due 05/15/2023	19,515	20,774
		1,047,711	1,131,375
Mortgage-backed Security			
GNMA Pass-thru Pool #003151M	$35,757, 7.000%, due 10/20/2031	41,966	42,258
Total		$ 33,240,790	$ 40,417,889

* Represents a party-in-interest to the Plan

SCHEDULE SB (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Single-Employer Defined Benefit Plan Actuarial Information

This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6059 of the Internal Revenue Code (the Code).

▶ **File as an attachment to Form 5500 or 5500-SF.**

OMB No. 1210-0110

2019

This Form is Open to Public Inspection

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

▶ **Round off amounts to nearest dollar.**

▶ **Caution:** A penalty of $1,000 will be assessed for late filing of this report unless reasonable cause is established.

A Name of plan
WHITE HOUSE MANUFACTURING CORPORATION RETIREMENT PLAN

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF
WHITE HOUSE MANUFACTURING CORPORATION

D Employer Identification Number (EIN)
37-0992051

E Type of plan: [X] Single [ ] Multiple-A [ ] Multiple-B

F Prior year plan size: [ ] 100 or fewer [ ] 101-500 [X] More than 500

Part I Basic Information

1 Enter the valuation date: Month 12 Day 01 Year 2019

2 Assets:

a Market value	**2a**	40,739,585
b Actuarial value	**2b**	40,960,260

3 Funding target/participant count breakdown

	(1) Number of participants	(2) Vested Funding Target	(3) Total Funding Target
a For retired participants and beneficiaries receiving payment	560	29,051,315	29,051,315
b For terminated vested participants	332	7,039,504	7,039,504
c For active participants	268	6,875,153	6,879,923
d Total	1,160	42,965,972	42,970,742

4 If the plan is in at-risk status, check the box and complete lines (a) and (b) [ ]

a Funding target disregarding prescribed at-risk assumptions	**4a**	
b Funding target reflecting at-risk assumptions, but disregarding transition rule for plans that have been in at-risk status for fewer than five consecutive years and disregarding loading factor	**4b**	
5 Effective interest rate	**5**	5.43%
6 Target normal cost	**6**	122,219

Statement by Enrolled Actuary

To the best of my knowledge, the information supplied in this schedule and accompanying schedules, statements and attachments, if any, is complete and accurate. Each prescribed assumption was applied in accordance with applicable law and regulations. In my opinion, each other assumption is reasonable (taking into account the experience of the plan and reasonable expectations) and such other assumptions, in combination, offer my best estimate of anticipated experience under the plan.

SIGN HERE Daniel W. Gardecki

Signature of actuary

08/27/2021
Date

DANIEL W GARDECKI
Type or print name of actuary

2005777
Most recent enrollment number

AON CONSULTING, INC.
Firm name

410-547-2911
Telephone number (including area code)

111 S. Calvert Street
Suite 2010
BALTIMORE MD 21202
Address of the firm

If the actuary has not fully reflected any regulation or ruling promulgated under the statute in completing this schedule, check the box and see instructions [ ]

Part II Beginning of Year Carryover and Prefunding Balances

		(a) Carryover balance	(b) Prefunding balance
7	Balance at beginning of prior year after applicable adjustments (line 13 from prior year)	0	0
8	Portion elected for use to offset prior year's funding requirement (line 35 from prior year)	0	0
9	Amount remaining (line 7 minus line 8)	0	0
10	Interest on line 9 using prior year's actual return of 8.86%	0	0
11	Prior year's excess contributions to be added to prefunding balance:		
	a Present value of excess contributions (line 38a from prior year)		0
	b(1) Interest on the excess, if any, of line 38a over line 38b from prior year Schedule SB, using prior year's effective interest rate of 5.60%		0
	b(2) Interest on line 38b from prior year Schedule SB, using prior year's actual return		0
	c Total available at beginning of current plan year to add to prefunding balance		0
	d Portion of (c) to be added to prefunding balance		0
12	Other reductions in balances due to elections or deemed elections	0	0
13	Balance at beginning of current year (line 9 + line 10 + line 11d – line 12)	0	0

Part III Funding Percentages

14	Funding target attainment percentage	14	95.32%
15	Adjusted funding target attainment percentage	15	95.32%
16	Prior year's funding percentage for purposes of determining whether carryover/prefunding balances may be used to reduce current year's funding requirement	16	97.43%
17	If the current value of the assets of the plan is less than 70 percent of the funding target, enter such percentage.	17	%

Part IV Contributions and Liquidity Shortfalls

18 Contributions made to the plan for the plan year by employer(s) and employees:

(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees	(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees
03/13/2020	59,556	0			
01/04/2021	181,846	0			
08/13/2021	85,106	0			
		Totals ► 18(b)	326,508	18(c)	0

19 Discounted employer contributions – see instructions for small plan with a valuation date after the beginning of the year:

a Contributions allocated toward unpaid minimum required contributions from prior years	19a	0
b Contributions made to avoid restrictions adjusted to valuation date	19b	0
c Contributions allocated toward minimum required contribution for current year adjusted to valuation date	19c	308,104

20 Quarterly contributions and liquidity shortfalls:

a Did the plan have a "funding shortfall" for the prior year? [X] Yes [ ] No

b If line 20a is "Yes," were required quarterly installments for the current year made in a timely manner? [X] Yes [ ] No

c If line 20a is "Yes," see instructions and complete the following table as applicable:

Liquidity shortfall as of end of quarter of this plan year

(1) 1st	(2) 2nd	(3) 3rd	(4) 4th
0	0	0	0

Part V Assumptions Used to Determine Funding Target and Target Normal Cost

21 Discount rate:

a Segment rates:

1st segment:	2nd segment:	3rd segment:	
3.74 %	5.35 %	6.11%	☐ N/A, full yield curve used

b Applicable month (enter code)	**21b**	4
22 Weighted average retirement age	**22**	65

23 Mortality table(s) (see instructions) ☐ Prescribed - combined ☒ Prescribed - separate ☐ Substitute

Part VI Miscellaneous Items

24 Has a change been made in the non-prescribed actuarial assumptions for the current plan year? If "Yes," see instructions regarding required attachment. ☒ Yes ☐ No

25 Has a method change been made for the current plan year? If "Yes," see instructions regarding required attachment. ☐ Yes ☒ No

26 Is the plan required to provide a Schedule of Active Participants? If "Yes," see instructions regarding required attachment. ☒ Yes ☐ No

27 If the plan is subject to alternative funding rules, enter applicable code and see instructions regarding attachment	**27**	

Part VII Reconciliation of Unpaid Minimum Required Contributions For Prior Years

28 Unpaid minimum required contributions for all prior years	**28**	0
29 Discounted employer contributions allocated toward unpaid minimum required contributions from prior years (line 19a)	**29**	0
30 Remaining amount of unpaid minimum required contributions (line 28 minus line 29)	**30**	0

Part VIII Minimum Required Contribution For Current Year

31 Target normal cost and excess assets (see instructions):

a Target normal cost (line 6)	**31a**	122,219
b Excess assets, if applicable, but not greater than line 31a	**31b**	0

32 Amortization installments:	Outstanding Balance	Installment
a Net shortfall amortization installment	2,010,482	185,885
b Waiver amortization installment		

33 If a waiver has been approved for this plan year, enter the date of the ruling letter granting the approval (Month _____ Day _____ Year _____) and the waived amount	**33**	
34 Total funding requirement before reflecting carryover/prefunding balances (lines 31a - 31b + 32a + 32b - 33)	**34**	308,104

	Carryover balance	Prefunding balance	Total balance
35 Balances elected for use to offset funding requirement	0	0	0

36 Additional cash requirement (line 34 minus line 35)	**36**	308,104
37 Contributions allocated toward minimum required contribution for current year adjusted to valuation date (line 19c)	**37**	308,104
38 Present value of excess contributions for current year (see instructions)		
a Total (excess, if any, of line 37 over line 36)	**38a**	0
b Portion included in line 38a attributable to use of prefunding and funding standard carryover balances	**38b**	0
39 Unpaid minimum required contribution for current year (excess, if any, of line 36 over line 37)	**39**	0
40 Unpaid minimum required contributions for all years	**40**	0

Part IX Pension Funding Relief Under Pension Relief Act of 2010 (See Instructions)

41 If an election was made to use PRA 2010 funding relief for this plan:

a Schedule elected ☐ 2 plus 7 years ☐ 15 years

b Eligible plan year(s) for which the election in line 41a was made ☐ 2008 ☐ 2009 ☐ 2010 ☐ 2011

Schedule SB Attachment (Form 5500)—2019 Plan Year
White House Manufacturing Corporation Retirement Plan
EIN: 37-0992051 PN: 001

Schedule SB, line 19—Discounted Employer Contributions

Year applied for contributions: 2019

Date	Amount	Days to Discount to 12/1/2019 at 5.43%	Interest Adjusted Contribution
March 13, 2020	$ 59,556	103	$ 58,676
January 4, 2021	181,846	400	171,633
August 13, 2021	85,106	621	77,795
Total Contribution	$ 326,508		$ 308,104

Schedule SB Attachment (Form 5500)—2019 Plan Year
White House Manufacturing Corporation Retirement Plan
EIN: 37-0992051 PN: 001

Schedule SB, line 22—Description of Weighted Average Retirement Age

The average retirement age shown in line 22 has been calculated by assuming the following retirement rates and no decrements other than retirement for this calculation. All retirements are assumed to occur at beginning of year.

(a) Age	(b) Rate	(c) Weight	(d) Product (a) × (b) × (c)
55	2.00%	1.0000	1.10
56	2.00%	0.9800	1.10
57	2.00%	0.9604	1.09
58	2.00%	0.9412	1.09
59	2.00%	0.9224	1.09
60	4.00%	0.9039	2.17
61	4.00%	0.8678	2.12
62	8.00%	0.8331	4.13
63	8.00%	0.7664	3.86
64	10.00%	0.7051	4.51
65	30.00%	0.6346	12.37
66	25.00%	0.4442	7.33
67	25.00%	0.3332	5.58
68	25.00%	0.2499	4.25
69	45.00%	0.1874	5.82
70	100.00%	0.1031	7.21
		Weighted Average	64.82

Schedule SB Attachment (Form 5500)—2019 Plan Year
White House Manufacturing Corporation Retirement Plan
EIN: 37-0992051 PN: 001

Schedule SB, Part V—Statement of Actuarial Assumptions/Methods

Interest Rates for Minimum Funding Purposes	Based on segment rates with a four-month lookback (as of August 2019), each adjusted as needed to fall within the 25-year average interest rate stabilization corridor
1st Segment Rate	3.74%
2nd Segment Rate	5.35%
3rd Segment Rate	6.11%
Interest Rates for Maximum Tax Purposes	Based on segment rates with a four-month lookback (as of August 2019), without regard to interest rate stabilization
1st Segment Rate	2.78%
2nd Segment Rate	3.94%
3rd Segment Rate	4.41%
Retirement Age	
Active Participants	See Table 1
Terminated Vested Participants	See Table 2
Mortality Rates	
Healthy and Disabled	2019 static mortality table for annuitants and non-annuitants per §1.430(h)(3)-1(a)(3)
Withdrawal Rates	See Table 3
Disability Rates	None
Decrement Timing	Beginning of year decrements
Surviving Spouse Benefit	It is assumed that 85% of males and 85% of females have an eligible spouse, and that males are four years older than their spouses.
Benefit Limits	Projected benefits are limited by the current IRC section 415 maximum benefit of $225,000.

Valuation of Plan Assets	Smoothed fair market value of assets over the current and prior two years, adjusted for contributions, benefit payments, administrative expenses, and expected earnings. The average value of assets calculated in this manner is further limited to not less than 90% nor more than 110% of fair market value. A characteristic of this method is that the expected distribution of the value of plan assets is skewed toward understatement relative to the corresponding market values for expected long-term rates of return in excess of the third segment rate under IRC section 430(h)(2)(C)(iii).
Expected Return on Assets	
2017 Plan Year	5.85%
2018 Plan Year	5.90% Bunn-O-Matic, 6.04% Bunn Capitol, 6.08% White House
2019 Plan Year	6.29% for White House
Trust Expenses Included in Target Normal Cost	0.30% of Market Value of Plan Assets.
Actuarial Method	Standard unit credit cost method
Valuation Date	December 1, 2019

Table 1

Retirement Rates – For Actives

Age	Rate
55	2.00%
56	2.00%
57	2.00%
58	2.00%
59	2.00%
60	4.00%
61	4.00%
62	8.00%
63	8.00%
64	10.00%
65	30.00%
66	25.00%
67	25.00%
68	25.00%
69	45.00%
70+	100.00%

Table 2

Retirement Rates – For Terminated Vested Participants

Age	Rate
55	4.00%
56	4.00%
57	4.00%
58	4.00%
59	4.00%
60	8.00%
61	8.00%
62	20.00%
63	20.00%
64	20.00%
65	100.00%

Table 3

Withdrawal Rates

Age	Rate	Age	Rate
15	20.16%	45	1.28%
16	19.16%	46	1.19%
17	18.16%	47	1.10%
18	17.16%	48	1.01%
19	16.16%	49	0.96%
20	15.16%	50	0.91%
21	14.16%	51	0.86%
22	13.16%	52	0.81%
23	12.16%	53	0.76%
24	11.16%	54	0.71%
25	10.16%	55+	0.00%
26	9.16%		
27	8.16%		
28	7.16%		
29	6.16%		
30	5.16%		
31	4.94%		
32	4.72%		
33	4.50%		
34	4.28%		
35	4.06%		
36	3.84%		
37	3.62%		
38	3.26%		
39	2.90%		
40	2.54%		
41	2.18%		
42	1.82%		
43	1.46%		
44	1.37%		

Schedule SB, Part V—Summary of Plan Provisions

Effective Date	The effective date of the plan was January 1, 1976 for White House Manufacturing Corporation plan and July 1, 1961 for the former Bunn Capitol Company and Bunn-O-Matic Corporation plans. The plan was restated effective January 1, 2017. Most recent amendment effective December 1, 2018. Effective December 31, 2018 the Bunn Capitol Company Retirement Plan and Bunn-O-Matic Corporation Retirement Plan merged into the White House Manufacturing Corporation Retirement Plan.
Employers Included	White House Manufacturing Corporation, Bunn Capitol Company LLC, Bunn-O-Matic Corporation
Employees Eligible for Participation	Any employee who is regularly employed by the company will become a participant on the first day of the month on or next following completion one year of service and the attainment of age 21. No new entrants will be allowed to join the plan after December 31, 1998. No new bargained participants of Bunn Capitol Company were permitted to join after December 31, 2000.
Contributions	The company will pay to the Trustee such sums of money as the enrolled actuary shall certify as the amounts necessary to meet the minimum required contribution within the meaning of IRC section 430. The company may also provide, from time to time, additional sums of money to the Trustee as deemed appropriate. No employee contributions are required or permitted under the plan.
Expenses	All expenses incurred in connection with the administration of the plan and the Trust are paid by the fund to the extent they are not paid by the company.
Definitions	
Vesting Service	A participant who performs 1,000 or more hours of service during a plan year will be credited with a year of vesting service, except that such participant will not be credited with vesting service for any plan years prior to the participant's eighteenth birth date.

Benefit Accrual Service	A participant will be credited with one year of benefit accrual service (referred to as service) for each year of service performed while a participant during which the participant completes at least 1,000 hours of service.
Earnings	Total compensation paid by the company for a plan year, including regular salary, wages, overtime, bonuses, and extra commissions, but not including earnings paid during a portion of a plan year during which the employee was not an active participant.
Past Service Earnings	The average of the participant's earning for the three consecutive calendar years ending on December 31, 1989 for former Bunn Capitol employees and December 31, 1988 for former Bunn-O-Matic employees.

Normal Retirement

Eligibility	The first day of the month coincident with or next following the participant's termination of employment after attaining age 65 and completing at least five years of vesting service (the participant's normal retirement date). This date shall be the participant's date of retirement.
Benefit	The normal retirement benefit shall be an annual annuity, payable monthly. The gross annual benefit is equal to the sum of the following retirement income credits: White House Plan ▪ For each plan year, beginning on or after January 1, 1989 and ending December 31, 1998, a participant will be credited with an annual retirement income equal to 1½% of earnings during such plan year. ▪ For each plan year while a participant between January 1, 1976 and December 31, 1988, a participant will be credited with an annual retirement income equal to $48.00 plus 1½% of earnings in excess of $4,800 during the plan year.

Bunn Capitol Plan

- For each plan year while a participant on or after January 1, 1990, participants will be credited with an annual retirement income equal to 1½% of earnings during such plan year. Non-bargained participants cease receiving retirement income credits at December 31, 1998 and bargained participants cease receiving retirement income credits at December 31, 2000.
- For service prior to January 1, 1990: Each employee who was a participant as of January 1, 1990 was credited with a retirement income equal to the greater of:
  - 1½% of past service earnings multiplied by the number of years (to the last completed 1/12 year) of service while a participant prior to January 1, 1990; and

The sum of the participant's past service retirement income credits and accrued future service retirement income credits under the plan on January 1, 1990.

Bunn-O-Matic Plan

- For each plan year, beginning on or after January 1, 1989 and ending December 31, 1998, a participant will be credited with an annual retirement income equal to 1½% of earnings during such plan year.
- For service prior to January 1, 1989: Each employee who was a participant as of January 1, 1989 was credited with a retirement income equal to the greater of:
  - 1½% of past service earnings multiplied by the number of years (to the last completed 1/12 year) of service while a participant prior to January 1, 1989; and
  - The sum of the participant's past service retirement income credits and accrued future service retirement income credits under the plan on January 1, 1989.

Date Payments Begin

The monthly pension commences on the first day of the month coincident with or next following the date of retirement.

Early Retirement	
Eligibility	Termination after employment after attaining age 55 and completing at least 10 years of vesting service, and before reaching eligibility for normal retirement. This date shall be the participant's date of retirement.
Benefit	The monthly pension is computed on the same basis as a normal retirement pension, considering service to the participant's actual date of retirement. The pension is reduced by 4% per year that benefit commencement precedes the participant's normal retirement date.
Date Payments Begin	The monthly pension commences at the date, which would have been the participant's normal retirement date had the participant not retire early. The participant may elect to commence payments at the early retirement date, or at any time thereafter.
Deferred vested pension	
Eligibility	Termination of employment after completing at least five years of vesting service, and before reaching eligibility for normal or early retirement. This date shall be the participant's date of termination.
Benefit	The annual benefit, payable monthly as a straight life annuity starting on the participant's normal retirement date, equals the participant's accrued benefit on the date of termination. A participant who has completed at least 10 years of vesting service by the date of termination may elect to begin payment of the deferred vested benefit any time after attaining age 55. If the participant elects to receive the benefit early, it will be reduced by 4% for every year that commencement of payments precedes the participant's normal retirement date.
Date Payments Begin	The monthly pension commences at the participant's normal retirement date. The monthly pension may commence any time after the participant reaches age 55 if the participant had completed 10 years of vesting service at the date of termination.

Surviving Spouse's Benefit

Eligibility	Surviving spouse of an active vested or terminated vested participant in the event of the participant's death after having been married for at least one year.
Benefit	The eligible spouse of an active participant who dies prior to normal retirement and before benefit payment commences is entitled to one of the following benefits: ▪ If the participant has between five and 15 years of service at the participant's date of death, the eligible spouse will receive a lifetime income benefit equal to 50% of the benefit accrued to the date of death. The spouse's benefit will commence on the first day of the month on or following the later of the participant's date of death or the date the participant would have been eligible for early retirement age. ▪ If the participant has at least 15 years of service at the date of death or is eligible for early retirement, the eligible spouse will receive a lifetime income equal to 50% of the benefit accrued to the participant's date of death. The spouse's benefit will commence on the first day of the month following the participant's date of death. The surviving spouse of a vested terminated participant whose service terminated after July 1, 1976 and who dies prior to normal retirement and before benefit payments commence and to whom the participant has been married for at least one year, is entitled to a lifetime income equal to a 50% qualified joint and survivor annuity reduced by 4% for every year that commencement of payments precedes the normal retirement date. The spouse's benefit will commence on the first day of the month on or following the later of the participant's date of death or the date the participant would have been eligible for early retirement.
Forms of payment	The normal form of payment for a participant who has been married for at least one year at the benefit commencement date is an actuarially reduced qualified joint and survivor annuity, with 50% of the benefit continuing to the surviving spouse upon the earlier death of the participant. The normal form of benefits with respect to all other participants is a single life annuity.

In lieu of the normal form of retirement income, a married participant may elect, with the consent of their eligible spouse, to waive the qualified 50% joint and survivor annuity and to receive a single life annuity, a 75% joint and survivor annuity, or a 100% joint and survivor annuity.

The White House Manufacturing Corporation Retirement Plan was amended effective December 1, 2018 to change the plan year from a calendar-year plan year to a 12-month plan year commencing December 1. Effective December 31, 2018 the Bunn Capitol Company Retirement Plan and Bunn-O-Matic Corporation Retirement Plan merged into the White House Manufacturing Corporation Retirement Plan.

Plan Changes Since the Prior Year

The funding valuation does not reflect any plan changes for the current plan year.

Other Information to Fully and Fairly Disclose the Actuarial Position of the Plan

Due to software limitations with the electronic filing process, information filed electronically cannot be controlled by the Enrolled Actuary. The values on the signed Schedule SB will govern to the extent there are any differences in the entries filed electronically and the actual data contained on the signed Schedule SB.

Under the American Rescue Plan Act of 2021 (ARPA), the shortfall amortization period for determining the minimum required contribution would default to 15 years with a fresh-start effective for the 2022 plan year.

This Schedule SB reflects the 15-year amortization period as of December 1, 2019. Internal Revenue Service Notice 2021-48 allows a plan sponsor to make a deemed election to apply the amortization period retroactive to the 2019 plan year. Via this filing, White House Manufacturing Company will make that deemed election for the White House Manufacturing Company Retirement Plan.

Schedule SB, line 24—Change in Actuarial Assumptions

The funding valuation reflects the following assumption changes:

- A change in estimated expenses included in normal cost from 1.85% of White House Plan Market Value of Assets pre-merger to 0.30% of Total post-merger Market Value of Assets
- A change in the expected long-term rate of return of plan assets from 5.90% for Bunn-O-Matic, 6.04% for Bunn Capitol, and 6.08% for White House to 6.29% for the merged White House Plan as of December 1, 2019. The December 1, 2019 rate of return assumption is first used in the December 1, 2020 valuation in calculating the expected return on assets for the December 1, 2019 through November 30, 2020 period as part of the valuation of plan assets determination.

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Schedule SB Attachment (Form 5500)—2019 Plan Year
White House Manufacturing Corporation Retirement Plan
EIN: 37-0992051 PN: 001

Schedule SB, line 26—Schedule of Active Participant Data as of December 1, 2019

Number of Participants

Attained Age	Years of Credited Service									
	<1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40+
<25										
25-29										
30-34										
35-39										
40-44						2				
45-49						8	12	4		
50-54		1	1		1	16	13	25	1	
55-59				1	1	11	12	30	23	6
60-64			2			8	12	17	15	28
65-69						1	5	4	4	1
70+						1	2			

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Schedule SB Attachment (Form 5500)—2019 Plan Year
White House Manufacturing Corporation Retirement Plan
EIN: 37-0992051 PN: 001

Schedule SB, line 32—Schedule of Amortization Bases

Type of Base	Present Value of Installment	Date Established	Years Remaining	Amortization Installment
Shortfall	$ 2,010,482	December 1, 2019	15	$ 185,885

Schedule SB Attachment (Form 5500)—2019 Plan Year
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Schedule SB, Part V—Summary of Plan Provisions

Effective Date	The effective date of the plan was January 1, 1976 for White House Manufacturing Corporation plan and July 1, 1961 for the former Bunn Capitol Company and Bunn-O-Matic Corporation plans. The plan was restated effective January 1, 2017. Most recent amendment effective December 1, 2018. Effective December 31, 2018 the Bunn Capitol Company Retirement Plan and Bunn-O-Matic Corporation Retirement Plan merged into the White House Manufacturing Corporation Retirement Plan.
Employers Included	White House Manufacturing Corporation, Bunn Capitol Company LLC, Bunn-O-Matic Corporation
Employees Eligible for Participation	Any employee who is regularly employed by the company will become a participant on the first day of the month on or next following completion one year of service and the attainment of age 21. No new entrants will be allowed to join the plan after December 31, 1998. No new bargained participants of Bunn Capitol Company were permitted to join after December 31, 2000.
Contributions	The company will pay to the Trustee such sums of money as the enrolled actuary shall certify as the amounts necessary to meet the minimum required contribution within the meaning of IRC section 430. The company may also provide, from time to time, additional sums of money to the Trustee as deemed appropriate. No employee contributions are required or permitted under the plan.
Expenses	All expenses incurred in connection with the administration of the plan and the Trust are paid by the fund to the extent they are not paid by the company.
Definitions	
Vesting Service	A participant who performs 1,000 or more hours of service during a plan year will be credited with a year of vesting service, except that such participant will not be credited with vesting service for any plan years prior to the participant's eighteenth birth date.

Benefit Accrual Service	A participant will be credited with one year of benefit accrual service (referred to as service) for each year of service performed while a participant during which the participant completes at least 1,000 hours of service.
Earnings	Total compensation paid by the company for a plan year, including regular salary, wages, overtime, bonuses, and extra commissions, but not including earnings paid during a portion of a plan year during which the employee was not an active participant.
Past Service Earnings	The average of the participant's earning for the three consecutive calendar years ending on December 31, 1989 for former Bunn Capitol employees and December 31, 1988 for former Bunn-O-Matic employees.

Normal Retirement

Eligibility	The first day of the month coincident with or next following the participant's termination of employment after attaining age 65 and completing at least five years of vesting service (the participant's normal retirement date). This date shall be the participant's date of retirement.
Benefit	The normal retirement benefit shall be an annual annuity, payable monthly. The gross annual benefit is equal to the sum of the following retirement income credits: White House Plan ▪ For each plan year, beginning on or after January 1, 1989 and ending December 31, 1998, a participant will be credited with an annual retirement income equal to 1½% of earnings during such plan year. ▪ For each plan year while a participant between January 1, 1976 and December 31, 1988, a participant will be credited with an annual retirement income equal to $48.00 plus 1½% of earnings in excess of $4,800 during the plan year.

Bunn Capitol Plan

- For each plan year while a participant on or after January 1, 1990, participants will be credited with an annual retirement income equal to 1½% of earnings during such plan year. Non-bargained participants cease receiving retirement income credits at December 31, 1998 and bargained participants cease receiving retirement income credits at December 31, 2000.
- For service prior to January 1, 1990: Each employee who was a participant as of January 1, 1990 was credited with a retirement income equal to the greater of:
  - 1½% of past service earnings multiplied by the number of years (to the last completed 1/12 year) of service while a participant prior to January 1, 1990; and

The sum of the participant's past service retirement income credits and accrued future service retirement income credits under the plan on January 1, 1990.

Bunn-O-Matic Plan

- For each plan year, beginning on or after January 1, 1989 and ending December 31, 1998, a participant will be credited with an annual retirement income equal to 1½% of earnings during such plan year.
- For service prior to January 1, 1989: Each employee who was a participant as of January 1, 1989 was credited with a retirement income equal to the greater of:
  - 1½% of past service earnings multiplied by the number of years (to the last completed 1/12 year) of service while a participant prior to January 1, 1989; and
  - The sum of the participant's past service retirement income credits and accrued future service retirement income credits under the plan on January 1, 1989.

Date Payments Begin

The monthly pension commences on the first day of the month coincident with or next following the date of retirement.

Early Retirement	
Eligibility	Termination after employment after attaining age 55 and completing at least 10 years of vesting service, and before reaching eligibility for normal retirement. This date shall be the participant's date of retirement.
Benefit	The monthly pension is computed on the same basis as a normal retirement pension, considering service to the participant's actual date of retirement. The pension is reduced by 4% per year that benefit commencement precedes the participant's normal retirement date.
Date Payments Begin	The monthly pension commences at the date, which would have been the participant's normal retirement date had the participant not retire early. The participant may elect to commence payments at the early retirement date, or at any time thereafter.
Deferred vested pension	
Eligibility	Termination of employment after completing at least five years of vesting service, and before reaching eligibility for normal or early retirement. This date shall be the participant's date of termination.
Benefit	The annual benefit, payable monthly as a straight life annuity starting on the participant's normal retirement date, equals the participant's accrued benefit on the date of termination. A participant who has completed at least 10 years of vesting service by the date of termination may elect to begin payment of the deferred vested benefit any time after attaining age 55. If the participant elects to receive the benefit early, it will be reduced by 4% for every year that commencement of payments precedes the participant's normal retirement date.
Date Payments Begin	The monthly pension commences at the participant's normal retirement date. The monthly pension may commence any time after the participant reaches age 55 if the participant had completed 10 years of vesting service at the date of termination.

Surviving Spouse's Benefit

Eligibility	Surviving spouse of an active vested or terminated vested participant in the event of the participant's death after having been married for at least one year.
Benefit	The eligible spouse of an active participant who dies prior to normal retirement and before benefit payment commences is entitled to one of the following benefits: ▪ If the participant has between five and 15 years of service at the participant's date of death, the eligible spouse will receive a lifetime income benefit equal to 50% of the benefit accrued to the date of death. The spouse's benefit will commence on the first day of the month on or following the later of the participant's date of death or the date the participant would have been eligible for early retirement age. ▪ If the participant has at least 15 years of service at the date of death or is eligible for early retirement, the eligible spouse will receive a lifetime income equal to 50% of the benefit accrued to the participant's date of death. The spouse's benefit will commence on the first day of the month following the participant's date of death. The surviving spouse of a vested terminated participant whose service terminated after July 1, 1976 and who dies prior to normal retirement and before benefit payments commence and to whom the participant has been married for at least one year, is entitled to a lifetime income equal to a 50% qualified joint and survivor annuity reduced by 4% for every year that commencement of payments precedes the normal retirement date. The spouse's benefit will commence on the first day of the month on or following the later of the participant's date of death or the date the participant would have been eligible for early retirement.
Forms of payment	The normal form of payment for a participant who has been married for at least one year at the benefit commencement date is an actuarially reduced qualified joint and survivor annuity, with 50% of the benefit continuing to the surviving spouse upon the earlier death of the participant. The normal form of benefits with respect to all other participants is a single life annuity.

In lieu of the normal form of retirement income, a married participant may elect, with the consent of their eligible spouse, to waive the qualified 50% joint and survivor annuity and to receive a single life annuity, a 75% joint and survivor annuity, or a 100% joint and survivor annuity.

The White House Manufacturing Corporation Retirement Plan was amended effective December 1, 2018 to change the plan year from a calendar-year plan year to a 12-month plan year commencing December 1. Effective December 31, 2018 the Bunn Capitol Company Retirement Plan and Bunn-O-Matic Corporation Retirement Plan merged into the White House Manufacturing Corporation Retirement Plan.

Plan Changes Since the Prior Year

The funding valuation does not reflect any plan changes for the current plan year.

Other Information to Fully and Fairly Disclose the Actuarial Position of the Plan

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White House Manufacturing Corporation Retirement Plan
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Schedule SB, line 19—Discounted Employer Contributions

Year applied for contributions: 2019

Date	Amount	Days to Discount to 12/1/2019 at 5.43%	Interest Adjusted Contribution
March 13, 2020	$ 59,556	103	$ 58,676
January 4, 2021	181,846	400	171,633
August 13, 2021	85,106	621	77,795
Total Contribution	$ 326,508		$ 308,104

Schedule SB Attachment (Form 5500)—2019 Plan Year
White House Manufacturing Corporation Retirement Plan
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Schedule SB, line 22—Description of Weighted Average Retirement Age

The average retirement age shown in line 22 has been calculated by assuming the following retirement rates and no decrements other than retirement for this calculation. All retirements are assumed to occur at beginning of year.

(a) Age	(b) Rate	(c) Weight	(d) Product (a) × (b) × (c)
55	2.00%	1.0000	1.10
56	2.00%	0.9800	1.10
57	2.00%	0.9604	1.09
58	2.00%	0.9412	1.09
59	2.00%	0.9224	1.09
60	4.00%	0.9039	2.17
61	4.00%	0.8678	2.12
62	8.00%	0.8331	4.13
63	8.00%	0.7664	3.86
64	10.00%	0.7051	4.51
65	30.00%	0.6346	12.37
66	25.00%	0.4442	7.33
67	25.00%	0.3332	5.58
68	25.00%	0.2499	4.25
69	45.00%	0.1874	5.82
70	100.00%	0.1031	7.21
		Weighted Average	64.82

Schedule SB Attachment (Form 5500)—2019 Plan Year
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Schedule SB, Part V—Statement of Actuarial Assumptions/Methods

Interest Rates for Minimum Funding Purposes	Based on segment rates with a four-month lookback (as of August 2019), each adjusted as needed to fall within the 25-year average interest rate stabilization corridor
1st Segment Rate	3.74%
2nd Segment Rate	5.35%
3rd Segment Rate	6.11%
Interest Rates for Maximum Tax Purposes	Based on segment rates with a four-month lookback (as of August 2019), without regard to interest rate stabilization
1st Segment Rate	2.78%
2nd Segment Rate	3.94%
3rd Segment Rate	4.41%
Retirement Age	
Active Participants	See Table 1
Terminated Vested Participants	See Table 2
Mortality Rates	
Healthy and Disabled	2019 static mortality table for annuitants and non-annuitants per §1.430(h)(3)-1(a)(3)
Withdrawal Rates	See Table 3
Disability Rates	None
Decrement Timing	Beginning of year decrements
Surviving Spouse Benefit	It is assumed that 85% of males and 85% of females have an eligible spouse, and that males are four years older than their spouses.
Benefit Limits	Projected benefits are limited by the current IRC section 415 maximum benefit of $225,000.

Valuation of Plan Assets	Smoothed fair market value of assets over the current and prior two years, adjusted for contributions, benefit payments, administrative expenses, and expected earnings. The average value of assets calculated in this manner is further limited to not less than 90% nor more than 110% of fair market value. A characteristic of this method is that the expected distribution of the value of plan assets is skewed toward understatement relative to the corresponding market values for expected long-term rates of return in excess of the third segment rate under IRC section 430(h)(2)(C)(iii).
Expected Return on Assets	
2017 Plan Year	5.85%
2018 Plan Year	5.90% Bunn-O-Matic, 6.04% Bunn Capitol, 6.08% White House
2019 Plan Year	6.29% for White House
Trust Expenses Included in Target Normal Cost	0.30% of Market Value of Plan Assets.
Actuarial Method	Standard unit credit cost method
Valuation Date	December 1, 2019

Table 1

Retirement Rates – For Actives

Age	Rate
55	2.00%
56	2.00%
57	2.00%
58	2.00%
59	2.00%
60	4.00%
61	4.00%
62	8.00%
63	8.00%
64	10.00%
65	30.00%
66	25.00%
67	25.00%
68	25.00%
69	45.00%
70+	100.00%

Table 2

Retirement Rates – For Terminated Vested Participants

Age	Rate
55	4.00%
56	4.00%
57	4.00%
58	4.00%
59	4.00%
60	8.00%
61	8.00%
62	20.00%
63	20.00%
64	20.00%
65	100.00%

Table 3

Withdrawal Rates

Age	Rate	Age	Rate
15	20.16%	45	1.28%
16	19.16%	46	1.19%
17	18.16%	47	1.10%
18	17.16%	48	1.01%
19	16.16%	49	0.96%
20	15.16%	50	0.91%
21	14.16%	51	0.86%
22	13.16%	52	0.81%
23	12.16%	53	0.76%
24	11.16%	54	0.71%
25	10.16%	55+	0.00%
26	9.16%		
27	8.16%		
28	7.16%		
29	6.16%		
30	5.16%		
31	4.94%		
32	4.72%		
33	4.50%		
34	4.28%		
35	4.06%		
36	3.84%		
37	3.62%		
38	3.26%		
39	2.90%		
40	2.54%		
41	2.18%		
42	1.82%		
43	1.46%		
44	1.37%		