Form 5500

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Annual Return/Report of Employee Benefit Plan

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

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

OMB Nos. 1210-0110
1210-0089

2020

This Form is Open to Public Inspection

Part I Annual Report Identification Information

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

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

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

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

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

Part II Basic Plan Information—enter all requested information

1a Name of plan
LENDMARK 401(K) PLAN

1b Three-digit plan number (PN) ▶ 001

1c Effective date of plan 10/19/2013

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)
LENDMARK FINANCIAL SERVICES, LLC

2118 USHER STREET, NW,
COVINGTON, GA 30014

2b Employer Identification Number (EIN) 58-2257419

2c Plan Sponsor's telephone number 678-625-6500

2d Business code (see instructions) 522291

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.	10/15/2021	DENNY CONTIC
	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**	1726
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)**	1492
a(2) Total number of active participants at the end of the plan year	**6a(2)**	1605
b Retired or separated participants receiving benefits	**6b**	0
c Other retired or separated participants entitled to future benefits	**6c**	157
d Subtotal. Add lines **6a(2)**, **6b**, and **6c**	**6d**	1762
e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.	**6e**	0
f Total. Add lines **6d** and **6e**	**6f**	1762
g Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item)	**6g**	1762
h Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested	**6h**	0
7 Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item)	**7**	

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

2S 2E 2F 2G 2J 2K 2T 3H 3D

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

9a Plan funding arrangement (check all that apply)		**9b** Plan benefit arrangement (check all that apply)	
(1)	[X] Insurance	**(1)**	[X] Insurance
(2)	[ ] Code section 412(e)(3) insurance contracts	**(2)**	[ ] Code section 412(e)(3) insurance contracts
(3)	[X] Trust	**(3)**	[X] Trust
(4)	[ ] General assets of the sponsor	**(4)**	[ ] General assets of the sponsor

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

a Pension Schedules

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

b General Schedules

- **(1)** [X] **H** (Financial Information)
- **(2)** [ ] **I** (Financial Information – Small Plan)
- **(3)** [X] 1 **A** (Insurance Information)
- **(4)** [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 A
(Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Insurance Information

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

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

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

OMB No. 1210-0110

2020

This Form is Open to Public Inspection

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

A Name of plan
LENDMARK 401(K) PLAN

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500
LENDMARK FINANCIAL SERVICES, LLC

D Employer Identification Number (EIN)
58-2257419

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

1 Coverage Information:

(a) Name of insurance carrier
PRUDENTIAL RETIREMENT INSURANCE AND ANNUITY COMPANY

(b) EIN	**(c)** NAIC code	**(d)** Contract or identification number	**(e)** Approximate number of persons covered at end of policy or contract year	Policy or contract year	
				(f) From	**(g)** To
06-1050034	93629	074430	1762	01/01/2020	12/31/2020

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

(a) Total amount of commissions paid	**(b)** Total amount of fees paid
0	0

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

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

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

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

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

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

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

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

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

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	(c) Amount	**(d)** Purpose	

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

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

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

Part II Investment and Annuity Contract Information

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

4	Current value of plan's interest under this contract in the general account at year end	4	7408714
5	Current value of plan's interest under this contract in separate accounts at year end	5	33278410

6 Contracts With Allocated Funds:

a State the basis of premium rates ▶

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

Specify nature of costs ▶

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

(3) ☐ other (specify) ▶

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

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

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

(3) ☐ guaranteed investment (4) ☒ other ▶ GUARANTEED GENERAL ACCOUNT CONTRACT

b	Balance at the end of the previous year			7b	5063828
c	Additions: (1) Contributions deposited during the year	7c(1)	943206		
	(2) Dividends and credits	7c(2)			
	(3) Interest credited during the year	7c(3)	99855		
	(4) Transferred from separate account	7c(4)	1370013		
	(5) Other (specify below)	7c(5)	1667719		
	▶ LOAN REPAYMENTS MISCELLANEOUS IN TRANSFERS IN				
	(6) Total additions			7c(6)	4080793
d	Total of balance and additions (add lines **7b** and **7c(6)**)			7d	9144621
e	Deductions:				
	(1) Disbursed from fund to pay benefits or purchase annuities during year	7e(1)	383351		
	(2) Administration charge made by carrier	7e(2)	2017		
	(3) Transferred to separate account	7e(3)	518070		
	(4) Other (specify below)	7e(4)	832469		
	▶ FORF. DR.,TRANSFERS OUT LOAN INITIATIONS MISCELLANEOUS OUT				
	(5) Total deductions			7e(5)	1735907
f	Balance at the end of the current year (subtract line **7e(5)** from line **7d**)			7f	7408714

Part III Welfare Benefit Contract Information

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

8 Benefit and contract type (check all applicable boxes)

a ☐ Health (other than dental or vision) **b** ☐ Dental **c** ☐ Vision **d** ☐ Life insurance
e ☐ Temporary disability (accident and sickness) **f** ☐ Long-term disability **g** ☐ Supplemental unemployment **h** ☐ Prescription drug
i ☐ Stop loss (large deductible) **j** ☐ HMO contract **k** ☐ PPO contract **l** ☐ Indemnity contract
m ☐ Other (specify) ▶

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

Specify nature of costs.

Part IV Provision of Information

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

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

SCHEDULE 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
LENDMARK 401(K) PLAN

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500
LENDMARK FINANCIAL SERVICES, LLC

D Employer Identification Number (EIN)
58-2257419

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

PRUDENTIAL RETIREMENT INSURANCE AND

06-1050034

(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)

ALLIANT INSURANCE SERVICES INC

33-0785439

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
27	NONE	109394	Yes [ ] No [X]	Yes [ ] No [ ]		Yes [ ] No [ ]

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

PRUDENTIAL RETIREMENT INSURANCE AND

06-1050034

(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?
13 15 37 50 64	NONE	44391	Yes [X] No [ ]	Yes [X] No [ ]	0	Yes [X] No [ ]

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

CURE CHILDHOOD CANCER

22-1211670

(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?
56	NONE	0	Yes [X] No [ ]	Yes [ ] No [X]	500	Yes [ ] No [X]

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
PRUDENTIAL INSURANCE COMPANY OF AME	15 60 64	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.
PRUDENTIAL INVESTMENTS, LLC 22-3468527	22.000 BPS AND $0.00 PER PARTICIPANT INVESTED IN THE FUND FROM 1/1/2020 TO 12/31/2020 PGIM QMA MID CAP VAL A

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation
PRUDENTIAL INSURANCE COMPANY OF AME	15 60 64	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.
PRUDENTIAL INVESTMENTS, LLC 22-3468527	22.000 BPS AND $0.00 PER PARTICIPANT INVESTED IN THE FUND FROM 1/1/2020 TO 12/31/2020 PGIM QMA MID CAP VAL Z

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation
PRUDENTIAL RETIREMENT INSURANCE AND	15 64	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.
PRUDENTIAL RETIREMENT INSURANCE AND 06-1050034	25.000 BPS AND $0.00 PER PARTICIPANT INVESTED IN THE FUND FROM 1/1/2020 TO 10/31/2020 GUARANTEED INCOME FUND

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

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(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
LENDMARK 401(K) PLAN

B Three-digit plan number (PN) ▶ 001

C Plan or DFE sponsor's name as shown on line 2a of Form 5500
LENDMARK FINANCIAL SERVICES, LLC

D Employer Identification Number (EIN)
58-2257419

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: DRYDEN S&P 500 INDEX FUND

b Name of sponsor of entity listed in (a): PRUDENTIAL RETIREMENT INS.

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)
06-1050034-123	P	0

a Name of MTIA, CCT, PSA, or 103-12 IE: PRU DAY ONE 2015 FUND

b Name of sponsor of entity listed in (a): PRUDENTIAL RETIREMENT INS.

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)
06-1050034-678	P	77594

a Name of MTIA, CCT, PSA, or 103-12 IE: PRU DAY ONE 2020 FUND

b Name of sponsor of entity listed in (a): PRUDENTIAL RETIREMENT INS.

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)
06-1050034-679	P	3417364

a Name of MTIA, CCT, PSA, or 103-12 IE: PRU DAY ONE 2025 FUND

b Name of sponsor of entity listed in (a): PRUDENTIAL RETIREMENT INS.

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)
06-1050034-680	P	3065697

a Name of MTIA, CCT, PSA, or 103-12 IE: PRU DAY ONE 2030 FUND

b Name of sponsor of entity listed in (a): PRUDENTIAL RETIREMENT INS.

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)
06-1050034-681	P	6117668

a Name of MTIA, CCT, PSA, or 103-12 IE: PRU DAY ONE 2035 FUND

b Name of sponsor of entity listed in (a): PRUDENTIAL RETIREMENT INS.

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)
06-1050034-682	P	5044216

a Name of MTIA, CCT, PSA, or 103-12 IE: PRU DAY ONE 2040 FUND

b Name of sponsor of entity listed in (a): PRUDENTIAL RETIREMENT INS.

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)
06-1050034-683	P	4289059

a Name of MTIA, CCT, PSA, or 103-12 IE: PRU DAY ONE 2045 FUND

b Name of sponsor of entity listed in (a): PRUDENTIAL RETIREMENT INS.

c EIN-PN 06-1050034-684	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 4350464

a Name of MTIA, CCT, PSA, or 103-12 IE: PRU DAY ONE 2050 FUND

b Name of sponsor of entity listed in (a): PRUDENTIAL RETIREMENT INS.

c EIN-PN 06-1050034-685	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 2986861

a Name of MTIA, CCT, PSA, or 103-12 IE: PRU DAY ONE 2055 FUND

b Name of sponsor of entity listed in (a): PRUDENTIAL RETIREMENT INS.

c EIN-PN 06-1050034-686	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 2556642

a Name of MTIA, CCT, PSA, or 103-12 IE: PRU DAY ONE INCOME FUND

b Name of sponsor of entity listed in (a): PRUDENTIAL RETIREMENT INS.

c EIN-PN 06-1050034-698	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 1372845

a Name of MTIA, CCT, PSA, or 103-12 IE: QMA INTL DEV MRKT INDEX

b Name of sponsor of entity listed in (a): PRUDENTIAL RETIREMENT INS.

c EIN-PN 06-1050034-791	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 0

a Name of MTIA, CCT, PSA, or 103-12 IE: QMA MID CAP INDEX FUND

b Name of sponsor of entity listed in (a): PRUDENTIAL RETIREMENT INS.

c EIN-PN 06-1050034-833	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 0

a Name of MTIA, CCT, PSA, or 103-12 IE: QMA SMALL CAP INDEX FUND

b Name of sponsor of entity listed in (a): PRUDENTIAL RETIREMENT INS.

c EIN-PN 06-1050034-832	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 0

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

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

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

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

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

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

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

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

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

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

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

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

SCHEDULE H (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Financial Information

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

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

OMB No. 1210-0110

2020

This Form is Open to Public Inspection

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

A Name of plan
LENDMARK 401(K) PLAN

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500
LENDMARK FINANCIAL SERVICES, LLC

D Employer Identification Number (EIN)
58-2257419

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	12205	0
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)	0	480246
(2) Participant contributions	1b(2)	0	354990
(3) Other	1b(3)		
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)		
(2) U.S. Government securities	1c(2)		
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)		
(B) All other	1c(3)(B)		
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)		
(B) Common	1c(4)(B)		
(5) Partnership/joint venture interests	1c(5)		
(6) Real estate (other than employer real property)	1c(6)		
(7) Loans (other than to participants)	1c(7)		
(8) Participant loans	1c(8)	2389351	2740830
(9) Value of interest in common/collective trusts	1c(9)		
(10) Value of interest in pooled separate accounts	1c(10)	31154443	33278410
(11) Value of interest in master trust investment accounts	1c(11)		
(12) Value of interest in 103-12 investment entities	1c(12)		
(13) Value of interest in registered investment companies (e.g., mutual funds)	1c(13)	19468190	26553924
(14) Value of funds held in insurance company general account (unallocated contracts)	1c(14)	5063828	7408714
(15) Other	1c(15)		

			(a) Beginning of Year	**(b)** End of Year
1d	Employer-related investments:			
	(1) Employer securities	1d(1)		
	(2) Employer real property	1d(2)		
e	Buildings and other property used in plan operation	1e		
f	Total assets (add all amounts in lines 1a through 1e)	1f	58088017	70817114
	Liabilities			
g	Benefit claims payable	1g		
h	Operating payables	1h		
i	Acquisition indebtedness	1i		
j	Other liabilities	1j		
k	Total liabilities (add all amounts in lines 1g through1j)	1k	0	0
	Net Assets			
l	Net assets (subtract line 1k from line 1f)	1l	58088017	70817114

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)	3491995	
	(B) Participants	2a(1)(B)	5373876	
	(C) Others (including rollovers)	2a(1)(C)	882727	
	(2) Noncash contributions	2a(2)		
	(3) Total contributions. Add lines **2a(1)(A), (B), (C),** and line **2a(2)**	2a(3)		9748598
b	**Earnings on investments:**			
	(1) Interest:			
	(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)		
	(B) U.S. Government securities	2b(1)(B)		
	(C) Corporate debt instruments	2b(1)(C)		
	(D) Loans (other than to participants)	2b(1)(D)		
	(E) Participant loans	2b(1)(E)	126644	
	(F) Other	2b(1)(F)	99855	
	(G) Total interest. Add lines **2b(1)(A)** through **(F)**	2b(1)(G)		226499
	(2) Dividends: **(A)** Preferred stock	2b(2)(A)		
	(B) Common stock	2b(2)(B)		
	(C) Registered investment company shares (e.g. mutual funds)	2b(2)(C)	225868	
	(D) Total dividends. Add lines **2b(2)(A)**, **(B)**, and **(C)**	2b(2)(D)		225868
	(3) Rents	2b(3)		
	(4) Net gain (loss) on sale of assets: **(A)** Aggregate proceeds	2b(4)(A)		
	(B) Aggregate carrying amount (see instructions)	2b(4)(B)		
	(C) Subtract line **2b(4)(B)** from line **2b(4)(A)** and enter result	2b(4)(C)		0
	(5) Unrealized appreciation (depreciation) of assets: **(A)** Real estate	2b(5)(A)		
	(B) Other	2b(5)(B)		
	(C) Total unrealized appreciation of assets. Add lines **2b(5)(A)** and **(B)**	2b(5)(C)		0

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts	2b(6)		
(7) Net investment gain (loss) from pooled separate accounts	2b(7)		3757807
(8) Net investment gain (loss) from master trust investment accounts	2b(8)		
(9) Net investment gain (loss) from 103-12 investment entities	2b(9)		
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds)	2b(10)		3198992
c Other income	2c		106530
d Total income. Add all **income** amounts in column (b) and enter total	2d		17264294
Expenses			
e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	4381310	
(2) To insurance carriers for the provision of benefits	2e(2)		
(3) Other	2e(3)		
(4) Total benefit payments. Add lines **2e(1)** through **(3)**	2e(4)		4381310
f Corrective distributions (see instructions)	2f		
g Certain deemed distributions of participant loans (see instructions)	2g		
h Interest expense	2h		
i Administrative expenses: **(1)** Professional fees	2i(1)		
(2) Contract administrator fees	2i(2)		
(3) Investment advisory and management fees	2i(3)		
(4) Other	2i(4)	153887	
(5) Total administrative expenses. Add lines **2i(1)** through **(4)**	2i(5)		153887
j Total expenses. Add all **expense** amounts in column (b) and enter total	2j		4535197
Net Income and Reconciliation			
k Net income (loss). Subtract line **2j** from line **2d**	2k		12729097
l Transfers of assets:			
(1) To this plan	2l(1)		
(2) From this plan	2l(2)		

Part III Accountant's Opinion

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

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

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

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

(1) [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: HLB GROSS COLLINS PC **(2)** EIN: 58-1367012

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		330

			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		10000000
f	Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?	**4f**		X	
g	Did the plan hold any assets whose current value was neither readily determinable on an established market nor set by an independent third party appraiser?	**4g**		X	
h	Did the plan receive any noncash contributions whose value was neither readily determinable on an established market nor set by an independent third party appraiser?	**4h**		X	
i	Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.)	**4i**	X		
j	Were any plan transactions or series of transactions in excess of 5% of the current value of plan assets? (Attach schedule of transactions if "Yes" is checked and see instructions for format requirements.)	**4j**		X	
k	Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?	**4k**		X	
l	Has the plan failed to provide any benefit when due under the plan?	**4l**		X	
m	If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)	**4m**		X	
n	If 4m was answered "Yes," check the "Yes" box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3	**4n**			

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

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

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

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

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

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

SCHEDULE R (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Retirement Plan Information

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

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

OMB No. 1210-0110

2020

This Form is Open to Public Inspection.

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

A Name of plan
LENDMARK 401(K) PLAN

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500
LENDMARK FINANCIAL SERVICES, LLC

D Employer Identification Number (EIN)
58-2257419

Part I Distributions

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

1 Total value of distributions paid in property other than in cash or the forms of property specified in the instructions **1** 0

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

EIN(s): 22-1211670

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_____

LENDMARK 401(k) PLAN

Financial Statements
and Supplemental Schedules

December 31, 2020 and 2019

(With Independent Auditors' Report Thereon)

LENDMARK 401(k) PLAN

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Note: All other schedules required by 29 CFR Section 2520.103-10 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Income Security Act of 1974 are omitted because they are not applicable.

HLB GROSS COLLINS
GLOBAL ADVISORY AND ACCOUNTING

INDEPENDENT AUDITORS' REPORT

To the 401(k)Investment Committee of

Lendmark 401(k) Plan

We have audited the accompanying financial statements of

LENDMARK 401(k) 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

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

Auditors' Responsibility

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

Basis for Disclaimer of Opinion

As permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974, the Plan administrator instructed us not to perform, and we did not perform, any auditing procedures with respect to the information summarized in Note (3), which was certified by Prudential Bank and Trust, F.S.B., the trustee of the Plan, except for comparing the information with the related information included in the financial statements and supplemental schedule, Schedule H, Line 4(i) - Schedule of Assets (Held at End of Year). 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 Matters- Supplemental Schedules

The Supplemental Schedules, Supplemental Schedule H, Line 4(a) - Schedule of Delinquent Participant Contributions as of December 31, 2020 and 2019 and Supplemental Schedule H, Line 4(i) - Schedule of Assets (Held at End of Year) as of December 31, 2020, are required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974 and are presented for the purpose of additional analysis and are 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 schedules 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 schedules, other than that derived from the information certified by the trustee, have been audited by us in accordance with auditing standards generally accepted in the United States of America and, in our opinion, are presented in compliance with the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974.

HLB Gross Collins, P.C.

Atlanta, Georgia
October 15, 2021

LENDMARK 401(k) PLAN

Statements of Net Assets Available for Benefits

December 31, 2020 and 2019

		2020	2019
Assets:			
Noninterest-bearing cash	$	—	12,205
Investments at fair value:			
Stable value fund		7,408,714	5,063,828
Registered investment company funds		26,553,924	19,468,190
Pooled separate accounts		33,278,410	31,154,443
Total investments at fair value		67,241,048	55,686,461
Receivables:			
Employer contributions		480,246	105,773
Employee contributions		354,990	—
Notes receivable from participants		2,740,830	2,389,351
Total receivables		3,576,066	2,495,124
Net assets available for benefits	$	70,817,114	58,193,790

The accompanying Notes to Financial Statements are an integral part of these statements.

LENDMARK 401(k) PLAN

Statements of Changes in Net Assets Available for Benefits

Years ended December 31, 2020 and 2019

		2020	2019
Additions to net assets attributed to:			
Investment income:			
Dividends	$	225,868	217,979
Net appreciation in fair value of investments		6,956,799	8,585,518
Interest income		99,855	80,501
Total investment income		7,282,522	8,883,998
Interest on notes receivable from participants		126,644	123,971
Contributions:			
Employee		5,373,876	4,930,281
Employee, rollovers		882,727	416,278
Employer, net of forfeitures		3,386,222	3,056,716
Total contributions		9,642,825	8,403,275
Total additions to net assets		17,051,991	17,411,244
Deductions from net assets attributed to:			
Benefits paid to participants		4,381,310	4,046,714
Administrative expenses		47,357	54,835
Total deductions from net assets		4,428,667	4,101,549
Net increase in plan net assets		12,623,324	13,309,695
Net assets available for benefits:			
Beginning of year		58,193,790	44,884,095
End of year	$	70,817,114	58,193,790

The accompanying Notes to Financial Statements are an integral part of these statements.

(1) Description of the Plan

The following description of Lendmark 401(k) Plan (the Plan) provides only general information. Participants should refer to the Plan document for a more complete description of the Plan's provisions.

(a) General

The Plan is a defined contribution plan established by Lendmark Financial Services, LLC and subsidiaries (the Company or Plan Sponsor) under the provisions of Section 401(a) of the Internal Revenue Code (the IRC), which includes a qualified cash or deferred arrangement as described in Section 401(k) of the IRC, for the benefit of eligible employees of the Company. The Plan was established effective October 19, 2013 subsequent to the sale of the Company by BB&T Corporation and is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA), as amended. The Board of Managers (Board) is responsible for oversight of the Plan, including the appropriateness of the Plan's investment offerings, and monitoring of investment performance. In accordance with the Plan Document and Investment Committee charter, certain of the Board's responsibilities have been delegated to the 401(k) Investment Committee.

(b) Plan Administration

The 401(k) Investment Committee consists of certain employees of the Company and administrators of the Plan. As of December 31, 2020 and 2019, Prudential Bank and Trust, F.S.B. serves as the trustee of the Plan. Prudential Retirement Services is the Record keeper of the Plan.

(c) Eligibility

Employees are eligible to make salary reduction contributions immediately after employment with the Company and are eligible to receive matching contributions and safe harbor matching contributions after attaining the age of 21 with one year of continuous employment in which they have worked at least 1,000 hours.

The Plan has an Automatic Contribution Arrangement (ACA) and automatically defers 2% from the participant's compensation each payroll period unless the participant makes a contrary election. The Plan also has an automatic increase provision and increases the automatic deferral percentage by 1% per year up to a maximum of 4% of compensation.

(d) Contributions

Each participant may contribute up to 90% of his or her eligible compensation on a pretax basis subject to limitations under the IRC. Participants may also contribute Roth elective deferrals on an after-tax basis. Participants aged 50 and over are eligible to make catch-up contributions. Participants may make changes in their contribution percentage at any time. Allocations among fund options offered by the Plan may be changed on a daily basis. Participants may also contribute funds from other tax-qualified plans as rollover contributions.

Safe harbor matching contributions began January 1, 2014. For the purposes of these contributions, the Plan Sponsor will make a safe harbor matching contribution equal to 100% of participant elective deferrals that do not exceed 4% of compensation. Participants will be 100% vested in safe harbor matching contributions.

An additional discretionary matching contribution may be contributed at the option of the Company's Board. During 2020 and 2019, there were no additional discretionary contributions.

(e) Participant Accounts

Participants' accounts are valued on a daily basis. Each participant's account is credited with the participant's and employer's contributions and an allocation of net investment earnings (losses) on a daily valuation basis, and administrative expenses. Allocations of employer's contributions are based on both participant's contributions and participant's compensation, as defined in the Plan document. The benefit to which a participant is entitled is the benefit that can be provided from the participant's account.

(f) Vesting

Participants are vested immediately in their contributions, rollover contributions, employer safe harbor contributions, and actual earnings allocated to their account. Although not elected for Plan years 2020 and 2019, the Plan permits additional discretionary matching contributions which are vested 0% for less than three years of service and 100% for three or more years of service.

(g) Forfeitures

Forfeitures are used to reduce future Company matching contributions or to pay administrative expenses of the Plan. No forfeitures were used in 2020 and 2019 to reduce Company safe harbor matching contributions. At December 31, 2020 unallocated forfeitures were $6,647. At December 31, 2019 unallocated forfeitures were $5,273.

(h) Payment of Benefits

Upon termination of service due to death, disability, or retirement, a participant may elect to receive either a lump-sum amount equal to the value of the participant's interest in his or her account, or annual installments over any fixed period not exceeding the remaining life expectancy of the participant or beneficiary.

The Plan allows for automatic distribution of a terminated participant's account balance, totaling less than $5,000. A terminated participant with an account balance of between $1,000 and $5,000 may receive a distribution of his or her account balance paid into an individual retirement account. Special COVID-19 distribution provisions were adopted by the Plan in 2020, as permitted by the Coronavirus Aid, Relief, and Economic Security (CARES) Act.

(i) Excess Contributions

Excess contributions represent amounts withheld from participants in excess of the IRC limitations that were refunded to participants subsequent to year end. Excess contributions represent salary deferrals made in excess of Internal Revenue Service (IRS) limits. There were no excess contributions for the years ended December 31, 2020 and 2019.

(j) Notes Receivable from Participants

Participants may borrow from their account balances an amount not to exceed the lesser of $50,000 (less adjustments as required by the IRS) or 50% of their account balance. The minimum loan amount allowed by the Plan is $1,000. The maximum loan term allowed by the Plan is 5 years. Under the Lendmark 401(k) Plan only one loan can be taken during the plan year and a participant may have only one loan outstanding at any time. Special COVID-19 loan provisions were adopted by the Plan in 2020, as permitted by the CARES Act.

The interest rate charged on amounts borrowed is equal to the prevailing Prime Rate plus 1% at the loan origination date. Principal and interest are paid ratably through payroll deductions.

In 2016, employees acquired from OneMain Holdings Inc. and certain of its subsidiaries (OMH), were allowed to rollover existing loans with the prior employers' plan. The prior employers plan allowed for two loans outstanding. Loan balances acquired as a result of the transaction were re-amortized and payment frequencies were set to bi-weekly payment frequencies. The remaining terms and conditions that were set by the predecessor plan were honored.

Notes receivable from participants as of December 31, 2020 bear interest rates between 3.25% and 8.68% and loan maturity dates range from January 8, 2021 through January 16, 2026.

Notes receivable from participants as of December 31, 2019 bear interest rates between 3.25% and 8.68% and loan maturity dates range from January 24, 2020 through November 26, 2025.

(k) Administrative and Plan Expenses

The Plan Sponsor may elect to charge the participants any Plan related expenses, in one or more of the following methods:

- Pro rata based on account balance
- Per capita (equally) to all participants

In 2020 and 2019, Plan administrative expenses were allocated to participants based on the pro rata method. The Plan Sponsor may elect, but is not required, to pay recordkeeping and other administrative expenses incurred by the Plan.

Participants who take a loan from the Plan incur a one-time fee for establishing the loan. Participants who take a distribution upon termination, distribution based on hardship, or in-service distribution incur a one-time fee for the withdrawal. These fees are charged directly to the individual participant's accounts.

The Plan Sponsor has elected to pay all other administrative expenses including auditing and recordkeeping expenses.

(l) Investment Elections

Each participant may direct their contributions, employer contributions, and any related earnings into one or more of the investment options offered by the Plan including registered investment funds, pooled separate accounts, and a stable value fund.

(2) Summary of Significant Accounting Policies

(a) Basis of Presentation

The accompanying financial statements have been prepared on the accrual basis of accounting in conformity with accounting principles generally accepted in the United States of America (U.S. GAAP).

(b) Investment Valuation

Investments are reported at fair value. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date.

The stable value fund is presented at fair value on the statements of net assets available for benefits, which is based upon its reported net asset value. The fair value of the underlying guaranteed investment contracts is determined by discounting the expected cash flows based on current market interest rates of similar instruments with comparable durations. The fair value of the underlying stable value fund is determined by the fair value of the underlying assets.

In 2020 and 2019, the Plan invested in the Prudential Retirement Insurance and Annuity Company Stable Value Fund (the Prudential Fund), a guaranteed income fund that invests primarily in investment contracts issued by insurance companies, banks and other financial institutions, and other authorized instruments.

The interest crediting rate is determined quarterly and is calculated based upon many factors, including current economic and market conditions, the general interest rate environment, and purchases and redemptions by unitholders.

The average market yield of the Prudential Fund for the years ended December 31, 2020 and 2019 was 1.70%. The crediting rate to participants for the years ended December 31, 2020 and 2019 was 1.40% and 1.60%, respectively.

(c) Income Recognition

Net appreciation (depreciation) in fair value of investments includes realized gains and (losses) on investments bought and sold and the change in appreciation (depreciation) from one period to the next. Purchases and sales of securities are recorded on a trade-date basis. Interest income is recorded on the accrual basis. Dividends are recorded on the ex-dividend date. Purchases and sales of securities are recorded on a trade date basis.

(d) Payment of Benefits

Benefits are recorded when paid.

(e) Use of Estimates

The preparation of financial statements in conformity with U.S. GAAP requires management to make estimates and assumptions that affect the reported amounts of assets available for benefits at the date of the financial statements and the reported amounts of additions to and deductions from those net assets during the reporting period. Actual results could differ from these estimates.

(f) Risks and Uncertainties

The Plan invests in various investment securities. Investment securities are exposed to various risks, such as interest rate, market, and credit risks. Due to the level of risk associated with certain investment securities, it is at least reasonably possible that changes in the values of investment securities will occur in the near term and that such changes could materially affect participants' account balances and the amounts reported in the statements of net assets available for benefits and supplemental schedule, Schedule H, Line 4(i) – Schedule of Assets (Held at End of Year).

(g) Notes Receivable from Participants

Participant loans are classified as notes receivable from participants and measured at their unpaid principal balance plus any accrued but unpaid interest. Delinquent participant loans are reclassified as distributions based upon the terms of the Plan document. The Form 5500 presents notes receivable from participants as an investment.

(h) Recently Adopted Accounting Pronouncements

In August 2018, the Financial Accounting Standards Board (FASB) issued Accounting Standards Update (ASU) 2018-13, *Fair Value Measurement (Topic 820): Disclosure framework-Changes to the Disclosure Requirements for Fair Value Measurement,* which amends ASC 820 to remove, modify, and add certain required disclosures for public entities on fair value measurements. The amendments in ASU 2018-13 apply to all entities that are required, under existing U.S. GAAP, to make disclosures about recurring or nonrecurring fair value measurements. This ASU is effective for annual periods beginning after December 15, 2019. The Plan adopted ASU 2018-13 in 2020 using the retrospective method in accordance with the standard, with the exception of amendments regarding changes in unrealized gains (losses) and certain disclosures related to Level 3 fair value measurements and uncertainty, which were adopted prospectively for the year ended December 31, 2020. The adoption of ASU 2018-13 had no impact on the Plan's financial statements for the years ended December 31, 2020 and 2019.

(3) Financial Information Prepared and Certified by the Plan's Trustee

The Plan administrator has elected the method of compliance permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.

The following information included in the financial statements and supplemental schedule, Schedule H, Line 4(i) - Schedule of Assets (Held at End of Year) was provided and certified by the trustee, Prudential Bank and Trust, F.S.B, as complete and accurate:

- Noninterest bearing cash
- Investments at fair value
- Notes receivable from participants
- Interest
- Dividends
- Net appreciation in fair value of investments
- Interest on notes receivable from participants
- Fair values, included in Note 4 (excluding level designations)
- Investment information, included at Note 4
- Schedule of assets (held at end of year)

(4) Fair Value Measurements

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

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

Level 2 Inputs to the valuation methodology include:

- Quoted prices for similar assets or liabilities in active markets;
- Quoted prices for identical or similar assets or liabilities in inactive markets;
- Inputs other than quoted prices that are observable for the asset or liability;
- Inputs that are derived principally from or corroborated by observable market data by correlation or other means.

If the asset or liability has a specified (contractual) term, the Level 2 input must be observable for substantially the full term of the asset or liability.

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

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

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

Registered investment company funds: The fair values are based on the quoted market prices in active markets and are therefore classified as Level 1 in the fair value hierarchy.

Stable value fund: The fair value of the Plan's investment is based on the net asset value (NAV) calculated by its issuer utilizing quoted market prices, most recent bid prices in the principal market in which the securities are normally traded, pricing services and dealer quotes. The fair value of the underlying wrapper contracts held by the Fund are valued using a discounted cash flow model, which considers (i) recent fee bids as determined by recognized dealers, (ii) discount rate, and (iii) the duration of the underlying portfolio securities. The NAV of the funds are calculated daily, and net investment income and realized and unrealized gains on investments are not distributed but rather reinvested and reflected in the net asset value of the fund. There are no significant restrictions, redemption terms, or holding periods which would limit the ability of the Plan or the participants to transact at the NAV. Participant transactions may occur daily. Based on this criteria, the fund is determined to have a readily determinable fair value and is categorized in Level 2 of the fair value hierarchy.

Pooled separate accounts: These investments consist of various investment options (i.e. common stocks, mutual funds, short-term securities and real estate) and are valued at the NAV, which is based on the market value of its underlying investments. While the majority of the underlying asset values are quoted prices, the NAV of the pooled separate accounts is not publicly quoted and are determined by the insurance company. NAV is a readily determinable fair value and is the basis for current transactions. Based on this criteria, the pooled separate accounts are categorized in Level 2 of the fair value hierarchy.

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

The following table sets forth by level, within the fair value hierarchy, the Plan's assets at fair value as of December 31, 2020 and 2019:

	Investments at estimated fair value			
	(Level 1)	(Level 2)	(Level 3)	Total
Registered investment company funds:				
Value	$ 4,898,216	—	—	4,898,216
Growth	9,106,877	—	—	9,106,877
Blended	7,725,888	—	—	7,725,888
Fixed Income	3,505,983	—	—	3,505,983
International	1,316,960	—	—	1,316,960
Total registered investment company funds	26,553,924	—	—	26,553,924
Stable value fund	—	7,408,714	—	7,408,714
Pooled separate accounts	—	33,278,410	—	33,278,410
Total investments at fair value	$ 26,553,924	40,687,124	—	67,241,048

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

	Investments at estimated fair value			
	(Level 1)	(Level 2)	(Level 3)	Total
Registered investment company funds:				
Value	$ 3,106,738	—	—	3,106,738
Growth	9,741,131	—	—	9,741,131
Blended	2,901,305	—	—	2,901,305
Fixed Income	3,456,167	—	—	3,456,167
International	262,849	—	—	262,849
Total registered investment company funds	19,468,190	—	—	19,468,190
Stable value fund	—	5,063,828	—	5,063,828
Pooled separate accounts	—	31,154,443	—	31,154,443
Total investments at fair value	$ 19,468,190	36,218,271	—	55,686,461

(5) Tax Status

The prototype plan sponsor has obtained an opinion letter dated April 29, 2014 in which the IRS stated that the restated prototype plan document was in compliance with applicable requirements of the IRC. The Plan administrator timely adopted the restated prototype plan. The Plan administrator believes that the Plan is currently designed and being operated in compliance with the applicable requirements of the IRC.

U.S. GAAP requires Plan management to evaluate tax positions taken by the Plan and recognize a tax liability (or asset) if the Plan has taken an uncertain tax position that more likely than not would not be sustained upon examination by the IRS. The Plan administrator has analyzed the tax positions taken by the Plan, and has concluded that as of December 31, 2020 and 2019, there are no uncertain tax positions taken or expected to be taken that would require recognition of a liability (or asset) or disclosure in the financial statements. The Plan is subject to routine audits by taxing jurisdictions; however, there are currently no audits for any tax periods in progress.

(6) Plan Termination

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

(7) Fidelity Bond Coverage

ERISA Code Section 412 requires the Plan to maintain fidelity bond coverage in an amount equal to the lesser of 10% of the total funds in the Plan as of the preceding plan year, or $500,000. The Plan has sufficient bond coverage as of December 31, 2020 and 2019.

(8) Related-Party Transactions

Certain Plan investments are shares of funds managed by Prudential Retirement Services. Prudential Bank and Trust, F.S.B. is the Plan's trustee, as defined by the Plan, and therefore, these transactions qualify as party-in-interest transactions. Fees paid by the Plan for investment management and other services totaled $47,357 for the year ended December 31, 2020 and totaled $54,835 for the year ended December 31, 2019. These party-in-interest transactions are exempt from the prohibited transaction rules of ERISA.

(9) Nonexempt Transactions

There were delays by the Company in submitting employee and employer contributions during the plan year ended December 31, 2020 in the amount of $330 to the trustee. The Company remitted these contributions in addition to the lost earnings into the Plan in 2021.

There were delays by the Company in submitting employer safe harbor true up matching contributions for the Plan's years ended December 31, 2017 and 2016 in the amount of $136,065. The employer safe harbor true up matching contributions have been remitted into the Plan in 2019.

(10) Reconciliation of financial statements to Schedule H of Form 5500

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

		2020	2019
Net assets available for benefits per the financial statements	$	70,817,114	58,193,790
Less: Employer contributions receivable		—	(105,773)
Net assets available for benefits per Schedule H of Form 5500	$	70,817,114	58,088,017

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

		2020	2019
Changes in net assets available for benefits per the financial statements	$	12,623,324	13,309,695
Plus: Employer contributions receivable at beginning of year		105,773	—
Less: Employer contributions receivable at end of year		—	(105,773)
Changes in net assets available for benefits per Schedule H of Form 5500	$	$ 12,729,097	$ 13,203,922

(11) Subsequent Events

Management has reviewed subsequent events through October 15, 2021, the date which the financial statements were available to be issued. Management has determined that there were no subsequent event matters that require recognition or disclosure in the financial statements.

SUPPLEMENTAL SCHEDULES

Schedule 1

LENDMARK 401(k) PLAN

Schedule H, Line 4(a) – Schedule of Delinquent Participant Contributions

EIN#58-2257419, PLAN#001

December 31, 2020 and 2019

	Participant contributions transferred late to plan	Total that constitutes nonexempt prohibited transactions			Total fully corrected under VFCP and PTE 2002-51
	Check here if late participant loan repayments are included	Contributions not corrected	Contributions corrected outside VFCP	Contributions pending correction in VFCP	
2020		—	—	—	330
2019		—	—	—	136,065

See accompanying independent auditors' report.

Schedule 2

LENDMARK 401(k) PLAN

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

EIN#58-2257419, PLAN#001

December 31, 2020

(a)	(b) Identity of issue	(c) Description of investment	(d) Cost	(e) Current value
	Stable Value Fund			
*	Prudential Retirement Insurance and Annuity Company	Stable Value Fund	a	$ 7,408,714
	Registered investment company funds:			
	Hartford Growth Opportunities R6	Registered investment funds	a	4,531,291
	Fidelity 500 Index Fund	Registered investment funds	a	2,954,389
	Hartford Equity Income R6	Registered investment funds	a	2,842,999
	Eaton Vance Atlanta Cap Small Mid Cap A	Registered investment funds	a	2,273,672
	Western Asset Core Plus IS	Registered investment funds	a	2,140,811
	Clearbridge Appreciation Fund	Registered investment funds	a	2,113,778
	American Century Mid Cap Value R6	Registered investment funds	a	2,055,218
	Fidelity Mid Cap Index	Registered investment funds	a	1,540,438
	PGIM Strategic Bond R6	Registered investment funds	a	1,365,172
	American Funds New Perspective R6	Registered investment funds	a	1,156,656
	Fidelity Advisor Small Cap Growth Z	Registered investment funds	a	1,145,258
	Goldman Sachs Small Cap Value R6	Registered investment funds	a	1,029,750
	MFS International Growth Class R6	Registered investment funds	a	854,727
	American Funds New World R6	Registered investment funds	a	407,210
	Fidelity Small Cap Index	Registered investment funds	a	87,533
	Fidelity International Index	Registered investment funds	a	55,022
	Total registered investment company funds			26,553,924
	Pooled separate accounts:			
*	Prudential Day One 2030 Fund	Pooled separate accounts	a	6,117,668
*	Prudential Day One 2035 Fund	Pooled separate accounts	a	5,044,216
*	Prudential Day One 2045 Fund	Pooled separate accounts	a	4,350,464
*	Prudential Day One 2040 Fund	Pooled separate accounts	a	4,289,059
*	Prudential Day One 2020 Fund	Pooled separate accounts	a	3,417,364
*	Prudential Day One 2025 Fund	Pooled separate accounts	a	3,065,697
*	Prudential Day One 2050 Fund	Pooled separate accounts	a	2,986,861
*	Prudential Day One 2055 Fund	Pooled separate accounts	a	2,556,642
*	Prudential Day One Income Fund	Pooled separate accounts	a	1,372,845
*	Prudential Day One 2015 Fund	Pooled separate accounts	a	77,594
	Total pooled separate accounts			33,278,410
*	Participant loans	Notes receivable from participants with interest rates between 3.25% and 8.68% maturing from January 8, 2021 through January 16, 2026		2,740,830
	Total			$ 69,981,878

* Party-in-interest to the Plan.

a The cost of participant directed investments is not required to be disclosed.

The information on this schedule was prepared from information provided and certified as complete and accurate by Prudential Bank and Trust, F.S.B.

See accompanying independent auditors' report.

LENDMARK 401(k) PLAN

Financial Statements
and Supplemental Schedules

December 31, 2020 and 2019

(With Independent Auditors' Report Thereon)

LENDMARK 401(k) PLAN

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Note: All other schedules required by 29 CFR Section 2520.103-10 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Income Security Act of 1974 are omitted because they are not applicable.

HLB GROSS COLLINS
GLOBAL ADVISORY AND ACCOUNTING

INDEPENDENT AUDITORS' REPORT

To the 401(k)Investment Committee of

Lendmark 401(k) Plan

We have audited the accompanying financial statements of

LENDMARK 401(k) 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

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

Auditors' Responsibility

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

Basis for Disclaimer of Opinion

As permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974, the Plan administrator instructed us not to perform, and we did not perform, any auditing procedures with respect to the information summarized in Note (3), which was certified by Prudential Bank and Trust, F.S.B., the trustee of the Plan, except for comparing the information with the related information included in the financial statements and supplemental schedule, Schedule H, Line 4(i) - Schedule of Assets (Held at End of Year). 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 Matters- Supplemental Schedules

The Supplemental Schedules, Supplemental Schedule H, Line 4(a) - Schedule of Delinquent Participant Contributions as of December 31, 2020 and 2019 and Supplemental Schedule H, Line 4(i) - Schedule of Assets (Held at End of Year) as of December 31, 2020, are required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974 and are presented for the purpose of additional analysis and are 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 schedules 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 schedules, other than that derived from the information certified by the trustee, have been audited by us in accordance with auditing standards generally accepted in the United States of America and, in our opinion, are presented in compliance with the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974.

HLB Gross Collins, P.C.

Atlanta, Georgia
October 15, 2021

LENDMARK 401(k) PLAN

Statements of Net Assets Available for Benefits

December 31, 2020 and 2019

		2020	2019
Assets:			
Noninterest-bearing cash	$	—	12,205
Investments at fair value:			
Stable value fund		7,408,714	5,063,828
Registered investment company funds		26,553,924	19,468,190
Pooled separate accounts		33,278,410	31,154,443
Total investments at fair value		67,241,048	55,686,461
Receivables:			
Employer contributions		480,246	105,773
Employee contributions		354,990	—
Notes receivable from participants		2,740,830	2,389,351
Total receivables		3,576,066	2,495,124
Net assets available for benefits	$	70,817,114	58,193,790

The accompanying Notes to Financial Statements are an integral part of these statements.

LENDMARK 401(k) PLAN

Statements of Changes in Net Assets Available for Benefits

Years ended December 31, 2020 and 2019

		2020	2019
Additions to net assets attributed to:			
Investment income:			
Dividends	$	225,868	217,979
Net appreciation in fair value of investments		6,956,799	8,585,518
Interest income		99,855	80,501
Total investment income		7,282,522	8,883,998
Interest on notes receivable from participants		126,644	123,971
Contributions:			
Employee		5,373,876	4,930,281
Employee, rollovers		882,727	416,278
Employer, net of forfeitures		3,386,222	3,056,716
Total contributions		9,642,825	8,403,275
Total additions to net assets		17,051,991	17,411,244
Deductions from net assets attributed to:			
Benefits paid to participants		4,381,310	4,046,714
Administrative expenses		47,357	54,835
Total deductions from net assets		4,428,667	4,101,549
Net increase in plan net assets		12,623,324	13,309,695
Net assets available for benefits:			
Beginning of year		58,193,790	44,884,095
End of year	$	70,817,114	58,193,790

The accompanying Notes to Financial Statements are an integral part of these statements.

(1) Description of the Plan

The following description of Lendmark 401(k) Plan (the Plan) provides only general information. Participants should refer to the Plan document for a more complete description of the Plan's provisions.

(a) General

The Plan is a defined contribution plan established by Lendmark Financial Services, LLC and subsidiaries (the Company or Plan Sponsor) under the provisions of Section 401(a) of the Internal Revenue Code (the IRC), which includes a qualified cash or deferred arrangement as described in Section 401(k) of the IRC, for the benefit of eligible employees of the Company. The Plan was established effective October 19, 2013 subsequent to the sale of the Company by BB&T Corporation and is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA), as amended. The Board of Managers (Board) is responsible for oversight of the Plan, including the appropriateness of the Plan's investment offerings, and monitoring of investment performance. In accordance with the Plan Document and Investment Committee charter, certain of the Board's responsibilities have been delegated to the 401(k) Investment Committee.

(b) Plan Administration

The 401(k) Investment Committee consists of certain employees of the Company and administrators of the Plan. As of December 31, 2020 and 2019, Prudential Bank and Trust, F.S.B. serves as the trustee of the Plan. Prudential Retirement Services is the Record keeper of the Plan.

(c) Eligibility

Employees are eligible to make salary reduction contributions immediately after employment with the Company and are eligible to receive matching contributions and safe harbor matching contributions after attaining the age of 21 with one year of continuous employment in which they have worked at least 1,000 hours.

The Plan has an Automatic Contribution Arrangement (ACA) and automatically defers 2% from the participant's compensation each payroll period unless the participant makes a contrary election. The Plan also has an automatic increase provision and increases the automatic deferral percentage by 1% per year up to a maximum of 4% of compensation.

(d) Contributions

Each participant may contribute up to 90% of his or her eligible compensation on a pretax basis subject to limitations under the IRC. Participants may also contribute Roth elective deferrals on an after-tax basis. Participants aged 50 and over are eligible to make catch-up contributions. Participants may make changes in their contribution percentage at any time. Allocations among fund options offered by the Plan may be changed on a daily basis. Participants may also contribute funds from other tax-qualified plans as rollover contributions.

Safe harbor matching contributions began January 1, 2014. For the purposes of these contributions, the Plan Sponsor will make a safe harbor matching contribution equal to 100% of participant elective deferrals that do not exceed 4% of compensation. Participants will be 100% vested in safe harbor matching contributions.

An additional discretionary matching contribution may be contributed at the option of the Company's Board. During 2020 and 2019, there were no additional discretionary contributions.

(e) Participant Accounts

Participants' accounts are valued on a daily basis. Each participant's account is credited with the participant's and employer's contributions and an allocation of net investment earnings (losses) on a daily valuation basis, and administrative expenses. Allocations of employer's contributions are based on both participant's contributions and participant's compensation, as defined in the Plan document. The benefit to which a participant is entitled is the benefit that can be provided from the participant's account.

(f) Vesting

Participants are vested immediately in their contributions, rollover contributions, employer safe harbor contributions, and actual earnings allocated to their account. Although not elected for Plan years 2020 and 2019, the Plan permits additional discretionary matching contributions which are vested 0% for less than three years of service and 100% for three or more years of service.

(g) Forfeitures

Forfeitures are used to reduce future Company matching contributions or to pay administrative expenses of the Plan. No forfeitures were used in 2020 and 2019 to reduce Company safe harbor matching contributions. At December 31, 2020 unallocated forfeitures were $6,647. At December 31, 2019 unallocated forfeitures were $5,273.

(h) Payment of Benefits

Upon termination of service due to death, disability, or retirement, a participant may elect to receive either a lump-sum amount equal to the value of the participant's interest in his or her account, or annual installments over any fixed period not exceeding the remaining life expectancy of the participant or beneficiary.

The Plan allows for automatic distribution of a terminated participant's account balance, totaling less than $5,000. A terminated participant with an account balance of between $1,000 and $5,000 may receive a distribution of his or her account balance paid into an individual retirement account. Special COVID-19 distribution provisions were adopted by the Plan in 2020, as permitted by the Coronavirus Aid, Relief, and Economic Security (CARES) Act.

(i) Excess Contributions

Excess contributions represent amounts withheld from participants in excess of the IRC limitations that were refunded to participants subsequent to year end. Excess contributions represent salary deferrals made in excess of Internal Revenue Service (IRS) limits. There were no excess contributions for the years ended December 31, 2020 and 2019.

(j) Notes Receivable from Participants

Participants may borrow from their account balances an amount not to exceed the lesser of $50,000 (less adjustments as required by the IRS) or 50% of their account balance. The minimum loan amount allowed by the Plan is $1,000. The maximum loan term allowed by the Plan is 5 years. Under the Lendmark 401(k) Plan only one loan can be taken during the plan year and a participant may have only one loan outstanding at any time. Special COVID-19 loan provisions were adopted by the Plan in 2020, as permitted by the CARES Act.

The interest rate charged on amounts borrowed is equal to the prevailing Prime Rate plus 1% at the loan origination date. Principal and interest are paid ratably through payroll deductions.

In 2016, employees acquired from OneMain Holdings Inc. and certain of its subsidiaries (OMH), were allowed to rollover existing loans with the prior employers' plan. The prior employers plan allowed for two loans outstanding. Loan balances acquired as a result of the transaction were re-amortized and payment frequencies were set to bi-weekly payment frequencies. The remaining terms and conditions that were set by the predecessor plan were honored.

Notes receivable from participants as of December 31, 2020 bear interest rates between 3.25% and 8.68% and loan maturity dates range from January 8, 2021 through January 16, 2026.

Notes receivable from participants as of December 31, 2019 bear interest rates between 3.25% and 8.68% and loan maturity dates range from January 24, 2020 through November 26, 2025.

(k) Administrative and Plan Expenses

The Plan Sponsor may elect to charge the participants any Plan related expenses, in one or more of the following methods:

- Pro rata based on account balance
- Per capita (equally) to all participants

In 2020 and 2019, Plan administrative expenses were allocated to participants based on the pro rata method. The Plan Sponsor may elect, but is not required, to pay recordkeeping and other administrative expenses incurred by the Plan.

Participants who take a loan from the Plan incur a one-time fee for establishing the loan. Participants who take a distribution upon termination, distribution based on hardship, or in-service distribution incur a one-time fee for the withdrawal. These fees are charged directly to the individual participant's accounts.

The Plan Sponsor has elected to pay all other administrative expenses including auditing and recordkeeping expenses.

(l) Investment Elections

Each participant may direct their contributions, employer contributions, and any related earnings into one or more of the investment options offered by the Plan including registered investment funds, pooled separate accounts, and a stable value fund.

(2) Summary of Significant Accounting Policies

(a) Basis of Presentation

The accompanying financial statements have been prepared on the accrual basis of accounting in conformity with accounting principles generally accepted in the United States of America (U.S. GAAP).

(b) Investment Valuation

Investments are reported at fair value. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date.

The stable value fund is presented at fair value on the statements of net assets available for benefits, which is based upon its reported net asset value. The fair value of the underlying guaranteed investment contracts is determined by discounting the expected cash flows based on current market interest rates of similar instruments with comparable durations. The fair value of the underlying stable value fund is determined by the fair value of the underlying assets.

In 2020 and 2019, the Plan invested in the Prudential Retirement Insurance and Annuity Company Stable Value Fund (the Prudential Fund), a guaranteed income fund that invests primarily in investment contracts issued by insurance companies, banks and other financial institutions, and other authorized instruments.

The interest crediting rate is determined quarterly and is calculated based upon many factors, including current economic and market conditions, the general interest rate environment, and purchases and redemptions by unitholders.

The average market yield of the Prudential Fund for the years ended December 31, 2020 and 2019 was 1.70%. The crediting rate to participants for the years ended December 31, 2020 and 2019 was 1.40% and 1.60%, respectively.

(c) Income Recognition

Net appreciation (depreciation) in fair value of investments includes realized gains and (losses) on investments bought and sold and the change in appreciation (depreciation) from one period to the next. Purchases and sales of securities are recorded on a trade-date basis. Interest income is recorded on the accrual basis. Dividends are recorded on the ex-dividend date. Purchases and sales of securities are recorded on a trade date basis.

(d) Payment of Benefits

Benefits are recorded when paid.

(e) Use of Estimates

The preparation of financial statements in conformity with U.S. GAAP requires management to make estimates and assumptions that affect the reported amounts of assets available for benefits at the date of the financial statements and the reported amounts of additions to and deductions from those net assets during the reporting period. Actual results could differ from these estimates.

(f) Risks and Uncertainties

The Plan invests in various investment securities. Investment securities are exposed to various risks, such as interest rate, market, and credit risks. Due to the level of risk associated with certain investment securities, it is at least reasonably possible that changes in the values of investment securities will occur in the near term and that such changes could materially affect participants' account balances and the amounts reported in the statements of net assets available for benefits and supplemental schedule, Schedule H, Line 4(i) – Schedule of Assets (Held at End of Year).

(g) Notes Receivable from Participants

Participant loans are classified as notes receivable from participants and measured at their unpaid principal balance plus any accrued but unpaid interest. Delinquent participant loans are reclassified as distributions based upon the terms of the Plan document. The Form 5500 presents notes receivable from participants as an investment.

(h) Recently Adopted Accounting Pronouncements

In August 2018, the Financial Accounting Standards Board (FASB) issued Accounting Standards Update (ASU) 2018-13, *Fair Value Measurement (Topic 820): Disclosure framework-Changes to the Disclosure Requirements for Fair Value Measurement,* which amends ASC 820 to remove, modify, and add certain required disclosures for public entities on fair value measurements. The amendments in ASU 2018-13 apply to all entities that are required, under existing U.S. GAAP, to make disclosures about recurring or nonrecurring fair value measurements. This ASU is effective for annual periods beginning after December 15, 2019. The Plan adopted ASU 2018-13 in 2020 using the retrospective method in accordance with the standard, with the exception of amendments regarding changes in unrealized gains (losses) and certain disclosures related to Level 3 fair value measurements and uncertainty, which were adopted prospectively for the year ended December 31, 2020. The adoption of ASU 2018-13 had no impact on the Plan's financial statements for the years ended December 31, 2020 and 2019.

(3) Financial Information Prepared and Certified by the Plan's Trustee

The Plan administrator has elected the method of compliance permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.

The following information included in the financial statements and supplemental schedule, Schedule H, Line 4(i) - Schedule of Assets (Held at End of Year) was provided and certified by the trustee, Prudential Bank and Trust, F.S.B, as complete and accurate:

- Noninterest bearing cash
- Investments at fair value
- Notes receivable from participants
- Interest
- Dividends
- Net appreciation in fair value of investments
- Interest on notes receivable from participants
- Fair values, included in Note 4 (excluding level designations)
- Investment information, included at Note 4
- Schedule of assets (held at end of year)

(4) Fair Value Measurements

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

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

Level 2 Inputs to the valuation methodology include:

- Quoted prices for similar assets or liabilities in active markets;
- Quoted prices for identical or similar assets or liabilities in inactive markets;
- Inputs other than quoted prices that are observable for the asset or liability;
- Inputs that are derived principally from or corroborated by observable market data by correlation or other means.

If the asset or liability has a specified (contractual) term, the Level 2 input must be observable for substantially the full term of the asset or liability.

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

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

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

Registered investment company funds: The fair values are based on the quoted market prices in active markets and are therefore classified as Level 1 in the fair value hierarchy.

Stable value fund: The fair value of the Plan's investment is based on the net asset value (NAV) calculated by its issuer utilizing quoted market prices, most recent bid prices in the principal market in which the securities are normally traded, pricing services and dealer quotes. The fair value of the underlying wrapper contracts held by the Fund are valued using a discounted cash flow model, which considers (i) recent fee bids as determined by recognized dealers, (ii) discount rate, and (iii) the duration of the underlying portfolio securities. The NAV of the funds are calculated daily, and net investment income and realized and unrealized gains on investments are not distributed but rather reinvested and reflected in the net asset value of the fund. There are no significant restrictions, redemption terms, or holding periods which would limit the ability of the Plan or the participants to transact at the NAV. Participant transactions may occur daily. Based on this criteria, the fund is determined to have a readily determinable fair value and is categorized in Level 2 of the fair value hierarchy.

Pooled separate accounts: These investments consist of various investment options (i.e. common stocks, mutual funds, short-term securities and real estate) and are valued at the NAV, which is based on the market value of its underlying investments. While the majority of the underlying asset values are quoted prices, the NAV of the pooled separate accounts is not publicly quoted and are determined by the insurance company. NAV is a readily determinable fair value and is the basis for current transactions. Based on this criteria, the pooled separate accounts are categorized in Level 2 of the fair value hierarchy.

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

The following table sets forth by level, within the fair value hierarchy, the Plan's assets at fair value as of December 31, 2020 and 2019:

	Investments at estimated fair value			
	(Level 1)	(Level 2)	(Level 3)	Total
Registered investment company funds:				
Value	$ 4,898,216	—	—	4,898,216
Growth	9,106,877	—	—	9,106,877
Blended	7,725,888	—	—	7,725,888
Fixed Income	3,505,983	—	—	3,505,983
International	1,316,960	—	—	1,316,960
Total registered investment company funds	26,553,924	—	—	26,553,924
Stable value fund	—	7,408,714	—	7,408,714
Pooled separate accounts	—	33,278,410	—	33,278,410
Total investments at fair value	$ 26,553,924	40,687,124	—	67,241,048

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

	Investments at estimated fair value			
	(Level 1)	(Level 2)	(Level 3)	Total
Registered investment company funds:				
Value	$ 3,106,738	—	—	3,106,738
Growth	9,741,131	—	—	9,741,131
Blended	2,901,305	—	—	2,901,305
Fixed Income	3,456,167	—	—	3,456,167
International	262,849	—	—	262,849
Total registered investment company funds	19,468,190	—	—	19,468,190
Stable value fund	—	5,063,828	—	5,063,828
Pooled separate accounts	—	31,154,443	—	31,154,443
Total investments at fair value	$ 19,468,190	36,218,271	—	55,686,461

(5) Tax Status

The prototype plan sponsor has obtained an opinion letter dated April 29, 2014 in which the IRS stated that the restated prototype plan document was in compliance with applicable requirements of the IRC. The Plan administrator timely adopted the restated prototype plan. The Plan administrator believes that the Plan is currently designed and being operated in compliance with the applicable requirements of the IRC.

U.S. GAAP requires Plan management to evaluate tax positions taken by the Plan and recognize a tax liability (or asset) if the Plan has taken an uncertain tax position that more likely than not would not be sustained upon examination by the IRS. The Plan administrator has analyzed the tax positions taken by the Plan, and has concluded that as of December 31, 2020 and 2019, there are no uncertain tax positions taken or expected to be taken that would require recognition of a liability (or asset) or disclosure in the financial statements. The Plan is subject to routine audits by taxing jurisdictions; however, there are currently no audits for any tax periods in progress.

(6) Plan Termination

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

(7) Fidelity Bond Coverage

ERISA Code Section 412 requires the Plan to maintain fidelity bond coverage in an amount equal to the lesser of 10% of the total funds in the Plan as of the preceding plan year, or $500,000. The Plan has sufficient bond coverage as of December 31, 2020 and 2019.

(8) Related-Party Transactions

Certain Plan investments are shares of funds managed by Prudential Retirement Services. Prudential Bank and Trust, F.S.B. is the Plan's trustee, as defined by the Plan, and therefore, these transactions qualify as party-in-interest transactions. Fees paid by the Plan for investment management and other services totaled $47,357 for the year ended December 31, 2020 and totaled $54,835 for the year ended December 31, 2019. These party-in-interest transactions are exempt from the prohibited transaction rules of ERISA.

(9) Nonexempt Transactions

There were delays by the Company in submitting employee and employer contributions during the plan year ended December 31, 2020 in the amount of $330 to the trustee. The Company remitted these contributions in addition to the lost earnings into the Plan in 2021.

There were delays by the Company in submitting employer safe harbor true up matching contributions for the Plan's years ended December 31, 2017 and 2016 in the amount of $136,065. The employer safe harbor true up matching contributions have been remitted into the Plan in 2019.

(10) Reconciliation of financial statements to Schedule H of Form 5500

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

		2020	2019
Net assets available for benefits per the financial statements	$	70,817,114	58,193,790
Less: Employer contributions receivable		—	(105,773)
Net assets available for benefits per Schedule H of Form 5500	$	70,817,114	58,088,017

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

		2020	2019
Changes in net assets available for benefits per the financial statements	$	12,623,324	13,309,695
Plus: Employer contributions receivable at beginning of year		105,773	—
Less: Employer contributions receivable at end of year		—	(105,773)
Changes in net assets available for benefits per Schedule H of Form 5500	$	$ 12,729,097	$ 13,203,922

(11) Subsequent Events

Management has reviewed subsequent events through October 15, 2021, the date which the financial statements were available to be issued. Management has determined that there were no subsequent event matters that require recognition or disclosure in the financial statements.

SUPPLEMENTAL SCHEDULES

Schedule 1

LENDMARK 401(k) PLAN

Schedule H, Line 4(a) – Schedule of Delinquent Participant Contributions

EIN#58-2257419, PLAN#001

December 31, 2020 and 2019

	Participant contributions transferred late to plan	Total that constitutes nonexempt prohibited transactions			Total fully corrected under VFCP and PTE 2002-51
	Check here if late participant loan repayments are included	Contributions not corrected	Contributions corrected outside VFCP	Contributions pending correction in VFCP	
2020		—	—	—	330
2019		—	—	—	136,065

See accompanying independent auditors' report.

Schedule 2

LENDMARK 401(k) PLAN

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

EIN#58-2257419, PLAN#001

December 31, 2020

(a)	(b) Identity of issue	(c) Description of investment	(d) Cost	(e) Current value
	Stable Value Fund			
*	Prudential Retirement Insurance and Annuity Company	Stable Value Fund	a	$ 7,408,714
	Registered investment company funds:			
	Hartford Growth Opportunities R6	Registered investment funds	a	4,531,291
	Fidelity 500 Index Fund	Registered investment funds	a	2,954,389
	Hartford Equity Income R6	Registered investment funds	a	2,842,999
	Eaton Vance Atlanta Cap Small Mid Cap A	Registered investment funds	a	2,273,672
	Western Asset Core Plus IS	Registered investment funds	a	2,140,811
	Clearbridge Appreciation Fund	Registered investment funds	a	2,113,778
	American Century Mid Cap Value R6	Registered investment funds	a	2,055,218
	Fidelity Mid Cap Index	Registered investment funds	a	1,540,438
	PGIM Strategic Bond R6	Registered investment funds	a	1,365,172
	American Funds New Perspective R6	Registered investment funds	a	1,156,656
	Fidelity Advisor Small Cap Growth Z	Registered investment funds	a	1,145,258
	Goldman Sachs Small Cap Value R6	Registered investment funds	a	1,029,750
	MFS International Growth Class R6	Registered investment funds	a	854,727
	American Funds New World R6	Registered investment funds	a	407,210
	Fidelity Small Cap Index	Registered investment funds	a	87,533
	Fidelity International Index	Registered investment funds	a	55,022
	Total registered investment company funds			26,553,924
	Pooled separate accounts:			
*	Prudential Day One 2030 Fund	Pooled separate accounts	a	6,117,668
*	Prudential Day One 2035 Fund	Pooled separate accounts	a	5,044,216
*	Prudential Day One 2045 Fund	Pooled separate accounts	a	4,350,464
*	Prudential Day One 2040 Fund	Pooled separate accounts	a	4,289,059
*	Prudential Day One 2020 Fund	Pooled separate accounts	a	3,417,364
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*	Prudential Day One 2050 Fund	Pooled separate accounts	a	2,986,861
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*	Prudential Day One Income Fund	Pooled separate accounts	a	1,372,845
*	Prudential Day One 2015 Fund	Pooled separate accounts	a	77,594
	Total pooled separate accounts			33,278,410
*	Participant loans	Notes receivable from participants with interest rates between 3.25% and 8.68% maturing from January 8, 2021 through January 16, 2026		2,740,830
	Total			$ 69,981,878

* Party-in-interest to the Plan.

a The cost of participant directed investments is not required to be disclosed.

The information on this schedule was prepared from information provided and certified as complete and accurate by Prudential Bank and Trust, F.S.B.

See accompanying independent auditors' report.

LENDMARK 401(k) PLAN

Financial Statements
and Supplemental Schedules

December 31, 2020 and 2019

(With Independent Auditors' Report Thereon)

LENDMARK 401(k) PLAN

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Note: All other schedules required by 29 CFR Section 2520.103-10 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Income Security Act of 1974 are omitted because they are not applicable.

HLB GROSS COLLINS
GLOBAL ADVISORY AND ACCOUNTING

INDEPENDENT AUDITORS' REPORT

To the 401(k)Investment Committee of

Lendmark 401(k) Plan

We have audited the accompanying financial statements of

LENDMARK 401(k) 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

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

Auditors' Responsibility

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

Basis for Disclaimer of Opinion

As permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974, the Plan administrator instructed us not to perform, and we did not perform, any auditing procedures with respect to the information summarized in Note (3), which was certified by Prudential Bank and Trust, F.S.B., the trustee of the Plan, except for comparing the information with the related information included in the financial statements and supplemental schedule, Schedule H, Line 4(i) - Schedule of Assets (Held at End of Year). 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 Matters- Supplemental Schedules

The Supplemental Schedules, Supplemental Schedule H, Line 4(a) - Schedule of Delinquent Participant Contributions as of December 31, 2020 and 2019 and Supplemental Schedule H, Line 4(i) - Schedule of Assets (Held at End of Year) as of December 31, 2020, are required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974 and are presented for the purpose of additional analysis and are 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 schedules 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 schedules, other than that derived from the information certified by the trustee, have been audited by us in accordance with auditing standards generally accepted in the United States of America and, in our opinion, are presented in compliance with the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974.

HLB Gross Collins, P.C.

Atlanta, Georgia
October 15, 2021

LENDMARK 401(k) PLAN

Statements of Net Assets Available for Benefits

December 31, 2020 and 2019

		2020	2019
Assets:			
Noninterest-bearing cash	$	—	12,205
Investments at fair value:			
Stable value fund		7,408,714	5,063,828
Registered investment company funds		26,553,924	19,468,190
Pooled separate accounts		33,278,410	31,154,443
Total investments at fair value		67,241,048	55,686,461
Receivables:			
Employer contributions		480,246	105,773
Employee contributions		354,990	—
Notes receivable from participants		2,740,830	2,389,351
Total receivables		3,576,066	2,495,124
Net assets available for benefits	$	70,817,114	58,193,790

The accompanying Notes to Financial Statements are an integral part of these statements.

LENDMARK 401(k) PLAN

Statements of Changes in Net Assets Available for Benefits

Years ended December 31, 2020 and 2019

		2020	2019
Additions to net assets attributed to:			
Investment income:			
Dividends	$	225,868	217,979
Net appreciation in fair value of investments		6,956,799	8,585,518
Interest income		99,855	80,501
Total investment income		7,282,522	8,883,998
Interest on notes receivable from participants		126,644	123,971
Contributions:			
Employee		5,373,876	4,930,281
Employee, rollovers		882,727	416,278
Employer, net of forfeitures		3,386,222	3,056,716
Total contributions		9,642,825	8,403,275
Total additions to net assets		17,051,991	17,411,244
Deductions from net assets attributed to:			
Benefits paid to participants		4,381,310	4,046,714
Administrative expenses		47,357	54,835
Total deductions from net assets		4,428,667	4,101,549
Net increase in plan net assets		12,623,324	13,309,695
Net assets available for benefits:			
Beginning of year		58,193,790	44,884,095
End of year	$	70,817,114	58,193,790

The accompanying Notes to Financial Statements are an integral part of these statements.

(1) Description of the Plan

The following description of Lendmark 401(k) Plan (the Plan) provides only general information. Participants should refer to the Plan document for a more complete description of the Plan's provisions.

(a) General

The Plan is a defined contribution plan established by Lendmark Financial Services, LLC and subsidiaries (the Company or Plan Sponsor) under the provisions of Section 401(a) of the Internal Revenue Code (the IRC), which includes a qualified cash or deferred arrangement as described in Section 401(k) of the IRC, for the benefit of eligible employees of the Company. The Plan was established effective October 19, 2013 subsequent to the sale of the Company by BB&T Corporation and is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA), as amended. The Board of Managers (Board) is responsible for oversight of the Plan, including the appropriateness of the Plan's investment offerings, and monitoring of investment performance. In accordance with the Plan Document and Investment Committee charter, certain of the Board's responsibilities have been delegated to the 401(k) Investment Committee.

(b) Plan Administration

The 401(k) Investment Committee consists of certain employees of the Company and administrators of the Plan. As of December 31, 2020 and 2019, Prudential Bank and Trust, F.S.B. serves as the trustee of the Plan. Prudential Retirement Services is the Record keeper of the Plan.

(c) Eligibility

Employees are eligible to make salary reduction contributions immediately after employment with the Company and are eligible to receive matching contributions and safe harbor matching contributions after attaining the age of 21 with one year of continuous employment in which they have worked at least 1,000 hours.

The Plan has an Automatic Contribution Arrangement (ACA) and automatically defers 2% from the participant's compensation each payroll period unless the participant makes a contrary election. The Plan also has an automatic increase provision and increases the automatic deferral percentage by 1% per year up to a maximum of 4% of compensation.

(d) Contributions

Each participant may contribute up to 90% of his or her eligible compensation on a pretax basis subject to limitations under the IRC. Participants may also contribute Roth elective deferrals on an after-tax basis. Participants aged 50 and over are eligible to make catch-up contributions. Participants may make changes in their contribution percentage at any time. Allocations among fund options offered by the Plan may be changed on a daily basis. Participants may also contribute funds from other tax-qualified plans as rollover contributions.

Safe harbor matching contributions began January 1, 2014. For the purposes of these contributions, the Plan Sponsor will make a safe harbor matching contribution equal to 100% of participant elective deferrals that do not exceed 4% of compensation. Participants will be 100% vested in safe harbor matching contributions.

An additional discretionary matching contribution may be contributed at the option of the Company's Board. During 2020 and 2019, there were no additional discretionary contributions.

(e) Participant Accounts

Participants' accounts are valued on a daily basis. Each participant's account is credited with the participant's and employer's contributions and an allocation of net investment earnings (losses) on a daily valuation basis, and administrative expenses. Allocations of employer's contributions are based on both participant's contributions and participant's compensation, as defined in the Plan document. The benefit to which a participant is entitled is the benefit that can be provided from the participant's account.

(f) Vesting

Participants are vested immediately in their contributions, rollover contributions, employer safe harbor contributions, and actual earnings allocated to their account. Although not elected for Plan years 2020 and 2019, the Plan permits additional discretionary matching contributions which are vested 0% for less than three years of service and 100% for three or more years of service.

(g) Forfeitures

Forfeitures are used to reduce future Company matching contributions or to pay administrative expenses of the Plan. No forfeitures were used in 2020 and 2019 to reduce Company safe harbor matching contributions. At December 31, 2020 unallocated forfeitures were $6,647. At December 31, 2019 unallocated forfeitures were $5,273.

(h) Payment of Benefits

Upon termination of service due to death, disability, or retirement, a participant may elect to receive either a lump-sum amount equal to the value of the participant's interest in his or her account, or annual installments over any fixed period not exceeding the remaining life expectancy of the participant or beneficiary.

The Plan allows for automatic distribution of a terminated participant's account balance, totaling less than $5,000. A terminated participant with an account balance of between $1,000 and $5,000 may receive a distribution of his or her account balance paid into an individual retirement account. Special COVID-19 distribution provisions were adopted by the Plan in 2020, as permitted by the Coronavirus Aid, Relief, and Economic Security (CARES) Act.

(i) Excess Contributions

Excess contributions represent amounts withheld from participants in excess of the IRC limitations that were refunded to participants subsequent to year end. Excess contributions represent salary deferrals made in excess of Internal Revenue Service (IRS) limits. There were no excess contributions for the years ended December 31, 2020 and 2019.

(j) Notes Receivable from Participants

Participants may borrow from their account balances an amount not to exceed the lesser of $50,000 (less adjustments as required by the IRS) or 50% of their account balance. The minimum loan amount allowed by the Plan is $1,000. The maximum loan term allowed by the Plan is 5 years. Under the Lendmark 401(k) Plan only one loan can be taken during the plan year and a participant may have only one loan outstanding at any time. Special COVID-19 loan provisions were adopted by the Plan in 2020, as permitted by the CARES Act.

The interest rate charged on amounts borrowed is equal to the prevailing Prime Rate plus 1% at the loan origination date. Principal and interest are paid ratably through payroll deductions.

In 2016, employees acquired from OneMain Holdings Inc. and certain of its subsidiaries (OMH), were allowed to rollover existing loans with the prior employers' plan. The prior employers plan allowed for two loans outstanding. Loan balances acquired as a result of the transaction were re-amortized and payment frequencies were set to bi-weekly payment frequencies. The remaining terms and conditions that were set by the predecessor plan were honored.

Notes receivable from participants as of December 31, 2020 bear interest rates between 3.25% and 8.68% and loan maturity dates range from January 8, 2021 through January 16, 2026.

Notes receivable from participants as of December 31, 2019 bear interest rates between 3.25% and 8.68% and loan maturity dates range from January 24, 2020 through November 26, 2025.

(k) Administrative and Plan Expenses

The Plan Sponsor may elect to charge the participants any Plan related expenses, in one or more of the following methods:

- Pro rata based on account balance
- Per capita (equally) to all participants

In 2020 and 2019, Plan administrative expenses were allocated to participants based on the pro rata method. The Plan Sponsor may elect, but is not required, to pay recordkeeping and other administrative expenses incurred by the Plan.

Participants who take a loan from the Plan incur a one-time fee for establishing the loan. Participants who take a distribution upon termination, distribution based on hardship, or in-service distribution incur a one-time fee for the withdrawal. These fees are charged directly to the individual participant's accounts.

The Plan Sponsor has elected to pay all other administrative expenses including auditing and recordkeeping expenses.

(l) Investment Elections

Each participant may direct their contributions, employer contributions, and any related earnings into one or more of the investment options offered by the Plan including registered investment funds, pooled separate accounts, and a stable value fund.

(2) Summary of Significant Accounting Policies

(a) Basis of Presentation

The accompanying financial statements have been prepared on the accrual basis of accounting in conformity with accounting principles generally accepted in the United States of America (U.S. GAAP).

(b) Investment Valuation

Investments are reported at fair value. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date.

The stable value fund is presented at fair value on the statements of net assets available for benefits, which is based upon its reported net asset value. The fair value of the underlying guaranteed investment contracts is determined by discounting the expected cash flows based on current market interest rates of similar instruments with comparable durations. The fair value of the underlying stable value fund is determined by the fair value of the underlying assets.

In 2020 and 2019, the Plan invested in the Prudential Retirement Insurance and Annuity Company Stable Value Fund (the Prudential Fund), a guaranteed income fund that invests primarily in investment contracts issued by insurance companies, banks and other financial institutions, and other authorized instruments.

The interest crediting rate is determined quarterly and is calculated based upon many factors, including current economic and market conditions, the general interest rate environment, and purchases and redemptions by unitholders.

The average market yield of the Prudential Fund for the years ended December 31, 2020 and 2019 was 1.70%. The crediting rate to participants for the years ended December 31, 2020 and 2019 was 1.40% and 1.60%, respectively.

(c) Income Recognition

Net appreciation (depreciation) in fair value of investments includes realized gains and (losses) on investments bought and sold and the change in appreciation (depreciation) from one period to the next. Purchases and sales of securities are recorded on a trade-date basis. Interest income is recorded on the accrual basis. Dividends are recorded on the ex-dividend date. Purchases and sales of securities are recorded on a trade date basis.

(d) Payment of Benefits

Benefits are recorded when paid.

(e) Use of Estimates

The preparation of financial statements in conformity with U.S. GAAP requires management to make estimates and assumptions that affect the reported amounts of assets available for benefits at the date of the financial statements and the reported amounts of additions to and deductions from those net assets during the reporting period. Actual results could differ from these estimates.

(f) Risks and Uncertainties

The Plan invests in various investment securities. Investment securities are exposed to various risks, such as interest rate, market, and credit risks. Due to the level of risk associated with certain investment securities, it is at least reasonably possible that changes in the values of investment securities will occur in the near term and that such changes could materially affect participants' account balances and the amounts reported in the statements of net assets available for benefits and supplemental schedule, Schedule H, Line 4(i) – Schedule of Assets (Held at End of Year).

(g) Notes Receivable from Participants

Participant loans are classified as notes receivable from participants and measured at their unpaid principal balance plus any accrued but unpaid interest. Delinquent participant loans are reclassified as distributions based upon the terms of the Plan document. The Form 5500 presents notes receivable from participants as an investment.

(h) Recently Adopted Accounting Pronouncements

In August 2018, the Financial Accounting Standards Board (FASB) issued Accounting Standards Update (ASU) 2018-13, *Fair Value Measurement (Topic 820): Disclosure framework-Changes to the Disclosure Requirements for Fair Value Measurement,* which amends ASC 820 to remove, modify, and add certain required disclosures for public entities on fair value measurements. The amendments in ASU 2018-13 apply to all entities that are required, under existing U.S. GAAP, to make disclosures about recurring or nonrecurring fair value measurements. This ASU is effective for annual periods beginning after December 15, 2019. The Plan adopted ASU 2018-13 in 2020 using the retrospective method in accordance with the standard, with the exception of amendments regarding changes in unrealized gains (losses) and certain disclosures related to Level 3 fair value measurements and uncertainty, which were adopted prospectively for the year ended December 31, 2020. The adoption of ASU 2018-13 had no impact on the Plan's financial statements for the years ended December 31, 2020 and 2019.

(3) Financial Information Prepared and Certified by the Plan's Trustee

The Plan administrator has elected the method of compliance permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.

The following information included in the financial statements and supplemental schedule, Schedule H, Line 4(i) - Schedule of Assets (Held at End of Year) was provided and certified by the trustee, Prudential Bank and Trust, F.S.B, as complete and accurate:

- Noninterest bearing cash
- Investments at fair value
- Notes receivable from participants
- Interest
- Dividends
- Net appreciation in fair value of investments
- Interest on notes receivable from participants
- Fair values, included in Note 4 (excluding level designations)
- Investment information, included at Note 4
- Schedule of assets (held at end of year)

(4) Fair Value Measurements

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

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

Level 2 Inputs to the valuation methodology include:

- Quoted prices for similar assets or liabilities in active markets;
- Quoted prices for identical or similar assets or liabilities in inactive markets;
- Inputs other than quoted prices that are observable for the asset or liability;
- Inputs that are derived principally from or corroborated by observable market data by correlation or other means.

If the asset or liability has a specified (contractual) term, the Level 2 input must be observable for substantially the full term of the asset or liability.

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

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

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

Registered investment company funds: The fair values are based on the quoted market prices in active markets and are therefore classified as Level 1 in the fair value hierarchy.

Stable value fund: The fair value of the Plan's investment is based on the net asset value (NAV) calculated by its issuer utilizing quoted market prices, most recent bid prices in the principal market in which the securities are normally traded, pricing services and dealer quotes. The fair value of the underlying wrapper contracts held by the Fund are valued using a discounted cash flow model, which considers (i) recent fee bids as determined by recognized dealers, (ii) discount rate, and (iii) the duration of the underlying portfolio securities. The NAV of the funds are calculated daily, and net investment income and realized and unrealized gains on investments are not distributed but rather reinvested and reflected in the net asset value of the fund. There are no significant restrictions, redemption terms, or holding periods which would limit the ability of the Plan or the participants to transact at the NAV. Participant transactions may occur daily. Based on this criteria, the fund is determined to have a readily determinable fair value and is categorized in Level 2 of the fair value hierarchy.

Pooled separate accounts: These investments consist of various investment options (i.e. common stocks, mutual funds, short-term securities and real estate) and are valued at the NAV, which is based on the market value of its underlying investments. While the majority of the underlying asset values are quoted prices, the NAV of the pooled separate accounts is not publicly quoted and are determined by the insurance company. NAV is a readily determinable fair value and is the basis for current transactions. Based on this criteria, the pooled separate accounts are categorized in Level 2 of the fair value hierarchy.

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

The following table sets forth by level, within the fair value hierarchy, the Plan's assets at fair value as of December 31, 2020 and 2019:

	Investments at estimated fair value			
	(Level 1)	(Level 2)	(Level 3)	Total
Registered investment company funds:				
Value	$ 4,898,216	—	—	4,898,216
Growth	9,106,877	—	—	9,106,877
Blended	7,725,888	—	—	7,725,888
Fixed Income	3,505,983	—	—	3,505,983
International	1,316,960	—	—	1,316,960
Total registered investment company funds	26,553,924	—	—	26,553,924
Stable value fund	—	7,408,714	—	7,408,714
Pooled separate accounts	—	33,278,410	—	33,278,410
Total investments at fair value	$ 26,553,924	40,687,124	—	67,241,048

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

	Investments at estimated fair value			
	(Level 1)	(Level 2)	(Level 3)	Total
Registered investment company funds:				
Value	$ 3,106,738	—	—	3,106,738
Growth	9,741,131	—	—	9,741,131
Blended	2,901,305	—	—	2,901,305
Fixed Income	3,456,167	—	—	3,456,167
International	262,849	—	—	262,849
Total registered investment company funds	19,468,190	—	—	19,468,190
Stable value fund	—	5,063,828	—	5,063,828
Pooled separate accounts	—	31,154,443	—	31,154,443
Total investments at fair value	$ 19,468,190	36,218,271	—	55,686,461

(5) Tax Status

The prototype plan sponsor has obtained an opinion letter dated April 29, 2014 in which the IRS stated that the restated prototype plan document was in compliance with applicable requirements of the IRC. The Plan administrator timely adopted the restated prototype plan. The Plan administrator believes that the Plan is currently designed and being operated in compliance with the applicable requirements of the IRC.

U.S. GAAP requires Plan management to evaluate tax positions taken by the Plan and recognize a tax liability (or asset) if the Plan has taken an uncertain tax position that more likely than not would not be sustained upon examination by the IRS. The Plan administrator has analyzed the tax positions taken by the Plan, and has concluded that as of December 31, 2020 and 2019, there are no uncertain tax positions taken or expected to be taken that would require recognition of a liability (or asset) or disclosure in the financial statements. The Plan is subject to routine audits by taxing jurisdictions; however, there are currently no audits for any tax periods in progress.

(6) Plan Termination

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

(7) Fidelity Bond Coverage

ERISA Code Section 412 requires the Plan to maintain fidelity bond coverage in an amount equal to the lesser of 10% of the total funds in the Plan as of the preceding plan year, or $500,000. The Plan has sufficient bond coverage as of December 31, 2020 and 2019.

(8) Related-Party Transactions

Certain Plan investments are shares of funds managed by Prudential Retirement Services. Prudential Bank and Trust, F.S.B. is the Plan's trustee, as defined by the Plan, and therefore, these transactions qualify as party-in-interest transactions. Fees paid by the Plan for investment management and other services totaled $47,357 for the year ended December 31, 2020 and totaled $54,835 for the year ended December 31, 2019. These party-in-interest transactions are exempt from the prohibited transaction rules of ERISA.

(9) Nonexempt Transactions

There were delays by the Company in submitting employee and employer contributions during the plan year ended December 31, 2020 in the amount of $330 to the trustee. The Company remitted these contributions in addition to the lost earnings into the Plan in 2021.

There were delays by the Company in submitting employer safe harbor true up matching contributions for the Plan's years ended December 31, 2017 and 2016 in the amount of $136,065. The employer safe harbor true up matching contributions have been remitted into the Plan in 2019.

(10) Reconciliation of financial statements to Schedule H of Form 5500

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

		2020	2019
Net assets available for benefits per the financial statements	$	70,817,114	58,193,790
Less: Employer contributions receivable		—	(105,773)
Net assets available for benefits per Schedule H of Form 5500	$	70,817,114	58,088,017

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

		2020	2019
Changes in net assets available for benefits per the financial statements	$	12,623,324	13,309,695
Plus: Employer contributions receivable at beginning of year		105,773	—
Less: Employer contributions receivable at end of year		—	(105,773)
Changes in net assets available for benefits per Schedule H of Form 5500	$	$ 12,729,097	$ 13,203,922

(11) Subsequent Events

Management has reviewed subsequent events through October 15, 2021, the date which the financial statements were available to be issued. Management has determined that there were no subsequent event matters that require recognition or disclosure in the financial statements.

SUPPLEMENTAL SCHEDULES

Schedule 1

LENDMARK 401(k) PLAN

Schedule H, Line 4(a) – Schedule of Delinquent Participant Contributions

EIN#58-2257419, PLAN#001

December 31, 2020 and 2019

	Participant contributions transferred late to plan	Total that constitutes nonexempt prohibited transactions			Total fully corrected under VFCP and PTE 2002-51
	Check here if late participant loan repayments are included	Contributions not corrected	Contributions corrected outside VFCP	Contributions pending correction in VFCP	
2020		—	—	—	330
2019		—	—	—	136,065

See accompanying independent auditors' report.

Schedule 2

LENDMARK 401(k) PLAN

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

EIN#58-2257419, PLAN#001

December 31, 2020

(a)	(b) Identity of issue	(c) Description of investment	(d) Cost	(e) Current value
	Stable Value Fund			
*	Prudential Retirement Insurance and Annuity Company	Stable Value Fund	a	$ 7,408,714
	Registered investment company funds:			
	Hartford Growth Opportunities R6	Registered investment funds	a	4,531,291
	Fidelity 500 Index Fund	Registered investment funds	a	2,954,389
	Hartford Equity Income R6	Registered investment funds	a	2,842,999
	Eaton Vance Atlanta Cap Small Mid Cap A	Registered investment funds	a	2,273,672
	Western Asset Core Plus IS	Registered investment funds	a	2,140,811
	Clearbridge Appreciation Fund	Registered investment funds	a	2,113,778
	American Century Mid Cap Value R6	Registered investment funds	a	2,055,218
	Fidelity Mid Cap Index	Registered investment funds	a	1,540,438
	PGIM Strategic Bond R6	Registered investment funds	a	1,365,172
	American Funds New Perspective R6	Registered investment funds	a	1,156,656
	Fidelity Advisor Small Cap Growth Z	Registered investment funds	a	1,145,258
	Goldman Sachs Small Cap Value R6	Registered investment funds	a	1,029,750
	MFS International Growth Class R6	Registered investment funds	a	854,727
	American Funds New World R6	Registered investment funds	a	407,210
	Fidelity Small Cap Index	Registered investment funds	a	87,533
	Fidelity International Index	Registered investment funds	a	55,022
	Total registered investment company funds			26,553,924
	Pooled separate accounts:			
*	Prudential Day One 2030 Fund	Pooled separate accounts	a	6,117,668
*	Prudential Day One 2035 Fund	Pooled separate accounts	a	5,044,216
*	Prudential Day One 2045 Fund	Pooled separate accounts	a	4,350,464
*	Prudential Day One 2040 Fund	Pooled separate accounts	a	4,289,059
*	Prudential Day One 2020 Fund	Pooled separate accounts	a	3,417,364
*	Prudential Day One 2025 Fund	Pooled separate accounts	a	3,065,697
*	Prudential Day One 2050 Fund	Pooled separate accounts	a	2,986,861
*	Prudential Day One 2055 Fund	Pooled separate accounts	a	2,556,642
*	Prudential Day One Income Fund	Pooled separate accounts	a	1,372,845
*	Prudential Day One 2015 Fund	Pooled separate accounts	a	77,594
	Total pooled separate accounts			33,278,410
*	Participant loans	Notes receivable from participants with interest rates between 3.25% and 8.68% maturing from January 8, 2021 through January 16, 2026		2,740,830
	Total			$ 69,981,878

* Party-in-interest to the Plan.

a The cost of participant directed investments is not required to be disclosed.

The information on this schedule was prepared from information provided and certified as complete and accurate by Prudential Bank and Trust, F.S.B.

See accompanying independent auditors' report.