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
- [X] 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
HEARTLAND SECURITY INSURANCE GROUP 401(K) PLAN AND TRUST

1b Three-digit plan number (PN) ▶ 002

1c Effective date of plan 01/01/1994

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)
HEARTLAND SECURITY INSURANCE GROUP, INC.

501 SHELLEY DR
TYLER, TX 75701

2b Employer Identification Number (EIN) 75-2960792

2c Plan Sponsor's telephone number 903-561-1900

2d Business code (see instructions) 551112

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.	10/14/2021	ASHLEA SMITH
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE			
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
SIGN HERE			
	Signature of DFE	Date	Enter name of individual signing as DFE

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

3b Administrator's EIN

3c Administrator's telephone number

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

a Sponsor's name

c Plan Name

4b EIN

4d PN

5 Total number of participants at the beginning of the plan year	**5**	287
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)**	254
a(2) Total number of active participants at the end of the plan year	**6a(2)**	241
b Retired or separated participants receiving benefits	**6b**	0
c Other retired or separated participants entitled to future benefits	**6c**	36
d Subtotal. Add lines **6a(2)**, **6b**, and **6c**	**6d**	277
e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.	**6e**	2
f Total. Add lines **6d** and **6e**	**6f**	279
g Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item)	**6g**	231
h Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested	**6h**	4
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 2F 2G 2J 2K 2T 3D 2R

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

9a Plan funding arrangement (check all that apply)

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

9b Plan benefit arrangement (check all that apply)

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

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

a Pension Schedules

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

b General Schedules

- **(1)** [X] **H** (Financial Information)
- **(2)** [ ] **I** (Financial Information – Small Plan)
- **(3)** [ ] 0 **A** (Insurance Information)
- **(4)** [X] **C** (Service Provider Information)
- **(5)** [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 C (Form 5500)	Service Provider Information	OMB No. 1210-0110
Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ▶ **File as an attachment to Form 5500.**	**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
HEARTLAND SECURITY INSURANCE GROUP 401(K) PLAN AND TRUST

B Three-digit plan number (PN) ▶ 002

C Plan sponsor's name as shown on line 2a of Form 5500
HEARTLAND SECURITY INSURANCE GROUP, INC.

D Employer Identification Number (EIN)
75-2960792

Part I Service Provider Information (see instructions)

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

1 Information on Persons Receiving Only Eligible Indirect Compensation

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

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

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

FIDELITY INVESTMENTS INSTITUTIONAL

04-2647786

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

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

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

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

FIDELITY INVESTMENTS INSTITUTIONAL

04-2647786

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
37 60 64 65	RECORDKEEPER	40854	Yes [X] No [ ]	Yes [X] No [ ]	0	Yes [X] No [ ]

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

KESTRA INVESTMENT SERVICES LLC

35-2552359

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
27	ADVISOR	25775	Yes [ ] No [X]	Yes [ ] No [ ]		Yes [ ] No [ ]

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

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

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

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

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

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

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

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

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

Part I Service Provider Information (continued)

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

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

(d) Enter name and EIN (address) of source of indirect compensation	**(e)** Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.
IVY INTL CORE EQ I - WI SERVICES C P.O. BOX 29217 SHAWNEE MISSION, KS 66201	0.10%

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

(d) Enter name and EIN (address) of source of indirect compensation	**(e)** Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.
JPM MIDCAP VALUE L - DST ASSET MAN 430 W 7TH STREET STE 219432 KANSAS CITY, MO 64105	0.15%

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

(d) Enter name and EIN (address) of source of indirect compensation	**(e)** Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.
TRP QM US SM-CP GR - T. ROWE PRICE 52-2269240	0.15%

Part I Service Provider Information (continued)

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

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

(d) Enter name and EIN (address) of source of indirect compensation	**(e)** Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.
LORD ABBETT ULTRA SHORT BOND CL I 90 HUDSON STREET 10TH FLOOR JERSEY CITY, NJ 07302	0.15%

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

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

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

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

Part II Service Providers Who Fail or Refuse to Provide Information

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

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

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

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

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

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

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

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

a Name:

b EIN:

c Position:

d Address:

e Telephone:

Explanation:

a Name:

b EIN:

c Position:

d Address:

e Telephone:

Explanation:

a Name:

b EIN:

c Position:

d Address:

e Telephone:

Explanation:

a Name:

b EIN:

c Position:

d Address:

e Telephone:

Explanation:

a Name:

b EIN:

c Position:

d Address:

e Telephone:

Explanation:

SCHEDULE 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
HEARTLAND SECURITY INSURANCE GROUP 401(K) PLAN AND TRUST

B Three-digit plan number (PN) ▶ 002

C Plan or DFE sponsor's name as shown on line 2a of Form 5500
HEARTLAND SECURITY INSURANCE GROUP, INC.

D Employer Identification Number (EIN)
75-2960792

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: LD ABBETT CORE BOND

b Name of sponsor of entity listed in (a): WILMINGTON TRUST, N.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)
82-1986152-325	C	650370

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

b Name of sponsor of entity listed in (a):

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

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

b Name of sponsor of entity listed in (a):

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

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

b Name of sponsor of entity listed in (a):

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

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

b Name of sponsor of entity listed in (a):

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

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

b Name of sponsor of entity listed in (a):

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

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

b Name of sponsor of entity listed in (a):

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

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

b Name of sponsor of entity listed in (a):

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

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

b Name of sponsor of entity listed in (a):

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

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

b Name of sponsor of entity listed in (a):

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

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

b Name of sponsor of entity listed in (a):

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

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

b Name of sponsor of entity listed in (a):

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

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

b Name of sponsor of entity listed in (a):

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

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

b Name of sponsor of entity listed in (a):

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

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

b Name of sponsor of entity listed in (a):

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

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

b Name of sponsor of entity listed in (a):

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

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
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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
HEARTLAND SECURITY INSURANCE GROUP 401(K) PLAN AND TRUST

B Three-digit plan number (PN) ▶ 002

C Plan sponsor's name as shown on line 2a of Form 5500
HEARTLAND SECURITY INSURANCE GROUP, INC.

D Employer Identification Number (EIN)
75-2960792

Part I Asset and Liability Statement

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

Assets		(a) Beginning of Year	(b) End of Year
a Total noninterest-bearing cash	1a	0	0
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)	0	0
(2) Participant contributions	1b(2)	0	0
(3) Other	1b(3)	0	0
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)	674386	1345027
(2) U.S. Government securities	1c(2)	0	0
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)	0	0
(B) All other	1c(3)(B)	0	0
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)	0	0
(B) Common	1c(4)(B)	158947	152932
(5) Partnership/joint venture interests	1c(5)	0	0
(6) Real estate (other than employer real property)	1c(6)	0	0
(7) Loans (other than to participants)	1c(7)	0	0
(8) Participant loans	1c(8)	405377	349577
(9) Value of interest in common/collective trusts	1c(9)	716680	650370
(10) Value of interest in pooled separate accounts	1c(10)	0	0
(11) Value of interest in master trust investment accounts	1c(11)	0	0
(12) Value of interest in 103-12 investment entities	1c(12)	0	0
(13) Value of interest in registered investment companies (e.g., mutual funds)	1c(13)	16597586	17752552
(14) Value of funds held in insurance company general account (unallocated contracts)	1c(14)	0	0
(15) Other	1c(15)	0	914

			(a) Beginning of Year	**(b)** End of Year
1d	Employer-related investments:			
	(1) Employer securities	**1d(1)**	0	0
	(2) Employer real property	**1d(2)**	0	0
e	Buildings and other property used in plan operation	**1e**	0	0
f	Total assets (add all amounts in lines 1a through 1e)	**1f**	18552976	20251372
	Liabilities			
g	Benefit claims payable	**1g**	0	0
h	Operating payables	**1h**	0	0
i	Acquisition indebtedness	**1i**	0	0
j	Other liabilities	**1j**	0	0
k	Total liabilities (add all amounts in lines 1g through1j)	**1k**	0	0
	Net Assets			
l	Net assets (subtract line 1k from line 1f)	**1l**	18552976	20251372

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)**	57997	
	(B) Participants	**2a(1)(B)**	1008727	
	(C) Others (including rollovers)	**2a(1)(C)**	83385	
	(2) Noncash contributions	**2a(2)**	0	
	(3) Total contributions. Add lines **2a(1)(A), (B), (C),** and line **2a(2)**	**2a(3)**		1150109
b	**Earnings on investments:**			
	(1) Interest:			
	(A) Interest-bearing cash (including money market accounts and certificates of deposit)	**2b(1)(A)**	1821	
	(B) U.S. Government securities	**2b(1)(B)**	0	
	(C) Corporate debt instruments	**2b(1)(C)**	0	
	(D) Loans (other than to participants)	**2b(1)(D)**	0	
	(E) Participant loans	**2b(1)(E)**	16959	
	(F) Other	**2b(1)(F)**	0	
	(G) Total interest. Add lines **2b(1)(A)** through **(F)**	**2b(1)(G)**		18780
	(2) Dividends: **(A)** Preferred stock	**2b(2)(A)**	0	
	(B) Common stock	**2b(2)(B)**	3759	
	(C) Registered investment company shares (e.g. mutual funds)	**2b(2)(C)**	612877	
	(D) Total dividends. Add lines **2b(2)(A)**, **(B)**, and **(C)**	**2b(2)(D)**		616636
	(3) Rents	**2b(3)**		0
	(4) Net gain (loss) on sale of assets: **(A)** Aggregate proceeds	**2b(4)(A)**	121597	
	(B) Aggregate carrying amount (see instructions)	**2b(4)(B)**	120595	
	(C) Subtract line **2b(4)(B)** from line **2b(4)(A)** and enter result	**2b(4)(C)**		1002
	(5) Unrealized appreciation (depreciation) of assets: **(A)** Real estate	**2b(5)(A)**	0	
	(B) Other	**2b(5)(B)**	-53210	
	(C) Total unrealized appreciation of assets. Add lines **2b(5)(A)** and **(B)**	**2b(5)(C)**		-53210

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts	2b(6)		52677
(7) Net investment gain (loss) from pooled separate accounts	2b(7)		0
(8) Net investment gain (loss) from master trust investment accounts	2b(8)		0
(9) Net investment gain (loss) from 103-12 investment entities	2b(9)		0
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds)	2b(10)		1810908
c Other income	2c		0
d Total income. Add all **income** amounts in column (b) and enter total	2d		3596902
Expenses			
e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	1824929	
(2) To insurance carriers for the provision of benefits	2e(2)	0	
(3) Other	2e(3)	0	
(4) Total benefit payments. Add lines **2e(1)** through **(3)**	2e(4)		1824929
f Corrective distributions (see instructions)	2f		0
g Certain deemed distributions of participant loans (see instructions)	2g		5623
h Interest expense	2h		0
i Administrative expenses: **(1)** Professional fees	2i(1)	0	
(2) Contract administrator fees	2i(2)	0	
(3) Investment advisory and management fees	2i(3)	1324	
(4) Other	2i(4)	66630	
(5) Total administrative expenses. Add lines **2i(1)** through **(4)**	2i(5)		67954
j Total expenses. Add all **expense** amounts in column (b) and enter total	2j		1898506
Net Income and Reconciliation			
k Net income (loss). Subtract line **2j** from line **2d**	2k		1698396
l Transfers of assets:			
(1) To this plan	2l(1)		0
(2) From this plan	2l(2)		0

Part III Accountant's Opinion

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

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

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

b 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: PROTHRO, WILHELMI AND COMPANY **(2)** EIN: 74-2804360

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		50000
f	Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?	**4f**		X	
g	Did the plan hold any assets whose current value was neither readily determinable on an established market nor set by an independent third party appraiser?	**4g**		X	
h	Did the plan receive any noncash contributions whose value was neither readily determinable on an established market nor set by an independent third party appraiser?	**4h**		X	
i	Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.)	**4i**	X		
j	Were any plan transactions or series of transactions in excess of 5% of the current value of plan assets? (Attach schedule of transactions if "Yes" is checked and see instructions for format requirements.)	**4j**		X	
k	Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?	**4k**		X	
l	Has the plan failed to provide any benefit when due under the plan?	**4l**		X	
m	If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)	**4m**		X	
n	If 4m was answered "Yes," check the "Yes" box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3	**4n**		X	

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

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

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

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

5c 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
HEARTLAND SECURITY INSURANCE GROUP 401(K) PLAN AND TRUST

B Three-digit plan number (PN) ▶ 002

C Plan sponsor's name as shown on line 2a of Form 5500
HEARTLAND SECURITY INSURANCE GROUP, INC.

D Employer Identification Number (EIN)
75-2960792

Part I Distributions

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

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

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

EIN(s): 04-6568107

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

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

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

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

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

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

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

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

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

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

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

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

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

Part III Amendments

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

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

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

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

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

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

Part V Additional Information for Multiemployer Defined Benefit Pension Plans

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

a Name of contributing employer

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

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

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

---

a Name of contributing employer

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

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

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

---

a Name of contributing employer

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

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

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

---

a Name of contributing employer

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

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

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

---

a Name of contributing employer

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

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

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

---

a Name of contributing employer

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

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

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

14 Enter the number of 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_____

HEARTLAND SECURITY INSURANCE GROUP, INC.
401(k) PLAN AND TRUST
DECEMBER 31, 2020 AND 2019
(With Independent Auditors' Report Thereon)

HEARTLAND SECURITY INSURANCE GROUP, INC.
401(k) PLAN AND TRUST
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DECEMBER 31, 2020 AND 2019

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ETERNAL VALUES INFINITE POTENTIAL

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INDEPENDENT AUDITORS' REPORT

To the Trustees of the
Heartland Security Insurance Group, Inc.
401(k) Plan and Trust
Tyler, Texas

Report on the Financial Statements
We were engaged to audit the accompanying financial statements of the Heartland Security Insurance Group, Inc. 401(k) Plan and Trust ("Plan"), which comprise the statements of net assets available for benefits as of December 31, 2020 and 2019, and the related statements of changes in net assets available for benefits for the years then ended, and the related notes to the financial statements.

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

Auditors' Responsibility
Our responsibility is to express an opinion on these financial statements based on 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 5, which was certified by Fidelity Management Trust Company, the trustee of the Plan, except for comparing the information with the related information included in the financial statements and supplemental schedule. We have been informed by the plan administrator that the trustee holds the Plan's investment assets and executes investment transactions. The plan administrator has obtained a certification from the trustee as of and for the years ended December 31, 2020 and 2019, that the information provided to the plan administrator by the trustee is complete and accurate.

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

Other Matter
The supplemental schedule titled Schedule of Assets Held for Investment Purposes at End of Year, as Reported by Trustee, for the year ended 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 the supplemental schedule referred to above.

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



PROTHRO, WILHELMI AND COMPANY, PLLC

Tyler, Texas
October 12, 2021

HEARTLAND SECURITY INSURANCE GROUP, INC.
401(k) PLAN AND TRUST
STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS
AS OF DECEMBER 31, 2020 AND 2019

ASSETS	**2020**	**2019**
Receivables:		
Employer contributions	$ 57,976	$ 61,839
Participant contributions	70,141	62,418
Participant loans	349,577	405,377
Total receivables	477,694	529,634
Investments:		
At fair value:		
Interest-bearing cash	1,345,027	674,386
Common stock	152,932	158,947
Value of interest in registered investment companies	17,752,552	16,597,586
Value of interest in common trusts	650,370	716,680
Total investments at fair value	19,900,881	18,147,599
Total assets	20,378,575	18,677,233
NET ASSETS		
Net assets available for benefits	$ 20,378,575	$ 18,677,233

See accompanying notes to financial statements.

HEARTLAND SECURITY INSURANCE GROUP, INC.
401(k) PLAN AND TRUST
STATEMENTS OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS
FOR THE YEARS ENDED DECEMBER 31, 2020 AND 2019

ADDITIONS TO NET ASSETS ATTRIBUTED TO:	**2020**	**2019**
Net appreciation (depreciation) in fair value of investments	$ 1,810,463	$ 2,698,799
Investment income:		
Earnings on investments	616,636	485,952
Earnings on loans	16,959	13,828
Other	1,821	13,249
Total investment income	635,416	513,029
Contributions:		
Employer	54,134	61,839
Participants	1,016,450	1,042,451
Participant rollovers	83,385	96,067
Total contributions	1,153,969	1,200,357
Total additions	3,599,848	4,412,185
DEDUCTIONS FROM NET ASSETS ATTRIBUTED TO:		
Benefits paid to participants	1,824,929	1,436,994
Certain deemed distributions of participant loans	5,623	3,386
Administrative expenses	67,954	65,202
Total deductions	1,898,506	1,505,582
Net increase	1,701,342	2,906,603
NET ASSETS AVAILABLE FOR BENEFITS		
Beginning of year	18,677,233	15,770,630
End of year	$ 20,378,575	$ 18,677,233

See accompanying notes to financial statements.

NOTE 1 - DESCRIPTION OF PLAN

The following description of the Heartland Security Insurance Group 401(k) Plan and Trust (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 single-employer defined contribution plan for the benefit of the employees of Heartland Security Insurance Group, Inc. ("Employer"). The Plan provides for matching, nonelective, and additional contributions by the employer and voluntary "before tax" contributions by participants. It is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA).

CONTRIBUTIONS

Participants may elect to contribute up to 100% of their salary as a "before tax", deductible contribution (elective deferrals) for tax purposes, subject to limits prescribed by law. The maximum annual participant contribution was $19,500 and $19,000 for 2020 and 2019, respectively. All such contributions are voluntary and are paid to the Plan custodian semi-monthly. The Plan allows for catch-up provisions for individuals over 50 years of age up to a maximum amount of $6,500 and $6,000 for 2020 and 2019, respectively.

The employer makes contributions as follows:

Discretionary Contributions:

The employer may make discretionary contributions for each Plan year. The employer, at its discretion, determines matching contributions based on employee elective deferral contributions during the Plan year. Discretionary matching contributions were $54,134 and $61,839 for the years ended December 31, 2020 and 2019 respectively.

Additional Contributions:

The employer may be required to make an extra contribution in any Plan year that the Plan is considered to be top heavy. These contributions will be made at the end of the year to non-highly paid employees who are active participants on that date. For 2020 and 2019, the Plan was not considered to be top heavy; therefore, no additional contributions were made.

NOTE 1 - DESCRIPTION OF PLAN – continued

CONTRIBUTIONS - continued

Contributions for the year ended December 31, 2020 and 2019 were as follows:

Employer:	2020	2019
Discretionary matching	$ 54,134	$ 61,839
Participants:		
Deferral	1,016,450	1,042,451
Rollover	83,385	96,067
	$ 1,099,835	$ 1,138,518
Total contributions	$ 1,153,969	$ 1,200,357

PARTICIPATION
Employees are eligible to participate in the Plan on the first day of the month immediately following completion of two months of service as defined by the Plan. Employees must be at least 21 years of age.

PARTICIPANT ACCOUNTS
Each participant's account is credited with the participant's contributions and allocations of (a) the employer's contribution and (b) Plan earnings, and charged with an allocation of investment expenses. Allocations are based on a percentage of assets invested. The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested account.

VESTING
A participant's elective deferral contributions are 100% vested at all times. A participant's interest in matching employer contributions made for the benefit of the participant is 20% after two years of service, 40% after three years, 60% after four years, 80% after five years, and 100% after six years.

FORFEITED ACCOUNTS
Forfeitures of terminating participants' non-vested accounts are retained in the Plan and may first be used to pay administrative expenses. Any remaining amounts will be used to reduce future employer contributions payable under the Plan. At December 31, 2020 and 2019, forfeited non-vested accounts totaled $7,640 and $3,652, respectively. These accounts will be used to reduce current year Plan expenses.

NOTE 1 - DESCRIPTION OF PLAN – continued

PAYMENT OF BENEFITS

Upon retirement, the date the participant attains age 55 and completes six years of service or attains the normal retirement age of 65, death, disability, or termination of the Plan, all vested amounts credited to participants' accounts may be withdrawn. Distributions of amounts withdrawn upon retirement, death, disability, or termination of service are made by lump sum, installments, or rollovers to another 401(k) plan or Individual Retirement Account. Benefit payments to participants are recorded upon distribution.

PARTICIPANT LOANS

Participants may borrow from their fund accounts a minimum of $1,000 and up to a maximum of the lesser of $50,000, reduced by the highest outstanding loan balance in their account during the prior twelve-month period, or 50% of their vested account balance. The loans are secured by the balance in the participant's account and bear interest at rates of 4.25%, which are commensurate with local prevailing rates as determined periodically by the plan administrator. Upon default, the entire outstanding principal and accrued interest is immediately due and payable. A loan is considered to be in default if there is an outstanding principal balance after the last scheduled repayment date or if any scheduled repayments remain unpaid at the end of the specified period. At December 31, 2020 and 2019, participant loan balances are $349,577 and $405,377, respectively.

PLAN TERMINATION

Although it has not expressed any intent to do so, the employer has the right to discontinue contributions at any time and to terminate the Plan subject to the provisions of ERISA. In the event of Plan termination, participants' accounts will immediately become 100% vested and non-forfeitable.

ADMINISTRATIVE EXPENSES

Administrative expenses of the Plan are the responsibility of the Plan; however, the employer absorbs legal, audit, record keeping, and trustee fees.

NOTE 2 - SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

BASIS OF PRESENTATION

The accompanying financial statements for the Plan were prepared on the accrual basis of accounting.

INVESTMENT VALUATION AND INCOME RECOGNITION

The Plan's investments are stated at fair value. Shares of registered investment companies are valued at quoted market prices, which represent the net asset value of shares held by the Plan at year end. Purchases and sales of investments are recorded on a trade date basis. Participant loans are valued at cost, which approximates fair value. Interest income is recognized when earned.

NOTE 2 - SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES – continued

USE OF ESTIMATES
The preparation of financial statements in conformity with generally accepted accounting principles requires the plan administrator to make estimates and assumptions that affect certain reported amounts and disclosures. Accordingly, actual results may differ from those estimates.

NOTE 3 – CERTIFICATION OF PLAN TRUSTEE

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

- Investments and notes receivable from participants as shown in the statements of net assets available for benefits as of December 31, 2020 and 2019.
- Investment income and interest income on notes receivable from participants as shown in the statements of changes in net assets available for benefits for the years ended December 31, 2020 and 2019.
- Investment information and notes receivable on participants included in the accompanying schedule of assets (held at end of year) as of December 31, 2020.

NOTE 4 - TAX STATUS

The Plan obtained its latest determination letter on March 31, 2008, in which the Internal Revenue Service stated that the Plan, as then designed, was in compliance with the applicable requirements of the Internal Revenue Code. The Plan has been amended since receiving the determination letter. The plan administrator believes that the Plan is designed and is currently being operated in compliance with the applicable requirements of the IRC.

The plan administrator believes it is no longer subject to income tax examinations on its federal Annual Return/Report of Employee Benefit Plans (Form 5500) for years prior to 2017. The plan administrator also believes that it has filed all required tax reports and has no uncertain tax positions.

NOTE 5 – INVESTMENTS

Fidelity Management Trust Company has certified that the financial information for the years ended December 31, 2020 and 2019 is complete and accurate.

NET CHANGE IN FAIR VALUE
The Plan's investments, including investments bought, sold, and held during the year, appreciated (depreciated) in value by $1,810,463 and $2,698,799 during 2020 and 2019, respectively.

NOTE 6 – FAIR VALUE MEASUREMENTS

Financial Accounting Standards Board Accounting Standard Codification (FASB ASC) 820 (formerly SFAS No. 157, *Fair Value Measurements*), establishes a framework for measuring fair value. That framework provides a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets or liabilities (level one measurements) and the lowest priority to unobservable inputs (level three measurements).

The three levels of the fair value hierarchy under FASB ASC 820 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. All of the investments in the Plan are categorized as Level 1.

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.

Level 3 – Inputs to the valuation methodology are unobservable and significant to the fair value measurement.

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

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

Mutual funds / Common Stock: Valued at the net asset value of shares held by the Plan at year end.

The method 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 method is 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.

NOTE 6 – FAIR VALUE MEASUREMENTS - continued

The following table sets forth, by level, within the fair value hierarchy:

Assets at Fair Value as of December 31, 2020:

Interest-bearing cash	$ 1,345,027	Level 1
Common stock	152,932	Level 1
Mutual funds	17,752,552	Level 1
Common trusts	650,370	Level 1
Total assets at fair value	$ 19,900,881	

Assets at Fair Value as of December 31, 2019:

Interest-bearing cash	$ 674,386	Level 1
Common stock	158,947	Level 1
Mutual funds	16,597,586	Level 1
Common trusts	716,680	Level 1
Total assets at fair value	$ 18,147,599	

NOTE 7 – RECONCILIATION OF FINANCIAL STATEMENTS TO SCHEDULE H OF FORM 5500

The following is a reconciliation of net assets available for plan benefits per the financial statements at December 31, 2020 to Schedule H of Form 5500, which was prepared on a cash basis:

Net assets available for benefits per the financial statements	$ 20,378,575
Employer contributions receivable	(57,976)
Participant contributions receivable	(70,141)
Other investments	914
Net assets available for benefits per Schedule H of Form 5500	$ 20,251,372

NOTE 8 – 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 Statement of Net Assets Available for Benefits.

NOTE 9 – PARTIES-IN-INTEREST TRANSACTIONS

The Plan invests all of its funds in various mutual funds that are offered by Fidelity Investments, which is the trust company that serves as trustee and record keeper for the Plan. Fidelity Management Trust Company is considered a party-in-interest to the Plan and has been indicated as such on the accompanying supplemental information, the *Schedule of Assets Held for Investment Purposes at End of Year, as Reported by Trustee*.

Fees and other administrative expenses paid by the Plan to parties-in-interest for the years ended December 31, 2020 and 2019, amounted to $67,954 and $65,202, respectively.

NOTE 10 – SUBSEQUENT EVENTS

Management has evaluated subsequent events through October 12, 2021, the date on which the financial statements were available to be issued.

HEARTLAND SECURITY INSURANCE GROUP, INC.
401(k) PLAN AND TRUST
FORM 5500 SCHEDULE H, PART IV, ITEM 4i
SCHEDULE OF ASSETS HELD FOR INVESTMENT PURPOSES
AT END OF YEAR, AS REPORTED BY TRUSTEE
DECEMBER 31, 2020

(a)	(b) IDENTITY OF ISSUER, BORROWER, LESSOR OR SIMILAR PARTY	(c) DESCRIPTION OF INVESTMENT INCLUDING MATURITY DATE, RATE OF INTEREST, COLLATERAL, PAR, OR MATURITY VALUE	(d) COST	(e) CURRENT VALUE
*	FIDELITY INVESTMENTS	BROKERAGELINK EXTERNAL FUND	$ 70,744	$ 71,024
*	FIDELITY INVESTMENTS	BROKERAGELINK CASH	10,536	10,536
*	FIDELITY INVESTMENTS	BROKERAGELINK COMMON STOCK	243,161	152,932
*	FIDELITY INVESTMENTS	BROKERAGELINK RIGHTS/WARRANTS	1,000	914
*	FIDELITY INVESTMENTS	REGISTERED INVESTMENT COMPANY VANG TARGET RET 2055	135,060	175,771
*	FIDELITY INVESTMENTS	REGISTERED INVESTMENT COMPANY IVY INTL CORE EQ I	250,148	292,229
*	FIDELITY INVESTMENTS	REGISTERED INVESTMENT COMPANY TRP QM US SM-CP GR	240,767	420,652
*	FIDELITY INVESTMENTS	REGISTERED INVESTMENT COMPANY PIM FOR BD US$HG I	4,546	4,629
*	FIDELITY INVESTMENTS	REGISTERED INVESTMENT COMPANY VAN TARGET RET 2020	1,431,981	1,619,427
*	FIDELITY INVESTMENTS	REGISTERED INVESTMENT COMPANY VAN TARGET RET 2030	2,251,756	2,894,891
*	FIDELITY INVESTMENTS	REGISTERED INVESTMENT COMPANY VAN TARGET RET 2040	247,567	347,833
*	FIDELITY INVESTMENTS	REGISTERED INVESTMENT COMPANY VAN TARGET RET 2050	121,565	165,299
*	FIDELITY INVESTMENTS	REGISTERED INVESTMENT COMPANY VANG BAL INDEX ADM	235,238	297,335
*	FIDELITY INVESTMENTS	REGISTERED INVESTMENT COMPANY JPM MIDCAP VALUE L	411,424	427,643
*	FIDELITY INVESTMENTS	REGISTERED INVESTMENT COMPANY VANG TARGET RET INC	178,505	198,827

HEARTLAND SECURITY INSURANCE GROUP, INC.
401(k) PLAN AND TRUST
FORM 5500 SCHEDULE H, PART IV, ITEM 4i
SCHEDULE OF ASSETS HELD FOR INVESTMENT PURPOSES
AT END OF YEAR, AS REPORTED BY TRUSTEE
DECEMBER 31, 2020

(a)	(b) IDENTITY OF ISSUER, BORROWER, LESSOR OR SIMILAR PARTY	(c) DESCRIPTION OF INVESTMENT INCLUDING MATURITY DATE, RATE OF INTEREST, COLLATERAL, PAR, OR MATURITY VALUE	(d) COST	(e) CURRENT VALUE
*	FIDELITY INVESTMENTS	REGISTERED INVESTMENT COMPANY VANG TARGET RET 2015	557,303	594,600
*	FIDELITY INVESTMENTS	REGISTERED INVESTMENT COMPANY VANGTARGET RET 2025	2,701,232	3,292,525
*	FIDELITY INVESTMENTS	REGISTERED INVESTMENT COMPANY VANG TARGET RET 2035	799,179	1,036,797
*	FIDELITY INVESTMENTS	REGISTERED INVESTMENT COMPANY VANG TARGET RET 2045	364,964	483,155
*	FIDELITY INVESTMENTS	REGISTERED INVESTMENT COMPANY MFS VALUE R6	418,998	466,283
*	FIDELITY INVESTMENTS	REGISTERED INVESTMENT COMPANY VANG TARGET RET 2060	41,239	49,755
*	FIDELITY INVESTMENTS	REGISTERED INVESTMENT COMPANY FID CONTRAFUND	666,251	1,076,939
*	FIDELITY INVESTMENTS	REGISTERED INVESTMENT COMPANY FIDELITY GOVT INCOME	223,750	232,793
*	FIDELITY INVESTMENTS	REGISTERED INVESTMENT COMPANY FID GOVT MMKT	1,334,491	1,334,491
*	FIDELITY INVESTMENTS	REGISTERED INVESTMENT COMPANY FID EXT MKT IDX	785,192	998,004
*	FIDELITY INVESTMENTS	REGISTERED INVESTMENT COMPANY FID INTL INDEX	101,569	115,922
*	FIDELITY INVESTMENTS	REGISTERED INVESTMENT COMPANY FID 500 INDEX	1,353,029	1,725,631
*	FIDELITY INVESTMENTS	REGISTERED INVESTMENT COMPANY LD ABBETT CORE BOND	568,994	650,370
*	FIDELITY INVESTMENTS	REGISTERED INVESTMENT COMPANY BLKRK MD CP GR EQ K	135,241	207,376

HEARTLAND SECURITY INSURANCE GROUP, INC.
401(k) PLAN AND TRUST
FORM 5500 SCHEDULE H, PART IV, ITEM 4i
SCHEDULE OF ASSETS HELD FOR INVESTMENT PURPOSES
AT END OF YEAR, AS REPORTED BY TRUSTEE
DECEMBER 31, 2020

(a)	(b) IDENTITY OF ISSUER, BORROWER, LESSOR OR SIMILAR PARTY	(c) DESCRIPTION OF INVESTMENT INCLUDING MATURITY DATE, RATE OF INTEREST, COLLATERAL, PAR, OR MATURITY VALUE	(d) COST	(e) CURRENT VALUE
*	FIDELITY INVESTMENTS	REGISTERED INVESTMENT COMPANY GS EM MKT EQ INS R6	193,975	239,710
*	FIDELITY INVESTMENTS	REGISTERED INVESTMENT COMPANY VANG SMCPVL IDX ADM	293,708	316,588
	PARTICIPANT LOANS	RANGE OF INTEREST RATES RATES RANGE FROM 3.25% to 8.25%	-	349,577
			$ 16,373,113	$ 20,250,458

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

SUMMARY OF NET TRUST ASSETS

Total Plan Assets as of 12/31/2020

Fund Name	Share Balance 12/31/2020	Historical Cost	Price	Total Market Value
BROKERAGELINK		$0.00		
COMMON STOCK		$243,161.15		$152,932.31
EXTERNAL FUND		$70,743.63		$71,023.80
CASH		$10,535.87		$10,535.87
RIGHTS/WARRANTS		$1,000.00		$914.39
LD ABBETT CORE BOND	55,682.348	$568,993.57	$11.68	$650,369.82
VANG TARGET RET 2055	3,562.441	$135,059.93	$49.34	$175,770.84
IVY INTL CORE EQ I	15,552.361	$250,148.27	$18.79	$292,228.86
TRP QM US SM-CP GR	8,813.158	$240,767.22	$47.73	$420,652.03
PIM INTL BD US$H I	417.436	$4,546.29	$11.09	$4,629.37
BLKRK MD CP GR EQ K	4,696.011	$135,240.86	$44.16	$207,375.85
GS EM MKT EQ INS R6	20,505.557	$193,974.96	$11.69	$239,709.96
VANG TARGET RET 2020	47,227.394	$1,431,980.71	$34.29	$1,619,427.34
VANG TARGET RET 2030	71,390.650	$2,251,755.91	$40.55	$2,894,890.86
VANG TARGET RET 2040	7,857.073	$247,567.39	$44.27	$347,832.62
VANG TARGET RET 2050	3,636.947	$121,564.53	$45.45	$165,299.24
VANG BAL INDEX ADM	6,705.797	$235,237.89	$44.34	$297,335.04
JPM MIDCAP VALUE L	11,576.699	$411,423.72	$36.94	$427,643.26
VANG TARGET RET INC	13,317.264	$178,505.03	$14.93	$198,826.75
VANG TARGET RET 2015	37,800.378	$557,302.91	$15.73	$594,599.95
VANG TARGET RET 2025	152,856.302	$2,701,232.04	$21.54	$3,292,524.75
VANG TARGET RET 2035	41,110.100	$799,179.45	$25.22	$1,036,796.72
VANG TARGET RET 2045	17,139.249	$364,964.29	$28.19	$483,155.43
MFS VALUE R6	10,403.452	$418,997.61	$44.82	$466,282.72
VANG TARGET RET 2060	1,141.425	$41,239.11	$43.59	$49,754.72
VANG SMCPVL IDX ADM	5,184.021	$293,707.66	$61.07	$316,588.16
FID CONTRAFUND	64,256.530	$666,251.35	$16.76	$1,076,939.44
FIDELITY GOVT INCOME	21,298.543	$223,750.09	$10.93	$232,793.07
FID GOVT MMKT	1,334,491.330	$1,334,491.33	$1.00	$1,334,491.33
FID 500 INDEX	13,263.774	$1,353,028.71	$130.17	$1,726,545.46
FID INTL INDEX	2,541.590	$101,569.04	$45.61	$115,921.92
FID EXTD MKT IDX	11,955.005	$785,191.61	$83.48	$998,003.82
OUTSTANDING LOAN BALANCE				$349,576.71
			NET ASSETS 12/31/2020:	$20,251,372.41

Assets are presented at fair value with the exception to fully benefit responsive investment contracts which are presented at contract value as in previous years. See Chapter 7 of the Fidelity Auditor's Guide for financial statement presentation and disclosure information.

HEARTLAND SECURITY INSURANCE GROUP, INC.
401(k) PLAN AND TRUST
DECEMBER 31, 2020 AND 2019
(With Independent Auditors' Report Thereon)

HEARTLAND SECURITY INSURANCE GROUP, INC.
401(k) PLAN AND TRUST
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DECEMBER 31, 2020 AND 2019

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INDEPENDENT AUDITORS' REPORT

To the Trustees of the
Heartland Security Insurance Group, Inc.
401(k) Plan and Trust
Tyler, Texas

Report on the Financial Statements
We were engaged to audit the accompanying financial statements of the Heartland Security Insurance Group, Inc. 401(k) Plan and Trust ("Plan"), which comprise the statements of net assets available for benefits as of December 31, 2020 and 2019, and the related statements of changes in net assets available for benefits for the years then ended, and the related notes to the financial statements.

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

Auditors' Responsibility
Our responsibility is to express an opinion on these financial statements based on 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 5, which was certified by Fidelity Management Trust Company, the trustee of the Plan, except for comparing the information with the related information included in the financial statements and supplemental schedule. We have been informed by the plan administrator that the trustee holds the Plan's investment assets and executes investment transactions. The plan administrator has obtained a certification from the trustee as of and for the years ended December 31, 2020 and 2019, that the information provided to the plan administrator by the trustee is complete and accurate.

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

Other Matter
The supplemental schedule titled Schedule of Assets Held for Investment Purposes at End of Year, as Reported by Trustee, for the year ended 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 the supplemental schedule referred to above.

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



PROTHRO, WILHELMI AND COMPANY, PLLC

Tyler, Texas
October 12, 2021

HEARTLAND SECURITY INSURANCE GROUP, INC.
401(k) PLAN AND TRUST
STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS
AS OF DECEMBER 31, 2020 AND 2019

ASSETS	**2020**	**2019**
Receivables:		
Employer contributions	$ 57,976	$ 61,839
Participant contributions	70,141	62,418
Participant loans	349,577	405,377
Total receivables	477,694	529,634
Investments:		
At fair value:		
Interest-bearing cash	1,345,027	674,386
Common stock	152,932	158,947
Value of interest in registered investment companies	17,752,552	16,597,586
Value of interest in common trusts	650,370	716,680
Total investments at fair value	19,900,881	18,147,599
Total assets	20,378,575	18,677,233
NET ASSETS		
Net assets available for benefits	$ 20,378,575	$ 18,677,233

See accompanying notes to financial statements.

HEARTLAND SECURITY INSURANCE GROUP, INC.
401(k) PLAN AND TRUST
STATEMENTS OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS
FOR THE YEARS ENDED DECEMBER 31, 2020 AND 2019

ADDITIONS TO NET ASSETS ATTRIBUTED TO:	**2020**	**2019**
Net appreciation (depreciation) in fair value of investments	$ 1,810,463	$ 2,698,799
Investment income:		
Earnings on investments	616,636	485,952
Earnings on loans	16,959	13,828
Other	1,821	13,249
Total investment income	635,416	513,029
Contributions:		
Employer	54,134	61,839
Participants	1,016,450	1,042,451
Participant rollovers	83,385	96,067
Total contributions	1,153,969	1,200,357
Total additions	3,599,848	4,412,185
DEDUCTIONS FROM NET ASSETS ATTRIBUTED TO:		
Benefits paid to participants	1,824,929	1,436,994
Certain deemed distributions of participant loans	5,623	3,386
Administrative expenses	67,954	65,202
Total deductions	1,898,506	1,505,582
Net increase	1,701,342	2,906,603
NET ASSETS AVAILABLE FOR BENEFITS		
Beginning of year	18,677,233	15,770,630
End of year	$ 20,378,575	$ 18,677,233

See accompanying notes to financial statements.

NOTE 1 - DESCRIPTION OF PLAN

The following description of the Heartland Security Insurance Group 401(k) Plan and Trust (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 single-employer defined contribution plan for the benefit of the employees of Heartland Security Insurance Group, Inc. ("Employer"). The Plan provides for matching, nonelective, and additional contributions by the employer and voluntary "before tax" contributions by participants. It is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA).

CONTRIBUTIONS

Participants may elect to contribute up to 100% of their salary as a "before tax", deductible contribution (elective deferrals) for tax purposes, subject to limits prescribed by law. The maximum annual participant contribution was $19,500 and $19,000 for 2020 and 2019, respectively. All such contributions are voluntary and are paid to the Plan custodian semi-monthly. The Plan allows for catch-up provisions for individuals over 50 years of age up to a maximum amount of $6,500 and $6,000 for 2020 and 2019, respectively.

The employer makes contributions as follows:

Discretionary Contributions:

The employer may make discretionary contributions for each Plan year. The employer, at its discretion, determines matching contributions based on employee elective deferral contributions during the Plan year. Discretionary matching contributions were $54,134 and $61,839 for the years ended December 31, 2020 and 2019 respectively.

Additional Contributions:

The employer may be required to make an extra contribution in any Plan year that the Plan is considered to be top heavy. These contributions will be made at the end of the year to non-highly paid employees who are active participants on that date. For 2020 and 2019, the Plan was not considered to be top heavy; therefore, no additional contributions were made.

NOTE 1 - DESCRIPTION OF PLAN – continued

CONTRIBUTIONS - continued

Contributions for the year ended December 31, 2020 and 2019 were as follows:

Employer:	2020	2019
Discretionary matching	$ 54,134	$ 61,839
Participants:		
Deferral	1,016,450	1,042,451
Rollover	83,385	96,067
	$ 1,099,835	$ 1,138,518
Total contributions	$ 1,153,969	$ 1,200,357

PARTICIPATION
Employees are eligible to participate in the Plan on the first day of the month immediately following completion of two months of service as defined by the Plan. Employees must be at least 21 years of age.

PARTICIPANT ACCOUNTS
Each participant's account is credited with the participant's contributions and allocations of (a) the employer's contribution and (b) Plan earnings, and charged with an allocation of investment expenses. Allocations are based on a percentage of assets invested. The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested account.

VESTING
A participant's elective deferral contributions are 100% vested at all times. A participant's interest in matching employer contributions made for the benefit of the participant is 20% after two years of service, 40% after three years, 60% after four years, 80% after five years, and 100% after six years.

FORFEITED ACCOUNTS
Forfeitures of terminating participants' non-vested accounts are retained in the Plan and may first be used to pay administrative expenses. Any remaining amounts will be used to reduce future employer contributions payable under the Plan. At December 31, 2020 and 2019, forfeited non-vested accounts totaled $7,640 and $3,652, respectively. These accounts will be used to reduce current year Plan expenses.

NOTE 1 - DESCRIPTION OF PLAN – continued

PAYMENT OF BENEFITS

Upon retirement, the date the participant attains age 55 and completes six years of service or attains the normal retirement age of 65, death, disability, or termination of the Plan, all vested amounts credited to participants' accounts may be withdrawn. Distributions of amounts withdrawn upon retirement, death, disability, or termination of service are made by lump sum, installments, or rollovers to another 401(k) plan or Individual Retirement Account. Benefit payments to participants are recorded upon distribution.

PARTICIPANT LOANS

Participants may borrow from their fund accounts a minimum of $1,000 and up to a maximum of the lesser of $50,000, reduced by the highest outstanding loan balance in their account during the prior twelve-month period, or 50% of their vested account balance. The loans are secured by the balance in the participant's account and bear interest at rates of 4.25%, which are commensurate with local prevailing rates as determined periodically by the plan administrator. Upon default, the entire outstanding principal and accrued interest is immediately due and payable. A loan is considered to be in default if there is an outstanding principal balance after the last scheduled repayment date or if any scheduled repayments remain unpaid at the end of the specified period. At December 31, 2020 and 2019, participant loan balances are $349,577 and $405,377, respectively.

PLAN TERMINATION

Although it has not expressed any intent to do so, the employer has the right to discontinue contributions at any time and to terminate the Plan subject to the provisions of ERISA. In the event of Plan termination, participants' accounts will immediately become 100% vested and non-forfeitable.

ADMINISTRATIVE EXPENSES

Administrative expenses of the Plan are the responsibility of the Plan; however, the employer absorbs legal, audit, record keeping, and trustee fees.

NOTE 2 - SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

BASIS OF PRESENTATION

The accompanying financial statements for the Plan were prepared on the accrual basis of accounting.

INVESTMENT VALUATION AND INCOME RECOGNITION

The Plan's investments are stated at fair value. Shares of registered investment companies are valued at quoted market prices, which represent the net asset value of shares held by the Plan at year end. Purchases and sales of investments are recorded on a trade date basis. Participant loans are valued at cost, which approximates fair value. Interest income is recognized when earned.

NOTE 2 - SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES – continued

USE OF ESTIMATES
The preparation of financial statements in conformity with generally accepted accounting principles requires the plan administrator to make estimates and assumptions that affect certain reported amounts and disclosures. Accordingly, actual results may differ from those estimates.

NOTE 3 – CERTIFICATION OF PLAN TRUSTEE

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

- Investments and notes receivable from participants as shown in the statements of net assets available for benefits as of December 31, 2020 and 2019.
- Investment income and interest income on notes receivable from participants as shown in the statements of changes in net assets available for benefits for the years ended December 31, 2020 and 2019.
- Investment information and notes receivable on participants included in the accompanying schedule of assets (held at end of year) as of December 31, 2020.

NOTE 4 - TAX STATUS

The Plan obtained its latest determination letter on March 31, 2008, in which the Internal Revenue Service stated that the Plan, as then designed, was in compliance with the applicable requirements of the Internal Revenue Code. The Plan has been amended since receiving the determination letter. The plan administrator believes that the Plan is designed and is currently being operated in compliance with the applicable requirements of the IRC.

The plan administrator believes it is no longer subject to income tax examinations on its federal Annual Return/Report of Employee Benefit Plans (Form 5500) for years prior to 2017. The plan administrator also believes that it has filed all required tax reports and has no uncertain tax positions.

NOTE 5 – INVESTMENTS

Fidelity Management Trust Company has certified that the financial information for the years ended December 31, 2020 and 2019 is complete and accurate.

NET CHANGE IN FAIR VALUE
The Plan's investments, including investments bought, sold, and held during the year, appreciated (depreciated) in value by $1,810,463 and $2,698,799 during 2020 and 2019, respectively.

NOTE 6 – FAIR VALUE MEASUREMENTS

Financial Accounting Standards Board Accounting Standard Codification (FASB ASC) 820 (formerly SFAS No. 157, *Fair Value Measurements*), establishes a framework for measuring fair value. That framework provides a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets or liabilities (level one measurements) and the lowest priority to unobservable inputs (level three measurements).

The three levels of the fair value hierarchy under FASB ASC 820 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. All of the investments in the Plan are categorized as Level 1.

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.

Level 3 – Inputs to the valuation methodology are unobservable and significant to the fair value measurement.

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

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

Mutual funds / Common Stock: Valued at the net asset value of shares held by the Plan at year end.

The method 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 method is 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.

NOTE 6 – FAIR VALUE MEASUREMENTS - continued

The following table sets forth, by level, within the fair value hierarchy:

Assets at Fair Value as of December 31, 2020:

Interest-bearing cash	$ 1,345,027	Level 1
Common stock	152,932	Level 1
Mutual funds	17,752,552	Level 1
Common trusts	650,370	Level 1
Total assets at fair value	$ 19,900,881	

Assets at Fair Value as of December 31, 2019:

Interest-bearing cash	$ 674,386	Level 1
Common stock	158,947	Level 1
Mutual funds	16,597,586	Level 1
Common trusts	716,680	Level 1
Total assets at fair value	$ 18,147,599	

NOTE 7 – RECONCILIATION OF FINANCIAL STATEMENTS TO SCHEDULE H OF FORM 5500

The following is a reconciliation of net assets available for plan benefits per the financial statements at December 31, 2020 to Schedule H of Form 5500, which was prepared on a cash basis:

Net assets available for benefits per the financial statements	$ 20,378,575
Employer contributions receivable	(57,976)
Participant contributions receivable	(70,141)
Other investments	914
Net assets available for benefits per Schedule H of Form 5500	$ 20,251,372

NOTE 8 – 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 Statement of Net Assets Available for Benefits.

NOTE 9 – PARTIES-IN-INTEREST TRANSACTIONS

The Plan invests all of its funds in various mutual funds that are offered by Fidelity Investments, which is the trust company that serves as trustee and record keeper for the Plan. Fidelity Management Trust Company is considered a party-in-interest to the Plan and has been indicated as such on the accompanying supplemental information, the *Schedule of Assets Held for Investment Purposes at End of Year, as Reported by Trustee*.

Fees and other administrative expenses paid by the Plan to parties-in-interest for the years ended December 31, 2020 and 2019, amounted to $67,954 and $65,202, respectively.

NOTE 10 – SUBSEQUENT EVENTS

Management has evaluated subsequent events through October 12, 2021, the date on which the financial statements were available to be issued.

HEARTLAND SECURITY INSURANCE GROUP, INC.
401(k) PLAN AND TRUST
FORM 5500 SCHEDULE H, PART IV, ITEM 4i
SCHEDULE OF ASSETS HELD FOR INVESTMENT PURPOSES
AT END OF YEAR, AS REPORTED BY TRUSTEE
DECEMBER 31, 2020

(a)	(b) IDENTITY OF ISSUER, BORROWER, LESSOR OR SIMILAR PARTY	(c) DESCRIPTION OF INVESTMENT INCLUDING MATURITY DATE, RATE OF INTEREST, COLLATERAL, PAR, OR MATURITY VALUE	(d) COST	(e) CURRENT VALUE
*	FIDELITY INVESTMENTS	BROKERAGELINK EXTERNAL FUND	$ 70,744	$ 71,024
*	FIDELITY INVESTMENTS	BROKERAGELINK CASH	10,536	10,536
*	FIDELITY INVESTMENTS	BROKERAGELINK COMMON STOCK	243,161	152,932
*	FIDELITY INVESTMENTS	BROKERAGELINK RIGHTS/WARRANTS	1,000	914
*	FIDELITY INVESTMENTS	REGISTERED INVESTMENT COMPANY VANG TARGET RET 2055	135,060	175,771
*	FIDELITY INVESTMENTS	REGISTERED INVESTMENT COMPANY IVY INTL CORE EQ I	250,148	292,229
*	FIDELITY INVESTMENTS	REGISTERED INVESTMENT COMPANY TRP QM US SM-CP GR	240,767	420,652
*	FIDELITY INVESTMENTS	REGISTERED INVESTMENT COMPANY PIM FOR BD US$HG I	4,546	4,629
*	FIDELITY INVESTMENTS	REGISTERED INVESTMENT COMPANY VAN TARGET RET 2020	1,431,981	1,619,427
*	FIDELITY INVESTMENTS	REGISTERED INVESTMENT COMPANY VAN TARGET RET 2030	2,251,756	2,894,891
*	FIDELITY INVESTMENTS	REGISTERED INVESTMENT COMPANY VAN TARGET RET 2040	247,567	347,833
*	FIDELITY INVESTMENTS	REGISTERED INVESTMENT COMPANY VAN TARGET RET 2050	121,565	165,299
*	FIDELITY INVESTMENTS	REGISTERED INVESTMENT COMPANY VANG BAL INDEX ADM	235,238	297,335
*	FIDELITY INVESTMENTS	REGISTERED INVESTMENT COMPANY JPM MIDCAP VALUE L	411,424	427,643
*	FIDELITY INVESTMENTS	REGISTERED INVESTMENT COMPANY VANG TARGET RET INC	178,505	198,827

HEARTLAND SECURITY INSURANCE GROUP, INC.
401(k) PLAN AND TRUST
FORM 5500 SCHEDULE H, PART IV, ITEM 4i
SCHEDULE OF ASSETS HELD FOR INVESTMENT PURPOSES
AT END OF YEAR, AS REPORTED BY TRUSTEE
DECEMBER 31, 2020

(a)	(b) IDENTITY OF ISSUER, BORROWER, LESSOR OR SIMILAR PARTY	(c) DESCRIPTION OF INVESTMENT INCLUDING MATURITY DATE, RATE OF INTEREST, COLLATERAL, PAR, OR MATURITY VALUE	(d) COST	(e) CURRENT VALUE
*	FIDELITY INVESTMENTS	REGISTERED INVESTMENT COMPANY VANG TARGET RET 2015	557,303	594,600
*	FIDELITY INVESTMENTS	REGISTERED INVESTMENT COMPANY VANGTARGET RET 2025	2,701,232	3,292,525
*	FIDELITY INVESTMENTS	REGISTERED INVESTMENT COMPANY VANG TARGET RET 2035	799,179	1,036,797
*	FIDELITY INVESTMENTS	REGISTERED INVESTMENT COMPANY VANG TARGET RET 2045	364,964	483,155
*	FIDELITY INVESTMENTS	REGISTERED INVESTMENT COMPANY MFS VALUE R6	418,998	466,283
*	FIDELITY INVESTMENTS	REGISTERED INVESTMENT COMPANY VANG TARGET RET 2060	41,239	49,755
*	FIDELITY INVESTMENTS	REGISTERED INVESTMENT COMPANY FID CONTRAFUND	666,251	1,076,939
*	FIDELITY INVESTMENTS	REGISTERED INVESTMENT COMPANY FIDELITY GOVT INCOME	223,750	232,793
*	FIDELITY INVESTMENTS	REGISTERED INVESTMENT COMPANY FID GOVT MMKT	1,334,491	1,334,491
*	FIDELITY INVESTMENTS	REGISTERED INVESTMENT COMPANY FID EXT MKT IDX	785,192	998,004
*	FIDELITY INVESTMENTS	REGISTERED INVESTMENT COMPANY FID INTL INDEX	101,569	115,922
*	FIDELITY INVESTMENTS	REGISTERED INVESTMENT COMPANY FID 500 INDEX	1,353,029	1,725,631
*	FIDELITY INVESTMENTS	REGISTERED INVESTMENT COMPANY LD ABBETT CORE BOND	568,994	650,370
*	FIDELITY INVESTMENTS	REGISTERED INVESTMENT COMPANY BLKRK MD CP GR EQ K	135,241	207,376

HEARTLAND SECURITY INSURANCE GROUP, INC.
401(k) PLAN AND TRUST
FORM 5500 SCHEDULE H, PART IV, ITEM 4i
SCHEDULE OF ASSETS HELD FOR INVESTMENT PURPOSES
AT END OF YEAR, AS REPORTED BY TRUSTEE
DECEMBER 31, 2020

(a)	(b) IDENTITY OF ISSUER, BORROWER, LESSOR OR SIMILAR PARTY	(c) DESCRIPTION OF INVESTMENT INCLUDING MATURITY DATE, RATE OF INTEREST, COLLATERAL, PAR, OR MATURITY VALUE	(d) COST	(e) CURRENT VALUE
*	FIDELITY INVESTMENTS	REGISTERED INVESTMENT COMPANY GS EM MKT EQ INS R6	193,975	239,710
*	FIDELITY INVESTMENTS	REGISTERED INVESTMENT COMPANY VANG SMCPVL IDX ADM	293,708	316,588
	PARTICIPANT LOANS	RANGE OF INTEREST RATES RATES RANGE FROM 3.25% to 8.25%	-	349,577
			$ 16,373,113	$ 20,250,458

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

SUMMARY OF NET TRUST ASSETS

Total Plan Assets as of 12/31/2020

Fund Name	Share Balance 12/31/2020	Historical Cost	Price	Total Market Value
BROKERAGELINK		$0.00		
COMMON STOCK		$243,161.15		$152,932.31
EXTERNAL FUND		$70,743.63		$71,023.80
CASH		$10,535.87		$10,535.87
RIGHTS/WARRANTS		$1,000.00		$914.39
LD ABBETT CORE BOND	55,682.348	$568,993.57	$11.68	$650,369.82
VANG TARGET RET 2055	3,562.441	$135,059.93	$49.34	$175,770.84
IVY INTL CORE EQ I	15,552.361	$250,148.27	$18.79	$292,228.86
TRP QM US SM-CP GR	8,813.158	$240,767.22	$47.73	$420,652.03
PIM INTL BD US$H I	417.436	$4,546.29	$11.09	$4,629.37
BLKRK MD CP GR EQ K	4,696.011	$135,240.86	$44.16	$207,375.85
GS EM MKT EQ INS R6	20,505.557	$193,974.96	$11.69	$239,709.96
VANG TARGET RET 2020	47,227.394	$1,431,980.71	$34.29	$1,619,427.34
VANG TARGET RET 2030	71,390.650	$2,251,755.91	$40.55	$2,894,890.86
VANG TARGET RET 2040	7,857.073	$247,567.39	$44.27	$347,832.62
VANG TARGET RET 2050	3,636.947	$121,564.53	$45.45	$165,299.24
VANG BAL INDEX ADM	6,705.797	$235,237.89	$44.34	$297,335.04
JPM MIDCAP VALUE L	11,576.699	$411,423.72	$36.94	$427,643.26
VANG TARGET RET INC	13,317.264	$178,505.03	$14.93	$198,826.75
VANG TARGET RET 2015	37,800.378	$557,302.91	$15.73	$594,599.95
VANG TARGET RET 2025	152,856.302	$2,701,232.04	$21.54	$3,292,524.75
VANG TARGET RET 2035	41,110.100	$799,179.45	$25.22	$1,036,796.72
VANG TARGET RET 2045	17,139.249	$364,964.29	$28.19	$483,155.43
MFS VALUE R6	10,403.452	$418,997.61	$44.82	$466,282.72
VANG TARGET RET 2060	1,141.425	$41,239.11	$43.59	$49,754.72
VANG SMCPVL IDX ADM	5,184.021	$293,707.66	$61.07	$316,588.16
FID CONTRAFUND	64,256.530	$666,251.35	$16.76	$1,076,939.44
FIDELITY GOVT INCOME	21,298.543	$223,750.09	$10.93	$232,793.07
FID GOVT MMKT	1,334,491.330	$1,334,491.33	$1.00	$1,334,491.33
FID 500 INDEX	13,263.774	$1,353,028.71	$130.17	$1,726,545.46
FID INTL INDEX	2,541.590	$101,569.04	$45.61	$115,921.92
FID EXTD MKT IDX	11,955.005	$785,191.61	$83.48	$998,003.82
OUTSTANDING LOAN BALANCE				$349,576.71
			NET ASSETS 12/31/2020:	$20,251,372.41

Assets are presented at fair value with the exception to fully benefit responsive investment contracts which are presented at contract value as in previous years. See Chapter 7 of the Fidelity Auditor's Guide for financial statement presentation and disclosure information.