

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). <p style="text-align: center;">▶ Complete all entries in accordance with the instructions to the Form 5500.</p>	OMB Nos. 1210-0110 1210-0089 <div style="text-align: center; font-size: 1.5em; font-weight: bold;">2019</div> This Form is Open to Public Inspection
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Part I	Annual Report Identification Information
For calendar plan year 2019 or fiscal plan year beginning <u>01/01/2019</u> and ending <u>12/31/2019</u>	
A This return/report is for:	☐ a multiemployer plan ☐ a multiple-employer plan (Filers checking this box must attach a list of participating employer information in accordance with the form instructions.) ☒ a single-employer plan ☐ a DFE (specify) _____
B This return/report is:	☐ the first return/report ☐ the final return/report ☒ an amended return/report ☐ a short plan year return/report (less than 12 months)
C If the plan is a collectively-bargained plan, check here.	☐
D Check box if filing under:	☒ Form 5558 ☐ automatic extension ☐ the DFVC program ☐ special extension (enter description)

Part II	Basic Plan Information —enter all requested information				
1a Name of plan <u>LAW COMPANIES GROUP, INC. PENSION PLAN</u>	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 80%;">1b Three-digit plan number (PN) ▶</td> <td style="width: 20%; text-align: center;"><u>006</u></td> </tr> <tr> <td colspan="2">1c Effective date of plan <u>01/01/1962</u></td> </tr> </table>	1b Three-digit plan number (PN) ▶	<u>006</u>	1c Effective date of plan <u>01/01/1962</u>	
1b Three-digit plan number (PN) ▶	<u>006</u>				
1c Effective date of plan <u>01/01/1962</u>					
2a Plan sponsor's name (employer, if for a single-employer plan) Mailing address (include room, apt., suite no. and street, or P.O. Box) City or town, state or province, country, and ZIP or foreign postal code (if foreign, see instructions) <u>WOOD ENVIRONMENT & INFRASTRUCTURE SOLUTIONS, INC.</u> <u>1075 BIG SHANTY RD.</u> <u>SUITE 100</u> <u>KENNESAW, GA 30144</u>	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td>2b Employer Identification Number (EIN) <u>91-1641772</u></td> </tr> <tr> <td>2c Plan Sponsor's telephone number <u>281-826-6788</u></td> </tr> <tr> <td>2d Business code (see instructions) <u>541330</u></td> </tr> </table>	2b Employer Identification Number (EIN) <u>91-1641772</u>	2c Plan Sponsor's telephone number <u>281-826-6788</u>	2d Business code (see instructions) <u>541330</u>	
2b Employer Identification Number (EIN) <u>91-1641772</u>					
2c Plan Sponsor's telephone number <u>281-826-6788</u>					
2d Business code (see instructions) <u>541330</u>					

Caution: A penalty for the late or incomplete filing of this return/report will be assessed unless reasonable cause is established.

Under penalties of perjury and other penalties set forth in the instructions, I declare that I have examined this return/report, including accompanying schedules, statements and attachments, as well as the electronic version of this return/report, and to the best of my knowledge and belief, it is true, correct, and complete.

SIGN HERE	Filed with authorized/valid electronic signature.	10/04/2021	MARY OSBOURNE
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE			
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
SIGN HERE			
	Signature of DFE	Date	Enter name of individual signing as DFE

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

Form 5500 (2019)
v. 190130

3a Plan administrator's name and address ☒ Same as Plan Sponsor	3b Administrator's EIN 3c Administrator's telephone number <div style="background-color: #cccccc; height: 40px; width: 100%;"></div>
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 1041
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 a(2) Total number of active participants at the end of the plan year b Retired or separated participants receiving benefits..... c Other retired or separated participants entitled to future benefits d Subtotal. Add lines 6a(2) , 6b , and 6c e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits. f Total. Add lines 6d and 6e g Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item) h Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested	6a(1) 130 6a(2) 118 6b 529 6c 303 6d 950 6e 77 6f 1027 6g 6h 0
7 Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item)	7

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

1A 1I

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) ☒ 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) ☒ Trust (4) ☐ General assets of the sponsor
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10 Check all applicable boxes in 10a and 10b to indicate which schedules are attached, and, where indicated, enter the number attached. (See instructions)

a Pension Schedules

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

b General Schedules

- (1)** ☒ **H** (Financial Information)
- (2)** ☐ **I** (Financial Information – Small Plan)
- (3)** ☐ 0 **A** (Insurance Information)
- (4)** ☒ **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) <small>Department of the Treasury Internal Revenue Service</small> <small>Department of Labor Employee Benefits Security Administration</small> <small>Pension Benefit Guaranty Corporation</small>	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.	<small>OMB No. 1210-0110</small> 2019 This Form is Open to Public Inspection
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For calendar plan year 2019 or fiscal plan year beginning 01/01/2019 and ending 12/31/2019

► **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 <u>LAW COMPANIES GROUP, INC. PENSION PLAN</u>	B Three-digit plan number (PN) ►	<u>006</u>
C Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF <u>WOOD ENVIRONMENT & INFRASTRUCTURE SOLUTIONS, INC.</u>	D Employer Identification Number (EIN) <u>91-1641772</u>	
E Type of plan: ☒ Single ☐ Multiple-A ☐ Multiple-B		
F Prior year plan size: ☐ 100 or fewer ☐ 101-500 ☒ More than 500		

Part I	Basic Information		
1	Enter the valuation date: Month <u>01</u> Day <u>01</u> Year <u>2019</u>		
2	Assets:		
	a Market value	2a	<u>54741101</u>
	b Actuarial value	2b	<u>57522512</u>
3	Funding target/participant count breakdown	(1) Number of participants	(2) Vested Funding Target
	a For retired participants and beneficiaries receiving payment.....	<u>573</u>	<u>46519455</u>
	b For terminated vested participants.....	<u>343</u>	<u>12176521</u>
	c For active participants	<u>130</u>	<u>4392142</u>
	d Total.....	<u>1046</u>	<u>63088118</u>
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	<u>5.40</u> %
6	Target normal cost.....	6	<u>850000</u>

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	Signature of actuary <u>ANTHONY WAGMAN</u> Type or print name of actuary <u>MERCER</u> Firm name <u>3560 LENOX ROAD, SUITE 2400</u> <u>ATLANTA, GA 30326</u> Address of the firm	<u>09/14/2021</u> Date <u>20-07407</u> Most recent enrollment number <u>404-442-3100</u> Telephone number (including area code)
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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 ☐

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

Schedule SB (Form 5500) 2019
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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	13303
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	13303
10 Interest on line 9 using prior year's actual return of <u>-6.56</u> %	0	-873
11 Prior year's excess contributions to be added to prefunding balance:		
a Present value of excess contributions (line 38a from prior year)		379185
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 <u>5.57</u> %		21121
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		400306
d Portion of (c) to be added to prefunding balance		400306
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	412736

Part III Funding Percentages		
14 Funding target attainment percentage	14	90.52 %
15 Adjusted funding target attainment percentage	15	90.52 %
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	95.88 %
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
04/08/2019	180000	0			
07/08/2019	180000	0			
10/08/2019	180000	0			
01/13/2020	180000	0			
01/04/2021	2570000	0			
			Totals ▶	18(b)	3290000
				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	3012337
20 Quarterly contributions and liquidity shortfalls:		
a Did the plan have a "funding shortfall" for the prior year? ☒ Yes ☐ No		
b If line 20a is "Yes," were required quarterly installments for the current year made in a timely manner? ☒ 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
0	0	0
		(4) 4th
		0

Part V	Assumptions Used to Determine Funding Target and Target Normal Cost
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21 Discount rate:			
a Segment rates:	1st segment: 3.74 %	2nd segment: 5.35 %	3rd segment: 6.11 %
			☐ N/A, full yield curve used
b Applicable month (enter code)			21b 4
22 Weighted average retirement age			22 64
23 Mortality table(s) (see instructions) ☐ Prescribed - combined ☒ Prescribed - separate ☐ Substitute			

Part VI	Miscellaneous Items
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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
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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
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31 Target normal cost and excess assets (see instructions):			
a Target normal cost (line 6)	31a		850000
b Excess assets, if applicable, but not greater than line 31a	31b		0
32 Amortization installments:	Outstanding Balance		Installment
a Net shortfall amortization installment	5978342		552743
b Waiver amortization installment	0		0
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	1402743	
	Carryover balance		Prefunding balance
35 Balances elected for use to offset funding requirement	0	0	0
36 Additional cash requirement (line 34 minus line 35)	36	1402743	
37 Contributions allocated toward minimum required contribution for current year adjusted to valuation date (line 19c)	37	3012337	
38 Present value of excess contributions for current year (see instructions)			
a Total (excess, if any, of line 37 over line 36)	38a	1609594	
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)
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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

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

For calendar plan year 2019 or fiscal plan year beginning 01/01/2019 and ending 12/31/2019		
A Name of plan LAW COMPANIES GROUP, INC. PENSION PLAN	B Three-digit plan number (PN) ▶	006
C Plan sponsor's name as shown on line 2a of Form 5500 WOOD ENVIRONMENT & INFRASTRUCTURE SOLUTIONS, INC.	D Employer Identification Number (EIN) 91-1641772	

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

1 Information on Persons Receiving Only Eligible Indirect Compensation

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

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation
POINTER MANAGEMENT, LLC
30-0115725

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation
EVANSTON CAPITAL MANAGEMENT, LLC
30-0046847

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

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

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

MERCER

13-2834414

(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 16	NONE	219824	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

WELLS FARGO BANK

22-1147033

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
25	TRUSTEE	52110	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

LEGAL AND GENERAL

35-7085469

(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?
51	NONE	48813	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

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

J.H ELLWOOD & ASSOCIATES, INC.

36-3121777

(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	NONE	43752	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

THE KILTEARN GLOBAL EQUITY FUND

27-4585908

(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?
51	NONE	30158	Yes ☒ No ☐	Yes ☒ No ☐	0	Yes ☐ No ☒

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

GRANT THORNTON

36-6055558

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
10	NONE	25430	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:	GRANT THORNTON	b EIN:	36-6055558
c Position:	AUDITOR		
d Address:	1100 PEACHTREE STREET SUITE 1200 ATLANTA, GA 30309	e Telephone:	404-330-2000

Explanation: ENGAGED NEW AUDIT FIRM WITH MORE COMPETITIVE FEES

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

SCHEDULE D (Form 5500) <small>Department of the Treasury Internal Revenue Service</small> <small>Department of Labor Employee Benefits Security Administration</small>	DFE/Participating Plan Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ► File as an attachment to Form 5500.	OMB No. 1210-0110 2019 This Form is Open to Public Inspection.
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For calendar plan year 2019 or fiscal plan year beginning 01/01/2019 and ending 12/31/2019

A Name of plan <u>LAW COMPANIES GROUP, INC. PENSION PLAN</u>	B Three-digit plan number (PN) ►	<u>006</u>
C Plan or DFE sponsor's name as shown on line 2a of Form 5500 <u>WOOD ENVIRONMENT & INFRASTRUCTURE SOLUTIONS, INC.</u>	D Employer Identification Number (EIN) <u>91-1641772</u>	

Part I	Information on interests in MTIAs, CCTs, PSAs, and 103-12 IEs (to be completed by plans and DFEs) (Complete as many entries as needed to report all interests in DFEs)
---------------	--

a Name of MTIA, CCT, PSA, or 103-12 IE: <u>L&G LIABILITY TREASURY 3X</u>		
b Name of sponsor of entity listed in (a): <u>RELIANCE TRUST COMPANY OF DELAWARE</u>		
c EIN-PN <u>35-7085469-015</u>	d Entity code <u>C</u>	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>3359218</u>
a Name of MTIA, CCT, PSA, or 103-12 IE: <u>L&G LONG LIABILITY CORP CIT FUND</u>		
b Name of sponsor of entity listed in (a): <u>RELIANCE TRUST COMPANY OF DELAWARE</u>		
c EIN-PN <u>35-7085469-017</u>	d Entity code <u>C</u>	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>3623908</u>
a Name of MTIA, CCT, PSA, or 103-12 IE: <u>L&G LONG LIAB TREASURY CIT FUND</u>		
b Name of sponsor of entity listed in (a): <u>RELIANCE TRUST COMPANY OF DELAWARE</u>		
c EIN-PN <u>35-7085469-019</u>	d Entity code <u>C</u>	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>3301912</u>
a Name of MTIA, CCT, PSA, or 103-12 IE: <u>L&G LIABILITY CORP CIT FUND</u>		
b Name of sponsor of entity listed in (a): <u>RELIANCE TRUST COMPANY OF DELAWARE</u>		
c EIN-PN <u>35-7085469-027</u>	d Entity code <u>C</u>	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>10501377</u>
a Name of MTIA, CCT, PSA, or 103-12 IE: <u>L&G LIABILITY TREASURY CIT FUND</u>		
b Name of sponsor of entity listed in (a): <u>RELIANCE TRUST COMPANY OF DELAWARE</u>		
c EIN-PN <u>35-7085469-016</u>	d Entity code <u>C</u>	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>2476927</u>
a Name of MTIA, CCT, PSA, or 103-12 IE: <u>L&G LONG LIABILITY TREASURY 2X</u>		
b Name of sponsor of entity listed in (a): <u>RELIANCE TRUST COMPANY OF DELAWARE</u>		
c EIN-PN <u>35-7085469-018</u>	d Entity code <u>C</u>	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>0</u>
a Name of MTIA, CCT, PSA, or 103-12 IE: <u>THE KILTEARN GLOBAL EQUITY FUND</u>		
b Name of sponsor of entity listed in (a): <u>KILTEARN PARTNERS LLP</u>		
c EIN-PN <u>27-4585908-001</u>	d Entity code <u>E</u>	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>3269893</u>

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

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

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

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

SCHEDULE H (Form 5500) <small>Department of the Treasury Internal Revenue Service</small> <small>Department of Labor Employee Benefits Security Administration</small> <small>Pension Benefit Guaranty Corporation</small>	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.	<small>OMB No. 1210-0110</small> 2019 This Form is Open to Public Inspection
--	--	--

For calendar plan year 2019 or fiscal plan year beginning 01/01/2019 and ending 12/31/2019		
A Name of plan LAW COMPANIES GROUP, INC. PENSION PLAN	B Three-digit plan number (PN) ►	006
C Plan sponsor's name as shown on line 2a of Form 5500 WOOD ENVIRONMENT & INFRASTRUCTURE SOLUTIONS, INC.	D Employer Identification Number (EIN) 91-1641772	

Part I	Asset and Liability Statement
---------------	--------------------------------------

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

Assets		(a) Beginning of Year	(b) End of Year
a Total noninterest-bearing cash	1a		
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions.....	1b(1)	0	1849523
(2) Participant contributions.....	1b(2)		
(3) Other.....	1b(3)	0	0
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit).....	1c(1)	992876	958397
(2) U.S. Government securities	1c(2)		
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)		
(B) All other.....	1c(3)(B)		
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)		
(B) Common.....	1c(4)(B)		
(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)	22589631	23263342
(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)	0	3269893
(13) Value of interest in registered investment companies (e.g., mutual funds).....	1c(13)	23272803	27634476
(14) Value of funds held in insurance company general account (unallocated contracts).....	1c(14)		
(15) Other.....	1c(15)	7885791	5931528

		(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	54741101 62907159
Liabilities			
g	Benefit claims payable	1g	
h	Operating payables	1h	47566 48985
i	Acquisition indebtedness	1i	
j	Other liabilities	1j	0 0
k	Total liabilities (add all amounts in lines 1g through 1j)	1k	47566 48985
Net Assets			
l	Net assets (subtract line 1k from line 1f)	1l	54693535 62858174

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.

		(a) Amount	(b) Total
a	Contributions:		
(1)	Received or receivable in cash from: (A) Employers	2a(1)(A)	2389523
	(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)	2389523
b	Earnings on investments:		
(1)	Interest:		
	(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)	7690
	(B) U.S. Government securities	2b(1)(B)	
	(C) Corporate debt instruments	2b(1)(C)	
	(D) Loans (other than to participants)	2b(1)(D)	
	(E) Participant loans	2b(1)(E)	
	(F) Other	2b(1)(F)	
	(G) Total interest. Add lines 2b(1)(A) through (F)	2b(1)(G)	7690
(2)	Dividends: (A) Preferred stock	2b(2)(A)	
	(B) Common stock	2b(2)(B)	
	(C) Registered investment company shares (e.g. mutual funds)	2b(2)(C)	467547
	(D) Total dividends. Add lines 2b(2)(A) , (B) , and (C)	2b(2)(D)	467547
(3)	Rents	2b(3)	
(4)	Net gain (loss) on sale of assets: (A) Aggregate proceeds	2b(4)(A)	
	(B) Aggregate carrying amount (see instructions)	2b(4)(B)	
	(C) Subtract line 2b(4)(B) from line 2b(4)(A) and enter result	2b(4)(C)	0
(5)	Unrealized appreciation (depreciation) of assets: (A) Real estate	2b(5)(A)	
	(B) Other	2b(5)(B)	829965
	(C) Total unrealized appreciation of assets. Add lines 2b(5)(A) and (B)	2b(5)(C)	829965

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts	2b(6)		4089535
(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)		6094180
c Other income	2c		3041
d Total income. Add all income amounts in column (b) and enter total	2d		13881481

Expenses

e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	4648875	
(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)		4648875
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)	245326	
(2) Contract administrator fees	2i(2)	53017	
(3) Investment advisory and management fees	2i(3)	123163	
(4) Other	2i(4)	646461	
(5) Total administrative expenses. Add lines 2i(1) through (4)	2i(5)		1067967
j Total expenses. Add all expense amounts in column (b) and enter total	2j		5716842

Net Income and Reconciliation

k Net income (loss). Subtract line 2j from line 2d	2k		8164639
l Transfers of assets:			
(1) To this plan	2l(1)		
(2) From this plan	2l(2)		

Part III Accountant's Opinion

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

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

(1) ☐ 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: WARREN AVERETT, LLC

(2) EIN: 45-4084437

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

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

Part IV Compliance Questions

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

During the plan year:

a Was there a failure to transmit to the plan any participant contributions within the time period described in 29 CFR 2510.3-102? Continue to answer "Yes" for any prior year failures until fully corrected. (See instructions and DOL's Voluntary Fiduciary Correction Program.)

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.)

	Yes	No	Amount
4a		X	
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 4251678. (See instructions.)

<div>SCHEDULE R (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation</div>	<div>Retirement Plan Information</div> <div>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).</div> <div>▶ File as an attachment to Form 5500.</div>	<div>OMB No. 1210-0110</div> <div>2019</div> <div>This Form is Open to Public Inspection.</div>
For calendar plan year 2019 or fiscal plan year beginning 01/01/2019 and ending 12/31/2019		
A Name of plan LAW COMPANIES GROUP, INC. PENSION PLAN		B Three-digit plan number (PN) ▶ 006
C Plan sponsor's name as shown on line 2a of Form 5500 WOOD ENVIRONMENT & INFRASTRUCTURE SOLUTIONS, INC.		D Employer Identification Number (EIN) 91-1641772
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 0
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): 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		
For Paperwork Reduction Act Notice, see the Instructions for Form 5500.		
Schedule R (Form 5500) 2019 v. 190130		

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
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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	<p>If the total number of participants is 1,000 or more, complete lines (a) through (c)</p> <p>a Enter the percentage of plan assets held as: Stock: <u>50.0</u> % Investment-Grade Debt: <u>40.0</u> % High-Yield Debt: <u>0.0</u> % Real Estate: <u>0.0</u> % Other: <u>10.0</u> %</p> <p>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</p> <p>c What duration measure was used to calculate line 19(b)? ☒ Effective duration ☐ Macaulay duration ☐ Modified duration ☐ Other (specify): _____</p>
20	<p>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.</p> <p>a Is the amount of unpaid minimum required contributions for all years from Schedule SB (Form 5500) line 40 greater than zero? ☐ Yes ☒ No</p> <p>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 _____</p>

LAW COMPANIES GROUP, INC. PENSION PLAN

**FINANCIAL STATEMENTS
AND SUPPLEMENTARY INFORMATION**

DECEMBER 31, 2019 AND 2018

**LAW COMPANIES GROUP, INC. PENSION PLAN
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DECEMBER 31, 2019 AND 2018**

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INDEPENDENT AUDITORS' REPORT

The Plan administrator
Law Companies Group, Inc. Pension Plan

Report on the Financial Statements

We were engaged to audit the accompanying financial statements of Law Companies Group, Inc. Pension Plan (the Plan), which comprise the statement of net assets available for benefits as of December 31, 2019, and the related statement 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 2019 financial statements based on conducting the audit 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 (DOL) Rules and Regulations for Reporting and Disclosure under Employee Retirement Income Security Act of 1974 (ERISA), 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 Wells Fargo Bank, N.A., the trustee, except for comparing such information with the related information included in the financial statements. We have been informed by the Plan administrator that the trustee holds the Plan's investment assets and executes investment transactions. The Plan administrator has obtained a certification from the trustee as of December 31, 2019, and for the year then ended, that the information provided to the Plan administrator by the trustee is complete and accurate.

Disclaimer of Opinion

Because of the significance of the matter described in the Basis for Disclaimer of Opinion paragraph, we have not been able to obtain sufficient appropriate audit evidence to provide a basis for an audit opinion. Accordingly, we do not express an opinion on these 2019 financial statements.

Other Matter

The supplemental Schedule H, Line 4i – Schedule of Assets (Held at End of Year) as of December 31, 2019 and the supplemental Schedule H, Part IV, Line 4j – Schedule of Reportable Transactions for the year ended December 31, 2019 are presented for purposes of additional analysis and are not a required part of the financial statements, but are supplementary information required by the DOL's Rules and Regulations for Reporting and Disclosure under ERISA. Because of the significance of the matter described in the Basis for Disclaimer of Opinion paragraph, we do not express an opinion on the supplemental schedules.

Other Matter – 2018 Financial Statements

The financial statements of the Plan as of December 31, 2018, were audited by predecessor auditors. As permitted by 29 CFR 2520.103-8 of the DOL's Rules and Regulations for Reporting and Disclosure under ERISA, the Plan administrator instructed the predecessor auditors not to perform, and they did not perform, any auditing procedures with respect to the information certified by the trustee. Their report, dated October 15, 2019, indicated that (a) because of the significance of the information that they did not audit, they were not able to obtain sufficient appropriate audit evidence to provide a basis for an audit opinion, and accordingly, they did not express an opinion on the financial statements; and (b) the form and content of the information included in the financial statements other than that derived from the information certified by the trustee, were presented in compliance with the DOL's Rules and Regulations for Reporting and Disclosure under ERISA.

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

The form and content of the information included in the 2019 financial statements and supplemental schedules, other than that derived from the information certified by the trustee, have been audited by us in accordance with auditing standards generally accepted in the United States of America and, in our opinion, are presented in compliance with the DOL's Rules and Regulations for Reporting and Disclosure under ERISA.

Warren Averett, LLC

Atlanta, Georgia
October 14, 2020

LAW COMPANIES GROUP, INC. PENSION PLAN
STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS
DECEMBER 31, 2019 AND 2018

	<u>2019</u>	<u>2018</u>
ASSETS		
Investments, at fair value		
Interest-bearing cash	\$ 958,397	\$ 992,876
Mutual funds	27,634,089	23,272,803
Common collective trust funds	23,263,342	22,589,631
Limited partnership/private equity funds	<u>9,201,421</u>	<u>7,885,791</u>
Total investments, at fair value	<u>61,057,249</u>	<u>54,741,101</u>
Receivables		
Employer contributions receivable	1,849,523	-
Interest and dividends receivable	<u>387</u>	<u>-</u>
Total receivables	<u>1,849,910</u>	<u>-</u>
TOTAL ASSETS	62,907,159	54,741,101
LIABILITIES		
Accrued administrative expenses	<u>48,985</u>	<u>47,566</u>
NET ASSETS AVAILABLE FOR BENEFITS	<u>\$ 62,858,174</u>	<u>\$ 54,693,535</u>

See notes to the financial statements.

**LAW COMPANIES GROUP, INC. PENSION PLAN
STATEMENTS OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS
FOR THE YEAR ENDED DECEMBER 31, 2019**

	<u>2019</u>	<u>2018</u>
ADDITIONS (DEDUCTIONS)		
Investment income		
Net appreciation (depreciation)		
in fair value of investments	\$ 11,016,721	\$ (4,111,928)
Interest and dividend income	<u>475,237</u>	<u>422,915</u>
Total investment income (loss)	11,491,958	(3,689,013)
Employer contributions	2,389,523	1,110,000
Benefit payments	(4,648,875)	(4,482,461)
Administrative expenses	<u>(1,067,967)</u>	<u>(870,268)</u>
NET INCREASE (DECREASE)	8,164,639	(7,931,742)
NET ASSETS AVAILABLE FOR BENEFITS		
BEGINNING OF YEAR	<u>54,693,535</u>	<u>62,625,277</u>
END OF YEAR	<u><u>\$ 62,858,174</u></u>	<u><u>\$ 54,693,535</u></u>

See notes to the financial statements.

**LAW COMPANIES GROUP, INC. PENSION PLAN
NOTES TO THE FINANCIAL STATEMENTS
DECEMBER 31, 2019 AND 2018**

1. DESCRIPTION OF THE PLAN

The following is a general description of the Law Companies Group, Inc. Pension Plan (the Plan). Participants should refer to the Summary Plan Description or the Plan Document for a more complete description of the Plan's provisions.

General

The Plan is a defined benefit plan that covers substantially all employees of Law Companies Group, Inc. (Law Companies), prior to March 28, 1997, and who completed one year of service and who reached the age of 21. The Plan provides retirement, death and disability benefits. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974, as amended (ERISA).

On February 14, 1997, the Board of Directors of Law Companies elected to end benefit accruals to the Plan for all participants and to disallow additional employees from becoming participants of the Plan as of March 28, 1997 (the freeze date).

Effective October 1, 2004, Law Companies merged with and into MACTEC, Inc., and the Plan sponsorship changed to MACTEC, Inc. in 2005. On June 3, 2011, AMEC PLC acquired MACTEC, Inc., and effective January 1, 2012, MACTEC, Inc. was merged with and into AMEC Environment & Infrastructure Holdings, Inc. (the Company).

In November 2014, AMEC plc acquired Foster Wheeler to become Amec Foster Wheeler, and the plan sponsor name changed to Amec Foster Wheeler Environment & Infrastructure Inc. in 2015. Effective October 9, 2017, AMEC Foster Wheeler was acquired by The John Wood Group, and the Plan sponsor name changed to Wood Environment & Infrastructure Solutions, Inc. in 2018.

Contributions and Funding Policy

The Company's funding policy is to make annual contributions to the Plan in amounts sufficient to meet the funding requirements of ERISA in order to provide assets sufficient to meet future benefits of participants. For the Plan year ended December 31, 2019, the Company has elected to postpone contributions to the Plan in accordance with the Coronavirus Aid, Relief, and Economic Security ("Cares") Act. The Company has contributed \$180,000 in 2020 relative to the 2019 Plan year and anticipates contributing an additional \$1,669,523, which will satisfy the minimum funding requirement for the 2019 Plan year. This funding is reflected within the statement of net assets as an employer contribution receivable. These contributions will satisfy the minimum funding requirement for the year ended December 31, 2019. The Plan has met the minimum funding requirement for the year ended December 31, 2018.

**LAW COMPANIES GROUP, INC. PENSION PLAN
NOTES TO THE FINANCIAL STATEMENTS
DECEMBER 31, 2019 AND 2018**

1. DESCRIPTION OF THE PLAN – CONTINUED

Plan Termination

Under provisions of the Plan, the Company reserves the right to terminate the Plan at any time. 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:

1. Annuities will immediately be provided for retired participants, for surviving joint annuitants and beneficiaries and for participants who have attained their normal annuity commencement date and who have not retired. For participants who have not attained their normal annuity commencement date, deferred annuities will be purchased. Additionally, the Plan provides an additional option to participants if the Plan is terminated, which allows the participant to receive a lump-sum distribution in lieu of an annuity.
2. Remaining assets will be used to provide for benefits not guaranteed by the Pension Benefit Guaranty Corporation (PBGC) and for all other uninsured, vested benefits. The PBGC guarantees most vested normal and early retirement benefits subject to certain limitations prescribed by ERISA.
3. Any assets remaining after the distributions described above will revert to the Company.

Vesting and Pension Benefits

To receive a year of credited benefit service a participant had to complete 1,000 hours of service. Pension benefits are calculated based on participants' average monthly earnings and years of benefit service prior to the freeze date or the employee's retirement, death, disability or termination date, whichever is earlier.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

Basis of Accounting

The financial statements of the Plan are prepared under the accrual basis of accounting in accordance with general accepted accounting principles in the United States of America (GAAP).

Use of Estimates

The preparation of financial statements in conformity with GAAP requires management to make estimates and assumptions that affect the reported amounts of assets, liabilities, and changes therein, 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

The Plan's investments are stated at fair value. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. The Plan's Benefit Committee determines the Plan's valuation policies utilizing information provided by the investment advisors and trustee. See Note 3 for discussions of fair value measurements.

LAW COMPANIES GROUP, INC. PENSION PLAN
NOTES TO THE FINANCIAL STATEMENTS
DECEMBER 31, 2019 AND 2018

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES – CONTINUED

Purchases and sales of investments are recorded on the trade dates. Interest and dividend income are recorded as earned with dividend income being recognized at the ex-dividend date. Net appreciation (depreciation) includes the Plan's gains and losses on investments bought and sold as well as held during the year.

Risks and Uncertainties

The Plan utilizes various investment instruments. Investment securities, in general, are exposed to various risks, such as interest rate, credit and overall market volatility. Due to the level of risk associated with certain investment securities, it is reasonably possible that changes in the values of investment securities will occur in the near term and that such change could materially affect the amounts reported in the financial statements.

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 estimations and assumptions 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.

Actuarial Present Value of Accumulated Plan Benefits

Accumulated plan benefits (see Note 4) are those estimated future periodic payments, which are attributable under the Plan's provisions to services rendered by the employees to the valuation date. Accumulated plan benefits include benefits expected to be paid to (a) retired or terminated employees or their beneficiaries and (b) present employees or their beneficiaries. Benefits for retired or terminated employees or their beneficiaries are based on employees' compensation and their years of credited service. The accumulated plan benefits for active employees are based on their compensation during their years of credited service preceding the freeze date. Benefits payable under all circumstances – retirement, death, disability and termination of employment – are included, to the extent they are deemed attributable to employee service rendered to the valuation date.

Administrative Expenses

Substantially all administrative expenses of the Plan are paid by the Plan, as provided in the Plan document. Certain investment management expenses are included in administrative expenses. All other investment related expenses are included in the net appreciation (depreciation) in fair value of investments. The Plan also paid fees for actuarial services, trustee fees, legal and audit fees, as well as recordkeeping and PBGC premiums.

Payment of Benefits

Benefit payments to participants are recorded upon distribution.

LAW COMPANIES GROUP, INC. PENSION PLAN
NOTES TO THE FINANCIAL STATEMENTS
DECEMBER 31, 2019 AND 2018

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES – CONTINUED

Subsequent Events

On March 11, 2020, the World Health Organization declared COVID-19 a pandemic. The COVID-19 pandemic and resulting global disruptions have caused significant economic uncertainty and volatility in financial markets. As a result, the Plan's various investment securities have incurred significant changes in fair value since December 31, 2019. The impact of COVID-19 continues to evolve rapidly and the Company is not able at this time to estimate its full impact on the Plan's financial statements.

Management has evaluated subsequent events through October 14, 2020, which is the date the financial statements were available to be issued and have determined that there are no additional subsequent events that require disclosure under FASB ASC Topic 855, *Subsequent Events*.

3. FAIR VALUE MEASUREMENTS

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

- Level 1 – Inputs to the valuation methodology are unadjusted quoted prices for identical assets or liabilities in active markets that the Plan has the ability to access.
- Level 2 – Inputs to the valuation methodology include: quoted prices for similar assets or liabilities in active markets; quoted prices for identical or similar assets or liabilities in inactive markets; inputs other than quoted prices that are observable for the asset or liability; and inputs that are derived principally from or corroborated by observable market data by correlation or other means. If the asset or liability has a specified (contractual) term, the Level 2 input must be observable for substantially the full term of the asset or liability.
- Level 3 – Inputs to the valuation methodology are unobservable and significant to the fair value measurement.

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

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

Interest-bearing cash: valued at the cost-plus accrued interest, which approximates fair value.

Mutual funds: valued at the quoted active market prices of shares held by the Plan at year-end.

**LAW COMPANIES GROUP, INC. PENSION PLAN
NOTES TO THE FINANCIAL STATEMENTS
DECEMBER 31, 2019 AND 2018**

3. FAIR VALUE MEASUREMENTS – CONTINUED

Common collective trust funds: valued at the net asset value (NAV) of the units held by the Plan at year-end, which is provided by the trustee and is determined based on the fair value of the underlying investments, less liabilities. Requests for redemption resulting from ordinary investment activity, subject to certain thresholds, may be made weekly with five days' notice based upon the NAV per unit and the closing market value on the valuation date of the investments bought or sold. As of December 31, 2019 and 2018, the common collective trust funds had no unfunded commitments.

Limited Partnership/Private equity funds: valued at the NAV of shares held by the Plan at year-end. The Pointer Offshore III, LTD fund invests in private investment companies in many sectors primarily in the United States. The fund provides for redemptions by the Plan once shares have been held at least two years. Redemptions only occur on June 30 and December 31, and notification is required by March 15 and September 15 of the fiscal year, respectively. The Weatherlow Offshore II fund invests predominately in interests in portfolio funds such as limited partnerships and similar pooled investment vehicles. The fund provides for redemptions once shares have been held at least one year. Redemptions occur at the end of each quarter, and notification is required at least 65 days in advance. The Kiltarn Global Equity Fund provides for monthly redemptions by the Plan in amounts not less than \$500,000, and notification is required at least six business days in advance. There were no unfunded commitments for investments in this category.

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

The following table sets forth by level, within the fair value hierarchy, the Plan's investments as of December 31, 2019 and 2018:

	December 31, 2019	
	Level 1	Total
Interest bearing cash	\$ 958,397	\$ 958,397
Mutual funds	27,634,089	27,634,089
Total investments in fair value hierarchy	<u>\$ 28,592,486</u>	28,592,486
Investments measured at NAV		
Common collective trust funds		23,263,342
Limited partnership/private equity funds		<u>9,201,421</u>
Total investments, at fair value		<u>\$ 61,057,249</u>

**LAW COMPANIES GROUP, INC. PENSION PLAN
NOTES TO THE FINANCIAL STATEMENTS
DECEMBER 31, 2019 AND 2018**

3. FAIR VALUE MEASUREMENTS – CONTINUED

	December 31, 2018	
	Level 1	Total
Interest bearing cash	\$ 992,876	\$ 992,876
Limited partnership/private equity funds	2,784,227	2,784,227
Mutual funds	23,272,803	23,272,803
Total investments in fair value hierarchy	<u>\$ 27,049,906</u>	27,049,906
Investments measured at NAV		
Collective trusts		22,589,631
Limited partnership/private equity funds		<u>5,101,564</u>
Total investments, at fair value		<u>\$ 54,741,101</u>

There were no Level 2 or Level 3 investments in 2019 and 2018.

Changes in Fair Value of Levels

The availability of observable market data is monitored to assess the appropriate classification of financial instruments within the fair value hierarchy. Changes in economic conditions or model-based valuation techniques may require the transfer of financial instruments from one fair value level to another. In such instances, the transfer is reported at the beginning of the reporting period.

Management evaluated the significance of transfers between the levels based upon the nature of the financial instrument and size of the transfer relative to total net assets available for benefits. For the years ended December 31, 2019 and 2018, there were no transfers in or out of Levels 1, 2 or 3.

4. ACCUMULATED PLAN BENEFITS

An actuary from Mercer Human Resource Consulting estimates the actuarial present value of accumulated plan benefits, which is the amount that results from applying actuarial assumptions to adjust the accumulated plan benefits earned by the participants 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.

**LAW COMPANIES GROUP, INC. PENSION PLAN
NOTES TO THE FINANCIAL STATEMENTS
DECEMBER 31, 2019 AND 2018**

4. ACCUMULATED PLAN BENEFITS – CONTINUED

The actuarial present value of accumulated plan benefits as of December 31, 2018 is as follows:

Actuarial present value of accumulated plan benefit obligation	
Vested benefits	
Active participants	\$ 5,418,508
Inactive participants with deferred benefits	14,810,774
Inactive participants receiving benefits	<u>50,298,187</u>
Total accumulated plan benefit obligation	<u><u>\$ 70,527,469</u></u>

The changes in the actuarial present value of accumulated plan benefits for the year ended December 31, 2018 is as follows:

Actuarial present value of accumulated plan benefits, beginning of year	\$ 71,337,256
Additional benefits accumulated and (gains) losses	312,667
Increase for interest due to decrease in discount period	2,965,063
Benefits paid	(4,482,461)
Change in actuarial assumptions *	<u>394,944</u>
Actuarial present value of accumulated plan benefits, end of year	<u><u>\$ 70,527,469</u></u>

**The change in actuarial assumptions is the result of a change in the interest rate from 4.30% in 2017 to 4.20% in 2018, and the mortality projection scale was updated from MMP-2016 in 2017 to MMP-2018 in 2018.*

The significant assumptions utilized in the valuation as of December 31, 2018, were as follows:

For the Year Ended December 31, 2018

Interest rate	4.20%
Mortality	RP-2014 Employee and Annuitant tables for males and females with generational projection using scale MMP-2018 (after MP-2014 improvement scale is backed out to the 2006 base year) with no collar adjustments
Retirement age	Age 55 to 70 plus, with rates varying between 1% to 100%

The foregoing actuarial assumptions are based upon the presumption 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.

LAW COMPANIES GROUP, INC. PENSION PLAN
NOTES TO THE FINANCIAL STATEMENTS
DECEMBER 31, 2019 AND 2018

5. CERTIFIED FINANCIAL INFORMATION

The following is a summary of the unaudited information regarding the Plan as of December 31, 2019 and 2018 and for the year ended December 31, 2019, included in the Plan's financial statements that was prepared by or derived from information prepared by Wells Fargo Bank, N.A., the trustee, and furnished to the Plan administrator. The Plan administrator has obtained a certification from the trustee that such information is complete and accurate.

	<u>2019</u>	<u>2018</u>
Statements of net assets available for benefits		
Interest-bearing cash	\$ 958,397	\$ 992,876
Mutual funds	27,634,089	23,272,803
Common collective trust funds	23,263,342	22,589,631
Limited partnership/private equity funds	-	2,784,227
Statements of changes in net available for benefits		
Net appreciation (depreciation) in fair value of investments	10,186,757	(3,869,374)
Interest and dividend income	475,237	422,915

Supplemental Schedule

All investment balances and information are included in the Schedule of Assets (Held at End of Year) as of December 31, 2019, except for the limited partnership funds listed on the supplemental schedule.

6. INCOME TAX STATUS

The Plan has received a determination letter from the Internal Revenue Service dated March 31, 2014, stating that the Plan is qualified under Section 401(a) of the Internal Revenue Code (the Code) and, therefore, the related trust is exempt from taxation. Once qualified, the Plan is required to operate in conformity with the Code to maintain its qualification. Although the Plan has been amended since receiving this determination letter, the Plan administrator believes the Plan is designed and is currently being operated in compliance with the applicable requirements of the Code. Additionally, the Plan administrator believes the Plan has no income subject to unrelated business income tax. Therefore, no provision for income taxes has been included in the Plan's financial statements.

US GAAP requires Plan management to evaluate tax positions taken by the Plan and recognize a tax liability (or asset) if the Plan has taken an uncertain position that more-likely-than-not would not be sustained upon examination by the IRS or other applicable taxing authorities. The Company and Plan management have analyzed the tax positions taken by the Plan and have concluded that there are no uncertain positions taken or expected to be taken that would require recognition of a liability (or asset) or disclosure in the Plan's financial statements. The Plan is subject to routine audits by taxing jurisdictions; however, the Plan is not currently under audit with respect to any tax periods in progress.

**LAW COMPANIES GROUP, INC. PENSION PLAN
NOTES TO THE FINANCIAL STATEMENTS
DECEMBER 31, 2019 AND 2018**

7. TRANSACTIONS WITH PARTIES-IN-INTEREST

The Plan engaged in investment transactions involving Wells Fargo Bank, N.A., the Plan's trustee, and J.H. Ellwood & Associates, Inc., the Plan's investment advisor, which are parties-in-interest with respect to the Plan. These transactions are considered party-in-interest transactions under ERISA. Fees paid to the Plan's trustee and investment advisor are noted within the statement of changes in benefits for the years ended December 31, 2019 and 2018.

Schedule SB, line 26 — Schedule of Active Participant Data

ATTAINED AGE	YEARS OF CREDITED SERVICE										
	UNDER 1	1–4	5–9	10–14	15–19	20–24	25–29	30–34	35–39	40 & UP	TOTAL
Under 25											
25–29											
30–34											
35–39											
40–44		1									1
45–49		6	2								8
50–54		7	18	3							28
55–59	4	7	20	19							50
60–64	3	9	14	5	6	1					38
65–69		2	1		2						5
70 & up											
Total	7	32	55	27	8	1					130

In each cell, the top number is the count of active participants for each age/service combination.

*Schedule SB, Part V — Statement of Actuarial Assumptions/Methods***ACTUARIAL ASSUMPTIONS FOR JANUARY 1, 2019 FUNDING VALUATION****DISCOUNT RATE SPONSOR ELECTIONS**

• Segment rates or full yield curve	Segment		
• Look-back months	4		
	<u>Stabilized</u>	<u>Nonstabilized</u>	
• First 5 years	3.74%	2.28%	
• Next 15 years	5.35%	3.81%	
• Over 20 years	6.11%	4.46%	
	Rationale: Discount rates are prescribed by the IRS and PBGC with the specific methodology selected by Wood plc.		
Mortality sponsor elections			
• Healthy participants	Section 430(h)(3) prescribed separate static annuitant and non-annuitant mortality tables for 2019. These tables are based on the RP 2014 mortality tables, adjusted back to 2006 with mortality improvement using scale MP-2017. Rationale: Funding mortality tables are prescribed by the IRS with the specific methodology selected by Wood plc.		
Other economic assumptions			
• Salary increases	Not applicable		
• Flat-dollar benefit increases	Not applicable		
• Social Security wage base	Not applicable		
• Inflation	Not applicable		
• Interest rate for missed annuity payment	6.00% per year Rationale: This is the plan’s administrative practice.		
• Expected investment return	5.75% for 2019, 5.45% for 2018 and 6.25% for 2017 Rationale: This assumption is based on the median simulated investment return (net of investment expenses) using capital market assumptions published in Mercer Investment Consulting’s Capital Market Outlook for the plan’s target asset mix.		
• Expenses	\$850,000 added to current year normal cost Rationale: This is the amount of administrative expenses expected to be paid from the trust based on past experience and expected PBGC premiums.		

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

DEMOGRAPHIC ASSUMPTIONS

• Withdrawal

See table of sample rates.

Rationale: This assumption is based on the plan's experience from 2005 through 2010. The assumption has not produced significant gains or losses and we do not expect future experience to be significantly different.

• Retirement age

Attained age**Percentage**

Under 55	0%
55	5%
56-59	1%
60-61	3%
62	12%
63-64	3%
65	85%
66-69	75%
70 and above	100%

Rationale: This assumption is based on the plan's experience from 2005 through 2010. The assumption has not produced significant gains or losses and we do not expect future experience to be significantly different.

• Benefit commencement age for

– Future vested deferred	65
– Current vested deferred	65

• Spouse assumptions

Male participants**Female participants**

– Percentage married	85%	65%
– Spouse age difference	3 years younger	3 years older

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

Form of payment	<u>Single life</u>	<u>100% J&S</u>	<u>50% J&S</u>
• Active retirements	55%	45%	0%
• Future vested deferred	55%	45%	0%
• Future deaths	0%	0%	100%
• Current vested deferred	55%	45%	0%
	Rationale: This assumption is based on the plan's experience from 2005 through 2010. The assumption has not produced significant gains or losses and we do not expect future experience to be significantly different.		
Unpredictable contingent event assumptions	Not Applicable		

Table of Sample Rates

ATTAINED AGE	PERCENTAGE
	WITHDRAWAL
20	26.00%
25	18.00
30	12.20
35	8.70
40	6.90
45	6.10
50	5.60
55	4.40
60	3.40

*Schedule SB, Part V — Statement of Actuarial Assumptions/Methods***ACTUARIAL METHODS****Asset Methods**

The asset valuation method is an average of the adjusted market value for each year during the last two years preceding the valuation date. The adjusted market value is the market value at each determination date adjusted to the valuation date based on actual cash flows and expected interest at the lesser of the expected rate of return and the third segment rate. This amount is adjusted to be no greater than 110% and no less than 90% of the fair market value, as defined in IRC Section 430.

A characteristic of this asset method is that, over time, it is slightly more likely to produce an actuarial value of assets that is less than the market value of assets than an actuarial value that is greater than the market value.

Participant Methods

Participants or former participants are included or excluded from the valuation as described below:

- **Participants included:** The plan sponsor provides us with data on all employees as of the valuation date.
- **Participants excluded:** No actuarial liability is included for nonvested participants who terminated prior to the valuation date. For this purpose, participants with a break in service on the valuation date are treated as terminated participants.
- **Insurance contracts:** The plan does not have any insurance contracts.

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

The funding target for minimum funding calculations is computed using the traditional unit credit method of funding. The objective under this method is to fund each participant's benefits under the plan as they accrue. Thus, the total pension to which each participant is expected to become entitled at retirement is broken down into units, each associated with a year of past or future credited service.

A detailed description of the calculation follows:

- The plan's valuation date is the beginning of the plan year.
- An individual's **funding target** is the present value of future benefits based on credited service and average pay as of the beginning of the plan year, and an individual's **target normal cost** is the present value of the benefit expected to accrue in the plan year. If multiple decrements are used, the funding target and the target normal cost for an individual are the sum of the component funding targets and target normal costs associated with the various anticipated separation dates.
- The plan's **target normal cost** is the sum of the individual target normal costs, and the plan's **funding target** is the sum of the individual funding targets for all participants under the plan.

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REPORTABLE TRANSACTIONS - SINGLE / BY ISSUE FOR THE PERIOD JANUARY 1, 2019 THROUGH DECEMBER 31, 2019					LAW COS GRP-CMB ACCOUNT NUMBER M04126		
TRANSACTION ACCOUNT	DATE BOUGHT/SOLD	SHARES/ PAR VALUE	UNIT PRICE	EXPENSE INCURRED	PRINCIPAL CASH	TRANSACTION COST	REALIZED GAIN/LOSS
BEGINNING MARKET VALUE			54,741,101.08				
COMPARATIVE VALUE (5%)			2,737,055.05				

ISSUE: 772997441 - L&G LDI TRANSITION PORTFOLIO 3							
3040001789	04/30/19 S	29,200	99.083	0	2,893,209 *	2,920,000	-26,791
ISSUE: 912997400 - L&G LONG LIAB TREASURY CIT FUND							
3040001789	04/30/19 B	28,100	102.960	2,893,209	2,893,209-*	2,893,209	
GRAND TOTAL				2,893,209	5,786,418	5,813,209	-26,791

F O O T N O T E S

* = SINGLE TRANSACTION IS 5% REPORTABLE
B = BUY TRANSACTION
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R = REINVESTMENT TRANSACTION

This schedule is presented in compliance with DOL filing requirements.

LAW COMPANIES GROUP, INC. PENSION PLAN
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REPORTABLE TRANSACTIONS - SINGLE / BY BROKER
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LAW COS GRP-CMB
 ACCOUNT NUMBER M04126

TRANSACTION ACCOUNT	DATE BOUGHT/SOLD	SHARES/ PAR VALUE	UNIT PRICE	EXPENSE INCURRED	PRINCIPAL CASH	TRANSACTION COST	REALIZED GAIN/LOSS
BEGINNING MARKET VALUE			54,741,101.08				
COMPARATIVE VALUE (5%)			2,737,055.05				
BROKER: MISCELLANEOUS							
3040001789	ISSUE: 500995139 - KILTEARN GLOBAL EQUITY FD 01/31/19 S	135	18.447	0	2,497	2,371	126
3040001789	ISSUE: 500995139 - KILTEARN GLOBAL EQUITY FD 02/28/19 S	135	18.840	0	2,548	2,369	179
3040001789	ISSUE: 772997425 - L&G LDI TRANSITION PROTFOLIO 7 03/31/19 B	24,000	100.000	2,400,000	2,400,000-	2,400,000	
3040001789	ISSUE: 912997400 - L&G LONG LIAB TREASURY CIT FUND 03/31/19 B	770	103.880	80,000	80,000-	80,000	
3040001789	ISSUE: 772997433 - L&G LDI TRANSITION PROTFOLIO 1 03/31/19 B	14,115	100.000	1,411,468	1,411,468-	1,411,468	
3040001789	ISSUE: 772997441 - L&G LDI TRANSITION PROTFOLIO 3 03/31/19 B	7,200	100.000	720,000	720,000-	720,000	
3040001789	ISSUE: 772997441 - L&G LDI TRANSITION PROTFOLIO 3 03/31/19 B	22,000	100.000	2,200,000	2,200,000-	2,200,000	
3040001789	ISSUE: 500995139 - KILTEARN GLOBAL EQUITY FD 03/31/19 S	135	18.523	0	2,503	2,367	136
3040001789	ISSUE: 912997368 - L&G LONG LIABILITY TREASURY 2X 03/31/19 S	793	100.870	0	80,000	72,267	7,733
3040001789	ISSUE: 912997368 - L&G LONG LIABILITY TREASURY 2X 03/31/19 S	7,138	100.870	0	720,000	650,405	69,595
3040001789	ISSUE: 912997368 - L&G LONG LIABILITY TREASURY 2X 03/31/19 S	13,993	100.870	0	1,411,468	1,275,037	136,431
3040001789	ISSUE: 912997368 - L&G LONG LIABILITY TREASURY 2X 03/31/19 S	23,793	100.870	0	2,400,000	2,168,018	231,982
3040001789	ISSUE: 912997384 - L&G LONG LIABILITY CORP CIT FUND 03/31/19 S	19,554	112.510	0	2,200,000	2,041,027	158,973
3040001789	ISSUE: 772997391 - L&G LIABILITY TREASURY CIT FUND 04/30/19 B	13,723	102.170	1,402,028	1,402,028-	1,402,028	
3040001789	ISSUE: 772997425 - L&G LDI TRANSITION PROTFOLIO 7 04/30/19 S	24,000	98.062	0	2,353,489	2,400,000	-46,511
3040001789	ISSUE: 912997400 - L&G LONG LIAB TREASURY CIT FUND 04/30/19 B	28,100	102.960	2,893,209	2,893,209-*	2,893,209	
3040001789	ISSUE: 772997433 - L&G LDI TRANSITION PROTFOLIO 1 04/30/19 S	14,115	99.331	0	1,402,028	1,411,468	-9,440
3040001789	ISSUE: 772997441 - L&G LDI TRANSITION PROTFOLIO 3 04/30/19 S	29,200	99.083	0	2,893,209 *	2,920,000	-26,791

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LAW COMPANIES GROUP, INC. PENSION PLAN
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REPORTABLE TRANSACTIONS - SINGLE / BY BROKER
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LAW COS GRP-CMB
 ACCOUNT NUMBER M04126

TRANSACTION ACCOUNT	DATE BOUGHT/SOLD	SHARES/ PAR VALUE	UNIT PRICE	EXPENSE INCURRED	PRINCIPAL CASH	TRANSACTION COST	REALIZED GAIN/LOSS
ISSUE: 500995139 - KILTEARN GLOBAL EQUITY FD	04/30/19 S	135	19.020	0	2,568	2,365	203
3040001789	ISSUE: 912997350 - L&G LIABILITY TREASURY 3X	23,632	99.590	2,353,489	2,353,489	2,353,489	
3040001789	04/30/19 B						
ISSUE: 500995139 - KILTEARN GLOBAL EQUITY FD	05/31/19 S	135	17.538	0	2,366	2,363	3
3040001789	ISSUE: 500995139 - KILTEARN GLOBAL EQUITY FD	135	18.665	0	2,516	2,361	155
3040001789	06/30/19 S						
ISSUE: 772997391 - L&G LIABILITY TREASURY CIT FUND	07/31/19 S	3,285	106.550	0	350,000	322,802	27,198
3040001789	ISSUE: 500995139 - KILTEARN GLOBAL EQUITY FD	135	18.414	0	2,480	2,359	121
3040001789	07/31/19 S						
ISSUE: 912997384 - L&G LONG LIABILITY CORP CIT FUND	07/31/19 S	2,068	120.880	0	250,000	215,875	34,125
3040001789	ISSUE: 500995139 - KILTEARN GLOBAL EQUITY FD	135	17.404	0	2,342	2,357	-15
3040001789	08/31/19 S						
ISSUE: 500995139 - KILTEARN GLOBAL EQUITY FD	09/30/19 S	134	18.259	0	2,455	2,355	100
3040001789	ISSUE: 772997391 - L&G LIABILITY TREASURY CIT FUND	17,932	111.530	0	2,000,000	1,762,218	237,782
3040001789	10/31/19 S						
ISSUE: 500995139 - KILTEARN GLOBAL EQUITY FD	10/31/19 S	134	18.966	0	2,548	2,353	195
3040001789	ISSUE: 912997376 - L&G LIABILITY CORP CIT FUND	2,536	118.290	0	300,000	260,893	39,107
3040001789	10/31/19 S						
ISSUE: 500995139 - KILTEARN GLOBAL EQUITY FD	11/30/19 S	134	19.429	0	2,608	2,351	257
3040001789	ISSUE: 500995139 - KILTEARN GLOBAL EQUITY FD	134	20.332	0	2,727	2,349	378
3040001789	12/31/19 S						
SUB-TOTAL				\$13460194	29,850,546	28,988,524	862,022
GRAND TOTAL				\$13460194	29,850,546	28,988,524	862,022

FOOTNOTES

* = SINGLE TRANSACTION IS 5% REPORTABLE
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LAW COMPANIES GROUP, INC. PENSION PLAN
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REPORTABLE TRANSACTIONS - SERIES / BY ISSUE
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LAW COS GRP-CMB
 ACCOUNT NUMBER M04126

TRANSACTION ACCOUNT	DATE BOUGHT/SOLD	SHARES/ PAR VALUE	UNIT PRICE	EXPENSE INCURRED	PRINCIPAL CASH	TRANSACTION COST	REALIZED GAIN/LOSS
BEGINNING MARKET VALUE			54,741,101.08				
COMPARATIVE VALUE (5%)			2,737,055.05				
ISSUE: 772997391 - L&G LIABILITY TREASURY CIT FUND							
3040001789	04/30/19 B	13,723	102.170	1,402,028	1,402,028-	1,402,028	
SUB-TOTAL OF BUYS # 1				1,402,028	1,402,028	1,402,028	
3040001789	07/31/19 S	3,285	106.550	0	350,000	322,802	27,198
3040001789	10/31/19 S	17,932	111.530	0	2,000,000	1,762,218	237,782
SUB-TOTAL OF SALES # 2				0	2,350,000	2,085,020	264,980
SUB-TOTAL				1,402,028	3,752,028	3,487,048	264,980
ISSUE: 772997425 - L&G LDI TRANSITION PORTFOLIO 7							
3040001789	03/31/19 B	24,000	100.000	2,400,000	2,400,000-	2,400,000	
SUB-TOTAL OF BUYS # 1				2,400,000	2,400,000	2,400,000	
3040001789	04/30/19 S	24,000	98.062	0	2,353,489	2,400,000	-46,511
SUB-TOTAL OF SALES # 1				0	2,353,489	2,400,000	-46,511
SUB-TOTAL				2,400,000	4,753,489	4,800,000	-46,511
ISSUE: 772997433 - L&G LDI TRANSITION PORTFOLIO 1							
3040001789	03/31/19 B	14,115	100.000	1,411,468	1,411,468-	1,411,468	
SUB-TOTAL OF BUYS # 1				1,411,468	1,411,468	1,411,468	
3040001789	04/30/19 S	14,115	99.331	0	1,402,028	1,411,468	-9,440
SUB-TOTAL OF SALES # 1				0	1,402,028	1,411,468	-9,440

This schedule is presented in compliance with DOL filing requirements.

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REPORTABLE TRANSACTIONS - SERIES / BY ISSUE FOR THE PERIOD JANUARY 1, 2019 THROUGH DECEMBER 31, 2019					LAW COS GRP-CMB ACCOUNT NUMBER M04126		
TRANSACTION ACCOUNT	DATE BOUGHT/SOLD	SHARES/ PAR VALUE	UNIT PRICE	EXPENSE INCURRED	PRINCIPAL CASH	TRANSACTION COST	REALIZED GAIN/LOSS
SUB-TOTAL				1,411,468	2,813,496	2,822,936	-9,440
ISSUE: 772997441 - L&G LDI TRANSITION PORTFOLIO 3							
3040001789	03/31/19 B	7,200	100.000	720,000	720,000-	720,000	
3040001789	03/31/19 B	22,000	100.000	2,200,000	2,200,000-	2,200,000	
SUB-TOTAL OF BUYS # 2				2,920,000	2,920,000	2,920,000	
3040001789	04/30/19 S	29,200	99.083	0	2,893,209 *	2,920,000	-26,791
SUB-TOTAL OF SALES # 1				0	2,893,209	2,920,000	-26,791
SUB-TOTAL				2,920,000	5,813,209	5,840,000	-26,791
ISSUE: 912997368 - L&G LONG LIABILITY TREASURY 2X							
3040001789	03/31/19 S	793	100.870	0	80,000	72,267	7,733
3040001789	03/31/19 S	7,138	100.870	0	720,000	650,405	69,595
3040001789	03/31/19 S	13,993	100.870	0	1,411,468	1,275,037	136,431
3040001789	03/31/19 S	23,793	100.870	0	2,400,000	2,168,018	231,982
SUB-TOTAL OF SALES # 4				0	4,611,468	4,165,727	445,740
SUB-TOTAL				0	4,611,468	4,165,727	445,740
ISSUE: 912997400 - L&G LONG LIAB TREASURY CIT FUND							
3040001789	03/31/19 B	770	103.880	80,000	80,000-	80,000	
3040001789	04/30/19 B	28,100	102.960	2,893,209	2,893,209*	2,893,209	
SUB-TOTAL OF BUYS # 2				2,973,209	2,973,209	2,973,209	
SUB-TOTAL				2,973,209	2,973,209	2,973,209	0
ISSUE: 992995936 - WFB COLLATERALIZED INST BANK DEP A/C							
1040008301	01/22/19 B	389,311	1.000	0	389,311-	389,311	
1040008301	01/24/19 B	1,172	1.000	0	1,172-	1,172	
1040008301	02/05/19 B	169	1.000	0	169-	169	
1040008301	02/15/19 B	1,492	1.000	0	1,492-	1,492	
1040008301	02/28/19 B	401,232	1.000	0	401,232-	401,232	

This schedule is presented in compliance with DOL filing requirements.

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REPORTABLE TRANSACTIONS - SERIES / BY ISSUE
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LAW COS GRP-CMB
 ACCOUNT NUMBER M04126

TRANSACTION ACCOUNT	DATE BOUGHT/SOLD	SHARES/ PAR VALUE	UNIT PRICE	EXPENSE INCURRED	PRINCIPAL CASH	TRANSACTION COST	REALIZED GAIN/LOSS
1040008301	03/05/19 B	1,317	1.000	0	1,317-	1,317	
1040008301	03/08/19 B	326	1.000	0	326-	326	
1040008301	03/19/19 B	88	1.000	0	88-	88	
1040008301	03/21/19 B	367,000	1.000	0	367,000-	367,000	
1040008301	04/08/19 B	180,000	1.000	0	180,000-	180,000	
1040008301	04/09/19 B	809	1.000	0	809-	809	
1040008301	04/18/19 B	244,000	1.000	0	244,000-	244,000	
1040008301	04/26/19 B	251	1.000	0	251-	251	
1040008301	05/03/19 B	408	1.000	0	408-	408	
1040008301	05/16/19 B	40	1.000	0	40-	40	
1040008301	05/21/19 B	391,000	1.000	0	391,000-	391,000	
1040008301	06/07/19 B	341	1.000	0	341-	341	
1040008301	06/17/19 B	209	1.000	0	209-	209	
1040008301	06/20/19 B	377,563	1.000	0	377,563-	377,563	
1040008301	07/08/19 B	180,000	1.000	0	180,000-	180,000	
1040008301	07/18/19 B	196,062	1.000	0	196,062-	196,062	
1040008301	07/19/19 B	46	1.000	0	46-	46	
1040008301	07/22/19 B	2,263	1.000	0	2,263-	2,263	
1040008301	08/16/19 B	436,506	1.000	0	436,506-	436,506	
1040008301	09/05/19 B	11	1.000	0	11-	11	
1040008301	09/18/19 B	402,466	1.000	0	402,466-	402,466	
1040008301	10/08/19 B	180,000	1.000	0	180,000-	180,000	
1040008301	10/15/19 B	268,539	1.000	0	268,539-	268,539	
1040008301	10/29/19 B	24,462	1.000	0	24,462-	24,462	
1040008301	11/20/19 B	417,416	1.000	0	417,416-	417,416	
1040008301	12/19/19 B	419,432	1.000	0	419,432-	419,432	
1040008301	12/30/19 B	45,000	1.000	0	45,000-	45,000	
3040001789	01/02/19 B	268	1.000	0	268-	268	
3040001789	02/01/19 B	388	1.000	0	388-	388	
3040001789	03/07/19 B	1,193,694	1.000	0	1,193,694-	1,193,694	
3040001789	04/01/19 B	778	1.000	0	778-	778	
3040001789	05/01/19 B	653	1.000	0	653-	653	
3040001789	06/03/19 B	413	1.000	0	413-	413	
3040001789	06/20/19 B	371,000	1.000	0	371,000-	371,000	
3040001789	07/01/19 B	984	1.000	0	984-	984	
3040001789	07/12/19 B	600,000	1.000	0	600,000-	600,000	
3040001789	08/01/19 B	784	1.000	0	784-	784	
3040001789	09/03/19 B	644	1.000	0	644-	644	
3040001789	10/01/19 B	223	1.000	0	223-	223	
3040001789	10/15/19 B	1,385,000	1.000	0	1,385,000-	1,385,000	
3040001789	11/01/19 B	471	1.000	0	471-	471	
3040001789	12/02/19 B	624	1.000	0	624-	624	
SUB-TOTAL OF BUYS # 47				0	8,484,855	8,484,855	
1040008301	01/02/19 S	373,468	1.000	0	373,468	373,468	0

This schedule is presented in compliance with DOL filing requirements.

LAW COMPANIES GROUP, INC. PENSION PLAN
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REPORTABLE TRANSACTIONS - SERIES / BY ISSUE
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LAW COS GRP-CMB
 ACCOUNT NUMBER M04126

TRANSACTION ACCOUNT	DATE BOUGHT/SOLD	SHARES/ PAR VALUE	UNIT PRICE	EXPENSE INCURRED	PRINCIPAL CASH	TRANSACTION COST	REALIZED GAIN/LOSS
1040008301	02/01/19 S	383,705	1.000	0	383,705	383,705	0
1040008301	02/07/19 S	169	1.000	0	169	169	0
1040008301	02/20/19 S	23,281	1.000	0	23,281	23,281	0
1040008301	03/01/19 S	374,254	1.000	0	374,254	374,254	0
1040008301	03/04/19 S	12,552	1.000	0	12,552	12,552	0
1040008301	03/07/19 S	1,317	1.000	0	1,317	1,317	0
1040008301	03/22/19 S	698	1.000	0	698	698	0
1040008301	03/29/19 S	14,503	1.000	0	14,503	14,503	0
1040008301	04/01/19 S	374,768	1.000	0	374,768	374,768	0
1040008301	04/11/19 S	10,938	1.000	0	10,938	10,938	0
1040008301	04/23/19 S	837	1.000	0	837	837	0
1040008301	04/30/19 S	251	1.000	0	251	251	0
1040008301	05/01/19 S	376,275	1.000	0	376,275	376,275	0
1040008301	05/14/19 S	14,031	1.000	0	14,031	14,031	0
1040008301	05/15/19 S	12,885	1.000	0	12,885	12,885	0
1040008301	06/03/19 S	375,997	1.000	0	375,997	375,997	0
1040008301	06/10/19 S	341	1.000	0	341	341	0
1040008301	06/19/19 S	209	1.000	0	209	209	0
1040008301	07/01/19 S	376,001	1.000	0	376,001	376,001	0
1040008301	07/24/19 S	19,512	1.000	0	19,512	19,512	0
1040008301	07/30/19 S	33,663	1.000	0	33,663	33,663	0
1040008301	08/01/19 S	376,694	1.000	0	376,694	376,694	0
1040008301	08/20/19 S	13,326	1.000	0	13,326	13,326	0
1040008301	08/30/19 S	14,160	1.000	0	14,160	14,160	0
1040008301	09/03/19 S	379,036	1.000	0	379,036	379,036	0
1040008301	09/20/19 S	1,199	1.000	0	1,199	1,199	0
1040008301	09/24/19 S	10,090	1.000	0	10,090	10,090	0
1040008301	10/01/19 S	379,929	1.000	0	379,929	379,929	0
1040008301	10/03/19 S	33,927	1.000	0	33,927	33,927	0
1040008301	10/17/19 S	26,714	1.000	0	26,714	26,714	0
1040008301	10/25/19 S	24,629	1.000	0	24,629	24,629	0
1040008301	10/31/19 S	24,462	1.000	0	24,462	24,462	0
1040008301	11/01/19 S	380,744	1.000	0	380,744	380,744	0
1040008301	11/05/19 S	15,803	1.000	0	15,803	15,803	0
1040008301	11/07/19 S	246	1.000	0	246	246	0
1040008301	11/21/19 S	13,387	1.000	0	13,387	13,387	0
1040008301	12/02/19 S	382,126	1.000	0	382,126	382,126	0
1040008301	12/10/19 S	24,115	1.000	0	24,115	24,115	0
1040008301	12/20/19 S	42,721	1.000	0	42,721	42,721	0
3040001789	01/22/19 S	402,000	1.000	0	402,000	402,000	0
3040001789	02/25/19 S	11,388	1.000	0	11,388	11,388	0
3040001789	02/28/19 S	157,558	1.000	0	157,558	157,558	0
3040001789	03/21/19 S	367,000	1.000	0	367,000	367,000	0
3040001789	04/18/19 S	244,000	1.000	0	244,000	244,000	0
3040001789	05/21/19 S	391,000	1.000	0	391,000	391,000	0
3040001789	05/22/19 S	11,782	1.000	0	11,782	11,782	0

This schedule is presented in compliance with DOL filing requirements.

LAW COMPANIES GROUP, INC. PENSION PLAN
EIN# 95-3139094 PLAN NUMBER: 006
FORM 5500, SCHEDULE H, LINE 4(j) – SCHEDULE OF REPORTABLE TRANSACTIONS
DECEMBER 31, 2019



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REPORTABLE TRANSACTIONS - SERIES / BY ISSUE
 FOR THE PERIOD JANUARY 1, 2019 THROUGH DECEMBER 31, 2019

LAW COS GRP-CMB
 ACCOUNT NUMBER M04126

TRANSACTION ACCOUNT	DATE BOUGHT/SOLD	SHARES/ PAR VALUE	UNIT PRICE	EXPENSE INCURRED	PRINCIPAL CASH	TRANSACTION COST	REALIZED GAIN/LOSS
3040001789	07/11/19 S	12,583	1.000	0	12,583	12,583	0
3040001789	07/18/19 S	207,000	1.000	0	207,000	207,000	0
3040001789	08/16/19 S	453,000	1.000	0	453,000	453,000	0
3040001789	09/18/19 S	419,000	1.000	0	419,000	419,000	0
3040001789	11/06/19 S	13,060	1.000	0	13,060	13,060	0
3040001789	11/20/19 S	429,000	1.000	0	429,000	429,000	0
3040001789	12/19/19 S	433,000	1.000	0	433,000	433,000	0
3040001789	12/30/19 S	45,000	1.000	0	45,000	45,000	0
SUB-TOTAL OF SALES # 55				0	8,519,334	8,519,334	0
SUB-TOTAL				0	17,004,189	17,004,189	0
GRAND TOTAL				\$11106705	41,721,088	41,093,109	627,978

FOOTNOTES

* = SINGLE TRANSACTION IS 5% REPORTABLE
 B = BUY TRANSACTION
 S = SELL TRANSACTION
 R = REINVESTMENT TRANSACTION

This schedule is presented in compliance with DOL filing requirements.

LAW COMPANIES GROUP, INC. PENSION PLAN
EIN# 95-3139094 PLAN NUMBER: 006
FORM 5500, SCHEDULE H, LINE 4(j) – SCHEDULE OF REPORTABLE TRANSACTIONS
DECEMBER 31, 2019



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REPORTABLE TRANSACTIONS - SERIES / BY BROKER FOR THE PERIOD JANUARY 1, 2019 THROUGH DECEMBER 31, 2019					LAW COS GRP-CMB ACCOUNT NUMBER M04126		
TRANSACTION ACCOUNT	DATE BOUGHT/SOLD	SHARES/ PAR VALUE	UNIT PRICE	EXPENSE INCURRED	PRINCIPAL CASH	TRANSACTION COST	REALIZED GAIN/LOSS
BEGINNING MARKET VALUE			54,741,101.08				
COMPARATIVE VALUE (5%)			2,737,055.05				
BROKER: MISCELLANEOUS							
ISSUE: 500995139 - KILTEARN GLOBAL EQUITY FD							
3040001789	01/31/19 S	135	18.447	0	2,497	2,371	126
ISSUE: 500995139 - KILTEARN GLOBAL EQUITY FD							
3040001789	02/28/19 S	135	18.840	0	2,548	2,369	179
ISSUE: 772997425 - L&G LDI TRANSITION PORTFOLIO 7							
3040001789	03/31/19 B	24,000	100.000	2,400,000	2,400,000-	2,400,000	
ISSUE: 912997400 - L&G LONG LIAB TREASURY CIT FUND							
3040001789	03/31/19 B	770	103.880	80,000	80,000-	80,000	
ISSUE: 772997433 - L&G LDI TRANSITION PORTFOLIO 1							
3040001789	03/31/19 B	14,115	100.000	1,411,468	1,411,468-	1,411,468	
ISSUE: 772997441 - L&G LDI TRANSITION PORTFOLIO 3							
3040001789	03/31/19 B	7,200	100.000	720,000	720,000-	720,000	
ISSUE: 772997441 - L&G LDI TRANSITION PORTFOLIO 3							
3040001789	03/31/19 B	22,000	100.000	2,200,000	2,200,000-	2,200,000	
ISSUE: 500995139 - KILTEARN GLOBAL EQUITY FD							
3040001789	03/31/19 S	135	18.523	0	2,503	2,367	136
ISSUE: 912997368 - L&G LONG LIABILITY TREASURY 2X							
3040001789	03/31/19 S	793	100.870	0	80,000	72,267	7,733
ISSUE: 912997368 - L&G LONG LIABILITY TREASURY 2X							
3040001789	03/31/19 S	7,138	100.870	0	720,000	650,405	69,595
ISSUE: 912997368 - L&G LONG LIABILITY TREASURY 2X							
3040001789	03/31/19 S	13,993	100.870	0	1,411,468	1,275,037	136,431
ISSUE: 912997368 - L&G LONG LIABILITY TREASURY 2X							
3040001789	03/31/19 S	23,793	100.870	0	2,400,000	2,168,018	231,982
ISSUE: 912997384 - L&G LONG LIABILITY CORP CIT FUND							
3040001789	03/31/19 S	19,554	112.510	0	2,200,000	2,041,027	158,973
ISSUE: 772997391 - L&G LIABILITY TREASURY CIT FUND							
3040001789	04/30/19 B	13,723	102.170	1,402,028	1,402,028-	1,402,028	
ISSUE: 772997425 - L&G LDI TRANSITION PORTFOLIO 7							
3040001789	04/30/19 S	24,000	98.062	0	2,353,489	2,400,000	-46,511
ISSUE: 912997400 - L&G LONG LIAB TREASURY CIT FUND							
3040001789	04/30/19 B	28,100	102.960	2,893,209	2,893,209-*	2,893,209	
ISSUE: 772997433 - L&G LDI TRANSITION PORTFOLIO 1							
3040001789	04/30/19 S	14,115	99.331	0	1,402,028	1,411,468	-9,440
ISSUE: 772997441 - L&G LDI TRANSITION PORTFOLIO 3							
3040001789	04/30/19 S	29,200	99.083	0	2,893,209 *	2,920,000	-26,791

This schedule is presented in compliance with DOL filing requirements.

LAW COMPANIES GROUP, INC. PENSION PLAN
EIN# 95-3139094 PLAN NUMBER: 006
FORM 5500, SCHEDULE H, LINE 4(j) – SCHEDULE OF REPORTABLE TRANSACTIONS
DECEMBER 31, 2019



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REPORTABLE TRANSACTIONS - SERIES / BY BROKER
 FOR THE PERIOD JANUARY 1, 2019 THROUGH DECEMBER 31, 2019

LAW COS GRP-CMB
 ACCOUNT NUMBER M04126

TRANSACTION ACCOUNT	DATE BOUGHT/STOLD	SHARES/ PAR VALUE	UNIT PRICE	EXPENSE INCURRED	PRINCIPAL CASH	TRANSACTION COST	REALIZED GAIN/LOSS
3040001789	04/30/19 S	135	19.020	0	2,568	2,365	203
3040001789	04/30/19 B	23,632	99.590	2,353,489	2,353,489	2,353,489	
3040001789	05/31/19 S	135	17.538	0	2,366	2,363	3
3040001789	06/30/19 S	135	18.665	0	2,516	2,361	155
3040001789	07/31/19 S	3,285	106.550	0	350,000	322,802	27,198
3040001789	07/31/19 S	135	18.414	0	2,480	2,359	121
3040001789	07/31/19 S	2,068	120.880	0	250,000	215,875	34,125
3040001789	08/31/19 S	135	17.404	0	2,342	2,357	-15
3040001789	09/30/19 S	134	18.259	0	2,455	2,355	100
3040001789	10/31/19 S	17,932	111.530	0	2,000,000	1,762,218	237,782
3040001789	10/31/19 S	134	18.966	0	2,548	2,353	195
3040001789	10/31/19 S	2,536	118.290	0	300,000	260,893	39,107
3040001789	11/30/19 S	134	19.429	0	2,608	2,351	257
3040001789	12/31/19 S	134	20.332	0	2,727	2,349	378
SUB-TOTAL				\$13460194	29,850,546	28,988,524	862,022
GRAND TOTAL				\$13460194	29,850,546	28,988,524	862,022

FOOTNOTES

* = SINGLE TRANSACTION IS 5% REPORTABLE
 B = BUY TRANSACTION
 S = SELL TRANSACTION
 R = REINVESTMENT TRANSACTION

This schedule is presented in compliance with DOL filing requirements.

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
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For calendar plan year 2019 or fiscal plan year beginning 01/01/2019 and ending 12/31/2019

▶ **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 LAW COMPANIES GROUP, INC. PENSION PLAN	B Three-digit plan number (PN) ▶ 006
C Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF WOOD ENVIRONMENT & INFRASTRUCTURE SOLUTIONS, INC.	D Employer Identification Number (EIN) 91-1641772
E Type of plan: ☒ Single ☐ Multiple-A ☐ Multiple-B	F Prior year plan size: ☐ 100 or fewer ☐ 101-500 ☒ More than 500

Part I	Basic Information
1 Enter the valuation date: Month 01 Day 01 Year 2019	
2 Assets:	
a Market value.....	2a 54,741,101
b Actuarial value	2b 57,522,512
3 Funding target/participant count breakdown	
a For retired participants and beneficiaries receiving payment	(1) Number of participants 573 (2) Vested Funding Target 46,519,455 (3) Total Funding Target 46,519,455
b For terminated vested participants	343 12,176,521 12,176,521
c For active participants	130 4,392,142 4,392,142
d Total	1,046 63,088,118 63,088,118
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 5.40%
6 Target normal cost	6 850,000

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	ANTHONY WAGMAN <i>APW</i>	09/14/2021
	Signature of actuary	Date
ANTHONY WAGMAN	Type or print name of actuary	2007407
MERCER	Firm name	Most recent enrollment number
		404-442-3100
3560 LENOX ROAD, SUITE 2400	Address of the firm	Telephone number (including area code)
ATLANTA GA 30326		

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 ☐

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

Schedule SB (Form 5500) 2019
v. 190130

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	13,303
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	13,303
10 Interest on line 9 using prior year's actual return of <u>-6.56%</u>	0	-873
11 Prior year's excess contributions to be added to prefunding balance:		
a Present value of excess contributions (line 38a from prior year).....		379,185
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 <u>5.57%</u>		21,121
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		400,306
d Portion of (c) to be added to prefunding balance.....		400,306
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	412,736

Part III Funding Percentages

14 Funding target attainment percentage	14	90.52%
15 Adjusted funding target attainment percentage.....	15	90.52%
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	95.88%
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
04/08/2019	180,000	0			
07/08/2019	180,000	0			
10/08/2019	180,000	0			
01/13/2020	180,000	0			
01/04/2021	2,570,000	0			
Totals ▶			18(b)	3,290,000	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	3,012,337

20 Quarterly contributions and liquidity shortfalls:

- a** Did the plan have a "funding shortfall" for the prior year? ☒ Yes ☐ No
- b** If line 20a is "Yes," were required quarterly installments for the current year made in a timely manner? ☒ 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	0

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

21	Discount rate:			
a	Segment rates:	1st segment: 3.74 %	2nd segment: 5.35 %	3rd segment: 6.11 %
		☐ N/A, full yield curve used		
b	Applicable month (enter code).....	21b	4	
22	Weighted average retirement age	22	64	
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	850,000
b	Excess assets, if applicable, but not greater than line 31a	31b	0
32	Amortization installments:	Outstanding Balance	Installment
a	Net shortfall amortization installment	5,978,342	552,743
b	Waiver amortization installment	0	0
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	1,402,743
	Carryover balance	Prefunding balance	Total balance
35	Balances elected for use to offset funding requirement	0	0
36	Additional cash requirement (line 34 minus line 35)	36	1,402,743
37	Contributions allocated toward minimum required contribution for current year adjusted to valuation date (line 19c)	37	3,012,337
38	Present value of excess contributions for current year (see instructions)		
a	Total (excess, if any, of line 37 over line 36)	38a	1,609,594
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, line 22 — Description of Weighted Average Retirement Age

Each employee is assumed to retire in accordance with the table of retirement rates. The proportion of employees expected to retire at each potential retirement age is shown below. The average retirement age is 64.

(A)	(B)	(C)	(D)	(E)
Retirement age	Retirement Percent	Lx	Number of employees expected to retire (B) x (C)	(A) x (D)
55	5.0%	100.00	5.00	275.00
56	1.0%	95.00	0.95	53.20
57	1.0%	94.05	0.94	53.61
58	1.0%	93.11	0.93	54.00
59	1.0%	92.18	0.92	54.39
60	3.0%	91.26	2.74	164.26
61	3.0%	88.52	2.66	161.99
62	12.0%	85.86	10.30	638.82
63	3.0%	75.56	2.27	142.81
64	3.0%	73.29	2.20	140.72
65	85.0%	71.09	60.43	3,927.95
66	75.0%	10.66	8.00	527.87
67	75.0%	2.67	2.00	133.97
68	75.0%	0.67	0.50	33.99
69	75.0%	0.17	0.12	8.62
70	100.0%	0.04	0.04	2.92
Total				6,374.12
Average				63.74

2019 Form 5500 - Schedule SB

Plan: Law Companies Group, Inc. Pension Plan

EIN/PN: 91-1641772/006

Plan year:	2018	2019	2020	2021
EIR:	0.00%	5.40%	5.24%	4.82%

Schedule SB, line 19 - Discounted Employer Contributions for 2019 Plan Year

Contribution Date	Date due prior CARES Act (if earlier)	Included in line #	Plan Year Applied	Contribution Amount	Interest Discount				5% late quarterly penalty	Discounted Amount
					Plan Year Rate	Period in Years	Contribution Year Rate	Period in Years		
4/8/2019		19c	2019	180,000	5.40%	0.26575	5.40%	0.00000	-	177,502
7/8/2019		19c	2019	180,000	5.40%	0.51507	5.40%	0.00000	-	175,189
10/8/2019		19c	2019	180,000	5.40%	0.76712	5.40%	0.00000	-	172,882
1/13/2020		19c	2019	180,000	5.40%	1.03279	5.24%	0.00000	-	170,484
1/4/2021	9/15/2020	19c	2019	2,570,000	5.40%	1.70492	4.82%	0.30330	-	2,316,280
Total		19a		\$ -					\$ -	\$ -
		19b		\$ -					\$ -	\$ -
		19c		\$ 3,290,000					\$ -	\$ 3,012,337

Schedule SB, Part V — Summary of Plan Provisions

SUMMARY OF MAJOR PLAN PROVISIONS

Effective date and plan year	Original plan: January 1, 1962 Restated plan: January 1, 2010 Plan year: Calendar Year
Status of the plan	Plan was frozen as of March 28, 1997. No participant may enter or accrue additional benefits under the plan.
Significant events that occurred during the year	None
DEFINITIONS	
• Sponsoring employer	Wood
• Administration	The Plan Administrator, appointed by the Board, will undertake the day to day administration of the Plan. He may appoint other persons to perform his functions.
• Type of plan	The Plan is noncontributory single employer defined benefit plan.
• Eligibility	See Participating employees; this is a frozen group.
• Benefit service	All plan years, after attainment of age 21, in which an employee completes at least 1,000 hours. Service in Plan years in which an employee is hired or terminated is prorated based on 2,000 hours per year. Benefit service was frozen on March 28, 1997.
• Vesting service	Each Plan year in which the employee completes at least 1,000 hours of service.
• Eligibility service	A twelve consecutive month period in which the employee works at least 1,000 hours.
• Compensation considered	The sum of annual earnings and overtime pay. Annual earnings do not include overtime, bonuses, commissions, or other non-recurring compensation. No compensation earned after March 28, 1997 will be considered.
• Average annual compensation	The highest three-year average of compensation from the last ten years.
NORMAL RETIREMENT	
• Eligibility	Age as of the first day of the month following the later of attainment of age 65 or completion of one year of Eligibility Service.

Schedule SB, Part V — Summary of Plan Provisions

• Benefit	<p>The sum of (A) + (B) + (C)</p> <p>(A) 1.4% of Average Annual Compensation times Years of Benefit Service less than 20,</p> <p>(B) 1% of Average Annual Compensation times Years of Benefit Service in excess of 20, but no greater than 35, and</p> <p>(C) 0.65% of the excess of Average Annual Compensation over Covered Compensation times Years of Benefit Service less than 20.</p>
EARLY RETIREMENT	
• Eligibility	Age as of the first day of the month following the later of attainment of age 55 or completion of five years of Eligibility Service.
• Benefit	The Normal Retirement Benefit is calculated using service projected to Normal Retirement Date. The benefit is multiplied by a fraction, the numerator of which is Benefit Service to date and the denominator of which is Benefit Service projected to Normal Retirement. The service in the denominator is not limited to 35 years. The resulting amount is then reduced by 6% times the number of years by which the commencement date precedes Normal Retirement.
LATE RETIREMENT	
• Eligibility	Age as of the first day of any calendar month after the Participant's Normal Retirement Date as elected by the Participant, if the Participant's service continues to within one month of that date and the Participant does not elect to receive benefits on his Normal Retirement Date.
• Benefit	The Normal Retirement Benefit is recalculated at the beginning of each plan year following the participant's Normal Retirement Date. If at any time the predetermined benefit is less than the benefit determined the previous year, then the larger benefit amount is used.
DEFERRED VESTED	
• Benefit	The Normal Retirement Benefit calculated using service projected to Normal Retirement Date. The benefit is multiplied by a fraction, the numerator of which is Benefit Service to date and the denominator of which is Benefit Service projected to Normal Retirement. The service in the denominator is not limited to 35 years.

Schedule SB, Part V — Summary of Plan Provisions

DISABILITY	
<ul style="list-style-type: none"> Benefit 	The Normal Retirement Benefit, where Benefit Service is credited to the participant from the date of disability to the Normal Retirement Date. The benefit is payable on the Participant's Normal Retirement Date.
PRE-RETIREMENT DEATH	A married vested participant who dies shall be eligible for a death benefit. The amount of the death benefit shall be the monthly pension due to the spouse had the joint and 50% survivor option been elected immediately before the death of the participant.
UNPREDICTABLE CONTINGENT EVENT BENEFITS	None
FORM OF BENEFITS	
<ul style="list-style-type: none"> Automatic form for unmarried participants 	Life Annuity
<ul style="list-style-type: none"> Automatic form for married participants 	Qualified Joint and Survivor Annuity
<ul style="list-style-type: none"> Optional forms 	<p>The normal form of payment is a life annuity. Preretirement spouse benefits are payable only as described above. For married participants, benefits are payable in the form of a 50% joint and survivor annuity or, if the participant elects and the spouse consents, another actuarially equivalent optional form offered by the plan. Optional forms are a joint and survivor annuity with various reduction amounts, a joint and survivor annuity with stipulated payments, a life annuity with stipulated payments, or a temporary annuity which decreases when the annuitant first becomes eligible for Social Security benefits.</p> <p>At the termination of employment of a participant, the single sum that is the Actuarial Equivalent of his entire non- forfeitable benefit is less than \$3,500 for terminations of employment occurring prior to Jan 1, 1998 or \$5,000 for termination of employment occurring on or after January 1, 1998</p>

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<ul style="list-style-type: none"> Optional form conversion factors 	<p>For Normal retirement benefit of capped participants</p> <ul style="list-style-type: none"> Interest – 6% Mortality – GA 1951 Table set back to 3 years, projected by scale C to 1970, or the 2025 Applicable Mortality Table, as contemplated by IRS Revenue Ruling 2007-67 without regard to subsequent guidance issued by the IRS, whichever produces the larger benefit. <p>For Early retirement window participants</p> <ul style="list-style-type: none"> Interest – 4% or the interest rate used by Massachusetts Mutual Life Insurance Company to purchase immediate non-participating annuities. <p>Mortality – 1983 male group annuity mortality table, with a six year set back, for all window participants and their Spouses and Beneficiaries.</p>
MISCELLANEOUS	
<ul style="list-style-type: none"> Maximum compensation 	Compensation for any 12-month period used to determine accrued benefits may not exceed the limits in IRC Section 401(a)(17) for the calendar year in which the 12-month period begins.
<ul style="list-style-type: none"> Maximum benefits 	Annual benefits may not exceed the limits in IRC Section 415. This limit is indexed annually.

Benefits Included or Excluded

Unless noted below, all benefits provided by the plan, as restated effective January 1, 2010, are included in this valuation:

- Most recent plan amendments included:** All amendments included in the restatement effective as of January 1, 2010, and all amendments through Amendment 6, related to the 2014 lump sum window, are included.
- Plan amendments excluded:** None.
- Late retirement increases:**
 - Active participants:* The plan provides late retirement increases for active participants who work beyond age 65. These are included in the valuation.
 - Deferred vested participants:* Current deferred vested participants over normal retirement age are not eligible for late retirement increases. They are valued assuming a single lump

Schedule SB, Part V — Summary of Plan Provisions

sum is paid for missed payments since normal retirement age. Missed payments are credited with interest at an annual rate of 6%.

- **Internal Revenue Code limitations:** The limitations of Internal Revenue Code Section 415(b) and 401(a)(17) have been incorporated into our calculations.
- **IRC Section 416 rules for top-heavy plans:** We did not test whether this plan is top-heavy (when the present value of benefits for key employees equals or exceeds 60% of the present value for all participants). However, we expect that the plan is not top-heavy due to the large number of rank-and-file participants; therefore, the funding target and target normal cost do not reflect any liability for top-heavy benefit accruals.

PLAN PROVISIONS SPECIFIC TO FUNDING**Additional Benefits Included or Excluded**

- **IRC Section 436 benefit restrictions:**
 - *Unpredictable contingent event benefits:* This valuation excludes restricted contingent event benefits that occurred before the valuation date but includes contingent event benefits which are expected to occur on or after the valuation date regardless of anticipated funding-based limitations.
 - Plan amendments: See above.
 - *Prohibited payments:* Limitations on prohibited benefits (if any) are reflected for annuity starting dates before the valuation date but are ignored for annuity starting dates on or after the valuation date.
 - *Benefit accruals:* The plan's funding target does not reflect any limitation on benefit accruals. The target normal cost does not reflect any limitation on benefit accruals.
- **Scheduled benefit increases:** Scheduled benefit increases effective after the end of the current plan year are excluded from minimum funding requirements.
- **Unpredictable contingent event benefits:** The plan does not have any unpredictable contingent event benefits.

PLAN PROVISION CHANGES SINCE PRIOR VALUATION

Maximum compensation amounts and maximum benefit amounts under IRS rules were updated from 2018 to 2019.

LAW COMPANIES GROUP, INC. PENSION PLAN
EIN# 95-3139094 PLAN NUMBER: 006
SCHEDULE H, LINE 4(i) – SCHEDULE OF ASSETS (HELD AT END OF YEAR)
DECEMBER 31, 2019

(a)	(b) Identity of Issuer, Borrower Lessor or Similar Parties	(c) Description of Investment Including Maturity Date Rate of Interest, Collateral Par or Maturity Value	(d) Cost	(e) Current Value
	Interest bearing cash			
*	Wells Fargo Bank Collateralized			
	Institutional Bank Deposit	Interest-bearing cash	\$ 958,397	\$ 958,397
	Mutual Funds			
	Vanguard FTSE All-World ex-US			
	Index Fund Institutional Shares	Mutual fund	2,873,419	3,577,609
	Vanguard Institutional Index, Fund #94	Mutual fund	10,112,718	13,827,887
	Sands Capital Global Growth - Ins	Mutual fund	2,066,247	2,846,240
	Harbor International			
	Growth Retirement Fund	Mutual fund	2,187,862	2,878,692
	Delaware Small Cap Core Fund	Mutual fund	2,507,403	2,618,270
	AMG Times Square I Fund	Mutual fund	1,515,168	1,885,391
			<u>21,262,817</u>	<u>27,634,089</u>
	Common collective trust funds			
	L&G Liability Corp CIT Fund	Common collective trust fund	9,129,355	10,501,377
	L&G Liability 3X Fund	Common collective trust fund	2,893,838	3,359,218
	L&G Liability Treasury CIT Fund	Common collective trust fund	2,234,535	2,476,927
	L&G Long Liability Treasury CIT Fund	Common collective trust fund	2,973,209	3,301,912
	L&G Long Liability Corp CIT Fund	Common collective trust fund	2,923,437	3,623,908
			<u>20,154,374</u>	<u>23,263,342</u>
	103-12 Entity			
	Kiltearn Partners	103-12 investment	2,816,604	3,269,893
	Limited Partnership Funds			
	Pointer Offshore III Ltd.	Limited partnership fund	2,500,000	3,121,444
	Weatherlow Offshore Fund	Limited partnership fund	2,500,000	2,810,084
			<u>5,000,000</u>	<u>5,931,528</u>
	Total assets (held at end of year)		<u>\$ 50,192,192</u>	<u>\$ 61,057,249</u>

* Represents a party-in-interest to the Plan

This schedule is presented in compliance with DOL filing requirements.

Schedule SB, line 32 — Schedule of Amortization Bases

The total shortfall amortization charge is the sum of the individual shortfall amortization installment for each plan year covered under PPA. Although an individual shortfall amortization installment can be negative, the combined shortfall amortization charge cannot be less than \$0.

The plan sponsor elected to have the first plan year for which 15-year amortization of shortfall amortization bases, pursuant to Internal Revenue Code §430(c)(8), applies be the 2019 plan year. Pursuant to this election, all prior shortfall amortization bases were eliminated, and the outstanding balance was amortized over 15 years.

SHORTFALL BASES					
YEAR ESTABLISHED		OUTSTANDING BALANCE	YEARS REMAINING		2019 INSTALLMENT
2019		5,978,342	15		552,743
Total	\$	5,978,342		\$	552,743

Schedule SB, line 24 — Change in Actuarial Assumptions

- The expense component of normal cost increased from \$700,000 to \$850,000 to reflect expectations for the current plan year.
- The expected rate of return on assets was changed from 5.45% to 5.75%.