Form 5500

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Annual Return/Report of Employee Benefit Plan

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

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

OMB Nos. 1210-0110
1210-0089

2020

This Form is Open to Public Inspection

Part I Annual Report Identification Information

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

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

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

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

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

Part II Basic Plan Information—enter all requested information

1a Name of plan
KM SSA 401K PLAN

1b Three-digit plan number (PN) ▶ 001

1c Effective date of plan 07/01/1996

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)
SERVICE SYSTEM ASSOCIATES, INC.

4624 CENTRAL PARK BLVD
SUITE 100
DENVER, CO 80238

2b Employer Identification Number (EIN) 93-0996528

2c Plan Sponsor's telephone number 303-321-2760

2d Business code (see instructions) 722513

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.	11/10/2021	KEVIN J ELDREDGE
	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**	1279
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)**	1095
a(2) Total number of active participants at the end of the plan year	**6a(2)**	614
b Retired or separated participants receiving benefits	**6b**	0
c Other retired or separated participants entitled to future benefits	**6c**	175
d Subtotal. Add lines **6a(2)**, **6b**, and **6c**	**6d**	789
e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.	**6e**	0
f Total. Add lines **6d** and **6e**	**6f**	789
g Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item)	**6g**	180
h Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested	**6h**	3
7 Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item)	**7**	

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

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

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

9a Plan funding arrangement (check all that apply)

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

9b Plan benefit arrangement (check all that apply)

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

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

a Pension Schedules

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

b General Schedules

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

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

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

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

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

11c Enter the Receipt Confirmation Code for the 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
KM SSA 401K PLAN

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500
SERVICE SYSTEM ASSOCIATES, INC.

D Employer Identification Number (EIN)
93-0996528

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
NATIONWIDE LIFE INSURANCE 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
31-4156830	66869	GAP-CP-JY5L	83	01/01/2020	12/31/2020

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

(a) Total amount of commissions paid	**(b)** Total amount of fees paid
1663	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

CAMBRIDGE INVESTMENT RESEARCH
1776 PLEASANT PLAIN RD
FAIRFIELD, IA 52556

(b) Amount of sales and base commissions paid	Fees and other commissions paid		**(e)** Organization code
	(c) Amount	**(d)** Purpose	
1663	0	0	3

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

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

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

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

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

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

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

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

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

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

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

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

Part II Investment and Annuity Contract Information

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

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

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 ▶

b	Balance at the end of the previous year			7b	413431
c	Additions: (1) Contributions deposited during the year	7c(1)	49671		
	(2) Dividends and credits	7c(2)	0		
	(3) Interest credited during the year	7c(3)	13767		
	(4) Transferred from separate account	7c(4)	585076		
	(5) Other (specify below) ▶	7c(5)			
	(6) Total additions			7c(6)	648514
d	Total of balance and additions (add lines **7b** and **7c(6)**)			7d	1061945
e	Deductions:				
	(1) Disbursed from fund to pay benefits or purchase annuities during year	7e(1)	125020		
	(2) Administration charge made by carrier	7e(2)	189		
	(3) Transferred to separate account	7e(3)	155944		
	(4) Other (specify below)	7e(4)	2438		
	▶ REALLOCATION FROM FORFEITURE				
	(5) Total deductions			7e(5)	283591
f	Balance at the end of the current year (subtract line **7e(5)** from line **7d**)			7f	778354

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)**	0
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)**	0
(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)**	0
(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	**B** Three-digit plan number (PN) ▶
KM SSA 401K PLAN	001

C Plan sponsor's name as shown on line 2a of Form 5500	**D** Employer Identification Number (EIN)
SERVICE SYSTEM ASSOCIATES, INC.	93-0996528

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

NATIONWIDE FINANCIAL

ONE NATIONWIDE PLAZA
COLUMBUS, OH 43215

31-4156830

(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)

NATIONWIDE FINANCIAL

ONE NATIONWIDE PLAZA
COLUMBUS, OH 43215

31-4156830

(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?
15	CUSTODIAN	63513	Yes [X] No [ ]	Yes [X] No [ ]	0	Yes [ ] No [X]

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

LEGACY BENEFIT SERVICES

5670 GREENWOOD PLAZA BLVD
SUITE 350
GREENWOOD VILLAGE, CO 80111

71-0948945

(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?
15 13	TPA	25293	Yes [X] No [ ]	Yes [X] No [ ]	0	Yes [ ] No [X]

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

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1776 PLEASANT PLAIN RD.
FAIRFIELD, IA 52556-8757

42-1445429

(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 53	INVESTMENT ADVISOR	0	Yes [X] No [ ]	Yes [ ] No [X]	21279	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)

TBS AGENCY, INC

1776 PLEASANT PLAIN RD
FAIRFIELD, IA 52556

(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 53	INVESTMENT ADVISOR	0	Yes [X] No [ ]	Yes [ ] No [X]	1663	Yes [ ] No [X]

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

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

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

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

Part I Service Provider Information (continued)

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

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

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

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

Part II Service Providers Who Fail or Refuse to Provide Information

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

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

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

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

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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 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
KM SSA 401K PLAN

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500
SERVICE SYSTEM ASSOCIATES, INC.

D Employer Identification Number (EIN)
93-0996528

Part I Asset and Liability Statement

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

Assets		(a) Beginning of Year	(b) End of Year
a Total noninterest-bearing cash	1a		
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)	0	0
(2) Participant contributions	1b(2)	0	19235
(3) Other	1b(3)		
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)	421681	778353
(2) U.S. Government securities	1c(2)		
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)		
(B) All other	1c(3)(B)		
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)		
(B) Common	1c(4)(B)		
(5) Partnership/joint venture interests	1c(5)		
(6) Real estate (other than employer real property)	1c(6)		
(7) Loans (other than to participants)	1c(7)		
(8) Participant loans	1c(8)		
(9) Value of interest in common/collective trusts	1c(9)		
(10) Value of interest in pooled separate accounts	1c(10)		
(11) Value of interest in master trust investment accounts	1c(11)		
(12) Value of interest in 103-12 investment entities	1c(12)		
(13) Value of interest in registered investment companies (e.g., mutual funds)	1c(13)	10586828	12622742
(14) Value of funds held in insurance company general account (unallocated contracts)	1c(14)		
(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	11008509	13420330
	Liabilities			
g	Benefit claims payable	1g		
h	Operating payables	1h		
i	Acquisition indebtedness	1i		
j	Other liabilities	1j	189	0
k	Total liabilities (add all amounts in lines 1g through1j)	1k	189	0
	Net Assets			
l	Net assets (subtract line 1k from line 1f)	1l	11008320	13420330

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)	30137	
	(B) Participants	2a(1)(B)	855458	
	(C) Others (including rollovers)	2a(1)(C)	113715	
	(2) Noncash contributions	2a(2)		
	(3) Total contributions. Add lines **2a(1)(A), (B), (C),** and line **2a(2)**	2a(3)		999310
b	**Earnings on investments:**			
	(1) Interest:			
	(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)	14312	
	(B) U.S. Government securities	2b(1)(B)		
	(C) Corporate debt instruments	2b(1)(C)		
	(D) Loans (other than to participants)	2b(1)(D)		
	(E) Participant loans	2b(1)(E)		
	(F) Other	2b(1)(F)		
	(G) Total interest. Add lines **2b(1)(A)** through **(F)**	2b(1)(G)		14312
	(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)		
	(D) Total dividends. Add lines **2b(2)(A)**, **(B)**, and **(C)**	2b(2)(D)		0
	(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)		
(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)		2606831
c Other income	2c		
d Total income. Add all **income** amounts in column (b) and enter total	2d		3620453
Expenses			
e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	991818	
(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)		991818
f Corrective distributions (see instructions)	2f		104877
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)	88806	
(3) Investment advisory and management fees	2i(3)	22942	
(4) Other	2i(4)		
(5) Total administrative expenses. Add lines **2i(1)** through **(4)**	2i(5)		111748
j Total expenses. Add all **expense** amounts in column (b) and enter total	2j		1208443
Net Income and Reconciliation			
k Net income (loss). Subtract line **2j** from line **2d**	2k		2412010
l Transfers of assets:			
(1) To this plan	2l(1)		
(2) From this plan	2l(2)		

Part III Accountant's Opinion

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

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

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

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

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

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

(1) Name: ELIZABETH A TAUER, CPA, PC **(2)** EIN: 84-1561711

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

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

Part IV Compliance Questions

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

During the plan year:

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

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

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

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

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

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

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

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

SCHEDULE R (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Retirement Plan Information

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

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

OMB No. 1210-0110

2020

This Form is Open to Public Inspection.

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

A Name of plan
KM SSA 401K PLAN

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500
SERVICE SYSTEM ASSOCIATES, INC.

D Employer Identification Number (EIN)
93-0996528

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): 31-4156830

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_____

KM/SSA 401(K) PLAN

FINANCIAL STATEMENTS

YEARS ENDED DECEMBER 31, 2020 AND 2019

WITH

REPORT OF CERTIFIED PUBLIC ACCOUNTANTS

ELIZABETH A TAUER CPA, P. C.

Elizabeth A. Tauer, CPA, P.C.

Mailing Address: PO Box 440409, Aurora, CO 80044
Telephone: (720) 244-9149

INDEPENDENT AUDITOR'S REPORT

The Board of Directors
KM/SSA 401(k) Plan
Denver, Colorado

Scope and Nature of the ERISA Section 103(a)(3)(C) Audit

We have performed an audit of the financial statements of KM/SSA 401(k) Plan, an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 (ERISA), as permitted by ERISA Section 103(a)(3)(C) (ERISA Section 103(a)(3)(C) audit). The financial statements comprise the statement of net assets available for benefits as of December 31, 2020, and the related statement of changes in net assets available for benefits for the year then ended, and the related notes to the financial statements.

Management, having determined it is permissible in the circumstances, has elected to have the audit of KM/SSA 401(k) Plan's financial statements performed in accordance with ERISA Section 103(a)(3)(C) pursuant to 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. As permitted by ERISA Section 103(a)(3)(C), our audit need not extend to any statements or information related to assets held for investment of the plan (investment information) by a bank or similar institution or insurance carrier that is regulated, supervised, and subject to periodic examination by a state or federal agency, provided that the statements or information regarding assets so held are prepared and certified to by the bank or similar institution or insurance carrier in accordance with 29 CFR 2520.103-5 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA (qualified institution).

Management has obtained a certification from a qualified institution as of and for the year ended December 31, 2020, stating that the certified investment information, as described in Note 2 to the financial statements, is complete and accurate.

Opinion

In our opinion, based on our audit and on the procedures performed as described in the Auditor's Responsibilities for the Audit of the Financial Statements section-

- the amounts and disclosures in the financial statements, other than those agreed to or derived from the certified investment information, are presented fairly, in all material respects, in accordance with accounting principles general accepted in the United States of America.

- the information in the financial statements related to assets held by and certified to by a qualified institution agrees to, or is derived from, in all material respects, the information prepared and certified by an institution that management determined meets the requirements of ERISA Section 103(a)(3)(C).

Basis for Opinion

We conducted our audit in accordance with auditing standards generally accepted in the United States of America (GAAS). Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are required to be independent of KM/SSA 401(k) Plan and to meet our other ethical responsibilities in accordance with the relevant ethical requirements relating to our audit. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our ERISA Section 103(a)(3)(C) audit opinion.

Responsibilities of Management for the Financial Statements

Management is responsible for the preparation of the financial statements in accordance with accounting principles generally accepted in the United States of America, and for 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. Management's election of the ERISA Section 103(a)(3)(C) audit does not affect management's responsibility for the financial statements.

In preparing the financial statements, management is required to evaluate whether there are conditions or events, considered in the aggregate, that raise substantial doubt about KM/SSA 401(k) Plan's ability to continue as a going concern for one year after the date of the financial statements are available to be issued.

Management is also responsible for maintaining a current plan instrument, including all plan amendments; administering the plan; and determining that the plan's transactions that are presented and disclosed in the financial statements are in conformity with the plan's provisions, including maintaining sufficient records with respect to each of the participants, to determine the benefits due or which may become due to such participants.

Auditor's Responsibilities for the Audit of the Financial Statements

Except as described in the Scope and Nature of the ERISA Section 103(a)(3)(C) Audit section of our report, our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not absolute and therefore is not a guarantee that an audit conducted in accordance with GAAS will always detect a material misstatement when it exists. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control. Misstatements are considered material if there a substantial likelihood that, individually or in the aggregate, they would influence the judgement made by a reasonable user based on the financial statements.

In performing an audit in accordance with GAAS, We:

- Exercise professional judgement and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an

opinion on the effectiveness of KM/SSA 401(k) Plan's internal control. Accordingly, no such opinion is expressed.

- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements.

- Conclude whether, in our judgement, there are conditions or events, considered in t the aggregate, that raise substantial doubt about KM/SSA 401(k) Plan's ability to continue as a going concern for a reasonable period of time.

Our audit did not extend to the certified investment information, except for obtaining and reading the certification, comparing the certified investment information with the related information presented and disclosed in the financial statements, and reading the disclosures relating to the certified investment information to assess whether they are in accordance with the presentation and disclosure requirements of accounting principles generally accepted in the United States of America.

Accordingly, the objective of an ERISA Section 103(a)(3)(C) audit is not to express an opinion about whether the financial statements as a whole are presented fairly, in all material respects, in accordance with accounting principles generally accepted in the United States of America.

We are required to communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit, significant audit findings, and certain internal control-related matters that we identified during the audit.

Other Matter – Supplemental Schedules Required by ERISA

The supplemental schedules of KM/SSA 401(k) Plan are presented for purposes of additional analysis and are not a required part of the financial statement but are supplementary information required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information included in the supplemental schedules, other than that agreed to or derived from the certified investment information, has been subjected to auditing procedures applied in the audit of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with GAAS. For information included in the supplemental schedules that agreed to or is derived from the certified investment information, we compared such information to the related certified investment information.

In forming our opinion on the supplemental schedules, we evaluated whether the supplemental schedules, other than the information agreed to or derived from the certified investment information, including their form and content, are presented in conformity with the Department of Labor's Rules and Regulation for Reporting and Disclosure under ERISA.

In our opinion-

- the form and content of the supplemental schedules, other than the information in the supplemental schedules that agreed to or is derived from the certified investment information, are presented, in all material respects, in conformity with the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.

- the information in the supplemental schedules related to assets held by and certified to by a qualified institution agrees to or is derived from, in all material respects, the information prepared and certified by an institution that management determined meets the requirements of ERISA Section 103 (a)(3)(C).

Elizabeth A Tauer, CPA

Elizabeth A. Tauer, CPA, P.C.
Aurora, CO
June 22, 2021, except as to Note 8, which is as of November 4, 2021

Elizabeth A. Tauer, CPA, P.C.
PO Box 440409 Aurora, CO 80044

The Board of Trustees
KM/SSA 401(k) Plan
Denver, Colorado

Independent Auditor's Report

Report on Financial Statements

I was engaged to audit the accompanying financial statements of *KM/SSA 401(k) Plan*, which comprise the statement of net assets available for benefits and the related changes of net assets available for benefits as of December 31, 2019, and for the year then ended, and the related footnotes to the financial statements.

Management's Responsibility for the Financial Statements

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

Auditor's Responsibility

My responsibility is to express an opinion on these financial statements based on conducting the audit in accordance with accounting standards generally accepted in the United States of America. Because of the matter described in the Basis for Disclaimer of Opinion paragraph, however, I was 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 me not to perform, and I did not perform, any auditing procedures with respect to the information summarized in Note 3, which was certified by the Nationwide Life Financial Services. Inc., the trustee of the Plan, except for comparing the information with the related information included in the financial statements and supplemental schedules. I 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, 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, I have not been able to obtain sufficient, appropriate audit evidence to provide a basis for an audit opinion. Accordingly, I do not express an opinion on these financial statements.

Other Matter

I was engaged for the purpose of forming an opinion on the financial statements as a whole. The supplemental schedules are presented for the purpose of additional analysis and are not a required part of the financial statements but are required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974. Because of the significance of the matter described in the Basis for Disclaimer of Opinion paragraph, it is inappropriate to and I do not express an opinion on the supplement schedules referred to above.

Report on the Form and Content With DOL Rules and Regulations

The form and content of the information included in the financial statements and schedules, other than that derived from the information certified by the trustee, have been audited by me in accordance with auditing standards generally accepted in the United States of America and, in my 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.

Elizabeth A Tauer, CPA

Elizabeth A Tauer CPA, PC
Denver, CO
June 22, 2021

KM/SSA 401(K) PLAN
STATEMENT OF NET ASSETS AVAILABLE FOR PLAN BENEFITS
DECEMBER 31,

	2020	2019
ASSETS		
Participant's Deferral Receivable	$ 19,235	$ -
Investment assets, at market	12,622,742	10,595,079
Fixed Select Contract	778,353	413,430
Total Assets Available for Benefits	13,420,330	11,008,509
LIABILITIES		
Return of ineligible contributions	-	189
NET ASSETS AVAILABLE FOR BENEFITS	$ 13,420,330	$ 11,008,320

See accompanying notes and Accountant's Report

KM/SSA 401(K) PLAN
STATEMENT OF CHANGES IN NET ASSETS AVAILABLE FOR PLAN BENEFITS
FOR THE YEARS ENDED DECEMBER 31,

	2020	2019
ADDITIONS		
Additions to net assets attributable to:		
Investment income:		
Interest Income	$ 14,312	$ 7,968
Net appreciation (depreciation) in fair value of investments	2,606,831	2,134,581
	2,621,143	2,142,549
Contributions:		
Participants'	855,458	1,162,798
Employer's	30,137	116,213
Rollovers, forfeitures, etc.	113,715	20,306
	999,310	1,299,317
TOTAL ADDITIONS	3,620,453	3,441,866
DEDUCTIONS		
Deductions from net assets attributable to:		
Benefits paid to participants	991,818	806,460
Corrective distributions	104,877	57,677
Administrative expenses	111,748	97,489
TOTAL DEDUCTIONS	1,208,443	961,626
NET INCREASE	2,412,010	2,480,240
NET ASSETS AVAILABLE FOR BENEFITS		
Beginning of year	11,008,320	8,528,080
END OF YEAR	$13,420,330	$11,008,320

See Accompanying Notes and Accountant's Report

KM/SSA 401(K) PLAN
NOTES TO FINANCIAL STATEMENTS
FOR THE YEARS ENDED DECEMBER 31, 2020 AND 2019

1. Description of the Plan

The following description of KM/SSA 401(K) Plan is provided for general information purposes only. Participating members should refer to the Plan Agreement (as amended and restated) for more complete information.

General. The Plan is a defined contribution plan covering all full-time employees of K-M Concessions, Inc. and Service System Associates, Inc. who have 1,000 hours of service and are age twenty-one or older. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA).

Contributions. The Participants may elect to defer up to the annual IRS limit of their annual compensation, as defined in the Plan. The participants direct the investment of their contributions and their allocation of the Company's contribution into various investment options offered by the Plan. The Company match is discretionary and the Company sets the percentage prior to the Plan year. In April 2020, the Company suspended its 10% match of the employee contributions due to the financial impact of COVID on the Company's operations. The employer contribution rate was 10% of employee contributions in 2019. However, in no case shall they exceed the maximum allowable amount deductible for income tax purposes in each year.

Participant Accounts. Each participant's account is credited with the participant's contribution and allocations of (a) the Company's contribution and, (b) Plan earnings, and charged with an allocation of administrative expenses. Allocations are based on participant earnings and account balances as defined. The benefit to which a participant is entitled is the benefit that can be provided from the participant's account.

Vesting. Participates are immediately vested in their contributions plus actual earnings thereon. Vesting in the Company's contribution portion plus actual earnings thereon is based on continuous years of service. A participant is 100% vested after five years of credited service.

Payment of Benefits. Upon retirement age 65, or death or disability if earlier, or termination of employment in the case of vested benefits, the balance in the member's separate account is paid to the member or their beneficiaries in a lump sum or in various forms of distribution as determined by the participant.

Forfeited Accounts. At December 31, 2020 and 2019, forfeited non-vested accounts totaled approximately $10,094 and $132 respectively. These amounts maybe used to reduce the employer contribution.

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

2. Summary of Significant Accounting Policies

Contributions:

Contributions from the Company are accrued in the period in which they become an obligation of the Company by agreement of declaration by the Board of Directors.

Investment Assets:

The Plan's investments are stated at fair value as determined by the plan trustee, using quoted market prices and other available information. Fair value is the price that would be received to sell an asset in an orderly transaction between market participants at the measurement date. See Note 3 for discussion of fair value measurements.

Dividend/Interest Income and Benefit/Withdrawal Liabilities:

Dividend/interest income and benefit/withdrawal liabilities are recorded when received and when paid rather then earned and incurred, respectively, as required by generally accepted accounting principles. Such unrecorded amounts are not significant in relation to total assets available for plan benefits.

Income Tax Status:

The Internal Revenue Service has determined and informed the Company by a letter dated September 25, 1995, that the Plan is designed in accordance with acceptable sections of the Internal Revenue Code (IRC). Although the Plan has been amended since receiving the determination letter, the Plan administrator believes that the Plan is designed and is currently being operated in compliance with the applicable requirements of the IRC.

The Plan administrator believes that the Plan is no longer subject to tax examinations for year prior to 2018.

Estimates:

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

Payment of Benefits:

Benefits are recorded when paid.

Operating Expenses:

Investment- related expenses are included in the net appreciation in fair value of investments. Certain expenses of maintaining the Plan are paid by the Company and are excluded from these financial statements.

ERISA Section 103(a)(3)(C) Audits:

Management, having determined it is permissible in the circumstances, has elected to have the Plan audited in accordance ERISA Section 103(a)(3)(C) pursuant to 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA for the year ended December 31, 2020. As permitted by ERISA Section 103(a)(3)(C), the auditor's report need not extend to statements or information related to assets held for investment of the plan (investment information) by a bank or similar institution or insurance carrier that is regulated, supervised, and subject to periodic examination by a state or federal agency. Nationwide Mutual Insurance Company, as trustee of the Plan assets, has prepared and certified the Plan information provided to the Plan Administrator pursuant to 29 CFR 2520.103-5(c) is complete and accurate. The Plan Administrator has reviewed the certification and has determined the certification to in compliance with ERISA Rules and Regulations.

Unaudited Information Certified by the Plan Trustee

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 the auditor not to

perform any auditing procedures with respect to the investment information which was certified by the Nationwide Mutual Insurance Company. The financial statements were prepared in part or entirely from information certified by Nationwide Mutual Insurance Company for 2019 in accordance with 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. Date of Management's Review:

3. Fair Value Measurements

Fair Value Measurements

SFAS No. 157, *Fair Value Measurements*, establishes a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. This hierarchy consists of three broad levels: Level 1 inputs consist of unadjusted quoted prices in active markets for identical assets and has the highest priority. Level 2 inputs are other than quoted market prices but are observable in the market place and Level 3 inputs are unobservable and have the lowest priority. The Plan uses appropriate valuation techniques based upon the available inputs to measure the fair value of its investments. When available, the Plan measures fair value using Level 1 inputs because they generally provide the most reliable evidence of fair value. Level 3 inputs would only be used if Level 1 or Level 2 inputs are not available.

Level 1 Fair Value Measurements

The fair value of mutual funds is based upon quoted net asset value of the shares held by the Plan at year end.

The investments are held by Nationwide Mutual Insurance Company and are stated at fair value. Investment assets at December 31, 2020 and 2019 were as follows:

		Quoted Market Prices
December 31, 2020	Fair Value	(Level 1)
Mutual Funds	$12,622,742	$12,622,742
December 31, 2019		
Mutual Funds	$10,595,079	$10,595,079

During 2020 and 2019 the Plan's investments (including gains and losses on investments bought and sold, as well as held during the year) appreciated (depreciated) in value by $2,606,831 and $2,134,581, respectively.

The Plan's policy is to recognize transfers between Levels 1 and Level 2 and out of Level 3 as of the date of the event or change in circumstances that caused the transfer. At December 31, 2020 and 2019, the Plan had only Level 1 investments.

4. Guaranteed Investment Contract with Insurance Company

In 2017, the Plan offered to participants the opportunity to invest in a Fixed Select Contract, a fully benefit-responsive guaranteed investment contract with Nationwide Life Insurance Company (Nationwide) as defined by SOP 94-4-1.

The guaranteed investment contract issuer is contractually obligated to repay the principal and a specified interest rate, reset quarterly, currently 1.90%. The guaranteed investment contract is reported at contract value. Contract value, as reported by Nationwide, represents contributions by participants, plus earnings, less participant withdrawals and administrative expense.

The Fixed Select contract does not have a fixed maturity date. A contract holder may request a lump sum with a market value adjustment or an installment pay out at book value over a period of time. The Fixed Select contract continues in force until all assets have been distributed or no further payments are due. Accordingly, the contract is presented at contract value.

KM/SSA 401(K) PLAN
NOTES TO FINANCIAL STATEMENTS
FOR THE YEARS ENDED DECEMBER 31, 2020 AND 2019

5. Risks and Uncertainties

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

6. Related Party/ Party-in-Interest Transactions

Custodial fees are paid to Nationwide Financial, an affiliate of Nationwide Mutual Insurance Company the Plan trustee. Legacy Benefit Company is the Plan TPA and maintains detailed participant account balance information, provides the Plan testing as required by the IRS rules and regulations, and monitors Plan compliance. Finally, Cambridge Investment Advisors provides participants with investment and retirement planning education These transactions qualify as party-in-interest transactions. Fees paid by the Plan to these service providers for 2020 and 2019 were $111,748 and $97,489 respectively.

7. Date of Management's Review and Subsequent Events

Subsequent events were evaluated through June 22, 2021 which is the date the financial statements were available to be issued.

The COVID-19 outbreak in the United States has caused business disruption through mandated and voluntary closings of multiple workplaces throughout the United States.

Therefore, the Company had temporarily suspended its match of participant's elective deferrals effective in April 2020. In April 2021, the Company reinstated matching of participant elective deferrals.

8. Reissued Auditor's Report November 4, 2021

The financial statements have been reissued to correct the omission of the *Responsibilities of Management for the Financial Statements* and the *Auditor's Responsibilities for the Audit of the Financial Statements* sections from the original auditor's report issued June 22, 2021.

KM/SSA 401(K) PLAN
NOTES TO FINANCIAL STATEMENTS
FOR THE YEARS ENDED DECEMBER 31, 2020 AND 2019

ADDITIONAL INFORMATION

KM/SSA 401(k) Plan

Schedule of Assets Held for Investment Purposes At End of Year
Attachment for Schedule H, Line 4i
December 31, 2020

(a)	(b) Identity of issue, borrower lessor or similar party	(c) Description of investment	(d) Cost	(e) Current Value
	PrudentI Jnisn Util Z	Mutual Fund	N/A	34,284
	DE Emrg Mkt Inst	Mutual Fund	N/A	632
	Trowe Pr Comm Tech	Mututal Fund	N/A	6,984
	WF Prec Metals Inst	Mututal Fund	N/A	69,225
	Trowe PR Jpn	Mutual Fund	N/A	7,043
	TrowePr Scnc Tech	Mutual Fund	N/A	7,129
	PIMCO Intl BdUSD1rHdgInst	Mutual Fund	N/A	364
	DFA Intl Cor Eq Inst	Mutual Fund	N/A	162,887
	DFA Emrg Mkt Core Eq	Mutual Fund	N/A	851
	DFA Glbl Real Est Sec Inst	Mutual Fund	N/A	395
	FidAdv Strat Divid Inc Inst	Mutual Fund	N/A	945,895
	MFS Emerging Mkt DbR4	Mutual Fund	N/A	186
	Vngrd Trgt Rtrmt 2060 Inv	Mutual Fund	N/A	24,255
	DFA Infl Prtct Sec Inst	Mutual Fund	N/A	182
	NW Geneva SmCapGR Inst Svc	Mutual Fund	N/A	7,179
	PIMCO Inc Inst	Mutual Fund	N/A	561
	JPM Mrtg Bckd Sec Sec R6	Mutual Fund	N/A	180
	NW NYSE ArcTch100Index R^	Mutual Fund	N/A	7,036
	BNYMel SmMdCap	Mutual Fund	N/A	1,396,375
	Vngrd SmCap Indx FD AS	Mutual Fund	N/A	198,610
	Vngrd Ttl Bnd Mkt 1 dx Adm	Mutual Fund	N/A	357
	Vngrd Val Indx Adml	Mutual Fund	N/A	1,613
	Vngrd Ttl StMkt Indx FD AS	Mutual Fund	N/A	96,707
	Vngrd Devl Mkt Indx Adml	Mutual Fund	N/A	1,021
	Vngrd EQ Inc Adml	Mutual Fund	N/A	607,371
	Vngrd GNMA Adml	Mutual Fund	N/A	11,032
	Vngrd IntmdTrmInvt Grd	Mutual Fund	N/A	362
	Vngrd MdCap Gr Indx Adml	Mutual Fund	N/A	533
	Vngrd MdCap Val Indx Adml	Mutual Fund	N/A	512,800
	Vngrd SmCap Val Indx Adml	Mutual Fund	N/A	1,547
	Vngrd SmCap Gr Indx Adml	Mutual Fund	N/A	1,395,997
	Vngrd US Gr Adml	Mutual Fund	N/A	2,202,905
	PRIMECAP Odysy Gr	Mutual Fund	N/A	7,100
	Vngrd ST Corp Bd Indx Adml	Mutual Fund	N/A	360
	Vngrd Ttl Intl Bnd Idx Adml	Mutual Fund	N/A	180
	MSIF Glbl Oppr I	Mutual Fund	N/A	6,936
	AQR Mgd Ftr Strat I	Mutual Fund	N/A	532
	DFA Intl Sm CO Inst	Mutual Fund	N/A	1,264
	DFA US LgCap Val Inst	Mutual Fund	N/A	1,868
	DFA Intl Val	Mutual Fund	N/A	1,253
	DFA US Trgt Val Inst	Mutual Fund	N/A	37,729
	DFA Comdty Strat Inst	Mutual Fund	N/A	385
	DFA Intl SmCap Val	Mutual Fund	N/A	1,052
	Fed Gov Oblgtns Prmr	Mutual Fund	N/A	2,583
	DFA WldexUSGovtFxdInc	Mutual Fund	N/A	206,718
	DFA US Micro Cap Inst	Mutual Fund	N/A	872
	JPM SmCap Gr R6	Mutual Fund	N/A	14,670
	Vngrd Target Rtrmt 2065 Inv	Mutual Fund	N/A	154
	Virtus KAR SmCap Cor R6	Mutual Fund	N/A	6,992
	Vngrd Hlth Care Indx Adml	Mutual Fund	N/A	38,234
	NW SP 500 Indx R6	Mutual Fund	N/A	141,277
	NW Dest 2045 R6	Mutual Fund	N/A	639
	NW FXD Sel Otpn	Mutual Fund	N/A	778,353
	Prncpl St Inc.	Mutual Fund	N/A	358
	AmFds Cap Inc Bldr R6	Mutual Fund	N/A	357,233
	AmFds Bal R6	Mutual Fund	N/A	122,959
	AmFds New Econ R6	Mutual Fund	N/A	328,937
	AmFds New Prospct R6	Mutual Fund	N/A	603,968
	Amfds New Wld R6	Mutual Fund	N/A	289,031
	TCW Ttl Rtn Bd I	Mutual Fund	N/A	681,577
	Vngrd Hi Yld Corp Adml	Mutual Fund	N/A	36,359
	Vngrd Trgt Rtrmt 2050 Inv	Mutual Fund	N/A	665,839
	Vngrd Trgt Rtrmt 2040 Inv	Mutual Fund	N/A	193,291
	Vngrd Trgt Rtrmt 2035 Inv	Mutual Fund	N/A	82,748
	Vngrd Strat Eq Inv	Mutual Fund	N/A	8,681
	Vngrd Sel Val Inv	Mutual Fund	N/A	14,789
	Vngrd Trgt Rtrmt 2030 Inv	Mutual Fund	N/A	226,679
	Vngrd Trgt Rtrmt 2045 Inv	Mutual Fund	N/A	266,382
	Vngrd Trgt Rtrmt Inc	Mutual Fund	N/A	14,664
	Vngrd Trgt Rtrmt 2025 Inv	Mutual Fund	N/A	245,572
	Vngrd Trgt Rtrmt 2020 Inv	Mutual Fund	N/A	139,658
	Vngrd Trgt Rtrmt 2015 Inv	Mutual Fund	N/A	71,844
	Vngrd Trgt Rtrmt 2055 Inv	Mutual Fund	N/A	98,877
				$ 13,401,095

See Accompanying Accountant's Report

KM/SSA 401(k) Plan

Schedule of Assets Held for Investment Purposes At End of Year
Attachment for Schedule H, Line 4i
December 31, 2019

(a)	(b) Identity of issue, borrower lessor or similar party	(c) Description of investment	(d) Cost	(e) Current Value
	Emerald Gr Inst	Mutual Fund	N/A	8,934
	Prudentl Jnisn Util Z	Mutual Fund	N/A	25,819
	DE Emrg Mkt Inst	Mutual Fund	N/A	548
	GdmnScs Hi Yld Inst	Mutual Fund	N/A	243
	PIMCO Intl BdUSD1rHdgInst	Mutual Fund	N/A	312
	DFA Intl Cor Eq Inst	Mutual Fund	N/A	156,567
	DFA Emrg Mkt Core Eq	Mutual Fund	N/A	709
	DFA Glbl Real Est Sec Inst	Mutual Fund	N/A	326
	FidAdv Strat Divid Inc Inst	Mutual Fund	N/A	856,930
	MFS Emerging Mkt DbR4	Mutual Fund	N/A	162
	Vngrd Trgt Rtrmt 2060 Inv	Mutual Fund	N/A	8,589
	DFA Infl Prtct Sec Inst	Mutual Fund	N/A	157
	PIMCO Inc Inst	Mutual Fund	N/A	484
	JPM Mrtg Bckd Sec Sec R6	Mutual Fund	N/A	157
	BNYMel SmMdCap	Mutual Fund	N/A	807,297
	Vngrd SmCap Indx FD AS	Mutual Fund	N/A	200,648
	Vngrd Ttl Bnd Mkt 1 dx Adm	Mutual Fund	N/A	314
	Vngrd Val Indx Adml	Mutual Fund	N/A	1,401
	Vngrd Ttl StMkt Indx FD AS	Mutual Fund	N/A	182,722
	Vngrd Devl Mkt Indx Adml	Mutual Fund	N/A	874
	Vngrd EQ Inc Adml	Mutual Fund	N/A	637,291
	Vngrd GNMA Adml	Mutual Fund	N/A	14,807
	Vngrd IntmdTrmInvt Grd	Mutual Fund	N/A	315
	Vngrd MdCap Gr Indx Adml	Mutual Fund	N/A	3,206
	Vngrd MdCap Val Indx Adml	Mutual Fund	N/A	562,605
	Vngrd SmCap Val Indx Adml	Mutual Fund	N/A	1,215
	Vngrd SmCap Gr Indx Adml	Mutual Fund	N/A	1,160,845
	Vngrd US Gr Adml	Mutual Fund	N/A	1,620,387
	Vngrd ST Corp Bd Indx Adml	Mutual Fund	N/A	317
	Vngrd Ttl Intl Bnd Idx Adml	Mutual Fund	N/A	155
	AQR Mgd Ftr Strat I	Mutual Fund	N/A	444
	DFA Intl Sm CO Inst	Mutual Fund	N/A	1,081
	DFA US LgCap Val Inst	Mutual Fund	N/A	1,597
	DFA Intl Val	Mutual Fund	N/A	1,064
	DFA US Trgt Val Inst	Mutual Fund	N/A	38,979
	DFA Comdty Strat Inst	Mutual Fund	N/A	332
	DFA Intl SmCap Val	Mutual Fund	N/A	909
	Fed Gov Oblgtns Prmr	Mutual Fund	N/A	8,251
	DFA WIdexUSGovtFxdInc	Mutual Fund	N/A	209,848
	DFA US Micro Cap Inst	Mutual Fund	N/A	701
	NW SP 500 Indx R6	Mutual Fund	N/A	112,406
	NW Dest 2045 R6	Mutual Fund	N/A	29,039
	NW FXD Sel Otpn	Mutual Fund	N/A	413,430
	Prncpl St Inc.	Mutual Fund	N/A	316
	AmFds Cap Inc Bldr R6	Mutual Fund	N/A	412,984
	AmFds Bal R6	Mutual Fund	N/A	125,646
	AmFds New Econ R6	Mutual Fund	N/A	379,134
	AmFds New Prospct R6	Mutual Fund	N/A	501,537
	Amfds New Wld R6	Mutual Fund	N/A	270,154
	TCW Ttl Rtn Bd I	Mutual Fund	N/A	681,950
	Vngrd Hi Yld Corp Adml	Mutual Fund	N/A	30,550
	Vngrd Trgt Rtrmt 2050 Inv	Mutual Fund	N/A	447,001
	Vngrd Trgt Rtrmt 2040 Inv	Mutual Fund	N/A	152,561
	Vngrd Trgt Rtrmt 2035 Inv	Mutual Fund	N/A	74,025
	Vngrd Strat Eq Inv	Mutual Fund	N/A	11,866
	Vngrd Sel Val Inv	Mutual Fund	N/A	15,098
	Vngrd Trgt Rtrmt 2030 Inv	Mutual Fund	N/A	184,641
	Vngrd Trgt Rtrmt 2045 Inv	Mutual Fund	N/A	187,410
	Vngrd Trgt Rtrmt Inc	Mutual Fund	N/A	4,194
	Vngrd Trgt Rtrmt 2025 Inv	Mutual Fund	N/A	225,454
	Vngrd Trgt Rtrmt 2020 Inv	Mutual Fund	N/A	118,500
	Vngrd Trgt Rtrmt 2015 Inv	Mutual Fund	N/A	51,451
	Vngrd Trgt Rtrmt 2055 Inv	Mutual Fund	N/A	61,620
				$ 11,008,509

See Accompanying Accountant's Report

KM/SSA 401(k) Plan

Schedule of Assets Held for Investment Purposes At End of Year
Attachment for Schedule H, Line 4i
December 31, 2020

(a)	(b) Identity of issue, borrower lessor or similar party	(c) Description of investment	(d) Cost	(e) Current Value
	PrudentI Jnisn Util Z	Mutual Fund	N/A	34,284
	DE Emrg Mkt Inst	Mutual Fund	N/A	632
	Trowe Pr Comm Tech	Mututal Fund	N/A	6,984
	WF Prec Metals Inst	Mututal Fund	N/A	69,225
	Trowe PR Jpn	Mutual Fund	N/A	7,043
	TrowePr Scnc Tech	Mutual Fund	N/A	7,129
	PIMCO Intl BdUSD1rHdgInst	Mutual Fund	N/A	364
	DFA Intl Cor Eq Inst	Mutual Fund	N/A	162,887
	DFA Emrg Mkt Core Eq	Mutual Fund	N/A	851
	DFA Glbl Real Est Sec Inst	Mutual Fund	N/A	395
	FidAdv Strat Divid Inc Inst	Mutual Fund	N/A	945,895
	MFS Emerging Mkt DbR4	Mutual Fund	N/A	186
	Vngrd Trgt Rtrmt 2060 Inv	Mutual Fund	N/A	24,255
	DFA Infl Prtct Sec Inst	Mutual Fund	N/A	182
	NW Geneva SmCapGR Inst Svc	Mutual Fund	N/A	7,179
	PIMCO Inc Inst	Mutual Fund	N/A	561
	JPM Mrtg Bckd Sec Sec R6	Mutual Fund	N/A	180
	NW NYSE ArcTch100Index R^	Mutual Fund	N/A	7,036
	BNYMel SmMdCap	Mutual Fund	N/A	1,396,375
	Vngrd SmCap Indx FD AS	Mutual Fund	N/A	198,610
	Vngrd Ttl Bnd Mkt 1 dx Adm	Mutual Fund	N/A	357
	Vngrd Val Indx Adml	Mutual Fund	N/A	1,613
	Vngrd Ttl StMkt Indx FD AS	Mutual Fund	N/A	96,707
	Vngrd Devl Mkt Indx Adml	Mutual Fund	N/A	1,021
	Vngrd EQ Inc Adml	Mutual Fund	N/A	607,371
	Vngrd GNMA Adml	Mutual Fund	N/A	11,032
	Vngrd IntmdTrmInvt Grd	Mutual Fund	N/A	362
	Vngrd MdCap Gr Indx Adml	Mutual Fund	N/A	533
	Vngrd MdCap Val Indx Adml	Mutual Fund	N/A	512,800
	Vngrd SmCap Val Indx Adml	Mutual Fund	N/A	1,547
	Vngrd SmCap Gr Indx Adml	Mutual Fund	N/A	1,395,997
	Vngrd US Gr Adml	Mutual Fund	N/A	2,202,905
	PRIMECAP Odysy Gr	Mutual Fund	N/A	7,100
	Vngrd ST Corp Bd Indx Adml	Mutual Fund	N/A	360
	Vngrd Ttl Intl Bnd Idx Adml	Mutual Fund	N/A	180
	MSIF Glbl Oppr I	Mutual Fund	N/A	6,936
	AQR Mgd Ftr Strat I	Mutual Fund	N/A	532
	DFA Intl Sm CO Inst	Mutual Fund	N/A	1,264
	DFA US LgCap Val Inst	Mutual Fund	N/A	1,868
	DFA Intl Val	Mutual Fund	N/A	1,253
	DFA US Trgt Val Inst	Mutual Fund	N/A	37,729
	DFA Comdty Strat Inst	Mutual Fund	N/A	385
	DFA Intl SmCap Val	Mutual Fund	N/A	1,052
	Fed Gov Oblgtns Prmr	Mutual Fund	N/A	2,583
	DFA WldexUSGovtFxdInc	Mutual Fund	N/A	206,718
	DFA US Micro Cap Inst	Mutual Fund	N/A	872
	JPM SmCap Gr R6	Mutual Fund	N/A	14,670
	Vngrd Target Rtrmt 2065 Inv	Mutual Fund	N/A	154
	Virtus KAR SmCap Cor R6	Mutual Fund	N/A	6,992
	Vngrd Hlth Care Indx Adml	Mutual Fund	N/A	38,234
	NW SP 500 Indx R6	Mutual Fund	N/A	141,277
	NW Dest 2045 R6	Mutual Fund	N/A	639
	NW FXD Sel Otpn	Mutual Fund	N/A	778,353
	Prncpl St Inc.	Mutual Fund	N/A	358
	AmFds Cap Inc Bldr R6	Mutual Fund	N/A	357,233
	AmFds Bal R6	Mutual Fund	N/A	122,959
	AmFds New Econ R6	Mutual Fund	N/A	328,937
	AmFds New Prospct R6	Mutual Fund	N/A	603,968
	Amfds New Wld R6	Mutual Fund	N/A	289,031
	TCW Ttl Rtn Bd I	Mutual Fund	N/A	681,577
	Vngrd Hi Yld Corp Adml	Mutual Fund	N/A	36,359
	Vngrd Trgt Rtrmt 2050 Inv	Mutual Fund	N/A	665,839
	Vngrd Trgt Rtrmt 2040 Inv	Mutual Fund	N/A	193,291
	Vngrd Trgt Rtrmt 2035 Inv	Mutual Fund	N/A	82,748
	Vngrd Strat Eq Inv	Mutual Fund	N/A	8,681
	Vngrd Sel Val Inv	Mutual Fund	N/A	14,789
	Vngrd Trgt Rtrmt 2030 Inv	Mutual Fund	N/A	226,679
	Vngrd Trgt Rtrmt 2045 Inv	Mutual Fund	N/A	266,382
	Vngrd Trgt Rtrmt Inc	Mutual Fund	N/A	14,664
	Vngrd Trgt Rtrmt 2025 Inv	Mutual Fund	N/A	245,572
	Vngrd Trgt Rtrmt 2020 Inv	Mutual Fund	N/A	139,658
	Vngrd Trgt Rtrmt 2015 Inv	Mutual Fund	N/A	71,844
	Vngrd Trgt Rtrmt 2055 Inv	Mutual Fund	N/A	98,877
				$ 13,401,095

See Accompanying Accountant's Report

KM/SSA 401(k) Plan

Schedule of Assets Held for Investment Purposes At End of Year
Attachment for Schedule H, Line 4i
December 31, 2019

(a)	(b) Identity of issue, borrower lessor or similar party	(c) Description of investment	(d) Cost	(e) Current Value
	Emerald Gr Inst	Mutual Fund	N/A	8,934
	Prudentl Jnisn Util Z	Mutual Fund	N/A	25,819
	DE Emrg Mkt Inst	Mutual Fund	N/A	548
	GdmnScs Hi Yld Inst	Mutual Fund	N/A	243
	PIMCO Intl BdUSD1rHdgInst	Mutual Fund	N/A	312
	DFA Intl Cor Eq Inst	Mutual Fund	N/A	156,567
	DFA Emrg Mkt Core Eq	Mutual Fund	N/A	709
	DFA Glbl Real Est Sec Inst	Mutual Fund	N/A	326
	FidAdv Strat Divid Inc Inst	Mutual Fund	N/A	856,930
	MFS Emerging Mkt DbR4	Mutual Fund	N/A	162
	Vngrd Trgt Rtrmt 2060 Inv	Mutual Fund	N/A	8,589
	DFA Infl Prtct Sec Inst	Mutual Fund	N/A	157
	PIMCO Inc Inst	Mutual Fund	N/A	484
	JPM Mrtg Bckd Sec Sec R6	Mutual Fund	N/A	157
	BNYMel SmMdCap	Mutual Fund	N/A	807,297
	Vngrd SmCap Indx FD AS	Mutual Fund	N/A	200,648
	Vngrd Ttl Bnd Mkt 1 dx Adm	Mutual Fund	N/A	314
	Vngrd Val Indx Adml	Mutual Fund	N/A	1,401
	Vngrd Ttl StMkt Indx FD AS	Mutual Fund	N/A	182,722
	Vngrd Devl Mkt Indx Adml	Mutual Fund	N/A	874
	Vngrd EQ Inc Adml	Mutual Fund	N/A	637,291
	Vngrd GNMA Adml	Mutual Fund	N/A	14,807
	Vngrd IntmdTrmInvt Grd	Mutual Fund	N/A	315
	Vngrd MdCap Gr Indx Adml	Mutual Fund	N/A	3,206
	Vngrd MdCap Val Indx Adml	Mutual Fund	N/A	562,605
	Vngrd SmCap Val Indx Adml	Mutual Fund	N/A	1,215
	Vngrd SmCap Gr Indx Adml	Mutual Fund	N/A	1,160,845
	Vngrd US Gr Adml	Mutual Fund	N/A	1,620,387
	Vngrd ST Corp Bd Indx Adml	Mutual Fund	N/A	317
	Vngrd Ttl Intl Bnd Idx Adml	Mutual Fund	N/A	155
	AQR Mgd Ftr Strat I	Mutual Fund	N/A	444
	DFA Intl Sm CO Inst	Mutual Fund	N/A	1,081
	DFA US LgCap Val Inst	Mutual Fund	N/A	1,597
	DFA Intl Val	Mutual Fund	N/A	1,064
	DFA US Trgt Val Inst	Mutual Fund	N/A	38,979
	DFA Comdty Strat Inst	Mutual Fund	N/A	332
	DFA Intl SmCap Val	Mutual Fund	N/A	909
	Fed Gov Oblgtns Prmr	Mutual Fund	N/A	8,251
	DFA WIdexUSGovtFxdInc	Mutual Fund	N/A	209,848
	DFA US Micro Cap Inst	Mutual Fund	N/A	701
	NW SP 500 Indx R6	Mutual Fund	N/A	112,406
	NW Dest 2045 R6	Mutual Fund	N/A	29,039
	NW FXD Sel Otpn	Mutual Fund	N/A	413,430
	Prncpl St Inc.	Mutual Fund	N/A	316
	AmFds Cap Inc Bldr R6	Mutual Fund	N/A	412,984
	AmFds Bal R6	Mutual Fund	N/A	125,646
	AmFds New Econ R6	Mutual Fund	N/A	379,134
	AmFds New Prospct R6	Mutual Fund	N/A	501,537
	Amfds New Wld R6	Mutual Fund	N/A	270,154
	TCW Ttl Rtn Bd I	Mutual Fund	N/A	681,950
	Vngrd Hi Yld Corp Adml	Mutual Fund	N/A	30,550
	Vngrd Trgt Rtrmt 2050 Inv	Mutual Fund	N/A	447,001
	Vngrd Trgt Rtrmt 2040 Inv	Mutual Fund	N/A	152,561
	Vngrd Trgt Rtrmt 2035 Inv	Mutual Fund	N/A	74,025
	Vngrd Strat Eq Inv	Mutual Fund	N/A	11,866
	Vngrd Sel Val Inv	Mutual Fund	N/A	15,098
	Vngrd Trgt Rtrmt 2030 Inv	Mutual Fund	N/A	184,641
	Vngrd Trgt Rtrmt 2045 Inv	Mutual Fund	N/A	187,410
	Vngrd Trgt Rtrmt Inc	Mutual Fund	N/A	4,194
	Vngrd Trgt Rtrmt 2025 Inv	Mutual Fund	N/A	225,454
	Vngrd Trgt Rtrmt 2020 Inv	Mutual Fund	N/A	118,500
	Vngrd Trgt Rtrmt 2015 Inv	Mutual Fund	N/A	51,451
	Vngrd Trgt Rtrmt 2055 Inv	Mutual Fund	N/A	61,620
				$ 11,008,509

See Accompanying Accountant's Report