Form 5500

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Annual Return/Report of Employee Benefit Plan

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

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

OMB Nos. 1210-0110
1210-0089

2020

This Form is Open to Public Inspection

Part I Annual Report Identification Information

For calendar plan year 2020 or fiscal plan year beginning 01/01/2020 and ending 12/31/2020

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

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

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

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

Part II Basic Plan Information—enter all requested information

1a Name of plan
BOWERS & COMPANY, CPAS, PLLC SAVINGS PLAN

1b Three-digit plan number (PN) ▶ 001

1c Effective date of plan 01/01/2004

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)
BOWERS & COMPANY, CPAS, PLLC

120 MADISON STREET
1700 AXA TOWER II
SYRACUSE, NY 13202

2b Employer Identification Number (EIN) 20-1317788

2c Plan Sponsor's telephone number 315-472-6221

2d Business code (see instructions) 541211

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.	10/12/2021	GREGG A. GOETTEL
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE	Filed with authorized/valid electronic signature.	10/12/2021	GREGG A. GOETTEL
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
SIGN HERE			
	Signature of DFE	Date	Enter name of individual signing as DFE

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

3b Administrator's EIN

3c Administrator's telephone number

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

4b EIN

4d PN

5 Total number of participants at the beginning of the plan year	**5**	119
6 Number of participants as of the end of the plan year unless otherwise stated (welfare plans complete only lines **6a(1), 6a(2), 6b, 6c,** and **6d**).		
a(1) Total number of active participants at the beginning of the plan year	**6a(1)**	92
a(2) Total number of active participants at the end of the plan year	**6a(2)**	88
b Retired or separated participants receiving benefits	**6b**	0
c Other retired or separated participants entitled to future benefits	**6c**	4
d Subtotal. Add lines **6a(2)**, **6b**, and **6c**	**6d**	92
e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.	**6e**	0
f Total. Add lines **6d** and **6e**	**6f**	92
g Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item)	**6g**	80
h Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested	**6h**	14
7 Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item)	**7**	

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

2E 2J 2K 3D

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

9a Plan funding arrangement (check all that apply)

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

9b Plan benefit arrangement (check all that apply)

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

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

a Pension Schedules

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

b General Schedules

(1)	[X]		**H** (Financial Information)
(2)	[ ]		**I** (Financial Information – Small Plan)
(3)	[X]	1	**A** (Insurance Information)
(4)	[ ]		**C** (Service Provider Information)
(5)	[X]		**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 2020 Form M-1 annual report. If the plan was not required to file the 2020 Form M-1 annual report, enter the Receipt Confirmation Code for the most recent Form M-1 that was required to be filed under the Form M-1 filing requirements. (Failure to enter a valid Receipt Confirmation Code will subject the Form 5500 filing to rejection as incomplete.)

Receipt Confirmation Code_____

SCHEDULE A (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Insurance Information

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

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

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

OMB No. 1210-0110

2020

This Form is Open to Public Inspection

For calendar plan year 2020 or fiscal plan year beginning 01/01/2020 and ending 12/31/2020

A Name of plan
BOWERS & COMPANY, CPAS, PLLC SAVINGS PLAN

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500
BOWERS & COMPANY, CPAS, PLLC

D Employer Identification Number (EIN)
20-1317788

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

1 Coverage Information:

(a) Name of insurance carrier
JOHN HANCOCK LIFE INSURANCE COMPANY OF NEW YORK

(b) EIN	(c) NAIC code	(d) Contract or identification number	(e) Approximate number of persons covered at end of policy or contract year	Policy or contract year	
				(f) From	(g) To
13-3646501	86375		83	01/01/2020	12/31/2020

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

(a) Total amount of commissions paid	(b) Total amount of fees paid
3952	4941

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

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid
CADARET, GRANT & CO., INC.

(b) Amount of sales and base commissions paid	Fees and other commissions paid		
	(c) Amount	(d) Purpose	(e) Organization code
3952		BROKER COMMISSION	4

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

(b) Amount of sales and base commissions paid	Fees and other commissions paid		
	(c) Amount	(d) Purpose	(e) Organization code
	4941	TPA FEES	5

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

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

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

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

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

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

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

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

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

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

Part II Investment and Annuity Contract Information

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

4	Current value of plan's interest under this contract in the general account at year end	**4**	
5	Current value of plan's interest under this contract in separate accounts at year end	**5**	11275292

6 Contracts With Allocated Funds:

a State the basis of premium rates ▶ AS STATED BY CARRIER

b	Premiums paid to carrier	**6b**	
c	Premiums due but unpaid at the end of the year	**6c**	0
d	If the carrier, service, or other organization incurred any specific costs in connection with the acquisition or retention of the contract or policy, enter amount.	**6d**	

Specify nature of costs ▶

e Type of contract: (1) ☐ individual policies (2) ☐ group deferred annuity

(3) ☐ other (specify) ▶

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

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

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

(3) ☐ guaranteed investment (4) ☐ other ▶

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

Part III Welfare Benefit Contract Information

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

8 Benefit and contract type (check all applicable boxes)

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

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

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

m ☐ Other (specify) ▶

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

Specify nature of costs.

Part IV Provision of Information

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

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

SCHEDULE D (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

DFE/Participating Plan Information

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

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

OMB No. 1210-0110

2020

This Form is Open to Public Inspection.

For calendar plan year 2020 or fiscal plan year beginning 01/01/2020 and ending 12/31/2020

A Name of plan
BOWERS & COMPANY, CPAS, PLLC SAVINGS PLAN

B Three-digit plan number (PN) ▶ 001

C Plan or DFE sponsor's name as shown on line 2a of Form 5500
BOWERS & COMPANY, CPAS, PLLC

D Employer Identification Number (EIN)
20-1317788

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:	CAPITAL APPRECIATION FUND		
b Name of sponsor of entity listed in (a):	JOHN HANCOCK LIFE INSURANCE COMPANY OF NY		
c EIN-PN 13-3646501-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	1607633
a Name of MTIA, CCT, PSA, or 103-12 IE:	DFA EMERGING MARKETS VALUE		
b Name of sponsor of entity listed in (a):	JOHN HANCOCK LIFE INSURANCE COMPANY OF NY		
c EIN-PN 13-3646501-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	326417
a Name of MTIA, CCT, PSA, or 103-12 IE:	DFA US TARGETED VALUE FUND		
b Name of sponsor of entity listed in (a):	JOHN HANCOCK LIFE INSURANCE COMPANY OF NY		
c EIN-PN 13-3646501-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	20431
a Name of MTIA, CCT, PSA, or 103-12 IE:	DFA U.S. SMALL CAP FUND		
b Name of sponsor of entity listed in (a):	JOHN HANCOCK LIFE INSURANCE COMPANY OF NY		
c EIN-PN 13-3646501-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	193621
a Name of MTIA, CCT, PSA, or 103-12 IE:	EUROPACIFIC GROWTH FUND		
b Name of sponsor of entity listed in (a):	JOHN HANCOCK LIFE INSURANCE COMPANY OF NY		
c EIN-PN 13-3646501-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	513143
a Name of MTIA, CCT, PSA, or 103-12 IE:	FIDELITY ADV LEVERAGED CO. STK		
b Name of sponsor of entity listed in (a):	JOHN HANCOCK LIFE INSURANCE COMPANY OF NY		
c EIN-PN 13-3646501-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	484277
a Name of MTIA, CCT, PSA, or 103-12 IE:	INVESCO DEVELOPING MARKETS		
b Name of sponsor of entity listed in (a):	JOHN HANCOCK LIFE INSURANCE COMPANY OF NY		
c EIN-PN 13-3646501-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	414644

a Name of MTIA, CCT, PSA, or 103-12 IE:	MID VALUE FUND		
b Name of sponsor of entity listed in (a):	JOHN HANCOCK LIFE INSURANCE COMPANY OF NY		
c EIN-PN 13-3646501-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	313417
a Name of MTIA, CCT, PSA, or 103-12 IE:	REAL EST. SECURITIES FUND		
b Name of sponsor of entity listed in (a):	JOHN HANCOCK LIFE INSURANCE COMPANY OF NY		
c EIN-PN 13-3646501-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	173851
a Name of MTIA, CCT, PSA, or 103-12 IE:	SMALL CAP VALUE FUND		
b Name of sponsor of entity listed in (a):	JOHN HANCOCK LIFE INSURANCE COMPANY OF NY		
c EIN-PN 13-3646501-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	403704
a Name of MTIA, CCT, PSA, or 103-12 IE:	T. ROWE PRICE NEW ERA FUND		
b Name of sponsor of entity listed in (a):	JOHN HANCOCK LIFE INSURANCE COMPANY OF NY		
c EIN-PN 13-3646501-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	21285
a Name of MTIA, CCT, PSA, or 103-12 IE:	VANGUARD MID-CAP GROWTH ETF		
b Name of sponsor of entity listed in (a):	JOHN HANCOCK LIFE INSURANCE COMPANY OF NY		
c EIN-PN 13-3646501-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	241430
a Name of MTIA, CCT, PSA, or 103-12 IE:	VANGUARD SMALL CAP GROW INDEX		
b Name of sponsor of entity listed in (a):	JOHN HANCOCK LIFE INSURANCE COMPANY OF NY		
c EIN-PN 13-3646501-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	639016
a Name of MTIA, CCT, PSA, or 103-12 IE:	FIDELITY ADV DIVERSIFIED STOCK		
b Name of sponsor of entity listed in (a):	JOHN HANCOCK LIFE INSURANCE COMPANY OF NY		
c EIN-PN 13-3646501-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	139505
a Name of MTIA, CCT, PSA, or 103-12 IE:	JOHN HANCOCK DISCIPLINED VALUE		
b Name of sponsor of entity listed in (a):	JOHN HANCOCK LIFE INSURANCE COMPANY OF NY		
c EIN-PN 13-3646501-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	301156
a Name of MTIA, CCT, PSA, or 103-12 IE:	MFS MASSACHUSETTS INVESTORS		
b Name of sponsor of entity listed in (a):	JOHN HANCOCK LIFE INSURANCE COMPANY OF NY		
c EIN-PN 13-3646501-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	582985
a Name of MTIA, CCT, PSA, or 103-12 IE:	VANGUARD TOT WLD STK INDEX ETF		
b Name of sponsor of entity listed in (a):	JOHN HANCOCK LIFE INSURANCE COMPANY OF NY		
c EIN-PN 13-3646501-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	41283

a Name of MTIA, CCT, PSA, or 103-12 IE: FIDELITY ADVISOR TOTAL BOND			
b Name of sponsor of entity listed in (a): JOHN HANCOCK LIFE INSURANCE COMPANY OF NY			
c EIN-PN 13-3646501-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	358513
a Name of MTIA, CCT, PSA, or 103-12 IE: PMCO REAL RETURN			
b Name of sponsor of entity listed in (a): JOHN HANCOCK LIFE INSURANCE COMPANY OF NY			
c EIN-PN 13-3646501-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	95387
a Name of MTIA, CCT, PSA, or 103-12 IE: TEMPLETON GLOBAL BOND FUND			
b Name of sponsor of entity listed in (a): JOHN HANCOCK LIFE INSURANCE COMPANY OF NY			
c EIN-PN 13-3646501-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	217606
a Name of MTIA, CCT, PSA, or 103-12 IE: MONEY MARKET FUND			
b Name of sponsor of entity listed in (a): JOHN HANCOCK LIFE INSURANCE COMPANY OF NY			
c EIN-PN 13-3646501-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	1706
a Name of MTIA, CCT, PSA, or 103-12 IE: VANGUARD SHORT-TERM FEDERAL			
b Name of sponsor of entity listed in (a): JOHN HANCOCK LIFE INSURANCE COMPANY OF NY			
c EIN-PN 13-3646501-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	133060
a Name of MTIA, CCT, PSA, or 103-12 IE: JH MULTI INDEX 2060 PRESERV			
b Name of sponsor of entity listed in (a): JOHN HANCOCK LIFE INSURANCE COMPANY OF NY			
c EIN-PN 13-3646501-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	46699
a Name of MTIA, CCT, PSA, or 103-12 IE: JH MULTI INDEX 2055 PRESERV			
b Name of sponsor of entity listed in (a): JOHN HANCOCK LIFE INSURANCE COMPANY OF NY			
c EIN-PN 13-3646501-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	189322
a Name of MTIA, CCT, PSA, or 103-12 IE: JH MULTI INDEX 2050 PRESERV			
b Name of sponsor of entity listed in (a): JOHN HANCOCK LIFE INSURANCE COMPANY OF NY			
c EIN-PN 13-3646501-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	227267
a Name of MTIA, CCT, PSA, or 103-12 IE: JH MULTI INDEX 2045 PRESERV			
b Name of sponsor of entity listed in (a): JOHN HANCOCK LIFE INSURANCE COMPANY OF NY			
c EIN-PN 13-3646501-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	404614
a Name of MTIA, CCT, PSA, or 103-12 IE: JH MULTI INDEX 2040 PRESERV			
b Name of sponsor of entity listed in (a): JOHN HANCOCK LIFE INSURANCE COMPANY OF NY			
c EIN-PN 13-3646501-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	589795

a Name of MTIA, CCT, PSA, or 103-12 IE: JH MULTI INDEX 2035 PRESERV

b Name of sponsor of entity listed in (a): JOHN HANCOCK LIFE INSURANCE COMPANY OF NY

c EIN-PN 13-3646501-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 13017

a Name of MTIA, CCT, PSA, or 103-12 IE: JH MULTI INDEX 2025 PRESERV

b Name of sponsor of entity listed in (a): JOHN HANCOCK LIFE INSURANCE COMPANY OF NY

c EIN-PN 13-3646501-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 452926

a Name of MTIA, CCT, PSA, or 103-12 IE: JH MULTI INDEX INCOME PRESERV

b Name of sponsor of entity listed in (a): JOHN HANCOCK LIFE INSURANCE COMPANY OF NY

c EIN-PN 13-3646501-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 88681

a Name of MTIA, CCT, PSA, or 103-12 IE: SELECT AA GROWTH

b Name of sponsor of entity listed in (a): JOHN HANCOCK LIFE INSURANCE COMPANY OF NY

c EIN-PN 13-3646501-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 546066

a Name of MTIA, CCT, PSA, or 103-12 IE: SELECT LIFESTYLE GROWTH

b Name of sponsor of entity listed in (a): JOHN HANCOCK LIFE INSURANCE COMPANY OF NY

c EIN-PN 13-3646501-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 1350898

a Name of MTIA, CCT, PSA, or 103-12 IE: SELECT LIFESTYLE BALANCED

b Name of sponsor of entity listed in (a): JOHN HANCOCK LIFE INSURANCE COMPANY OF NY

c EIN-PN 13-3646501-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 72601

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

SCHEDULE H (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Financial Information

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

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

OMB No. 1210-0110

2020

This Form is Open to Public Inspection

For calendar plan year 2020 or fiscal plan year beginning 01/01/2020 and ending 12/31/2020

A Name of plan
BOWERS & COMPANY, CPAS, PLLC SAVINGS PLAN

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500
BOWERS & COMPANY, CPAS, PLLC

D Employer Identification Number (EIN)
20-1317788

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 reported 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	21852	82
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)	225412	236393
(2) Participant contributions	1b(2)	3606	1083
(3) Other	1b(3)	73156	0
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)	0	
(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)	80776	41691
(9) Value of interest in common/collective trusts	1c(9)		
(10) Value of interest in pooled separate accounts	1c(10)		
(11) Value of interest in master trust investment accounts	1c(11)		
(12) Value of interest in 103-12 investment entities	1c(12)		
(13) Value of interest in registered investment companies (e.g., mutual funds)	1c(13)	10175455	11205973
(14) Value of funds held in insurance company general account (unallocated contracts)	1c(14)		
(15) Other	1c(15)	4022678	4722543

			(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**	14602935	16207765
	Liabilities			
g	Benefit claims payable	**1g**		
h	Operating payables	**1h**		
i	Acquisition indebtedness	**1i**		
j	Other liabilities	**1j**		
k	Total liabilities (add all amounts in lines 1g through1j)	**1k**		
	Net Assets			
l	Net assets (subtract line 1k from line 1f)	**1l**	14602935	16207765

Part II Income and Expense Statement

2 Plan income, expenses, and changes in net assets for the year. Include all income and expenses of the plan, including any trust(s) or separately maintained fund(s) and any payments/receipts to/from insurance carriers. Round off amounts to the nearest dollar. MTIAs, CCTs, PSAs, and 103-12 IEs do not complete lines 2a, 2b(1)(E), 2e, 2f, and 2g.

	Income		**(a)** Amount	**(b)** Total
a	**Contributions:**			
	(1) Received or receivable in cash from: **(A)** Employers	**2a(1)(A)**	208846	
	(B) Participants	**2a(1)(B)**	568447	
	(C) Others (including rollovers)	**2a(1)(C)**	288904	
	(2) Noncash contributions	**2a(2)**		
	(3) Total contributions. Add lines **2a(1)(A), (B), (C),** and line **2a(2)**	**2a(3)**		1066197
b	**Earnings on investments:**			
	(1) Interest:			
	(A) Interest-bearing cash (including money market accounts and certificates of deposit)	**2b(1)(A)**		
	(B) U.S. Government securities	**2b(1)(B)**		
	(C) Corporate debt instruments	**2b(1)(C)**		
	(D) Loans (other than to participants)	**2b(1)(D)**	0	
	(E) Participant loans	**2b(1)(E)**	2941	
	(F) Other	**2b(1)(F)**		
	(G) Total interest. Add lines **2b(1)(A)** through **(F)**	**2b(1)(G)**		2941
	(2) Dividends: **(A)** Preferred stock	**2b(2)(A)**	83587	
	(B) Common stock	**2b(2)(B)**		
	(C) Registered investment company shares (e.g. mutual funds)	**2b(2)(C)**		
	(D) Total dividends. Add lines **2b(2)(A)**, **(B)**, and **(C)**	**2b(2)(D)**		83587
	(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)**		
	(5) Unrealized appreciation (depreciation) of assets: **(A)** Real estate	**2b(5)(A)**		
	(B) Other	**2b(5)(B)**		
	(C) Total unrealized appreciation of assets. Add lines **2b(5)(A)** and **(B)**	**2b(5)(C)**		

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts	2b(6)		
(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)		2035314
c Other income	2c		10891
d Total income. Add all **income** amounts in column (b) and enter total	2d		3198930
Expenses			
e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	1565546	
(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)		1565546
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)	8587	
(2) Contract administrator fees	2i(2)		
(3) Investment advisory and management fees	2i(3)	19967	
(4) Other	2i(4)		
(5) Total administrative expenses. Add lines **2i(1)** through **(4)**	2i(5)		28554
j Total expenses. Add all **expense** amounts in column (b) and enter total	2j		1594100
Net Income and Reconciliation			
k Net income (loss). Subtract line **2j** from line **2d**	2k		1604830
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)** [X] Disclaimer **(4)** [ ] Adverse

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

(1) [X] DOL Regulation 2520.103-8 **(2)** [ ] DOL Regulation 2520.103-12(d) **(3)** [ ] neither DOL Regulation 2520.103-8 nor DOL Regulation 2520.103-12(d).

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

(1) Name: ASSURANCE DIMENSIONS **(2)** EIN: 26-3429295

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

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

Part IV Compliance Questions

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

During the plan year:

		Yes	No	Amount
a Was there a failure to transmit to the plan any participant contributions within the time period described in 29 CFR 2510.3-102? Continue to answer "Yes" for any prior year failures until fully corrected. (See instructions and DOL's Voluntary Fiduciary Correction Program.)	4a		X	

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

5a Has a resolution to terminate the plan been adopted during the plan year or any prior plan year? ☐ Yes ☒ No

If "Yes," enter the amount of any plan assets that reverted to the employer this year _____.

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

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

5c Was the plan a defined benefit plan covered under the PBGC insurance program at any time during this plan year? (See ERISA section 4021 and instructions.) ☐ Yes ☐ No ☐ Not determined

If "Yes" is checked, enter the My PAA confirmation number from the PBGC premium filing for this plan year _____.

SCHEDULE R (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Retirement Plan Information

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

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

OMB No. 1210-0110

2020

This Form is Open to Public Inspection.

For calendar plan year 2020 or fiscal plan year beginning 01/01/2020 and ending 12/31/2020

A Name of plan
BOWERS & COMPANY, CPAS, PLLC SAVINGS PLAN

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500
BOWERS & COMPANY, CPAS, PLLC

D Employer Identification Number (EIN)
20-1317788

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): 13-3646501

Profit-sharing plans, ESOPs, and stock bonus plans, skip line 3.

3 Number of participants (living or deceased) whose benefits were distributed in a single sum, during the plan year **3**

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

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

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

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

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

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

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

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

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

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

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

Part III Amendments

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

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

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

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

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

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

Part V Additional Information for Multiemployer Defined Benefit Pension Plans

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

a Name of contributing employer

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

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

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

---

a Name of contributing employer

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

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

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

---

a Name of contributing employer

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

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

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

---

a Name of contributing employer

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

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

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

---

a Name of contributing employer

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

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

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

---

a Name of contributing employer

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

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

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

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

a The current plan year. Check the box to indicate the counting method used to determine the number of inactive participants: ☐ last contributing employer ☐ alternative ☐ reasonable approximation (see instructions for required attachment)	**14a**	
b The plan year immediately preceding the current plan year. ☐ Check the box if the number reported is a change from what was previously reported (see instructions for required attachment)	**14b**	
c The second preceding plan year. ☐ Check the box if the number reported is a change from what was previously reported (see instructions for required attachment)	**14c**	

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

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

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

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

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

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

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

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

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

b Provide the average duration of the combined investment-grade and high-yield debt:
☐ 0-3 years ☐ 3-6 years ☐ 6-9 years ☐ 9-12 years ☐ 12-15 years ☐ 15-18 years ☐ 18-21 years ☐ 21 years or more

c What duration measure was used to calculate line 19(b)?
☐ Effective duration ☐ Macaulay duration ☐ Modified duration ☐ Other (specify):

20 **PBGC missed contribution reporting requirements.** If this is a multiemployer plan or a single-employer plan that is not covered by PBGC, skip line 20.

a Is the amount of unpaid minimum required contributions for all years from Schedule SB (Form 5500) line 40 greater than zero? ☐ Yes ☐ No

b If line 20a is "Yes," has PBGC been notified as required by ERISA sections 4043(c)(5) and/or 303(k)(4)? Check the applicable box:

☐ Yes.

☐ No. Reporting was waived under 29 CFR 4043.25(c)(2) because contributions equal to or exceeding the unpaid minimum required contribution were made by the 30th day after the due date.

☐ No. The 30-day period referenced in 29 CFR 4043.25(c)(2) has not yet ended, and the sponsor intends to make a contribution equal to or exceeding the unpaid minimum required contribution by the 30th day after the due date.

☐ No. Other. Provide explanation_____



ASSURANCE DIMENSIONS

Financial Statements, Supplemental Schedule and Independent Auditor's Report

Bowers & Company, CPAs, PLLC Savings Plan (EIN): 20-1317788 Plan #001

December 31, 2020 and 2019

Bowers & Company, CPAs, PLLC Savings Plan

Table of Contents

Independent Auditor's Report 1-2

Financial Statements:

Statements of Net Assets Available for Benefits 3

Statement of Changes in Net Assets Available for Benefits 4

Notes to Financial Statements 5-11

Supplemental Schedule:

Schedule H, Line 4i – Schedule of Assets (Held at End of Year) 12

ASSURANCE DIMENSIONS

INDEPENDENT AUDITOR'S REPORT

To the Plan Committee Member and Plan Administrator of **Bowers & Company, CPAs, PLLC Savings Plan:**

Report on the Financial Statements

We were engaged to audit the accompanying financial statements of **Bowers & Company, CPAs, PLLC Savings Plan** (the "Plan"), which comprise the statements of net assets available for benefits as of December 31, 2020 and 2019, and the related statement of changes in net assets available for benefits for the year ended December 31, 2020, and the related notes to the financial statements.

Management's Responsibility for the Financial Statements

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

Auditor's Responsibility

Our responsibility is to express an opinion on these 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 Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974, the Plan Administrator instructed us not to perform, and we did not perform, any auditing procedures with respect to the information summarized in Note C, which was certified by John Hancock Life Insurance Company, the Custodian of the Plan, except for comparing such information with the related information included in the financial statements. We have been informed by the Plan Administrator that the Custodian holds the Plan's pooled separate investments, notes receivable from participants and executes investment transactions. The Plan Administrator has obtained a certification from the Custodian as of December 31, 2020 and 2019, and for the year ended December 31, 2020, that the information provided to the Plan Administrator by the Custodian are complete and accurate.

Disclaimer of Opinion

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

Other Matter - Supplemental Schedule

The supplemental schedule as of December 31, 2020 is required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974 and is presented for the purpose of additional analysis and is not a required part of the financial statements. Because of the significance of the matter described in the Basis for Disclaimer of Opinion paragraph, we do not express an opinion on this supplemental schedule.

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

The form and content of the information included in the 2020 financial statements and supplemental schedule, other than that derived from the information certified by the Custodian, have been audited by us in accordance with auditing standards generally accepted in the United States of America and, in our opinion, are presented in compliance with the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974.

Assurance Dimensions

Margate, Florida
September 29, 2021

Bowers & Company, CPAS, PLLC Savings Plan

Statements of Net Assets Available for Benefits
As of December 31, 2020 and 2019

	2020	2019
Cash	$ 82	$ 21,852
Investments, at fair value:		
Pooled separate accounts	11,205,973	10,175,455
Self-directed investments	4,722,543	4,022,678
Total investments, at fair value	15,928,516	14,198,133
Receivables:		
Notes receivable from participants	41,691	80,776
Participant contributions	1,083	3,606
Employer contributions	236,393	225,412
Other	-	73,156
Total receivables	279,167	382,950
Net assets available for benefits	$ 16,207,765	$ 14,602,935

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

Bowers & Company, CPAS, PLLC Savings Plan

Statement of Changes in Net Assets Available for Benefits

For the Year Ended December 31, 2020

Additions to net assets attributed to:		
Investment income:		
Net appreciation in fair value of investments	$	2,035,314
Interest and dividends		83,587
Other income		10,891
Net investment income		2,129,792
Interest income from notes receivable from participants		2,941
Contributions:		
Participant		568,447
Employer		208,846
Rollover		288,904
Total contributions		1,066,197
Total additions		3,198,930
Deductions from net assets attributed to:		
Benefits paid to participants		1,565,546
Self-directed account expenses		19,967
Administrative expenses		8,587
Total deductions		1,594,100
Net increase		1,604,830
Net assets available for benefits		
Beginning of year		14,602,935
End of year	$	16,207,765

The accompanying notes are an integral part of this financial statement.

Note A – Description of Plan

The following description of Bowers & Company, CPAs, PLLC Savings Plan provides only general information. Participants should refer to the plan agreement for a more complete description of the Plan's provisions.

General

The Plan is a safe harbor defined contribution plan covering all employees of Bowers & Company, CPAs, PLLC and its participating Employer, B&C Technology Services, LLC (collectively, the "Company" or "Employer") who have attained the age of 21 and completed one month of service. Excluded employees not eligible to participate in the Plan are union employees, leased employees, commissioned employees and nonresident aliens. Employees may enter the plan on the first day of each calendar month of the plan year, coincident with or next following satisfaction of the eligibility requirements. The Plan was formed and adopted November 1, 2004 and last amended and restated effective January 1, 2015. The Plan is subject to the provisions of ERISA.

The Plan has implemented certain requirements by the Coronavirus Aid, Relief, and Economic Security Act (the CARES Act) and the Setting Every Community Up for Retirement Enhancement Act of 2019 (the SECURE Act), which laws change the Plan to, among others, allow certain eligible individuals to receive coronavirus-related relief for loan repayment, suspend required minimum distributions, and delay the commencement date for required minimum distributions. Written amendments to the Plan to reflect these operational changes will be adopted at a later date in accordance with applicable law and IRS guidance.

Administration

The Plan is administered by the Company. The Plan's assets for the year were maintained and administered by John Hancock Life Insurance Company (the "Custodian"). The Trustees of the Plan are Gregg Goettel and Carl Austin, Jr. (the "Trustees"). The Plan's self-directed investments are held and managed by UBS Financial Services, Inc., Fidelity Investments and TD Ameritrade.

Contributions

Participants may contribute up to 100% of pretax annual compensation, as defined in the Plan, subject to Internal Revenue Code ("IRC") limitations. The maximum participant deferral for December 31, 2020 and 2019, was $19,500 and $19,000, respectively. A participant who has attained the age of 50 may also make catch up contributions, subject to IRS limitations of $6,500 and $6,000 for December 31, 2020 and 2019, respectively. Participants may also contribute amounts representing distributions from other qualified plans. After-tax Roth contributions are permitted as well.

The Company makes a safe harbor non-elective contribution in an amount equal to 3% of each eligible participant's compensation. To be eligible to receive Employer safe harbor matching contribution, the participant must have completed one year of service. This safe harbor contribution is allocated to participants' accounts annually.

Each Plan year, the Company may elect to make discretionary matching contributions to the Plan. Participants become eligible to receive a discretionary Employer matching contribution following six months of service and may enroll semi-annually. Participants must have completed 1,000 hours of service during the plan year to receive an Employer matching contribution. During the year ended December 31, 2020, the Company did not make a discretionary matching contribution.

Each Plan year, the Company may elect to make discretionary profit sharing contributions to the Plan. Participants become eligible to receive to receive an allocation of the discretionary Employer profit sharing contribution one year of service and may enroll annually. Participants must have completed 6 months of service during the Plan year and be employed on the last day of the plan year to receive a profit sharing contribution. During the year ended December 31, 2020, the Company did not make a discretionary profit sharing contribution.

Note A – Description of Plan (continued)

Contributions (continued)

Participants direct the investment of their contributions and Employer contributions into various investment options offered by the Plan.

Participant Accounts

Each participant's account is credited with the participant's contributions, as well as allocations of the Company's contribution. Allocations are based on participant earnings, account balances, or specific participant transactions, as defined. The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested account.

Vesting

Participants are vested immediately in their contributions, rollovers and Employer safe harbor non-elective contributions plus actual earnings or losses thereon. Vesting in Employer profit sharing and Employer matching contributions is based on years of continuous service. A participant is 100% vested upon death, retirement age, or after six years of credited service as follows:

Years of Services	Vesting Percentage
Less than 2	0%
2	20%
3	40%
4	60%
5	80%
6	100%

Investment Options

Under the Plan, participants may currently direct investments to any of 32 John Hancock investment options or a self-directed brokerage account.

Notes Receivable From Participants

Participants may borrow from their fund accounts a minimum of $1,000 up to a maximum equal to 50 percent of their vested account balance. Loan transactions are treated as a transfer to (from) the investment fund from (to) the participant notes receivable. All loans are required to be repaid within five years of the original date of the loan unless the note is for the purchase of a primary residence in which case the repayment schedule may be for a term in excess of five years. These loans are collateralized by the balance in the participant's account and bear interest at prevailing rates as determined by the Plan Administrator. Principal and interest are paid by payroll deduction in substantially equal payments over the life of the loan.

The Plan has implemented certain requirements by the CARES Act, which allows participants to receive coronavirus-related relief for loan repayment. Participants with loans were permitted to suspend loan payments between May 27, 2020 and December 31, 2020. The Plan also implemented the optional provisions allowed by the CARES Act to permit participant loans up to $100,000 due to the coronavirus.

Note A – Description of Plan (continued)

Notes Receivable From Participants (continued)

Notes receivable from participants are measured at their unpaid principal balances plus any accrued but unpaid interest. Delinquent participant notes are reclassified as distributions based upon terms of the Plan document. Loans are considered in default as of the end of the quarter subsequent to the quarter in which the payment was due.

Distribution of Benefits

On termination of service due to death, disability or retirement, a participant may elect to receive a lump-sum amount equal to the value of the participant's vested interest in his or her account, as defined in the Plan agreement, less any applicable taxes. For termination of service due to other reasons, a participant may receive the value of the vested interest in his or her account as a lump-sum distribution, less withheld taxes. Participants with less than $5,000 in their account are automatically distributed upon termination. In-service distributions may be requested upon reaching age 59 ½ from their accounts using only employee deferral balances for distribution.

The Plan has implemented certain requirements by the CARES Act, which allows for coronavirus-related distributions from January 1, 2020, to December 30, 2020 up to an aggregate limit of $100,000. These distributions are not subject to the 10% early withdrawal penalty.

Employees may request a hardship withdrawal from their accounts using only employee deferral balances for distribution.

Forfeitures

At December 31, 2020 and 2019, forfeited non-vested accounts totaled approximately $0 and $22,000, respectively. These accounts will be used to reduce Plan expenses or future employer contributions. During the year ended December 31, 2020, forfeited non-vested accounts of approximately $40,000 were used to reduce Employer contributions.

Plan Termination

Although it has not expressed any intent to do so, the Company has the right under the Plan to discontinue its contributions at any time and to terminate the Plan subject to the provisions of ERISA. In the event of Plan termination, participants would become 100% vested in their employer contributions.

Note B – Summary of Significant Accounting Policies

Basis of Presentation

The accompanying financial statements are presented on the accrual basis of accounting in accordance with accounting principles generally accepted in the United States of America ("US GAAP").

Use of Estimates

The preparation of financial statements in conformity with accounting principles generally accepted in the United States of America requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities and disclosures of contingent assets and liabilities at the date of the financial statements, as well as the reported amounts of changes in net assets during the reporting period. Such estimates include those regarding fair value. Actual results could differ from those estimates.

Note B – Summary of Significant Accounting Policies (continued)

Valuation of Investments

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. If available, quoted market prices are used to value investments. The Plan's management determines the valuation policies utilizing information provided by the Custodian.

Purchases and sales of securities are recorded on a trade date basis. Interest income is recorded on the accrual basis. Dividends are recorded on the ex-dividend date.

Payment of Benefits

Benefits are recorded when paid.

Administrative Expenses

Certain expenses of maintaining the Plan are paid by the Plan, unless otherwise paid by the Company. Expenses that are paid by the Company are excluded from these financial statements. Fees related to the administration of notes receivable from participants are charged directly to the participant's account and are included in administrative expenses. Investment related expenses are included in net appreciation of fair value of investments.

Fair Value Measurements

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

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

The asset'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.

Note B – Summary of Significant Accounting Policies (continued)

Fair Value Measurements (continued)

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

Pooled separate accounts: Valued at the net asset value ("NAV") provided by the custodian. The NAV is used as a practical expedient to estimate fair value. The NAV is based on the fair value of the underlying assets owned by the trust, minus its liabilities, divided by the number of units outstanding. This practical expedient is not used when it is determined to be probable that the fund will sell the investment for an amount different that the reported NAV. There were no unfunded commitments to purchase investments at December 31, 2020 and 2019, Participant-directed redemptions have no restrictions and are recorded at the end of every business day.

Self-directed investments: These investments mainly include common stocks that are valued at the closing price reported on the active market on which the individual securities are traded.

The methods described above may produce a fair value calculation that may not be indicative of net realizable value or reflective of future fair values. Furthermore, 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 assets at fair value as of December 31, 2020 and 2019:

		Fair Value Measurements at Reporting Date Using:	
	Assets Measured at Fair Value at 12/31/2020	(Level 1) Quoted Prices in Active Markets	
Investments, at fair value			
Self-directed investments	$ 4,722,543	$ 4,722,543	
Total assets in the fair value hierarchy	4,722,543	4,722,543	
Investments measured at net asset value	11,205,973		
Total investments, at fair value	$ 15,928,516		

		Fair Value Measurements at Reporting Date Using:	
	Assets Measured at Fair Value at 12/31/2019	(Level 1) Quoted Prices in Active Markets	
Investments, at fair value			
Self-directed investments	$ 4,022,678	$ 4,022,678	
Total assets in the fair value hierarchy	4,022,678	4,022,678	
Investments measured at net asset value	10,175,455		
Total investments, at fair value	$ 14,198,133		

Note C – Certified Investments

The Plan Administrator has elected the method of compliance permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Accordingly, as permitted under such election, the Plan Administrator instructed the auditors not to perform any auditing procedures with respect to the information certified by the Custodian, except for comparing such information to the related information included in the financial statements and supplemental schedule. The Plan Administrator has obtained a certification from the Custodian that the information provided to the Plan Administrator by the Custodian as of December 31, 2020 and 2019, and for the year ended December 31, 2020, is complete and accurate. Certified information includes the information in the supplemental schedule of assets (held at end of year) including the investments and related cash balances for each year:

	2020	2019
Cash	$ 82	$ 21,852
Investments:		
Pooled separate accounts	$11,205,973	$ 10,175,455
Investment income:		
Net appreciation in fair value of investments	$ 1,577,948	$ 1,755,832
Dividends and interest	-	-
Contributions: other income	10,891	9,980
Total investment income	$ 1,588,839	$ 1,765,812
Interest income on notes receivable from participants	$ 2,941	$ 4,643

Note D – Income Tax Status

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

Accounting principles generally accepted in the United States of America require plan management to evaluate tax positions taken by the plan and recognize a tax liability if the plan has taken an uncertain position that more likely than not would not be sustained upon examination by the IRS and the US Department of Labor. The Plan is subject to routine audits by taxing jurisdictions; however, there are currently no audits for any tax period in progress. The Plan administrator believes it is no longer subject to income tax examinations for years prior to 2018.

Note E – Risks and Uncertainties

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

Note F – Party-In-Interest Transactions

Section 3(14) of ERISA defines a party-in-interest to include, among others, fiduciaries or employees of the Plan, any person who provides services to the Plan, or an Employer whose employees are covered by the Plan. Notes receivable from participants are also considered to be party-in-interest transactions because they are transacted with Plan participants. Fees paid to parties-in-interest by the Plan for services amounted to approximately $29,000 during the year ended December 31, 2020.

Note G – Reconciliation of Financial Statements to Form 5500

The Plan holds investments in pooled separate accounts, which is how they are reported on Form 5500, Schedule D, DFE/Participating Plan Information. Plan number "000" has been used to report these investments on Schedule D because John Hancock has not filed a Form 5500 directly with the Department of Labor for these investments. As such, the Plan's interest in such investments cannot be included in Schedule H, line 1c(10). Instead, the Plan's interest in the underlying assets of the pooled separate accounts must be allocated and reported in the appropriate categories on a line-by-line basis. Therefore, these investments are reflected as mutual funds on Form 5500, Schedule H, line 1c(13), but as pooled separate accounts for financial statement purposes.

Note H – Subsequent Events

Effective January 1, 2021, the Plan was amended to modify the participant eligibility requirement to six months of service.

Subsequent events have been evaluated through September 29, 2021, which is the date the financial statements were available to be issued.

Supplemental Schedule

Bowers & Company, CPAS, PLLC Savings Plan (EIN): 20-1317788 Plan #001

Schedule H, Line 4i- Schedule of Assets (Held at End of Year)

As of December 31, 2020

(a)	(b) Identity of issuer/ (c) Description of investment	(e) Current value
	(i) Mutual funds:	
*	Capital Appreciation Fund	$ 1,607,633
*	Select Lifestyle Growth Portfolio	1,350,898
*	Select Asset Allocation Growth Portfolio	639,017
*	John Hancock Multi-Index 2040 Preservation Portfolio	589,795
*	MFS Massachusetts Investors Fund	582,985
*	Vanguard Small Cap Growth Index Fund	546,066
*	EuroPacific Growth Fund	513,144
*	Fidelity Advisor Leveraged Company Stock Fund	484,278
*	John Hancock Multi-Index 2025 Preservation Portfolio	452,926
*	Invesco Oppenheimer Developing Markets Fund	414,644
*	John Hancock Multi-Index 2045 Preservation Portfolio	404,614
*	Small Cap Value Fund	403,704
*	Fidelity Advisor Total Bond	358,514
*	DFA Emerging Markets Value Fund	326,418
*	Mid Value Fund	313,417
*	John Hancock Disciplined Value Fund	301,156
*	Vanguard Mid-Cap Growth ETF	241,431
*	John Hancock Multi-Index 2050 Preservation Portfolio	227,268
*	Templeton Global Bond Fund	217,607
*	DFA US Small Cap Fund	193,621
*	John Hancock Multi-Index 2055 Preservation Portfolio	189,322
*	Real Estate Securities Fund	173,852
*	Fidelity Advisor Diversified Stock Fund	139,505
*	Vanguard Short-Term Federal Fund	133,061
*	PIMCO Real Return Fund	95,387
*	John Hancock Multi-Index Income Preservation Portfolio	88,682
*	Select Lifestyle Balanced Portfolio	72,602
*	John Hancock Multi-Index 2060 Preservation Portfolio	46,700
*	Vanguard Total World Stock Index ETF	41,283
*	T. Rowe Price New Era Fund	21,286
*	DFA U.S. Targeted Value Fund	20,431
*	John Hancock Multi-Index 2035 Preservation Portfolio	13,019
	Total mutual funds	11,205,973
	(ii) Self-directed brokerage accounts:	4,722,543
*	Notes receivable from participants (3.25-5.50%)	41,691
	Total investments and notes receivables from participants	$ 15,970,207

* Represents a party-in-interest as defined by ERISA.

See Independent's Auditor's Report



ASSURANCE DIMENSIONS

Financial Statements, Supplemental Schedule and Independent Auditor's Report

Bowers & Company, CPAs, PLLC Savings Plan (EIN): 20-1317788 Plan #001

December 31, 2020 and 2019

Bowers & Company, CPAs, PLLC Savings Plan

Table of Contents

Independent Auditor's Report 1-2

Financial Statements:

Statements of Net Assets Available for Benefits 3

Statement of Changes in Net Assets Available for Benefits 4

Notes to Financial Statements 5-11

Supplemental Schedule:

Schedule H, Line 4i – Schedule of Assets (Held at End of Year) 12

ASSURANCE DIMENSIONS

INDEPENDENT AUDITOR'S REPORT

To the Plan Committee Member and Plan Administrator of **Bowers & Company, CPAs, PLLC Savings Plan:**

Report on the Financial Statements

We were engaged to audit the accompanying financial statements of **Bowers & Company, CPAs, PLLC Savings Plan** (the "Plan"), which comprise the statements of net assets available for benefits as of December 31, 2020 and 2019, and the related statement of changes in net assets available for benefits for the year ended December 31, 2020, and the related notes to the financial statements.

Management's Responsibility for the Financial Statements

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

Auditor's Responsibility

Our responsibility is to express an opinion on these 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 Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974, the Plan Administrator instructed us not to perform, and we did not perform, any auditing procedures with respect to the information summarized in Note C, which was certified by John Hancock Life Insurance Company, the Custodian of the Plan, except for comparing such information with the related information included in the financial statements. We have been informed by the Plan Administrator that the Custodian holds the Plan's pooled separate investments, notes receivable from participants and executes investment transactions. The Plan Administrator has obtained a certification from the Custodian as of December 31, 2020 and 2019, and for the year ended December 31, 2020, that the information provided to the Plan Administrator by the Custodian are complete and accurate.

Disclaimer of Opinion

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

Other Matter - Supplemental Schedule

The supplemental schedule as of December 31, 2020 is required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974 and is presented for the purpose of additional analysis and is not a required part of the financial statements. Because of the significance of the matter described in the Basis for Disclaimer of Opinion paragraph, we do not express an opinion on this supplemental schedule.

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

The form and content of the information included in the 2020 financial statements and supplemental schedule, other than that derived from the information certified by the Custodian, have been audited by us in accordance with auditing standards generally accepted in the United States of America and, in our opinion, are presented in compliance with the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974.

Assurance Dimensions

Margate, Florida
September 29, 2021

Bowers & Company, CPAS, PLLC Savings Plan

Statements of Net Assets Available for Benefits
As of December 31, 2020 and 2019

	2020	2019
Cash	$ 82	$ 21,852
Investments, at fair value:		
Pooled separate accounts	11,205,973	10,175,455
Self-directed investments	4,722,543	4,022,678
Total investments, at fair value	15,928,516	14,198,133
Receivables:		
Notes receivable from participants	41,691	80,776
Participant contributions	1,083	3,606
Employer contributions	236,393	225,412
Other	-	73,156
Total receivables	279,167	382,950
Net assets available for benefits	$ 16,207,765	$ 14,602,935

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

Bowers & Company, CPAS, PLLC Savings Plan

Statement of Changes in Net Assets Available for Benefits

For the Year Ended December 31, 2020

Additions to net assets attributed to:		
Investment income:		
Net appreciation in fair value of investments	$	2,035,314
Interest and dividends		83,587
Other income		10,891
Net investment income		2,129,792
Interest income from notes receivable from participants		2,941
Contributions:		
Participant		568,447
Employer		208,846
Rollover		288,904
Total contributions		1,066,197
Total additions		3,198,930
Deductions from net assets attributed to:		
Benefits paid to participants		1,565,546
Self-directed account expenses		19,967
Administrative expenses		8,587
Total deductions		1,594,100
Net increase		1,604,830
Net assets available for benefits		
Beginning of year		14,602,935
End of year	$	16,207,765

The accompanying notes are an integral part of this financial statement.

Note A – Description of Plan

The following description of Bowers & Company, CPAs, PLLC Savings Plan provides only general information. Participants should refer to the plan agreement for a more complete description of the Plan's provisions.

General

The Plan is a safe harbor defined contribution plan covering all employees of Bowers & Company, CPAs, PLLC and its participating Employer, B&C Technology Services, LLC (collectively, the "Company" or "Employer") who have attained the age of 21 and completed one month of service. Excluded employees not eligible to participate in the Plan are union employees, leased employees, commissioned employees and nonresident aliens. Employees may enter the plan on the first day of each calendar month of the plan year, coincident with or next following satisfaction of the eligibility requirements. The Plan was formed and adopted November 1, 2004 and last amended and restated effective January 1, 2015. The Plan is subject to the provisions of ERISA.

The Plan has implemented certain requirements by the Coronavirus Aid, Relief, and Economic Security Act (the CARES Act) and the Setting Every Community Up for Retirement Enhancement Act of 2019 (the SECURE Act), which laws change the Plan to, among others, allow certain eligible individuals to receive coronavirus-related relief for loan repayment, suspend required minimum distributions, and delay the commencement date for required minimum distributions. Written amendments to the Plan to reflect these operational changes will be adopted at a later date in accordance with applicable law and IRS guidance.

Administration

The Plan is administered by the Company. The Plan's assets for the year were maintained and administered by John Hancock Life Insurance Company (the "Custodian"). The Trustees of the Plan are Gregg Goettel and Carl Austin, Jr. (the "Trustees"). The Plan's self-directed investments are held and managed by UBS Financial Services, Inc., Fidelity Investments and TD Ameritrade.

Contributions

Participants may contribute up to 100% of pretax annual compensation, as defined in the Plan, subject to Internal Revenue Code ("IRC") limitations. The maximum participant deferral for December 31, 2020 and 2019, was $19,500 and $19,000, respectively. A participant who has attained the age of 50 may also make catch up contributions, subject to IRS limitations of $6,500 and $6,000 for December 31, 2020 and 2019, respectively. Participants may also contribute amounts representing distributions from other qualified plans. After-tax Roth contributions are permitted as well.

The Company makes a safe harbor non-elective contribution in an amount equal to 3% of each eligible participant's compensation. To be eligible to receive Employer safe harbor matching contribution, the participant must have completed one year of service. This safe harbor contribution is allocated to participants' accounts annually.

Each Plan year, the Company may elect to make discretionary matching contributions to the Plan. Participants become eligible to receive a discretionary Employer matching contribution following six months of service and may enroll semi-annually. Participants must have completed 1,000 hours of service during the plan year to receive an Employer matching contribution. During the year ended December 31, 2020, the Company did not make a discretionary matching contribution.

Each Plan year, the Company may elect to make discretionary profit sharing contributions to the Plan. Participants become eligible to receive to receive an allocation of the discretionary Employer profit sharing contribution one year of service and may enroll annually. Participants must have completed 6 months of service during the Plan year and be employed on the last day of the plan year to receive a profit sharing contribution. During the year ended December 31, 2020, the Company did not make a discretionary profit sharing contribution.

Note A – Description of Plan (continued)

Contributions (continued)

Participants direct the investment of their contributions and Employer contributions into various investment options offered by the Plan.

Participant Accounts

Each participant's account is credited with the participant's contributions, as well as allocations of the Company's contribution. Allocations are based on participant earnings, account balances, or specific participant transactions, as defined. The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested account.

Vesting

Participants are vested immediately in their contributions, rollovers and Employer safe harbor non-elective contributions plus actual earnings or losses thereon. Vesting in Employer profit sharing and Employer matching contributions is based on years of continuous service. A participant is 100% vested upon death, retirement age, or after six years of credited service as follows:

Years of Services	Vesting Percentage
Less than 2	0%
2	20%
3	40%
4	60%
5	80%
6	100%

Investment Options

Under the Plan, participants may currently direct investments to any of 32 John Hancock investment options or a self-directed brokerage account.

Notes Receivable From Participants

Participants may borrow from their fund accounts a minimum of $1,000 up to a maximum equal to 50 percent of their vested account balance. Loan transactions are treated as a transfer to (from) the investment fund from (to) the participant notes receivable. All loans are required to be repaid within five years of the original date of the loan unless the note is for the purchase of a primary residence in which case the repayment schedule may be for a term in excess of five years. These loans are collateralized by the balance in the participant's account and bear interest at prevailing rates as determined by the Plan Administrator. Principal and interest are paid by payroll deduction in substantially equal payments over the life of the loan.

The Plan has implemented certain requirements by the CARES Act, which allows participants to receive coronavirus-related relief for loan repayment. Participants with loans were permitted to suspend loan payments between May 27, 2020 and December 31, 2020. The Plan also implemented the optional provisions allowed by the CARES Act to permit participant loans up to $100,000 due to the coronavirus.

Note A – Description of Plan (continued)

Notes Receivable From Participants (continued)

Notes receivable from participants are measured at their unpaid principal balances plus any accrued but unpaid interest. Delinquent participant notes are reclassified as distributions based upon terms of the Plan document. Loans are considered in default as of the end of the quarter subsequent to the quarter in which the payment was due.

Distribution of Benefits

On termination of service due to death, disability or retirement, a participant may elect to receive a lump-sum amount equal to the value of the participant's vested interest in his or her account, as defined in the Plan agreement, less any applicable taxes. For termination of service due to other reasons, a participant may receive the value of the vested interest in his or her account as a lump-sum distribution, less withheld taxes. Participants with less than $5,000 in their account are automatically distributed upon termination. In-service distributions may be requested upon reaching age 59 ½ from their accounts using only employee deferral balances for distribution.

The Plan has implemented certain requirements by the CARES Act, which allows for coronavirus-related distributions from January 1, 2020, to December 30, 2020 up to an aggregate limit of $100,000. These distributions are not subject to the 10% early withdrawal penalty.

Employees may request a hardship withdrawal from their accounts using only employee deferral balances for distribution.

Forfeitures

At December 31, 2020 and 2019, forfeited non-vested accounts totaled approximately $0 and $22,000, respectively. These accounts will be used to reduce Plan expenses or future employer contributions. During the year ended December 31, 2020, forfeited non-vested accounts of approximately $40,000 were used to reduce Employer contributions.

Plan Termination

Although it has not expressed any intent to do so, the Company has the right under the Plan to discontinue its contributions at any time and to terminate the Plan subject to the provisions of ERISA. In the event of Plan termination, participants would become 100% vested in their employer contributions.

Note B – Summary of Significant Accounting Policies

Basis of Presentation

The accompanying financial statements are presented on the accrual basis of accounting in accordance with accounting principles generally accepted in the United States of America ("US GAAP").

Use of Estimates

The preparation of financial statements in conformity with accounting principles generally accepted in the United States of America requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities and disclosures of contingent assets and liabilities at the date of the financial statements, as well as the reported amounts of changes in net assets during the reporting period. Such estimates include those regarding fair value. Actual results could differ from those estimates.

Note B – Summary of Significant Accounting Policies (continued)

Valuation of Investments

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. If available, quoted market prices are used to value investments. The Plan's management determines the valuation policies utilizing information provided by the Custodian.

Purchases and sales of securities are recorded on a trade date basis. Interest income is recorded on the accrual basis. Dividends are recorded on the ex-dividend date.

Payment of Benefits

Benefits are recorded when paid.

Administrative Expenses

Certain expenses of maintaining the Plan are paid by the Plan, unless otherwise paid by the Company. Expenses that are paid by the Company are excluded from these financial statements. Fees related to the administration of notes receivable from participants are charged directly to the participant's account and are included in administrative expenses. Investment related expenses are included in net appreciation of fair value of investments.

Fair Value Measurements

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

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

The asset'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.

Note B – Summary of Significant Accounting Policies (continued)

Fair Value Measurements (continued)

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

Pooled separate accounts: Valued at the net asset value ("NAV") provided by the custodian. The NAV is used as a practical expedient to estimate fair value. The NAV is based on the fair value of the underlying assets owned by the trust, minus its liabilities, divided by the number of units outstanding. This practical expedient is not used when it is determined to be probable that the fund will sell the investment for an amount different that the reported NAV. There were no unfunded commitments to purchase investments at December 31, 2020 and 2019, Participant-directed redemptions have no restrictions and are recorded at the end of every business day.

Self-directed investments: These investments mainly include common stocks that are valued at the closing price reported on the active market on which the individual securities are traded.

The methods described above may produce a fair value calculation that may not be indicative of net realizable value or reflective of future fair values. Furthermore, 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 assets at fair value as of December 31, 2020 and 2019:

		Fair Value Measurements at Reporting Date Using:	
	Assets Measured at Fair Value at 12/31/2020	(Level 1) Quoted Prices in Active Markets	
Investments, at fair value			
Self-directed investments	$ 4,722,543	$ 4,722,543	
Total assets in the fair value hierarchy	4,722,543	4,722,543	
Investments measured at net asset value	11,205,973		
Total investments, at fair value	$ 15,928,516		

		Fair Value Measurements at Reporting Date Using:	
	Assets Measured at Fair Value at 12/31/2019	(Level 1) Quoted Prices in Active Markets	
Investments, at fair value			
Self-directed investments	$ 4,022,678	$ 4,022,678	
Total assets in the fair value hierarchy	4,022,678	4,022,678	
Investments measured at net asset value	10,175,455		
Total investments, at fair value	$ 14,198,133		

Note C – Certified Investments

The Plan Administrator has elected the method of compliance permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Accordingly, as permitted under such election, the Plan Administrator instructed the auditors not to perform any auditing procedures with respect to the information certified by the Custodian, except for comparing such information to the related information included in the financial statements and supplemental schedule. The Plan Administrator has obtained a certification from the Custodian that the information provided to the Plan Administrator by the Custodian as of December 31, 2020 and 2019, and for the year ended December 31, 2020, is complete and accurate. Certified information includes the information in the supplemental schedule of assets (held at end of year) including the investments and related cash balances for each year:

	2020	2019
Cash	$ 82	$ 21,852
Investments:		
Pooled separate accounts	$11,205,973	$ 10,175,455
Investment income:		
Net appreciation in fair value of investments	$ 1,577,948	$ 1,755,832
Dividends and interest	-	-
Contributions: other income	10,891	9,980
Total investment income	$ 1,588,839	$ 1,765,812
Interest income on notes receivable from participants	$ 2,941	$ 4,643

Note D – Income Tax Status

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

Accounting principles generally accepted in the United States of America require plan management to evaluate tax positions taken by the plan and recognize a tax liability if the plan has taken an uncertain position that more likely than not would not be sustained upon examination by the IRS and the US Department of Labor. The Plan is subject to routine audits by taxing jurisdictions; however, there are currently no audits for any tax period in progress. The Plan administrator believes it is no longer subject to income tax examinations for years prior to 2018.

Note E – Risks and Uncertainties

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

Note F – Party-In-Interest Transactions

Section 3(14) of ERISA defines a party-in-interest to include, among others, fiduciaries or employees of the Plan, any person who provides services to the Plan, or an Employer whose employees are covered by the Plan. Notes receivable from participants are also considered to be party-in-interest transactions because they are transacted with Plan participants. Fees paid to parties-in-interest by the Plan for services amounted to approximately $29,000 during the year ended December 31, 2020.

Note G – Reconciliation of Financial Statements to Form 5500

The Plan holds investments in pooled separate accounts, which is how they are reported on Form 5500, Schedule D, DFE/Participating Plan Information. Plan number "000" has been used to report these investments on Schedule D because John Hancock has not filed a Form 5500 directly with the Department of Labor for these investments. As such, the Plan's interest in such investments cannot be included in Schedule H, line 1c(10). Instead, the Plan's interest in the underlying assets of the pooled separate accounts must be allocated and reported in the appropriate categories on a line-by-line basis. Therefore, these investments are reflected as mutual funds on Form 5500, Schedule H, line 1c(13), but as pooled separate accounts for financial statement purposes.

Note H – Subsequent Events

Effective January 1, 2021, the Plan was amended to modify the participant eligibility requirement to six months of service.

Subsequent events have been evaluated through September 29, 2021, which is the date the financial statements were available to be issued.

Supplemental Schedule

Bowers & Company, CPAS, PLLC Savings Plan (EIN): 20-1317788 Plan #001

Schedule H, Line 4i- Schedule of Assets (Held at End of Year)

As of December 31, 2020

(a)	(b) Identity of issuer/ (c) Description of investment	(e) Current value
	(i) Mutual funds:	
*	Capital Appreciation Fund	$ 1,607,633
*	Select Lifestyle Growth Portfolio	1,350,898
*	Select Asset Allocation Growth Portfolio	639,017
*	John Hancock Multi-Index 2040 Preservation Portfolio	589,795
*	MFS Massachusetts Investors Fund	582,985
*	Vanguard Small Cap Growth Index Fund	546,066
*	EuroPacific Growth Fund	513,144
*	Fidelity Advisor Leveraged Company Stock Fund	484,278
*	John Hancock Multi-Index 2025 Preservation Portfolio	452,926
*	Invesco Oppenheimer Developing Markets Fund	414,644
*	John Hancock Multi-Index 2045 Preservation Portfolio	404,614
*	Small Cap Value Fund	403,704
*	Fidelity Advisor Total Bond	358,514
*	DFA Emerging Markets Value Fund	326,418
*	Mid Value Fund	313,417
*	John Hancock Disciplined Value Fund	301,156
*	Vanguard Mid-Cap Growth ETF	241,431
*	John Hancock Multi-Index 2050 Preservation Portfolio	227,268
*	Templeton Global Bond Fund	217,607
*	DFA US Small Cap Fund	193,621
*	John Hancock Multi-Index 2055 Preservation Portfolio	189,322
*	Real Estate Securities Fund	173,852
*	Fidelity Advisor Diversified Stock Fund	139,505
*	Vanguard Short-Term Federal Fund	133,061
*	PIMCO Real Return Fund	95,387
*	John Hancock Multi-Index Income Preservation Portfolio	88,682
*	Select Lifestyle Balanced Portfolio	72,602
*	John Hancock Multi-Index 2060 Preservation Portfolio	46,700
*	Vanguard Total World Stock Index ETF	41,283
*	T. Rowe Price New Era Fund	21,286
*	DFA U.S. Targeted Value Fund	20,431
*	John Hancock Multi-Index 2035 Preservation Portfolio	13,019
	Total mutual funds	11,205,973
	(ii) Self-directed brokerage accounts:	4,722,543
*	Notes receivable from participants (3.25-5.50%)	41,691
	Total investments and notes receivables from participants	$ 15,970,207

* Represents a party-in-interest as defined by ERISA.

See Independent's Auditor's Report



ASSURANCE DIMENSIONS

Financial Statements, Supplemental Schedule and Independent Auditor's Report

Bowers & Company, CPAs, PLLC Savings Plan (EIN): 20-1317788 Plan #001

December 31, 2020 and 2019

Bowers & Company, CPAs, PLLC Savings Plan

Table of Contents

Independent Auditor's Report 1-2

Financial Statements:

Statements of Net Assets Available for Benefits 3

Statement of Changes in Net Assets Available for Benefits 4

Notes to Financial Statements 5-11

Supplemental Schedule:

Schedule H, Line 4i – Schedule of Assets (Held at End of Year) 12

ASSURANCE DIMENSIONS

INDEPENDENT AUDITOR'S REPORT

To the Plan Committee Member and Plan Administrator of **Bowers & Company, CPAs, PLLC Savings Plan:**

Report on the Financial Statements

We were engaged to audit the accompanying financial statements of **Bowers & Company, CPAs, PLLC Savings Plan** (the "Plan"), which comprise the statements of net assets available for benefits as of December 31, 2020 and 2019, and the related statement of changes in net assets available for benefits for the year ended December 31, 2020, and the related notes to the financial statements.

Management's Responsibility for the Financial Statements

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

Auditor's Responsibility

Our responsibility is to express an opinion on these 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 Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974, the Plan Administrator instructed us not to perform, and we did not perform, any auditing procedures with respect to the information summarized in Note C, which was certified by John Hancock Life Insurance Company, the Custodian of the Plan, except for comparing such information with the related information included in the financial statements. We have been informed by the Plan Administrator that the Custodian holds the Plan's pooled separate investments, notes receivable from participants and executes investment transactions. The Plan Administrator has obtained a certification from the Custodian as of December 31, 2020 and 2019, and for the year ended December 31, 2020, that the information provided to the Plan Administrator by the Custodian are complete and accurate.

Disclaimer of Opinion

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

Other Matter - Supplemental Schedule

The supplemental schedule as of December 31, 2020 is required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974 and is presented for the purpose of additional analysis and is not a required part of the financial statements. Because of the significance of the matter described in the Basis for Disclaimer of Opinion paragraph, we do not express an opinion on this supplemental schedule.

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

The form and content of the information included in the 2020 financial statements and supplemental schedule, other than that derived from the information certified by the Custodian, have been audited by us in accordance with auditing standards generally accepted in the United States of America and, in our opinion, are presented in compliance with the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974.

Assurance Dimensions

Margate, Florida
September 29, 2021

Bowers & Company, CPAS, PLLC Savings Plan

Statements of Net Assets Available for Benefits
As of December 31, 2020 and 2019

	2020	2019
Cash	$ 82	$ 21,852
Investments, at fair value:		
Pooled separate accounts	11,205,973	10,175,455
Self-directed investments	4,722,543	4,022,678
Total investments, at fair value	15,928,516	14,198,133
Receivables:		
Notes receivable from participants	41,691	80,776
Participant contributions	1,083	3,606
Employer contributions	236,393	225,412
Other	-	73,156
Total receivables	279,167	382,950
Net assets available for benefits	$ 16,207,765	$ 14,602,935

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

Bowers & Company, CPAS, PLLC Savings Plan

Statement of Changes in Net Assets Available for Benefits

For the Year Ended December 31, 2020

Additions to net assets attributed to:		
Investment income:		
Net appreciation in fair value of investments	$	2,035,314
Interest and dividends		83,587
Other income		10,891
Net investment income		2,129,792
Interest income from notes receivable from participants		2,941
Contributions:		
Participant		568,447
Employer		208,846
Rollover		288,904
Total contributions		1,066,197
Total additions		3,198,930
Deductions from net assets attributed to:		
Benefits paid to participants		1,565,546
Self-directed account expenses		19,967
Administrative expenses		8,587
Total deductions		1,594,100
Net increase		1,604,830
Net assets available for benefits		
Beginning of year		14,602,935
End of year	$	16,207,765

The accompanying notes are an integral part of this financial statement.

Note A – Description of Plan

The following description of Bowers & Company, CPAs, PLLC Savings Plan provides only general information. Participants should refer to the plan agreement for a more complete description of the Plan's provisions.

General

The Plan is a safe harbor defined contribution plan covering all employees of Bowers & Company, CPAs, PLLC and its participating Employer, B&C Technology Services, LLC (collectively, the "Company" or "Employer") who have attained the age of 21 and completed one month of service. Excluded employees not eligible to participate in the Plan are union employees, leased employees, commissioned employees and nonresident aliens. Employees may enter the plan on the first day of each calendar month of the plan year, coincident with or next following satisfaction of the eligibility requirements. The Plan was formed and adopted November 1, 2004 and last amended and restated effective January 1, 2015. The Plan is subject to the provisions of ERISA.

The Plan has implemented certain requirements by the Coronavirus Aid, Relief, and Economic Security Act (the CARES Act) and the Setting Every Community Up for Retirement Enhancement Act of 2019 (the SECURE Act), which laws change the Plan to, among others, allow certain eligible individuals to receive coronavirus-related relief for loan repayment, suspend required minimum distributions, and delay the commencement date for required minimum distributions. Written amendments to the Plan to reflect these operational changes will be adopted at a later date in accordance with applicable law and IRS guidance.

Administration

The Plan is administered by the Company. The Plan's assets for the year were maintained and administered by John Hancock Life Insurance Company (the "Custodian"). The Trustees of the Plan are Gregg Goettel and Carl Austin, Jr. (the "Trustees"). The Plan's self-directed investments are held and managed by UBS Financial Services, Inc., Fidelity Investments and TD Ameritrade.

Contributions

Participants may contribute up to 100% of pretax annual compensation, as defined in the Plan, subject to Internal Revenue Code ("IRC") limitations. The maximum participant deferral for December 31, 2020 and 2019, was $19,500 and $19,000, respectively. A participant who has attained the age of 50 may also make catch up contributions, subject to IRS limitations of $6,500 and $6,000 for December 31, 2020 and 2019, respectively. Participants may also contribute amounts representing distributions from other qualified plans. After-tax Roth contributions are permitted as well.

The Company makes a safe harbor non-elective contribution in an amount equal to 3% of each eligible participant's compensation. To be eligible to receive Employer safe harbor matching contribution, the participant must have completed one year of service. This safe harbor contribution is allocated to participants' accounts annually.

Each Plan year, the Company may elect to make discretionary matching contributions to the Plan. Participants become eligible to receive a discretionary Employer matching contribution following six months of service and may enroll semi-annually. Participants must have completed 1,000 hours of service during the plan year to receive an Employer matching contribution. During the year ended December 31, 2020, the Company did not make a discretionary matching contribution.

Each Plan year, the Company may elect to make discretionary profit sharing contributions to the Plan. Participants become eligible to receive to receive an allocation of the discretionary Employer profit sharing contribution one year of service and may enroll annually. Participants must have completed 6 months of service during the Plan year and be employed on the last day of the plan year to receive a profit sharing contribution. During the year ended December 31, 2020, the Company did not make a discretionary profit sharing contribution.

Note A – Description of Plan (continued)

Contributions (continued)

Participants direct the investment of their contributions and Employer contributions into various investment options offered by the Plan.

Participant Accounts

Each participant's account is credited with the participant's contributions, as well as allocations of the Company's contribution. Allocations are based on participant earnings, account balances, or specific participant transactions, as defined. The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested account.

Vesting

Participants are vested immediately in their contributions, rollovers and Employer safe harbor non-elective contributions plus actual earnings or losses thereon. Vesting in Employer profit sharing and Employer matching contributions is based on years of continuous service. A participant is 100% vested upon death, retirement age, or after six years of credited service as follows:

Years of Services	Vesting Percentage
Less than 2	0%
2	20%
3	40%
4	60%
5	80%
6	100%

Investment Options

Under the Plan, participants may currently direct investments to any of 32 John Hancock investment options or a self-directed brokerage account.

Notes Receivable From Participants

Participants may borrow from their fund accounts a minimum of $1,000 up to a maximum equal to 50 percent of their vested account balance. Loan transactions are treated as a transfer to (from) the investment fund from (to) the participant notes receivable. All loans are required to be repaid within five years of the original date of the loan unless the note is for the purchase of a primary residence in which case the repayment schedule may be for a term in excess of five years. These loans are collateralized by the balance in the participant's account and bear interest at prevailing rates as determined by the Plan Administrator. Principal and interest are paid by payroll deduction in substantially equal payments over the life of the loan.

The Plan has implemented certain requirements by the CARES Act, which allows participants to receive coronavirus-related relief for loan repayment. Participants with loans were permitted to suspend loan payments between May 27, 2020 and December 31, 2020. The Plan also implemented the optional provisions allowed by the CARES Act to permit participant loans up to $100,000 due to the coronavirus.

Note A – Description of Plan (continued)

Notes Receivable From Participants (continued)

Notes receivable from participants are measured at their unpaid principal balances plus any accrued but unpaid interest. Delinquent participant notes are reclassified as distributions based upon terms of the Plan document. Loans are considered in default as of the end of the quarter subsequent to the quarter in which the payment was due.

Distribution of Benefits

On termination of service due to death, disability or retirement, a participant may elect to receive a lump-sum amount equal to the value of the participant's vested interest in his or her account, as defined in the Plan agreement, less any applicable taxes. For termination of service due to other reasons, a participant may receive the value of the vested interest in his or her account as a lump-sum distribution, less withheld taxes. Participants with less than $5,000 in their account are automatically distributed upon termination. In-service distributions may be requested upon reaching age 59 ½ from their accounts using only employee deferral balances for distribution.

The Plan has implemented certain requirements by the CARES Act, which allows for coronavirus-related distributions from January 1, 2020, to December 30, 2020 up to an aggregate limit of $100,000. These distributions are not subject to the 10% early withdrawal penalty.

Employees may request a hardship withdrawal from their accounts using only employee deferral balances for distribution.

Forfeitures

At December 31, 2020 and 2019, forfeited non-vested accounts totaled approximately $0 and $22,000, respectively. These accounts will be used to reduce Plan expenses or future employer contributions. During the year ended December 31, 2020, forfeited non-vested accounts of approximately $40,000 were used to reduce Employer contributions.

Plan Termination

Although it has not expressed any intent to do so, the Company has the right under the Plan to discontinue its contributions at any time and to terminate the Plan subject to the provisions of ERISA. In the event of Plan termination, participants would become 100% vested in their employer contributions.

Note B – Summary of Significant Accounting Policies

Basis of Presentation

The accompanying financial statements are presented on the accrual basis of accounting in accordance with accounting principles generally accepted in the United States of America ("US GAAP").

Use of Estimates

The preparation of financial statements in conformity with accounting principles generally accepted in the United States of America requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities and disclosures of contingent assets and liabilities at the date of the financial statements, as well as the reported amounts of changes in net assets during the reporting period. Such estimates include those regarding fair value. Actual results could differ from those estimates.

Note B – Summary of Significant Accounting Policies (continued)

Valuation of Investments

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. If available, quoted market prices are used to value investments. The Plan's management determines the valuation policies utilizing information provided by the Custodian.

Purchases and sales of securities are recorded on a trade date basis. Interest income is recorded on the accrual basis. Dividends are recorded on the ex-dividend date.

Payment of Benefits

Benefits are recorded when paid.

Administrative Expenses

Certain expenses of maintaining the Plan are paid by the Plan, unless otherwise paid by the Company. Expenses that are paid by the Company are excluded from these financial statements. Fees related to the administration of notes receivable from participants are charged directly to the participant's account and are included in administrative expenses. Investment related expenses are included in net appreciation of fair value of investments.

Fair Value Measurements

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

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

The asset'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.

Note B – Summary of Significant Accounting Policies (continued)

Fair Value Measurements (continued)

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

Pooled separate accounts: Valued at the net asset value ("NAV") provided by the custodian. The NAV is used as a practical expedient to estimate fair value. The NAV is based on the fair value of the underlying assets owned by the trust, minus its liabilities, divided by the number of units outstanding. This practical expedient is not used when it is determined to be probable that the fund will sell the investment for an amount different that the reported NAV. There were no unfunded commitments to purchase investments at December 31, 2020 and 2019, Participant-directed redemptions have no restrictions and are recorded at the end of every business day.

Self-directed investments: These investments mainly include common stocks that are valued at the closing price reported on the active market on which the individual securities are traded.

The methods described above may produce a fair value calculation that may not be indicative of net realizable value or reflective of future fair values. Furthermore, 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 assets at fair value as of December 31, 2020 and 2019:

		Fair Value Measurements at Reporting Date Using:	
	Assets Measured at Fair Value at 12/31/2020	(Level 1) Quoted Prices in Active Markets	
Investments, at fair value			
Self-directed investments	$ 4,722,543	$ 4,722,543	
Total assets in the fair value hierarchy	4,722,543	4,722,543	
Investments measured at net asset value	11,205,973		
Total investments, at fair value	$ 15,928,516		

		Fair Value Measurements at Reporting Date Using:	
	Assets Measured at Fair Value at 12/31/2019	(Level 1) Quoted Prices in Active Markets	
Investments, at fair value			
Self-directed investments	$ 4,022,678	$ 4,022,678	
Total assets in the fair value hierarchy	4,022,678	4,022,678	
Investments measured at net asset value	10,175,455		
Total investments, at fair value	$ 14,198,133		

Note C – Certified Investments

The Plan Administrator has elected the method of compliance permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Accordingly, as permitted under such election, the Plan Administrator instructed the auditors not to perform any auditing procedures with respect to the information certified by the Custodian, except for comparing such information to the related information included in the financial statements and supplemental schedule. The Plan Administrator has obtained a certification from the Custodian that the information provided to the Plan Administrator by the Custodian as of December 31, 2020 and 2019, and for the year ended December 31, 2020, is complete and accurate. Certified information includes the information in the supplemental schedule of assets (held at end of year) including the investments and related cash balances for each year:

	2020	2019
Cash	$ 82	$ 21,852
Investments:		
Pooled separate accounts	$11,205,973	$ 10,175,455
Investment income:		
Net appreciation in fair value of investments	$ 1,577,948	$ 1,755,832
Dividends and interest	-	-
Contributions: other income	10,891	9,980
Total investment income	$ 1,588,839	$ 1,765,812
Interest income on notes receivable from participants	$ 2,941	$ 4,643

Note D – Income Tax Status

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

Accounting principles generally accepted in the United States of America require plan management to evaluate tax positions taken by the plan and recognize a tax liability if the plan has taken an uncertain position that more likely than not would not be sustained upon examination by the IRS and the US Department of Labor. The Plan is subject to routine audits by taxing jurisdictions; however, there are currently no audits for any tax period in progress. The Plan administrator believes it is no longer subject to income tax examinations for years prior to 2018.

Note E – Risks and Uncertainties

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

Note F – Party-In-Interest Transactions

Section 3(14) of ERISA defines a party-in-interest to include, among others, fiduciaries or employees of the Plan, any person who provides services to the Plan, or an Employer whose employees are covered by the Plan. Notes receivable from participants are also considered to be party-in-interest transactions because they are transacted with Plan participants. Fees paid to parties-in-interest by the Plan for services amounted to approximately $29,000 during the year ended December 31, 2020.

Note G – Reconciliation of Financial Statements to Form 5500

The Plan holds investments in pooled separate accounts, which is how they are reported on Form 5500, Schedule D, DFE/Participating Plan Information. Plan number "000" has been used to report these investments on Schedule D because John Hancock has not filed a Form 5500 directly with the Department of Labor for these investments. As such, the Plan's interest in such investments cannot be included in Schedule H, line 1c(10). Instead, the Plan's interest in the underlying assets of the pooled separate accounts must be allocated and reported in the appropriate categories on a line-by-line basis. Therefore, these investments are reflected as mutual funds on Form 5500, Schedule H, line 1c(13), but as pooled separate accounts for financial statement purposes.

Note H – Subsequent Events

Effective January 1, 2021, the Plan was amended to modify the participant eligibility requirement to six months of service.

Subsequent events have been evaluated through September 29, 2021, which is the date the financial statements were available to be issued.

Supplemental Schedule

Bowers & Company, CPAS, PLLC Savings Plan (EIN): 20-1317788 Plan #001

Schedule H, Line 4i- Schedule of Assets (Held at End of Year)

As of December 31, 2020

(a)	(b) Identity of issuer/ (c) Description of investment	(e) Current value
	(i) Mutual funds:	
*	Capital Appreciation Fund	$ 1,607,633
*	Select Lifestyle Growth Portfolio	1,350,898
*	Select Asset Allocation Growth Portfolio	639,017
*	John Hancock Multi-Index 2040 Preservation Portfolio	589,795
*	MFS Massachusetts Investors Fund	582,985
*	Vanguard Small Cap Growth Index Fund	546,066
*	EuroPacific Growth Fund	513,144
*	Fidelity Advisor Leveraged Company Stock Fund	484,278
*	John Hancock Multi-Index 2025 Preservation Portfolio	452,926
*	Invesco Oppenheimer Developing Markets Fund	414,644
*	John Hancock Multi-Index 2045 Preservation Portfolio	404,614
*	Small Cap Value Fund	403,704
*	Fidelity Advisor Total Bond	358,514
*	DFA Emerging Markets Value Fund	326,418
*	Mid Value Fund	313,417
*	John Hancock Disciplined Value Fund	301,156
*	Vanguard Mid-Cap Growth ETF	241,431
*	John Hancock Multi-Index 2050 Preservation Portfolio	227,268
*	Templeton Global Bond Fund	217,607
*	DFA US Small Cap Fund	193,621
*	John Hancock Multi-Index 2055 Preservation Portfolio	189,322
*	Real Estate Securities Fund	173,852
*	Fidelity Advisor Diversified Stock Fund	139,505
*	Vanguard Short-Term Federal Fund	133,061
*	PIMCO Real Return Fund	95,387
*	John Hancock Multi-Index Income Preservation Portfolio	88,682
*	Select Lifestyle Balanced Portfolio	72,602
*	John Hancock Multi-Index 2060 Preservation Portfolio	46,700
*	Vanguard Total World Stock Index ETF	41,283
*	T. Rowe Price New Era Fund	21,286
*	DFA U.S. Targeted Value Fund	20,431
*	John Hancock Multi-Index 2035 Preservation Portfolio	13,019
	Total mutual funds	11,205,973
	(ii) Self-directed brokerage accounts:	4,722,543
*	Notes receivable from participants (3.25-5.50%)	41,691
	Total investments and notes receivables from participants	$ 15,970,207

* Represents a party-in-interest as defined by ERISA.

See Independent's Auditor's Report