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 07/01/2020 and ending 06/30/2021

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

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

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

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

Part II Basic Plan Information—enter all requested information

1a Name of plan
CLIFFORD FUEL CO., INC. EMPLOYEES' 401(K) SAVINGS & PROFIT SHARING PLAN

1b Three-digit plan number (PN) ▶ 005

1c Effective date of plan 07/01/1987

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)
CLIFFORD FUEL CO., INC.

PO BOX 378
MARCY, NY 13403

2b Employer Identification Number (EIN) 15-0620960

2c Plan Sponsor's telephone number 315-797-2240

2d Business code (see instructions) 424700

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.	12/09/2021	MICHAEL ABRAHAM
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE	Filed with authorized/valid electronic signature.	12/09/2021	MICHAEL ABRAHAM
	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:	**4b**	EIN
a	Sponsor's name	**4d**	PN
c	Plan Name CLIFFORD FUEL CO., INC. EMPLOYEES' 401(K) SAVINGS & PROFIT SHARING PLAN		
5	Total number of participants at the beginning of the plan year	**5**	241
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)**	198
a(2)	Total number of active participants at the end of the plan year	**6a(2)**	174
b	Retired or separated participants receiving benefits	**6b**	0
c	Other retired or separated participants entitled to future benefits	**6c**	62
d	Subtotal. Add lines **6a(2)**, **6b**, and **6c**	**6d**	236
e	Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.	**6e**	0
f	Total. Add lines **6d** and **6e**	**6f**	236
g	Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item)	**6g**	236
h	Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested	**6h**	32
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:

2A 2E 3H

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

9a Plan funding arrangement (check all that apply)

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

9b Plan benefit arrangement (check all that apply)

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

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

a Pension Schedules

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

b General Schedules

- **(1)** [X] **H** (Financial Information)
- **(2)** [ ] **I** (Financial Information – Small Plan)
- **(3)** [X] 1 **A** (Insurance Information)
- **(4)** [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 07/01/2020 and ending 06/30/2021

A Name of plan
CLIFFORD FUEL CO., INC. EMPLOYEES' 401(K) SAVINGS & PROFIT SHARING PLAN

B Three-digit plan number (PN) ▶ 005

C Plan sponsor's name as shown on line 2a of Form 5500
CLIFFORD FUEL CO., INC.

D Employer Identification Number (EIN)
15-0620960

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
COLUMBIAN MUTUAL 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
15-0274455	62103	C001001587	1	07/01/2020	06/30/2021

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	

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

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	(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 ▶ FLEX PREMIUM ADJUSTABLE LIFE

b	Premiums paid to carrier	**6b**	0
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. Specify nature of costs ▶	**6d**	

e Type of contract: (1) [X] individual policies (2) [ ] group deferred annuity (3) [ ] other (specify) ▶

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

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

a Type of contract: (1) [ ] deposit administration (2) [ ] immediate participation guarantee (3) [ ] guaranteed investment (4) [ ] other ▶

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

Part III Welfare Benefit Contract Information

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

8 Benefit and contract type (check all applicable boxes)

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

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

Specify nature of costs.

Part IV Provision of Information

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

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

SCHEDULE 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 07/01/2020 and ending 06/30/2021

A Name of plan
CLIFFORD FUEL CO., INC. EMPLOYEES' 401(K) SAVINGS & PROFIT SHARING PLAN

B Three-digit plan number (PN) ▶ 005

C Plan sponsor's name as shown on line 2a of Form 5500
CLIFFORD FUEL CO., INC.

D Employer Identification Number (EIN)
15-0620960

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

MORGAN STANLEY SMITH BARNEY LLC

20-8764829

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

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

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

MORGAN STANLEY SMITH BARNEY

26-4310632

(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?
19 27 49 50 71 72	INVESTMENT PROVIDER		Yes [X] No [ ]	Yes [X] No [ ]	0	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 [ ]

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
(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 07/01/2020 and ending 06/30/2021

A Name of plan
CLIFFORD FUEL CO., INC. EMPLOYEES' 401(K) SAVINGS & PROFIT SHARING PLAN

B Three-digit plan number (PN) ▶ 005

C Plan sponsor's name as shown on line 2a of Form 5500
CLIFFORD FUEL CO., INC.

D Employer Identification Number (EIN)
15-0620960

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)	412754	459813
(2) Participant contributions	1b(2)		
(3) Other	1b(3)	6694	5607
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)	526274	1107117
(2) U.S. Government securities	1c(2)	605424	642852
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)		
(B) All other	1c(3)(B)	607643	442018
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)		
(B) Common	1c(4)(B)	1874731	2519282
(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)	2373539	2918669
(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	6407059	8095358
	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	6407059	8095358

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)	459813	
	(B) Participants	2a(1)(B)	0	
	(C) Others (including rollovers)	2a(1)(C)	0	
	(2) Noncash contributions	2a(2)		
	(3) Total contributions. Add lines **2a(1)(A), (B), (C),** and line **2a(2)**	2a(3)		459813
b	**Earnings on investments:**			
	(1) Interest:			
	(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)	95	
	(B) U.S. Government securities	2b(1)(B)	9876	
	(C) Corporate debt instruments	2b(1)(C)	13352	
	(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)		23323
	(2) Dividends: **(A)** Preferred stock	2b(2)(A)		
	(B) Common stock	2b(2)(B)	34767	
	(C) Registered investment company shares (e.g. mutual funds)	2b(2)(C)	41788	
	(D) Total dividends. Add lines **2b(2)(A)**, **(B)**, and **(C)**	2b(2)(D)		76555
	(3) Rents	2b(3)		
	(4) Net gain (loss) on sale of assets: **(A)** Aggregate proceeds	2b(4)(A)	709542	
	(B) Aggregate carrying amount (see instructions)	2b(4)(B)	614777	
	(C) Subtract line **2b(4)(B)** from line **2b(4)(A)** and enter result	2b(4)(C)		94765
	(5) Unrealized appreciation (depreciation) of assets: **(A)** Real estate	2b(5)(A)		
	(B) Other	2b(5)(B)	589081	
	(C) Total unrealized appreciation of assets. Add lines **2b(5)(A)** and **(B)**	2b(5)(C)		589081

		(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)		567077
c Other income	2c		-496
d Total income. Add all **income** amounts in column (b) and enter total	2d		1810118
Expenses			
e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	82258	
(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)		82258
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)	39561	
(3) Investment advisory and management fees	2i(3)		
(4) Other	2i(4)	0	
(5) Total administrative expenses. Add lines **2i(1)** through **(4)**	2i(5)		39561
j Total expenses. Add all **expense** amounts in column (b) and enter total	2j		121819
Net Income and Reconciliation			
k Net income (loss). Subtract line **2j** from line **2d**	2k		1688299
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) [ ] DOL Regulation 2520.103-8 **(2)** [X] 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: BONADIO & CO., LLP **(2)** EIN: 16-1131146

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 07/01/2020 and ending 06/30/2021

A Name of plan
CLIFFORD FUEL CO., INC. EMPLOYEES' 401(K) SAVINGS & PROFIT SHARING PLAN

B Three-digit plan number (PN) ▶ 005

C Plan sponsor's name as shown on line 2a of Form 5500
CLIFFORD FUEL CO., INC.

D Employer Identification Number (EIN)
15-0620960

Part I Distributions

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

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

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

EIN(s): 16-1065416

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_____

CLIFFORD FUEL CO., INC.
EMPLOYEES' 401(k) SAVINGS AND PROFIT SHARING PLAN

Financial Statements as of
June 30, 2021 and 2020
Together with
Independent Auditor's Report

Bonadio & Co., LLP
Certified Public Accountants

Bonadio & Co., LLP
Certified Public Accountants

INDEPENDENT AUDITOR'S REPORT

December 6, 2021

To the Plan Administrator of
Clifford Fuel Co., Inc. Employees' 401(k) Savings and Profit Sharing Plan:

Report on the Financial Statements
We have audited the accompanying financial statements of Clifford Fuel Co., Inc. Employees' 401(k) Savings and Profit Sharing Plan (the Plan), which comprise the statements of net assets available for benefits as of June 30, 2021 and 2020, 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.

Auditor's Responsibility
Our responsibility is to express an opinion on these financial statements based on our audits. We conducted our audits in accordance with auditing standards generally accepted in the United States of America. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the Plan's preparation and fair presentation of the financial statements 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 the Plan's internal control. Accordingly, we express no such opinion. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Opinion
In our opinion, the financial statements referred to above present fairly, in all material respects, the net assets available for benefits of Clifford Fuel Co., Inc. Employees' 401(k) Savings and Profit Sharing Plan as of June 30, 2021 and 2020, and the changes in net assets available for benefits for the years then ended in accordance with accounting principles generally accepted in the United States of America.

432 North Franklin Street, #60
Syracuse, New York 13204
p (315) 476-4004
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www.bonadio.com

(Continued)

Report on Supplemental Information

Our audits were conducted for the purpose of forming an opinion on the financial statements as a whole. The supplemental schedule of Schedule H, Line 4i - Schedule of Assets (Held at End of Year) as of June 30, 2021 is presented for the purpose of additional analysis and is not a required part of the financial statements but is supplemental information required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974. Such information is the responsibility of the Plan's management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information has been subjected to the auditing procedures applied in the audits 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 auditing standards generally accepted in the United States of America. In our opinion, the information is fairly stated in all material respects in relation to the financial statements as a whole.

CLIFFORD FUEL CO., INC.
EMPLOYEES' 401(k) SAVINGS AND PROFIT SHARING PLAN

STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS
JUNE 30, 2021 AND 2020

	2021	2020
INVESTMENTS, AT FAIR VALUE:		
Money market fund	$ 1,107,117	$ 526,274
Mutual funds	2,918,669	2,373,539
Common stocks	2,519,282	1,874,731
Corporate bonds	442,018	607,643
Government and agency obligations	642,852	605,424
Total investments, at fair value	7,629,938	5,987,611
RECEIVABLES:		
Company contributions	459,813	412,754
Accrued interest and dividends	5,607	6,694
Total receivables	465,420	419,448
NET ASSETS AVAILABLE FOR BENEFITS	$ 8,095,358	$ 6,407,059

The accompanying notes are an integral part of these statements.

CLIFFORD FUEL CO., INC.
EMPLOYEES' 401(k) SAVINGS AND PROFIT SHARING PLAN

STATEMENTS OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS
FOR THE YEARS ENDED JUNE 30, 2021 AND 2020

	2021	2020
ADDITIONS:		
Investment income:		
Interest and dividend income	$ 99,878	$ 128,111
Net appreciation in fair value of investments	1,250,427	31,974
	1,350,305	160,085
Investment expenses	(39,561)	(35,909)
Total investment income, net	1,310,744	124,176
Company contributions	459,813	412,754
Total additions	1,770,557	536,930
DEDUCTIONS:		
Benefits paid to participants	82,258	750,623
Premiums paid to insurance carrier	-	287
Total deductions	82,258	750,910
CHANGE IN NET ASSETS AVAILABLE FOR BENEFITS	1,688,299	(213,980)
NET ASSETS AVAILABLE FOR BENEFITS - beginning of year	6,407,059	6,621,039
NET ASSETS AVAILABLE FOR BENEFITS - end of year	$ 8,095,358	$ 6,407,059

The accompanying notes are an integral part of these statements.

1. DESCRIPTION OF PLAN

The following description of the Clifford Fuel Co., Inc. (the Company) Employees' 401(k) Savings and Profit Sharing Plan (the Plan) provides only general information. Participants should refer to the Plan document for a more complete description of the Plan's provisions.

General

The Plan is a defined contribution plan covering all full-time employees of the Company who meet certain eligibility requirements. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA).

Eligibility

Employees are eligible to receive employer contributions after the attainment of age twenty-one and have completed one year of service.

Contributions

Each year, the Company may make a discretionary contribution, which is not conditioned on profits. The discretionary contribution is allocated based on each participant's compensation and a classification group in order to pass compliance testing. Contributions are subject to certain limitations.

Effective July 1, 1995, elective contributions are no longer allowed under the Plan. Any elective contributions made prior to this date have been maintained in a separate elective contribution account.

Participant Accounts

Each participant's account is credited with an allocation of the Company's discretionary contribution, Plan earnings/losses and investment expenses. Allocations are based on participant compensation or account balances, as defined. The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested account.

Vesting

Vesting in the Company's discretionary contribution portion of their accounts plus earnings/losses thereon is based on years of continuous service as follows:

Years of Service	Percent Vested
Less than 2	0%
2 but less than 3	20%
3 but less than 4	40%
4 but less than 5	60%
5 but less than 6	80%
6 or more	100%

1. DESCRIPTION OF PLAN (Continued)

Payment of Benefits

On termination of service due to death, disability or retirement, a participant may elect to receive an amount equal to the value of the participant's vested interest in his or her account in either a lump sum amount, or in monthly, quarterly, or annual cash installments over a period to be determined by the participant or his beneficiary. The period over which such a payment is to be made shall not extend beyond the participant's life expectancy or the life expectancy of the participant and his designated beneficiary. Options for a life annuity or a joint life and last survivor annuity are also available. For termination of service due to other reasons, a participant may receive the value of the vested interest in his or her account as an automatic rollover IRA unless the participant elects otherwise.

Hardship withdrawals are permitted by the Plan for the purchase of a principal residence, tuition and related expenses for post-secondary education, medical expenses not covered by insurance, to prevent eviction from or foreclosure on a principal residence, for certain burial or funeral expenses, and for the repair to a principal residence resulting from a casualty. Participants may withdraw employee contributions plus their respective earnings subject to certain limitations.

Forfeited Accounts

At June 30, 2021 and 2020, forfeited non-vested accounts totaled $20,288 and $10,724, respectively. These amounts are used to reduce future employer contributions. The Company used $20,288 and $10,724 in forfeited funds to reduce the Company contribution for the Plan years ending June 30, 2021 and 2020, respectively.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

Basis of Accounting

The accompanying financial statements of the Plan have been prepared in accordance with accounting principles generally accepted in the United States of America.

Adoption of ASU 2018-13 Disclosure Requirements for Fair Value Measurement

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." This ASU eliminates, adds and modifies certain disclosure requirements for fair value measurements. The standard is effective for financial statements issued for years beginning after December 15, 2019. The Plan has adopted this standard for the year ended June 30, 2021, using a retrospective approach. The adoption of this guidance had no impact on the statements of net assets available for benefits or the statements of changes in net assets available for benefits.

Payment of Benefits

Benefits are recorded when paid.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (Continued)

Investment Valuation and Income Recognition
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 Plan's management determines the Plan's valuation policies utilizing information provided by the investment advisors.

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. Net appreciation in fair value of investments includes the Plan's gains and losses on investments bought and sold as well as held during the year.

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 financial statements.

The United States is presently in the midst of a pandemic related to a virus, commonly known as Novel Coronavirus (COVID-19). As a result of COVID-19, there has been heightened market risk and volatility associated with the pandemic, and this could materially affect participants' account balances and the amounts reported in the financial statements. The duration of these uncertainties and the ultimate financial effects cannot be reasonably estimated at this time.

Allocated Contract
The Plan has a contract with an insurance company for an individual life insurance policy on a key employee. The insurance benefits are fully guaranteed by the insurance company. Therefore, the allocated contract and related benefit obligation are excluded from the Plan's financial statements.

Administrative and Investment Expenses
All expenses of maintaining the Plan are paid by the Company and are excluded from these financial statements. Expenses related to investment management are netted with investment income.

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

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

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (Continued)

- *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 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.

A description of where the Plan's investments fall within the ASC 820 hierarchy is provided in Note 3.

Use of Estimates
The preparation of financial statements in conformity with accounting principles generally accepted in the United States of America requires management to make estimates and assumptions that affect certain reported amounts of assets, liabilities, and changes therein, and disclosures of contingent assets and liabilities. Actual results could differ from these estimates.

3. FAIR VALUE MEASUREMENTS

The following is a description of the valuation methodologies used for assets measured at fair value. There has been no changes in the methodologies used at June 30, 2021 and 2020.

- *Money market account:* valued at cost plus accrued interest, which approximates fair value.
- *Mutual funds:* valued at the daily closing price as reported by the fund. Mutual funds held by the Plan are open-end mutual funds that are registered with the SEC. These funds are required to publish their daily net asset value and to transact at that price. The mutual funds held by the Plan are deemed to be actively traded.
- *Common stocks:* valued at closing price reported in the active market on which the individual securities are traded.
- *Corporate bonds and government and agency obligations:* valued using a combination of the quoted closing price reported on the active market on which the individual securities are traded and an evaluation of the expected yield relative to similar securities or, in the absence of an active market, a broker quote.

The preceding methods described may produce a fair value calculation that may not be indicative of net realizable value or reflective of future fair values. Furthermore, although 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.

3. FAIR VALUE MEASUREMENTS (Continued)

The following tables set forth by level, within the fair value hierarchy, the Plan's fair value measurement at June 30, 2021 and 2020.

Fair value measurement at June 30, 2021:

	Level 1	Level 2	Level 3	Total
Money market account	$ -	$ 1,107,117	$ -	$ 1,107,117
Mutual funds	2,918,669	-	-	2,918,669
Common stocks	2,519,282	-	-	2,519,282
Corporate bonds	-	442,018	-	442,018
Government and agency obligations	-	642,852	-	642,852
Total investments, at fair value	$ 5,437,951	$ 2,191,987	$ -	$ 7,629,938

Fair value measurement at June 30, 2020:

	Level 1	Level 2	Level 3	Total
Money market account	$ -	$ 526,274	$ -	$ 526,274
Mutual funds	2,373,539	-	-	2,373,539
Common stocks	1,874,731	-	-	1,874,731
Corporate bonds	-	607,643	-	607,643
Government and agency obligations	-	605,424	-	605,424
Total investments, at fair value	$ 4,248,270	$ 1,739,341	$ -	$ 5,987,611

4. PARTY-IN-INTEREST TRANSACTIONS

Certain Plan investments are managed by Morgan Stanley Smith Barney (MSSB), who acts as the custodian and investment advisor of the Plan; therefore, transactions qualify as party-in-interest transactions. Fees paid to MSSB by the Plan for investment management services amounted to $39,561 and $35,909 for the years ended June 30, 2021 and 2020, respectively.

5. INCOME TAX STATUS

The Internal Revenue Service has determined and informed the Company by a letter dated March 16, 2010 that the Plan is in accordance with applicable sections of the Internal Revenue Code (IRC). Although the Plan has been amended since receiving the determination letter, the Plan administrator and the Plan's tax counsel believe that the Plan is designed and is currently being operated in compliance with the applicable requirements of the IRC. Therefore, no provision for income taxes has been included in the Plan's financial statements.

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 become one hundred percent vested in their accounts.

7. SUBSEQUENT EVENTS

Subsequent events have been evaluated through December 6, 2021, the date the financial statements were available to be issued.

CLIFFORD FUEL CO., INC.
EMPLOYEES' 401(k) SAVINGS AND PROFIT SHARING PLAN

EIN #15-0620960
PLAN #005, FORM 5500
SCHEDULE H, LINE 4i - SCHEDULE OF ASSETS (HELD AT END OF YEAR)
JUNE 30, 2021

(a)	(b) Identity of Issue, Borrower, Lessor, or Similar Party	(c) Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par, or Maturity Value		(d) Cost	(e) Current Value
	Morgan Stanley Smith Barney - Mutual Fund	7546.563 SHS	AMERICAN BD FD OF AMERICA F2	$ 104,864	$ 101,803
	Morgan Stanley Smith Barney - Mutual Fund	2798.824 SHS	AMERICAN EUROPACIFIC GRW F2	127,916	197,513
	Morgan Stanley Smith Barney - Mutual Fund	3004.176 SHS	AMERICAN MUTUAL F2	107,212	150,569
	Morgan Stanley Smith Barney - Mutual Fund	1341.913 SHS	AMERICAN NEW WORLD F2	83,905	129,629
	Morgan Stanley Smith Barney - Mutual Fund	6110.04 SHS	ARTISAN DEVELOPING WORLD ADV	75,071	173,647
	Morgan Stanley Smith Barney - Mutual Fund	977.231 SHS	BARON SMALL CAP INSTL	22,075	41,591
	Morgan Stanley Smith Barney - Mutual Fund	614.377 SHS	DELAWARE HEALTHCARE INST(15.46%)	13,300	18,100
	Morgan Stanley Smith Barney - Mutual Fund	685.114 SHS	DELAWARE HEALTHCARE INST(17.24%)	14,831	20,183
	Morgan Stanley Smith Barney - Mutual Fund	772.542 SHS	DELAWARE HEALTHCARE INST(19.44%)	16,724	22,759
	Morgan Stanley Smith Barney - Mutual Fund	1624.563 SHS	DELAWARE HEALTHCARE INST(40.88%)	35,168	47,860
	Morgan Stanley Smith Barney - Mutual Fund	277.384 SHS	DELAWARE HEALTHCARE INST(6.98%)	6,005	8,172
	Morgan Stanley Smith Barney - Mutual Fund	319.589 SHS	FIDELITY ADV BIOTECHNOLOGY I(12.62%)	7,564	11,435
	Morgan Stanley Smith Barney - Mutual Fund	491.792 SHS	FIDELITY ADV BIOTECHNOLOGY I(19.42%)	11,640	17,596
	Morgan Stanley Smith Barney - Mutual Fund	653.613 SHS	FIDELITY ADV BIOTECHNOLOGY I(25.81%)	15,470	23,386
	Morgan Stanley Smith Barney - Mutual Fund	1067.407 SHS	FIDELITY ADV BIOTECHNOLOGY I(42.15%)	25,264	38,192
	Morgan Stanley Smith Barney - Mutual Fund	1598.672 SHS	FRANKLIN UTILITIES ADVISOR(24.51%)	23,278	32,453
	Morgan Stanley Smith Barney - Mutual Fund	4424.884 SHS	FRANKLIN UTILITIES ADVISOR(67.84%)	64,429	89,825
	Morgan Stanley Smith Barney - Mutual Fund	498.973 SHS	FRANKLIN UTILITIES ADVISOR(7.65%)	7,265	10,129
	Morgan Stanley Smith Barney - Mutual Fund	7517.396 SHS	GQG PARTNERS EMRG MKTS EQ INS	87,522	140,350
	Morgan Stanley Smith Barney - Mutual Fund	3144.998 SHS	INVESCO CONSERVATIVE INC INST(25.00%)	31,539	31,702
	Morgan Stanley Smith Barney - Mutual Fund	9434.994 SHS	INVESCO CONSERVATIVE INC INST(75.00%)	94,618	95,105
	Morgan Stanley Smith Barney - Mutual Fund	3082.539 SHS	INVESCO DEVELOPING MKTS Y	112,638	175,489
	Morgan Stanley Smith Barney - Mutual Fund	3348.253 SHS	INVESCO INTL SMLL-MID CO Y	128,119	195,705
	Morgan Stanley Smith Barney - Mutual Fund	288.906 SHS	JANUS HENDERSON ENTERPRISE I	27,795	50,148
	Morgan Stanley Smith Barney - Mutual Fund	10385.518 SHS	JPMORGAN GLOBAL BD OPPORT I	103,298	109,567
	Morgan Stanley Smith Barney - Mutual Fund	947.197 SHS	JPMORGAN MID CAP VALUE I	28,786	41,961
	Morgan Stanley Smith Barney - Mutual Fund	577.9 SHS	JPMORGAN SMALL CAP EQUITY I(50.00%)	26,999	44,371
	Morgan Stanley Smith Barney - Mutual Fund	577.9 SHS	JPMORGAN SMALL CAP EQUITY I(50.00%)	26,999	44,371
	Morgan Stanley Smith Barney - Mutual Fund	7358.834 SHS	LAZARD GLB LSTD INFR PTF INST	108,060	116,711
	Morgan Stanley Smith Barney - Mutual Fund	9594.995 SHS	METROPOLITAN WEST TOT RET BD I	106,918	105,353
	Morgan Stanley Smith Barney - Mutual Fund	6078.329 SHS	MFS INTL DIVERSIFICATION I	110,486	155,301
	Morgan Stanley Smith Barney - Mutual Fund	4014.02 SHS	MFS INTL INTRINSIC VALUE I	152,114	229,803
	Morgan Stanley Smith Barney - Mutual Fund	1265.738 SHS	NEUBERGER BERMAN GENESIS INST	58,314	96,525
	Morgan Stanley Smith Barney - Mutual Fund	2564.888 SHS	NUANCE MID CAP VALUE INSTNL	27,459	38,910
	Morgan Stanley Smith Barney - Mutual Fund	12384.896 SHS	PGIM SHRT DUR HGH YLD INC Z	105,374	112,455
	Morgan Stanley Smith Barney - Common Stk	12 SHS	10X GENOMICS INC CL A	1,158	2,350
	Morgan Stanley Smith Barney - Common Stk	264 SHS	ABBVIE INC COM	20,153	29,737
	Morgan Stanley Smith Barney - Common Stk	31 SHS	ACCENTURE PLC IRELAND CL A	4,365	9,138
	Morgan Stanley Smith Barney - Common Stk	41 SHS	ADAPTIVE BIOTECHNOLOGIES CORP	1,622	1,675
	Morgan Stanley Smith Barney - Common Stk	245 SHS	ADECCO GROUP AG ADR	7,499	8,324
	Morgan Stanley Smith Barney - Common Stk	18 SHS	ADOBE INC	2,960	10,542
	Morgan Stanley Smith Barney - Common Stk	18 SHS	ADOBE INC	2,307	10,542
	Morgan Stanley Smith Barney - Common Stk	453 SHS	AENA SME SA UNSP ADR	8,109	7,484
	Morgan Stanley Smith Barney - Common Stk	154 SHS	AIA GROUP LTD SPON ADR	5,551	7,658
	Morgan Stanley Smith Barney - Common Stk	254 SHS	AIR LIQUIDE ADR	7,759	8,926
	Morgan Stanley Smith Barney - Common Stk	247 SHS	AIRBUS SE UNSPONSORED ADR	6,375	7,953
	Morgan Stanley Smith Barney - Common Stk	51 SHS	ALIBABA GROUP HLDG LTD	11,138	11,566
	Morgan Stanley Smith Barney - Common Stk	8 SHS	ALPHABET INC CL A	5,611	19,534
	Morgan Stanley Smith Barney - Common Stk	7 SHS	ALPHABET INC CL C	4,372	17,543
	Morgan Stanley Smith Barney - Common Stk	12 SHS	ALPHABET INC CL C	11,322	30,076
	Morgan Stanley Smith Barney - Common Stk	111 SHS	AMADEUS IT GROUP S.A ADR	7,772	7,842

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CLIFFORD FUEL CO., INC.
EMPLOYEES' 401(k) SAVINGS AND PROFIT SHARING PLAN

EIN #15-0620960
PLAN #005, FORM 5500
SCHEDULE H, LINE 4i - SCHEDULE OF ASSETS (HELD AT END OF YEAR)
JUNE 30, 2021

(a)	(b) Identity of Issue, Borrower, Lessor, or Similar Party	(c) Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par, or Maturity Value		(d) Cost	(e) Current Value
	Morgan Stanley Smith Barney - Common Stk	8 SHS	AMAZON COM INC	$ 8,611	$ 27,521
	Morgan Stanley Smith Barney - Common Stk	7 SHS	AMAZON COM INC	11,869	24,081
	Morgan Stanley Smith Barney - Common Stk	525 SHS	AMER INTL GP INC NEW	23,685	24,990
	Morgan Stanley Smith Barney - Common Stk	14 SHS	AMERICAN TOWER CORP	747	3,782
	Morgan Stanley Smith Barney - Common Stk	56 SHS	AMERICAN WELL CORP	1,447	704
	Morgan Stanley Smith Barney - Common Stk	41 SHS	AMPHENOL CORP NEW CL A	1,453	2,805
	Morgan Stanley Smith Barney - Common Stk	100 SHS	AMPHENOL CORP NEW CL A	4,205	6,841
	Morgan Stanley Smith Barney - Common Stk	584 SHS	ANGLO AMERN PLC SPONSORED ADR	7,320	11,674
	Morgan Stanley Smith Barney - Common Stk	260 SHS	APPLE INC	6,542	35,610
	Morgan Stanley Smith Barney - Common Stk	100 SHS	APPLE INC	3,293	13,696
	Morgan Stanley Smith Barney - Common Stk	15 SHS	APTIV PLC	1,163	2,360
	Morgan Stanley Smith Barney - Common Stk	357 SHS	ARCHER DANIELS MIDLAND	16,802	21,634
	Morgan Stanley Smith Barney - Common Stk	125.372 SHS	ARK GENOMIC REVOLUTION ETF(11.46%)	3,144	11,597
	Morgan Stanley Smith Barney - Common Stk	129.201 SHS	ARK GENOMIC REVOLUTION ETF(11.81%)	3,240	11,951
	Morgan Stanley Smith Barney - Common Stk	191.778 SHS	ARK GENOMIC REVOLUTION ETF(17.53%)	4,809	17,739
	Morgan Stanley Smith Barney - Common Stk	647.648 SHS	ARK GENOMIC REVOLUTION ETF(59.20%)	16,239	59,907
	Morgan Stanley Smith Barney - Common Stk	14 SHS	ASML HOLDING NV NY REG NEW	2,640	9,672
	Morgan Stanley Smith Barney - Common Stk	10 SHS	ATLASSIAN CORP PLC CL A	1,430	2,569
	Morgan Stanley Smith Barney - Common Stk	282 SHS	BAE SYS PLC SPON ADR	9,374	8,254
	Morgan Stanley Smith Barney - Common Stk	2249 SHS	BANCO SANTANDER S.A.	7,943	8,794
	Morgan Stanley Smith Barney - Common Stk	11 SHS	BILL COM HLDGS INC	1,302	2,014
	Morgan Stanley Smith Barney - Common Stk	18 SHS	BIOMARIN PHARMAC SE	1,722	1,502
	Morgan Stanley Smith Barney - Common Stk	11 SHS	BOEING CO	1,579	2,635
	Morgan Stanley Smith Barney - Common Stk	80 SHS	BOSTON SCIENTIFIC CORP	1,994	3,421
	Morgan Stanley Smith Barney - Common Stk	32 SHS	BRISTOL MYERS SQUIBB CO	1,672	2,138
	Morgan Stanley Smith Barney - Common Stk	47 SHS	BROADCOM INC	12,502	22,411
	Morgan Stanley Smith Barney - Common Stk	257 SHS	CAPGEMINI S E UNSPONSORED ADR	6,100	9,871
	Morgan Stanley Smith Barney - Common Stk	361 SHS	CARDINAL HEALTH INC	21,944	20,609
	Morgan Stanley Smith Barney - Common Stk	239 SHS	CARLSBERG AS	5,319	8,948
	Morgan Stanley Smith Barney - Common Stk	92 SHS	CATERPILLAR INC	11,476	20,022
	Morgan Stanley Smith Barney - Common Stk	48 SHS	CDW CORPORATION	3,846	8,383
	Morgan Stanley Smith Barney - Common Stk	63 SHS	CHARLES SCHWAB NEW	2,893	4,587
	Morgan Stanley Smith Barney - Common Stk	169 SHS	CHARLES SCHWAB NEW	7,223	12,305
	Morgan Stanley Smith Barney - Common Stk	21 SHS	CHEGG INC	1,536	1,745
	Morgan Stanley Smith Barney - Common Stk	101 SHS	CIGNA CORP	18,554	23,944
	Morgan Stanley Smith Barney - Common Stk	423 SHS	CISCO SYS INC	10,743	22,419
	Morgan Stanley Smith Barney - Common Stk	68 SHS	COCA COLA CO	3,306	3,679
	Morgan Stanley Smith Barney - Common Stk	244 SHS	COGNIZANT TECH SOLUTIONS CL A	13,922	16,899
	Morgan Stanley Smith Barney - Common Stk	394 SHS	COMCAST CORP (NEW) CLASS A	14,643	22,466
	Morgan Stanley Smith Barney - Common Stk	616 SHS	COMPAGNIE DE ST GOBAIN UNSP	5,137	8,094
	Morgan Stanley Smith Barney - Common Stk	352 SHS	COMPASS GROUP PLC SPD ADR	7,749	7,544
	Morgan Stanley Smith Barney - Common Stk	493 SHS	CONAGRA BRANDS INC	14,933	17,935
	Morgan Stanley Smith Barney - Common Stk	349 SHS	CONOCOPHILLIPS	14,048	21,253
	Morgan Stanley Smith Barney - Common Stk	13 SHS	COOPER CO INC NEW	3,384	5,152
	Morgan Stanley Smith Barney - Common Stk	40 SHS	COPART INC	4,166	5,273
	Morgan Stanley Smith Barney - Common Stk	301 SHS	CVS HEALTH CORP COM	18,826	25,115
	Morgan Stanley Smith Barney - Common Stk	16 SHS	DANAHER CORPORATION	1,166	4,297
	Morgan Stanley Smith Barney - Common Stk	29 SHS	DANAHER CORPORATION	6,896	7,789
	Morgan Stanley Smith Barney - Common Stk	28 SHS	DANIMER SCIENTIFIC INC CL A	1,110	701
	Morgan Stanley Smith Barney - Common Stk	586 SHS	DANONE SPONSORED ADR	9,041	8,245
	Morgan Stanley Smith Barney - Common Stk	92 SHS	DBS GROUP HOLDINGS LTD SP	6,830	8,201

(Continued)

CLIFFORD FUEL CO., INC.
EMPLOYEES' 401(k) SAVINGS AND PROFIT SHARING PLAN

EIN #15-0620960
PLAN #005, FORM 5500
SCHEDULE H, LINE 4i - SCHEDULE OF ASSETS (HELD AT END OF YEAR)
JUNE 30, 2021

(a)	(b) Identity of Issue, Borrower, Lessor, or Similar Party	(c) Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par, or Maturity Value		(d) Cost	(e) Current Value
	Morgan Stanley Smith Barney - Common Stk	9 SHS	DEERE & CO	$ 1,539	$ 3,174
	Morgan Stanley Smith Barney - Common Stk	146 SHS	DEUTSCHE POST AG SPONSORED ADR	5,548	9,949
	Morgan Stanley Smith Barney - Common Stk	224 SHS	DISCOVER FINCL SVCS	18,654	26,497
	Morgan Stanley Smith Barney - Common Stk	100 SHS	DOLLAR GEN CORP NEW COM	21,644	21,639
	Morgan Stanley Smith Barney - Common Stk	173 SHS	DOLLAR TREE INC	15,292	17,214
	Morgan Stanley Smith Barney - Common Stk	309 SHS	DUPONT DE NEMOURS INC	23,033	23,920
	Morgan Stanley Smith Barney - Common Stk	10 SHS	ECOLAB INC	1,357	2,065
	Morgan Stanley Smith Barney - Common Stk	306 SHS	EDISON INTERNATIONAL	17,717	17,693
	Morgan Stanley Smith Barney - Common Stk	46 SHS	EDWARD LIFESCIENCES CORP	1,710	4,764
	Morgan Stanley Smith Barney - Common Stk	42 SHS	ELECTRONIC ARTS INC	4,451	6,041
	Morgan Stanley Smith Barney - Common Stk	25 SHS	ELI LILLY & CO	1,898	5,738
	Morgan Stanley Smith Barney - Common Stk	33 SHS	ELI LILLY & CO	3,895	7,574
	Morgan Stanley Smith Barney - Common Stk	787 SHS	ENEL SOCIETA PER AZIONI ADR	5,529	7,295
	Morgan Stanley Smith Barney - Common Stk	593 SHS	ENTAIN PLC ADR	10,674	14,232
	Morgan Stanley Smith Barney - Common Stk	7 SHS	EQUINIX INC	2,441	5,618
	Morgan Stanley Smith Barney - Common Stk	292 SHS	EQUITY RESIDENTIAL	17,805	22,484
	Morgan Stanley Smith Barney - Common Stk	13 SHS	ESTEE LAUDER CO INC CL A	2,401	4,135
	Morgan Stanley Smith Barney - Common Stk	12 SHS	ETSY INC COM	1,692	2,470
	Morgan Stanley Smith Barney - Common Stk	47 SHS	FACEBOOK INC CL-A	3,899	16,342
	Morgan Stanley Smith Barney - Common Stk	313 SHS	FANUC CORPORATION UNSP ADR	6,251	7,503
	Morgan Stanley Smith Barney - Common Stk	38 SHS	FARFETCH LTD CL A	2,119	1,914
	Morgan Stanley Smith Barney - Common Stk	140 SHS	FIDELITY NATL INFORMATION SE	20,302	19,834
	Morgan Stanley Smith Barney - Common Stk	31 SHS	FIDELITY NATL INFORMATION SE	4,007	4,392
	Morgan Stanley Smith Barney - Common Stk	29 SHS	FIDELITY NATL INFORMATION SE	4,169	4,108
	Morgan Stanley Smith Barney - Common Stk	215 SHS	FRESENIUS MEDICAL CARE AG&CO	7,914	8,938
	Morgan Stanley Smith Barney - Common Stk	200 SHS	GENERAC HLDGS INC COM	18,063	83,030
	Morgan Stanley Smith Barney - Common Stk	3011 SHS	GENERAL ELECTRIC CO	21,156	40,527
	Morgan Stanley Smith Barney - Common Stk	66 SHS	GENMAB A S ADR	2,417	2,695
	Morgan Stanley Smith Barney - Common Stk	12 SHS	GLOBAL PAYMENT INC	2,516	2,250
	Morgan Stanley Smith Barney - Common Stk	15 SHS	GUARDANT HEALTH INC	1,371	1,863
	Morgan Stanley Smith Barney - Common Stk	16 SHS	HILTON WORLDWIDE HLDGS INC	2,050	1,930
	Morgan Stanley Smith Barney - Common Stk	81 SHS	HITACHI 10 COM NEW ADR	5,482	9,278
	Morgan Stanley Smith Barney - Common Stk	11 SHS	HOME DEPOT INC	1,515	3,508
	Morgan Stanley Smith Barney - Common Stk	89 SHS	HONEYWELL INTL INC	18,325	19,522
	Morgan Stanley Smith Barney - Common Stk	8 SHS	HUBSPOT, INC.	1,883	4,662
	Morgan Stanley Smith Barney - Common Stk	16 SHS	HUMANA INC	7,268	7,084
	Morgan Stanley Smith Barney - Common Stk	24 SHS	ILL TOOL WORKS INC	3,759	5,365
	Morgan Stanley Smith Barney - Common Stk	9 SHS	ILLUMINA INC	1,485	4,259
	Morgan Stanley Smith Barney - Common Stk	8 SHS	INSULET CORP	1,507	2,196
	Morgan Stanley Smith Barney - Common Stk	10 SHS	INTERCONTINENTAL EXCHANGE INC	781	1,187
	Morgan Stanley Smith Barney - Common Stk	69 SHS	INTERCONTINENTAL EXCHANGE INC	3,967	8,190
	Morgan Stanley Smith Barney - Common Stk	8 SHS	INTUITIVE SURGICAL INC	4,449	7,357
	Morgan Stanley Smith Barney - Common Stk	1277 SHS	ITAU UNIBANCO MULTIPLE ADR	6,253	7,675
	Morgan Stanley Smith Barney - Common Stk	115 SHS	JOHNSON & JOHNSON	12,514	18,945
	Morgan Stanley Smith Barney - Common Stk	33 SHS	JOHNSON & JOHNSON	4,291	5,436
	Morgan Stanley Smith Barney - Common Stk	233 SHS	JPMORGAN CHASE & CO	21,759	36,241
	Morgan Stanley Smith Barney - Common Stk	665 SHS	JULIUS BAER GROUP LTD UN ADR	7,774	8,652
	Morgan Stanley Smith Barney - Common Stk	229 SHS	KBC GROUP NV UNSPONS ADR	7,401	8,747
	Morgan Stanley Smith Barney - Common Stk	443 SHS	KOMATSU LTD SPON ADR NEW	12,258	10,986
	Morgan Stanley Smith Barney - Common Stk	166 SHS	KONINKLIJKE PHIL EL SP ADR NEW	8,495	8,250
	Morgan Stanley Smith Barney - Common Stk	8 SHS	LINDE PLC	1,532	2,313

(Continued)

CLIFFORD FUEL CO., INC.
EMPLOYEES' 401(k) SAVINGS AND PROFIT SHARING PLAN

EIN #15-0620960
PLAN #005, FORM 5500
SCHEDULE H, LINE 4i - SCHEDULE OF ASSETS (HELD AT END OF YEAR)
JUNE 30, 2021

(a)	(b) Identity of Issue, Borrower, Lessor, or Similar Party	(c) Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par, or Maturity Value		(d) Cost	(e) Current Value
	Morgan Stanley Smith Barney - Common Stk	22 SHS	LIVE NATION ENTERTAINMENT INC	$ 1,216	$ 1,927
	Morgan Stanley Smith Barney - Common Stk	308 SHS	LONDON STK EXCHANGE GROUP ADR	8,166	8,624
	Morgan Stanley Smith Barney - Common Stk	105 SHS	LOWES COMPANIES INC	5,590	20,367
	Morgan Stanley Smith Barney - Common Stk	10 SHS	LULULEMON ATHLETICA INC	2,231	3,650
	Morgan Stanley Smith Barney - Common Stk	14 SHS	MARSH & MCLENNAN COS INC	1,020	1,970
	Morgan Stanley Smith Barney - Common Stk	8 SHS	MARTIN MARIETTA MATERIALS	1,561	2,814
	Morgan Stanley Smith Barney - Common Stk	122 SHS	MARVELL TECHNOLOGY GROUP LTD	5,392	7,116
	Morgan Stanley Smith Barney - Common Stk	32 SHS	MASTERCARD INC CL A	6,065	11,683
	Morgan Stanley Smith Barney - Common Stk	42 SHS	MASTERCARD INC CL A	4,479	15,334
	Morgan Stanley Smith Barney - Common Stk	27 SHS	MC CORMICK AND CO NON VOTING	2,021	2,384
	Morgan Stanley Smith Barney - Common Stk	18 SHS	MC DONALDS CORP	2,499	4,158
	Morgan Stanley Smith Barney - Common Stk	32 SHS	MEDTRONIC PLC SHS	2,427	3,972
	Morgan Stanley Smith Barney - Common Stk	276 SHS	MERCK & CO INC NEW COM	16,363	21,465
	Morgan Stanley Smith Barney - Common Stk	250 SHS	MERCK KGAA SPD ADR	6,521	9,598
	Morgan Stanley Smith Barney - Common Stk	361 SHS	METLIFE INCORPORATED	19,724	21,606
	Morgan Stanley Smith Barney - Common Stk	116 SHS	MICROSOFT CORP	5,744	31,424
	Morgan Stanley Smith Barney - Common Stk	104 SHS	MICROSOFT CORP	8,771	28,174
	Morgan Stanley Smith Barney - Common Stk	33 SHS	MONDELEZ INTL INC COM	1,589	2,061
	Morgan Stanley Smith Barney - Common Stk	27 SHS	MONSTER BEVERAGE CORP NEW COM	1,191	2,466
	Morgan Stanley Smith Barney - Common Stk	106 SHS	MOTOROLA SOLUTIONS INC	17,477	22,986
	Morgan Stanley Smith Barney - Common Stk	20 SHS	MOTOROLA SOLUTIONS INC	3,404	4,337
	Morgan Stanley Smith Barney - Common Stk	436 SHS	MURATA MANUFACTURING CO LTD	5,885	8,336
	Morgan Stanley Smith Barney - Common Stk	15 SHS	NETFLIX INC	6,198	7,923
	Morgan Stanley Smith Barney - Common Stk	48 SHS	NIKE INC B	1,270	7,416
	Morgan Stanley Smith Barney - Common Stk	754 SHS	NORDEA BANK ABP SPON ADR	7,126	8,384
	Morgan Stanley Smith Barney - Common Stk	55 SHS	NORTHROP GRUMMAN CP(HLDG CO)	8,134	19,989
	Morgan Stanley Smith Barney - Common Stk	21 SHS	NVIDIA CORPORATION	4,868	16,802
	Morgan Stanley Smith Barney - Common Stk	9 SHS	OKTA, INC CL A	2,459	2,202
	Morgan Stanley Smith Barney - Common Stk	306 SHS	ORACLE CORP	12,190	23,819
	Morgan Stanley Smith Barney - Common Stk	13 SHS	O'REILLY AUTOMOTIVE INC NEW	3,282	7,361
	Morgan Stanley Smith Barney - Common Stk	100 SHS	PALO ALTO NETWORKS INC	13,832	37,105
	Morgan Stanley Smith Barney - Common Stk	36 SHS	PAYPAL HLDGS INC COM	3,852	10,493
	Morgan Stanley Smith Barney - Common Stk	48 SHS	PAYPAL HLDGS INC COM	3,574	13,991
	Morgan Stanley Smith Barney - Common Stk	36 SHS	PEPSICO INC NC	3,724	5,334
	Morgan Stanley Smith Barney - Common Stk	303 SHS	PERNOD RICARD SA UNSPONS ADR	8,893	13,483
	Morgan Stanley Smith Barney - Common Stk	37 SHS	PROGRESSIVE CORP OHIO	2,693	3,634
	Morgan Stanley Smith Barney - Common Stk	577 SHS	PROSUS N V SPONSORED ADR	8,972	11,309
	Morgan Stanley Smith Barney - Common Stk	12 SHS	PVH CORPORATION	831	1,291
	Morgan Stanley Smith Barney - Common Stk	97 SHS	QUALCOMM INC	10,367	13,864
	Morgan Stanley Smith Barney - Common Stk	250 SHS	RAYTHEON TECHNOLOGIES CORP	9,372	21,328
	Morgan Stanley Smith Barney - Common Stk	411 SHS	RECKITT BENCKISER PLC SPNS ADR	6,664	7,357
	Morgan Stanley Smith Barney - Common Stk	175 SHS	ROCHE HOLDINGS ADR	5,081	8,223
	Morgan Stanley Smith Barney - Common Stk	13 SHS	ROCKWELL AUTOMATION INC	2,090	3,718
	Morgan Stanley Smith Barney - Common Stk	38 SHS	ROSS STORES INC	2,878	4,712
	Morgan Stanley Smith Barney - Common Stk	73 SHS	ROSS STORES INC	5,463	9,052
	Morgan Stanley Smith Barney - Common Stk	35 SHS	SALESFORCE.COM,INC.	5,877	8,549
	Morgan Stanley Smith Barney - Common Stk	192 SHS	SANDS CHINA LTD UNSPONSORE ADR	8,813	8,079
	Morgan Stanley Smith Barney - Common Stk	93 SHS	SAP AG	10,756	13,062
	Morgan Stanley Smith Barney - Common Stk	20 SHS	SAREPTA THERAPEUTICS INC COM	1,941	1,555
	Morgan Stanley Smith Barney - Common Stk	259 SHS	SCHLUMBERGER LTD	8,069	8,291
	Morgan Stanley Smith Barney - Common Stk	16 SHS	SEAGEN INC	2,577	2,526

(Continued)

CLIFFORD FUEL CO., INC.
EMPLOYEES' 401(k) SAVINGS AND PROFIT SHARING PLAN

EIN #15-0620960
PLAN #005, FORM 5500
SCHEDULE H, LINE 4i - SCHEDULE OF ASSETS (HELD AT END OF YEAR)
JUNE 30, 2021

(a)	(b) Identity of Issue, Borrower, Lessor, or Similar Party	(c) Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par, or Maturity Value	(d) Cost	(e) Current Value
	Morgan Stanley Smith Barney - Common Stk	8 SHS SERVICENOW INC	$ 2,604	$ 4,396
	Morgan Stanley Smith Barney - Common Stk	9 SHS SHERWIN WILLIAMS COMPANY OHIO	837	2,452
	Morgan Stanley Smith Barney - Common Stk	165 SHS SIEMENS AKTIENGESELLSCHAFT	11,359	13,139
	Morgan Stanley Smith Barney - Common Stk	205 SHS SMITH & NEPHEW PLC ADR	7,429	8,905
	Morgan Stanley Smith Barney - Common Stk	41 SHS SNAP INC. CL A	1,261	2,794
	Morgan Stanley Smith Barney - Common Stk	11 SHS SNOWFLAKE INC CL A	2,728	2,660
	Morgan Stanley Smith Barney - Common Stk	30 SHS SPLUNK INC	4,520	4,337
	Morgan Stanley Smith Barney - Common Stk	59 SHS STANLEY BLACK & DECKER INC	8,347	12,094
	Morgan Stanley Smith Barney - Common Stk	64 SHS TAIWAN SMCNDCTR MFG CO LTD ADR	3,816	7,690
	Morgan Stanley Smith Barney - Common Stk	22 SHS THERMO FISHER SCIENTIFIC	3,380	11,098
	Morgan Stanley Smith Barney - Common Stk	110 SHS TJX COS INC NEW	7,258	7,416
	Morgan Stanley Smith Barney - Common Stk	250 SHS TRACTOR SUPPLY CO	16,679	46,515
	Morgan Stanley Smith Barney - Common Stk	450 SHS TRUIST FINL CORP	16,723	24,975
	Morgan Stanley Smith Barney - Common Stk	373 SHS U S BANCORP COM NEW	20,794	21,250
	Morgan Stanley Smith Barney - Common Stk	152 SHS UCB SA UNSPON ADR	9,015	7,946
	Morgan Stanley Smith Barney - Common Stk	26 SHS UNION PACIFIC CORP	4,605	5,718
	Morgan Stanley Smith Barney - Common Stk	24 SHS UNITED PARCEL SER INC CL-B	4,914	4,991
	Morgan Stanley Smith Barney - Common Stk	298 SHS VANGUARD DIVIDEND APPRECIATION(50.00%)	30,132	46,127
	Morgan Stanley Smith Barney - Common Stk	298 SHS VANGUARD DIVIDEND APPRECIATION(50.00%)	30,132	46,127
	Morgan Stanley Smith Barney - Common Stk	1114 SHS VANGUARD INT DIV APP INDX FD	69,616	97,453
	Morgan Stanley Smith Barney - Common Stk	1500 SHS VANGUARD SHR-TM INFLAT PROTEC	74,004	78,615
	Morgan Stanley Smith Barney - Common Stk	9 SHS VEEVA SYS INC CL A	2,130	2,799
	Morgan Stanley Smith Barney - Common Stk	16 SHS VERISK ANALYTICS INC COM	2,394	2,796
	Morgan Stanley Smith Barney - Common Stk	318 SHS VERIZON COMMUNICATIONS	16,080	17,818
	Morgan Stanley Smith Barney - Common Stk	1389 SHS VIATRIS INC	23,494	19,848
	Morgan Stanley Smith Barney - Common Stk	379 SHS VIPSHOP HLDGS LTD ADS	10,323	7,610
	Morgan Stanley Smith Barney - Common Stk	46 SHS VISA INC CL A	5,877	10,756
	Morgan Stanley Smith Barney - Common Stk	15 SHS WALMART INC	1,271	2,115
	Morgan Stanley Smith Barney - Common Stk	134 SHS WALT DISNEY CO HLDG CO	13,744	23,553
	Morgan Stanley Smith Barney - Common Stk	11 SHS WEST PHARMACEUTICAL SVCS INC	1,349	3,950
	Morgan Stanley Smith Barney - Common Stk	30 SHS WORKDAY INC CL A	5,360	7,162
	Morgan Stanley Smith Barney - Common Stk	122 SHS YUM CHINA HLDNGS	6,525	8,083
	Morgan Stanley Smith Barney - Common Stk	44 SHS ZIMMER BIOMET HLDGS INC COM	6,239	7,075
	Morgan Stanley Smith Barney - Common Stk	183 SHS ZURICH INSURANCE GRP LTD ADR	6,948	7,366
	Morgan Stanley Smith Barney - Corp Bonds	$28,000 AMERICAN EXPRESS CREDIT CORP 3/3/2022 2.7%	28,220	28,408
	Morgan Stanley Smith Barney - Corp Bonds	$17,000 BLACKROCK INC 3/18/2024 3.5%	18,281	18,366
	Morgan Stanley Smith Barney - Corp Bonds	$25,000 COCA-COLA CO/THE 3/15/2028 1%	25,016	24,254
	Morgan Stanley Smith Barney - Corp Bonds	$25,000 COMCAST CORP 3/1/2016 3.15%	27,931	27,227
	Morgan Stanley Smith Barney - Corp Bonds	$20,000 COSTCO WHOLESALE CORP 6/20/2027 1.375%	20,014	20,134
	Morgan Stanley Smith Barney - Corp Bonds	$21,000 HOME DEPOT INC/THE 4/15/2030 2.7%	20,947	22,476
	Morgan Stanley Smith Barney - Corp Bonds	$40,000 INTEL CORP 10/1/2021 3.3%	42,396	40,306
	Morgan Stanley Smith Barney - Corp Bonds	$40,000 JOHN DEERE CAPITAL CORP 1/6/2022 2.65%	40,030	40,500
	Morgan Stanley Smith Barney - Corp Bonds	$19,000 JPMORGAN CHASE & CO 3/1/2025 3.22%	19,516	20,187
	Morgan Stanley Smith Barney - Corp Bonds	$16,000 MASTERCARD INC 3/26/2027 3.3%	18,054	17,707
	Morgan Stanley Smith Barney - Corp Bonds	$25,000 MICROSOFT CORP 2/6/2024 2.875%	25,356	26,440
	Morgan Stanley Smith Barney - Corp Bonds	$7,000 NIKE INC 3/27/2027 2.75%	7,619	7,552
	Morgan Stanley Smith Barney - Corp Bonds	$45,000 ORACLE CORP 9/15/2021 1.9%	44,965	45,095
	Morgan Stanley Smith Barney - Corp Bonds	$20,000 PNC FINANCIAL SERVICES GROUP INC 3/8/2020 3.3%	19,843	20,365
	Morgan Stanley Smith Barney - Corp Bonds	$16,000 STATE STREET CORP 11/1/2025 2.354%	16,376	16,823
	Morgan Stanley Smith Barney - Corp Bonds	$16,000 TRUIST FINL CORP 6/5/2023 1.95%	16,646	16,007
	Morgan Stanley Smith Barney - Corp Bonds	$21,000 WALT DISNEY CO 3/22/2030 3.8%	22,758	24,007
	Morgan Stanley Smith Barney - Corp Bonds	$25,000 WELLS FARGO & CO 10/30/2025 2.406%	24,937	26,164

(Continued)

CLIFFORD FUEL CO., INC.
EMPLOYEES' 401(k) SAVINGS AND PROFIT SHARING PLAN

EIN #15-0620960
PLAN #005, FORM 5500
SCHEDULE H, LINE 4i - SCHEDULE OF ASSETS (HELD AT END OF YEAR)
JUNE 30, 2021

(a)	(b) Identity of Issue, Borrower, Lessor, or Similar Party		(c) Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par, or Maturity Value	(d) Cost	(e) Current Value
	Morgan Stanley Smith Barney - Govt Obligtn	$28,000	UNITED STATES TREASURY NOTE 8/15/2023 2.5%	$ 28,792	$ 29,315
	Morgan Stanley Smith Barney - Govt Obligtn	$37,000	UNITED STATES TREASURY NOTE 5/15/2023 1.75%	35,131	38,046
	Morgan Stanley Smith Barney - Govt Obligtn	$52,000	UNITED STATES TREASURY NOTE 5/15/2025 2.125%	50,810	54,921
	Morgan Stanley Smith Barney - Govt Obligtn	$74,000	UNITED STATES TREASURY NOTE 8/15/2024 2.375%	71,760	78,353
	Morgan Stanley Smith Barney - Govt Obligtn	$38,000	UNITED STATES TREASURY NOTE 11/30/2022 0.125%	38,006	37,975
	Morgan Stanley Smith Barney - Govt Obligtn	$43,000	UNITED STATES TREASURY NOTE 2/28/2022 1.125%	43,565	43,302
	Morgan Stanley Smith Barney - Govt Obligtn	$28,000	UNITED STATES TREASURY NOTE 11/15/2023 2.75%	29,144	29,606
	Morgan Stanley Smith Barney - Govt Obligtn	$22,000	UNITED STATES TREASURY NOTE 5/15/2026 1.625%	21,048	22,812
	Morgan Stanley Smith Barney - Govt Obligtn	$37,000	UNITED STATES TREASURY NOTE 8/15/2026 1.5%	36,290	38,116
	Morgan Stanley Smith Barney - Govt Obligtn	$33,000	UNITED STATES TREASURY NOTE 11/30/2021 1.875%	33,192	33,248
	Morgan Stanley Smith Barney - Govt Obligtn	$49,000	UNITED STATES TREASURY NOTE 1/31/2016 0.375%	48,487	48,037
	Morgan Stanley Smith Barney - Govt Obligtn	$22,000	UNITED STATES TREASURY NOTE 5/15/2027 2.375%	21,999	23,696
	Morgan Stanley Smith Barney - Govt Obligtn	$28,000	UNITED STATES TREASURY NOTE 2/29/2024 2.125%	26,793	29,295
	Morgan Stanley Smith Barney - Govt Obligtn	$14,000	UNITED STATES TREASURY NOTE 8/15/2027 2.25%	14,983	14,981
	Morgan Stanley Smith Barney - Govt Obligtn	$17,000	UNITED STATES TREASURY NOTE 11/15/2027 2.25%	17,550	18,195
	Morgan Stanley Smith Barney - Govt Obligtn	$1,000	UNITED STATES TREASURY NOTE 3/31/2027 0.625%	1,003	978
	Morgan Stanley Smith Barney - Govt Obligtn	$24,000	FED HOME LN MTG CORP 7/21/2025 0.375%	23,903	23,671
	Morgan Stanley Smith Barney - Govt Obligtn	$18,000	FED NATL MTG ASSN 11/07/2025 0.5%	17,989	17,804
	Morgan Stanley Smith Barney - Govt Obligtn	$62,000	FED NATL MTG ASSN 10/8/2027 0.75%	62,038	60,501
	Morgan Stanley Smith Barney - MMF		MS LIQUID ASSET FUND	1,107,117	1,107,117
				$ 5,866,396	$ 7,629,938

* Indicates a party-in-interest to the Plan

The accompanying notes are an integral part of this schedule.

CLIFFORD FUEL CO., INC.
EMPLOYEES' 401(k) SAVINGS AND PROFIT SHARING PLAN

Schedule I

EIN #15-0620960
PLAN #005, FORM 5500
SCHEDULE H, LINE 4i - SCHEDULE OF ASSETS (HELD AT END OF YEAR)
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	Morgan Stanley Smith Barney - Mutual Fund	7546.563 SHS AMERICAN BD FD OF AMERICA F2	$ 104,864	$ 101,803
	Morgan Stanley Smith Barney - Mutual Fund	2798.824 SHS AMERICAN EUROPACIFIC GRW F2	127,916	197,513
	Morgan Stanley Smith Barney - Mutual Fund	3004.176 SHS AMERICAN MUTUAL F2	107,212	150,569
	Morgan Stanley Smith Barney - Mutual Fund	1341.913 SHS AMERICAN NEW WORLD F2	83,905	129,629
	Morgan Stanley Smith Barney - Mutual Fund	6110.04 SHS ARTISAN DEVELOPING WORLD ADV	75,071	173,647
	Morgan Stanley Smith Barney - Mutual Fund	977.231 SHS BARON SMALL CAP INSTL	22,075	41,591
	Morgan Stanley Smith Barney - Mutual Fund	614.377 SHS DELAWARE HEALTHCARE INST(15.46%)	13,300	18,100
	Morgan Stanley Smith Barney - Mutual Fund	685.114 SHS DELAWARE HEALTHCARE INST(17.24%)	14,831	20,183
	Morgan Stanley Smith Barney - Mutual Fund	772.542 SHS DELAWARE HEALTHCARE INST(19.44%)	16,724	22,759
	Morgan Stanley Smith Barney - Mutual Fund	1624.563 SHS DELAWARE HEALTHCARE INST(40.88%)	35,168	47,860
	Morgan Stanley Smith Barney - Mutual Fund	277.384 SHS DELAWARE HEALTHCARE INST(6.98%)	6,005	8,172
	Morgan Stanley Smith Barney - Mutual Fund	319.589 SHS FIDELITY ADV BIOTECHNOLOGY I(12.62%)	7,564	11,435
	Morgan Stanley Smith Barney - Mutual Fund	491.792 SHS FIDELITY ADV BIOTECHNOLOGY I(19.42%)	11,640	17,596
	Morgan Stanley Smith Barney - Mutual Fund	653.613 SHS FIDELITY ADV BIOTECHNOLOGY I(25.81%)	15,470	23,386
	Morgan Stanley Smith Barney - Mutual Fund	1067.407 SHS FIDELITY ADV BIOTECHNOLOGY I(42.15%)	25,264	38,192
	Morgan Stanley Smith Barney - Mutual Fund	1598.672 SHS FRANKLIN UTILITIES ADVISOR(24.51%)	23,278	32,453
	Morgan Stanley Smith Barney - Mutual Fund	4424.884 SHS FRANKLIN UTILITIES ADVISOR(67.84%)	64,429	89,825
	Morgan Stanley Smith Barney - Mutual Fund	498.973 SHS FRANKLIN UTILITIES ADVISOR(7.65%)	7,265	10,129
	Morgan Stanley Smith Barney - Mutual Fund	7517.396 SHS GQG PARTNERS EMRG MKTS EQ INS	87,522	140,350
	Morgan Stanley Smith Barney - Mutual Fund	3144.998 SHS INVESCO CONSERVATIVE INC INST(25.00%)	31,539	31,702
	Morgan Stanley Smith Barney - Mutual Fund	9434.994 SHS INVESCO CONSERVATIVE INC INST(75.00%)	94,618	95,105
	Morgan Stanley Smith Barney - Mutual Fund	3082.539 SHS INVESCO DEVELOPING MKTS Y	112,638	175,489
	Morgan Stanley Smith Barney - Mutual Fund	3348.253 SHS INVESCO INTL SMLL-MID CO Y	128,119	195,705
	Morgan Stanley Smith Barney - Mutual Fund	288.906 SHS JANUS HENDERSON ENTERPRISE I	27,795	50,148
	Morgan Stanley Smith Barney - Mutual Fund	10385.518 SHS JPMORGAN GLOBAL BD OPPORT I	103,298	109,567
	Morgan Stanley Smith Barney - Mutual Fund	947.197 SHS JPMORGAN MID CAP VALUE I	28,786	41,961
	Morgan Stanley Smith Barney - Mutual Fund	577.9 SHS JPMORGAN SMALL CAP EQUITY I(50.00%)	26,999	44,371
	Morgan Stanley Smith Barney - Mutual Fund	577.9 SHS JPMORGAN SMALL CAP EQUITY I(50.00%)	26,999	44,371
	Morgan Stanley Smith Barney - Mutual Fund	7358.834 SHS LAZARD GLB LSTD INFR PTF INST	108,060	116,711
	Morgan Stanley Smith Barney - Mutual Fund	9594.995 SHS METROPOLITAN WEST TOT RET BD I	106,918	105,353
	Morgan Stanley Smith Barney - Mutual Fund	6078.329 SHS MFS INTL DIVERSIFICATION I	110,486	155,301
	Morgan Stanley Smith Barney - Mutual Fund	4014.02 SHS MFS INTL INTRINSIC VALUE I	152,114	229,803
	Morgan Stanley Smith Barney - Mutual Fund	1265.738 SHS NEUBERGER BERMAN GENESIS INST	58,314	96,525
	Morgan Stanley Smith Barney - Mutual Fund	2564.888 SHS NUANCE MID CAP VALUE INSTNL	27,459	38,910
	Morgan Stanley Smith Barney - Mutual Fund	12384.896 SHS PGIM SHRT DUR HGH YLD INC Z	105,374	112,455
	Morgan Stanley Smith Barney - Common Stk	12 SHS 10X GENOMICS INC CL A	1,158	2,350
	Morgan Stanley Smith Barney - Common Stk	264 SHS ABBVIE INC COM	20,153	29,737
	Morgan Stanley Smith Barney - Common Stk	31 SHS ACCENTURE PLC IRELAND CL A	4,365	9,138
	Morgan Stanley Smith Barney - Common Stk	41 SHS ADAPTIVE BIOTECHNOLOGIES CORP	1,622	1,675
	Morgan Stanley Smith Barney - Common Stk	245 SHS ADECCO GROUP AG ADR	7,499	8,324
	Morgan Stanley Smith Barney - Common Stk	18 SHS ADOBE INC	2,960	10,542
	Morgan Stanley Smith Barney - Common Stk	18 SHS ADOBE INC	2,307	10,542
	Morgan Stanley Smith Barney - Common Stk	453 SHS AENA SME SA UNSP ADR	8,109	7,484
	Morgan Stanley Smith Barney - Common Stk	154 SHS AIA GROUP LTD SPON ADR	5,551	7,658
	Morgan Stanley Smith Barney - Common Stk	254 SHS AIR LIQUIDE ADR	7,759	8,926
	Morgan Stanley Smith Barney - Common Stk	247 SHS AIRBUS SE UNSPONSORED ADR	6,375	7,953
	Morgan Stanley Smith Barney - Common Stk	51 SHS ALIBABA GROUP HLDG LTD	11,138	11,566
	Morgan Stanley Smith Barney - Common Stk	8 SHS ALPHABET INC CL A	5,611	19,534
	Morgan Stanley Smith Barney - Common Stk	7 SHS ALPHABET INC CL C	4,372	17,543
	Morgan Stanley Smith Barney - Common Stk	12 SHS ALPHABET INC CL C	11,322	30,076
	Morgan Stanley Smith Barney - Common Stk	111 SHS AMADEUS IT GROUP S.A ADR	7,772	7,842

(Continued)

CLIFFORD FUEL CO., INC.
EMPLOYEES' 401(k) SAVINGS AND PROFIT SHARING PLAN

Schedule I

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SCHEDULE H, LINE 4i - SCHEDULE OF ASSETS (HELD AT END OF YEAR)
JUNE 30, 2021

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	Morgan Stanley Smith Barney - Common Stk	8 SHS AMAZON COM INC	$ 8,611	$ 27,521
	Morgan Stanley Smith Barney - Common Stk	7 SHS AMAZON COM INC	11,869	24,081
	Morgan Stanley Smith Barney - Common Stk	525 SHS AMER INTL GP INC NEW	23,685	24,990
	Morgan Stanley Smith Barney - Common Stk	14 SHS AMERICAN TOWER CORP	747	3,782
	Morgan Stanley Smith Barney - Common Stk	56 SHS AMERICAN WELL CORP	1,447	704
	Morgan Stanley Smith Barney - Common Stk	41 SHS AMPHENOL CORP NEW CL A	1,453	2,805
	Morgan Stanley Smith Barney - Common Stk	100 SHS AMPHENOL CORP NEW CL A	4,205	6,841
	Morgan Stanley Smith Barney - Common Stk	584 SHS ANGLO AMERN PLC SPONSORED ADR	7,320	11,674
	Morgan Stanley Smith Barney - Common Stk	260 SHS APPLE INC	6,542	35,610
	Morgan Stanley Smith Barney - Common Stk	100 SHS APPLE INC	3,293	13,696
	Morgan Stanley Smith Barney - Common Stk	15 SHS APTIV PLC	1,163	2,360
	Morgan Stanley Smith Barney - Common Stk	357 SHS ARCHER DANIELS MIDLAND	16,802	21,634
	Morgan Stanley Smith Barney - Common Stk	125.372 SHS ARK GENOMIC REVOLUTION ETF(11.46%)	3,144	11,597
	Morgan Stanley Smith Barney - Common Stk	129.201 SHS ARK GENOMIC REVOLUTION ETF(11.81%)	3,240	11,951
	Morgan Stanley Smith Barney - Common Stk	191.778 SHS ARK GENOMIC REVOLUTION ETF(17.53%)	4,809	17,739
	Morgan Stanley Smith Barney - Common Stk	647.648 SHS ARK GENOMIC REVOLUTION ETF(59.20%)	16,239	59,907
	Morgan Stanley Smith Barney - Common Stk	14 SHS ASML HOLDING NV NY REG NEW	2,640	9,672
	Morgan Stanley Smith Barney - Common Stk	10 SHS ATLASSIAN CORP PLC CL A	1,430	2,569
	Morgan Stanley Smith Barney - Common Stk	282 SHS BAE SYS PLC SPON ADR	9,374	8,254
	Morgan Stanley Smith Barney - Common Stk	2249 SHS BANCO SANTANDER S.A.	7,943	8,794
	Morgan Stanley Smith Barney - Common Stk	11 SHS BILL COM HLDGS INC	1,302	2,014
	Morgan Stanley Smith Barney - Common Stk	18 SHS BIOMARIN PHARMAC SE	1,722	1,502
	Morgan Stanley Smith Barney - Common Stk	11 SHS BOEING CO	1,579	2,635
	Morgan Stanley Smith Barney - Common Stk	80 SHS BOSTON SCIENTIFIC CORP	1,994	3,421
	Morgan Stanley Smith Barney - Common Stk	32 SHS BRISTOL MYERS SQUIBB CO	1,672	2,138
	Morgan Stanley Smith Barney - Common Stk	47 SHS BROADCOM INC	12,502	22,411
	Morgan Stanley Smith Barney - Common Stk	257 SHS CAPGEMINI S E UNSPONSORED ADR	6,100	9,871
	Morgan Stanley Smith Barney - Common Stk	361 SHS CARDINAL HEALTH INC	21,944	20,609
	Morgan Stanley Smith Barney - Common Stk	239 SHS CARLSBERG AS	5,319	8,948
	Morgan Stanley Smith Barney - Common Stk	92 SHS CATERPILLAR INC	11,476	20,022
	Morgan Stanley Smith Barney - Common Stk	48 SHS CDW CORPORATION	3,846	8,383
	Morgan Stanley Smith Barney - Common Stk	63 SHS CHARLES SCHWAB NEW	2,893	4,587
	Morgan Stanley Smith Barney - Common Stk	169 SHS CHARLES SCHWAB NEW	7,223	12,305
	Morgan Stanley Smith Barney - Common Stk	21 SHS CHEGG INC	1,536	1,745
	Morgan Stanley Smith Barney - Common Stk	101 SHS CIGNA CORP	18,554	23,944
	Morgan Stanley Smith Barney - Common Stk	423 SHS CISCO SYS INC	10,743	22,419
	Morgan Stanley Smith Barney - Common Stk	68 SHS COCA COLA CO	3,306	3,679
	Morgan Stanley Smith Barney - Common Stk	244 SHS COGNIZANT TECH SOLUTIONS CL A	13,922	16,899
	Morgan Stanley Smith Barney - Common Stk	394 SHS COMCAST CORP (NEW) CLASS A	14,643	22,466
	Morgan Stanley Smith Barney - Common Stk	616 SHS COMPAGNIE DE ST GOBAIN UNSP	5,137	8,094
	Morgan Stanley Smith Barney - Common Stk	352 SHS COMPASS GROUP PLC SPD ADR	7,749	7,544
	Morgan Stanley Smith Barney - Common Stk	493 SHS CONAGRA BRANDS INC	14,933	17,935
	Morgan Stanley Smith Barney - Common Stk	349 SHS CONOCOPHILLIPS	14,048	21,253
	Morgan Stanley Smith Barney - Common Stk	13 SHS COOPER CO INC NEW	3,384	5,152
	Morgan Stanley Smith Barney - Common Stk	40 SHS COPART INC	4,166	5,273
	Morgan Stanley Smith Barney - Common Stk	301 SHS CVS HEALTH CORP COM	18,826	25,115
	Morgan Stanley Smith Barney - Common Stk	16 SHS DANAHER CORPORATION	1,166	4,297
	Morgan Stanley Smith Barney - Common Stk	29 SHS DANAHER CORPORATION	6,896	7,789
	Morgan Stanley Smith Barney - Common Stk	28 SHS DANIMER SCIENTIFIC INC CL A	1,110	701
	Morgan Stanley Smith Barney - Common Stk	586 SHS DANONE SPONSORED ADR	9,041	8,245
	Morgan Stanley Smith Barney - Common Stk	92 SHS DBS GROUP HOLDINGS LTD SP	6,830	8,201

(Continued)

CLIFFORD FUEL CO., INC.
EMPLOYEES' 401(k) SAVINGS AND PROFIT SHARING PLAN

Schedule I

EIN #15-0620960
PLAN #005, FORM 5500
SCHEDULE H, LINE 4i - SCHEDULE OF ASSETS (HELD AT END OF YEAR)
JUNE 30, 2021

(a)	(b) Identity of Issue, Borrower, Lessor, or Similar Party	(c) Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par, or Maturity Value	(d) Cost	(e) Current Value
	Morgan Stanley Smith Barney - Common Stk	9 SHS DEERE & CO	$ 1,539	$ 3,174
	Morgan Stanley Smith Barney - Common Stk	146 SHS DEUTSCHE POST AG SPONSORED ADR	5,548	9,949
	Morgan Stanley Smith Barney - Common Stk	224 SHS DISCOVER FINCL SVCS	18,654	26,497
	Morgan Stanley Smith Barney - Common Stk	100 SHS DOLLAR GEN CORP NEW COM	21,644	21,639
	Morgan Stanley Smith Barney - Common Stk	173 SHS DOLLAR TREE INC	15,292	17,214
	Morgan Stanley Smith Barney - Common Stk	309 SHS DUPONT DE NEMOURS INC	23,033	23,920
	Morgan Stanley Smith Barney - Common Stk	10 SHS ECOLAB INC	1,357	2,065
	Morgan Stanley Smith Barney - Common Stk	306 SHS EDISON INTERNATIONAL	17,717	17,693
	Morgan Stanley Smith Barney - Common Stk	46 SHS EDWARD LIFESCIENCES CORP	1,710	4,764
	Morgan Stanley Smith Barney - Common Stk	42 SHS ELECTRONIC ARTS INC	4,451	6,041
	Morgan Stanley Smith Barney - Common Stk	25 SHS ELI LILLY & CO	1,898	5,738
	Morgan Stanley Smith Barney - Common Stk	33 SHS ELI LILLY & CO	3,895	7,574
	Morgan Stanley Smith Barney - Common Stk	787 SHS ENEL SOCIETA PER AZIONI ADR	5,529	7,295
	Morgan Stanley Smith Barney - Common Stk	593 SHS ENTAIN PLC ADR	10,674	14,232
	Morgan Stanley Smith Barney - Common Stk	7 SHS EQUINIX INC	2,441	5,618
	Morgan Stanley Smith Barney - Common Stk	292 SHS EQUITY RESIDENTIAL	17,805	22,484
	Morgan Stanley Smith Barney - Common Stk	13 SHS ESTEE LAUDER CO INC CL A	2,401	4,135
	Morgan Stanley Smith Barney - Common Stk	12 SHS ETSY INC COM	1,692	2,470
	Morgan Stanley Smith Barney - Common Stk	47 SHS FACEBOOK INC CL-A	3,899	16,342
	Morgan Stanley Smith Barney - Common Stk	313 SHS FANUC CORPORATION UNSP ADR	6,251	7,503
	Morgan Stanley Smith Barney - Common Stk	38 SHS FARFETCH LTD CL A	2,119	1,914
	Morgan Stanley Smith Barney - Common Stk	140 SHS FIDELITY NATL INFORMATION SE	20,302	19,834
	Morgan Stanley Smith Barney - Common Stk	31 SHS FIDELITY NATL INFORMATION SE	4,007	4,392
	Morgan Stanley Smith Barney - Common Stk	29 SHS FIDELITY NATL INFORMATION SE	4,169	4,108
	Morgan Stanley Smith Barney - Common Stk	215 SHS FRESENIUS MEDICAL CARE AG&CO	7,914	8,938
	Morgan Stanley Smith Barney - Common Stk	200 SHS GENERAC HLDGS INC COM	18,063	83,030
	Morgan Stanley Smith Barney - Common Stk	3011 SHS GENERAL ELECTRIC CO	21,156	40,527
	Morgan Stanley Smith Barney - Common Stk	66 SHS GENMAB A S ADR	2,417	2,695
	Morgan Stanley Smith Barney - Common Stk	12 SHS GLOBAL PAYMENT INC	2,516	2,250
	Morgan Stanley Smith Barney - Common Stk	15 SHS GUARDANT HEALTH INC	1,371	1,863
	Morgan Stanley Smith Barney - Common Stk	16 SHS HILTON WORLDWIDE HLDGS INC	2,050	1,930
	Morgan Stanley Smith Barney - Common Stk	81 SHS HITACHI 10 COM NEW ADR	5,482	9,278
	Morgan Stanley Smith Barney - Common Stk	11 SHS HOME DEPOT INC	1,515	3,508
	Morgan Stanley Smith Barney - Common Stk	89 SHS HONEYWELL INTL INC	18,325	19,522
	Morgan Stanley Smith Barney - Common Stk	8 SHS HUBSPOT, INC.	1,883	4,662
	Morgan Stanley Smith Barney - Common Stk	16 SHS HUMANA INC	7,268	7,084
	Morgan Stanley Smith Barney - Common Stk	24 SHS ILL TOOL WORKS INC	3,759	5,365
	Morgan Stanley Smith Barney - Common Stk	9 SHS ILLUMINA INC	1,485	4,259
	Morgan Stanley Smith Barney - Common Stk	8 SHS INSULET CORP	1,507	2,196
	Morgan Stanley Smith Barney - Common Stk	10 SHS INTERCONTINENTAL EXCHANGE INC	781	1,187
	Morgan Stanley Smith Barney - Common Stk	69 SHS INTERCONTINENTAL EXCHANGE INC	3,967	8,190
	Morgan Stanley Smith Barney - Common Stk	8 SHS INTUITIVE SURGICAL INC	4,449	7,357
	Morgan Stanley Smith Barney - Common Stk	1277 SHS ITAU UNIBANCO MULTIPLE ADR	6,253	7,675
	Morgan Stanley Smith Barney - Common Stk	115 SHS JOHNSON & JOHNSON	12,514	18,945
	Morgan Stanley Smith Barney - Common Stk	33 SHS JOHNSON & JOHNSON	4,291	5,436
	Morgan Stanley Smith Barney - Common Stk	233 SHS JPMORGAN CHASE & CO	21,759	36,241
	Morgan Stanley Smith Barney - Common Stk	665 SHS JULIUS BAER GROUP LTD UN ADR	7,774	8,652
	Morgan Stanley Smith Barney - Common Stk	229 SHS KBC GROUP NV UNSPONS ADR	7,401	8,747
	Morgan Stanley Smith Barney - Common Stk	443 SHS KOMATSU LTD SPON ADR NEW	12,258	10,986
	Morgan Stanley Smith Barney - Common Stk	166 SHS KONINKLIJKE PHIL EL SP ADR NEW	8,495	8,250
	Morgan Stanley Smith Barney - Common Stk	8 SHS LINDE PLC	1,532	2,313

(Continued)

CLIFFORD FUEL CO., INC.
EMPLOYEES' 401(k) SAVINGS AND PROFIT SHARING PLAN

EIN #15-0620960
PLAN #005, FORM 5500
SCHEDULE H, LINE 4i - SCHEDULE OF ASSETS (HELD AT END OF YEAR)
JUNE 30, 2021

(a)	(b) Identity of Issue, Borrower, Lessor, or Similar Party	(c) Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par, or Maturity Value	(d) Cost	(e) Current Value
	Morgan Stanley Smith Barney - Common Stk	22 SHS LIVE NATION ENTERTAINMENT INC	$ 1,216	$ 1,927
	Morgan Stanley Smith Barney - Common Stk	308 SHS LONDON STK EXCHANGE GROUP ADR	8,166	8,624
	Morgan Stanley Smith Barney - Common Stk	105 SHS LOWES COMPANIES INC	5,590	20,367
	Morgan Stanley Smith Barney - Common Stk	10 SHS LULULEMON ATHLETICA INC	2,231	3,650
	Morgan Stanley Smith Barney - Common Stk	14 SHS MARSH & MCLENNAN COS INC	1,020	1,970
	Morgan Stanley Smith Barney - Common Stk	8 SHS MARTIN MARIETTA MATERIALS	1,561	2,814
	Morgan Stanley Smith Barney - Common Stk	122 SHS MARVELL TECHNOLOGY GROUP LTD	5,392	7,116
	Morgan Stanley Smith Barney - Common Stk	32 SHS MASTERCARD INC CL A	6,065	11,683
	Morgan Stanley Smith Barney - Common Stk	42 SHS MASTERCARD INC CL A	4,479	15,334
	Morgan Stanley Smith Barney - Common Stk	27 SHS MC CORMICK AND CO NON VOTING	2,021	2,384
	Morgan Stanley Smith Barney - Common Stk	18 SHS MC DONALDS CORP	2,499	4,158
	Morgan Stanley Smith Barney - Common Stk	32 SHS MEDTRONIC PLC SHS	2,427	3,972
	Morgan Stanley Smith Barney - Common Stk	276 SHS MERCK & CO INC NEW COM	16,363	21,465
	Morgan Stanley Smith Barney - Common Stk	250 SHS MERCK KGAA SPD ADR	6,521	9,598
	Morgan Stanley Smith Barney - Common Stk	361 SHS METLIFE INCORPORATED	19,724	21,606
	Morgan Stanley Smith Barney - Common Stk	116 SHS MICROSOFT CORP	5,744	31,424
	Morgan Stanley Smith Barney - Common Stk	104 SHS MICROSOFT CORP	8,771	28,174
	Morgan Stanley Smith Barney - Common Stk	33 SHS MONDELEZ INTL INC COM	1,589	2,061
	Morgan Stanley Smith Barney - Common Stk	27 SHS MONSTER BEVERAGE CORP NEW COM	1,191	2,466
	Morgan Stanley Smith Barney - Common Stk	106 SHS MOTOROLA SOLUTIONS INC	17,477	22,986
	Morgan Stanley Smith Barney - Common Stk	20 SHS MOTOROLA SOLUTIONS INC	3,404	4,337
	Morgan Stanley Smith Barney - Common Stk	436 SHS MURATA MANUFACTURING CO LTD	5,885	8,336
	Morgan Stanley Smith Barney - Common Stk	15 SHS NETFLIX INC	6,198	7,923
	Morgan Stanley Smith Barney - Common Stk	48 SHS NIKE INC B	1,270	7,416
	Morgan Stanley Smith Barney - Common Stk	754 SHS NORDEA BANK ABP SPON ADR	7,126	8,384
	Morgan Stanley Smith Barney - Common Stk	55 SHS NORTHROP GRUMMAN CP(HLDG CO)	8,134	19,989
	Morgan Stanley Smith Barney - Common Stk	21 SHS NVIDIA CORPORATION	4,868	16,802
	Morgan Stanley Smith Barney - Common Stk	9 SHS OKTA, INC CL A	2,459	2,202
	Morgan Stanley Smith Barney - Common Stk	306 SHS ORACLE CORP	12,190	23,819
	Morgan Stanley Smith Barney - Common Stk	13 SHS O'REILLY AUTOMOTIVE INC NEW	3,282	7,361
	Morgan Stanley Smith Barney - Common Stk	100 SHS PALO ALTO NETWORKS INC	13,832	37,105
	Morgan Stanley Smith Barney - Common Stk	36 SHS PAYPAL HLDGS INC COM	3,852	10,493
	Morgan Stanley Smith Barney - Common Stk	48 SHS PAYPAL HLDGS INC COM	3,574	13,991
	Morgan Stanley Smith Barney - Common Stk	36 SHS PEPSICO INC NC	3,724	5,334
	Morgan Stanley Smith Barney - Common Stk	303 SHS PERNOD RICARD SA UNSPONS ADR	8,893	13,483
	Morgan Stanley Smith Barney - Common Stk	37 SHS PROGRESSIVE CORP OHIO	2,693	3,634
	Morgan Stanley Smith Barney - Common Stk	577 SHS PROSUS N V SPONSORED ADR	8,972	11,309
	Morgan Stanley Smith Barney - Common Stk	12 SHS PVH CORPORATION	831	1,291
	Morgan Stanley Smith Barney - Common Stk	97 SHS QUALCOMM INC	10,367	13,864
	Morgan Stanley Smith Barney - Common Stk	250 SHS RAYTHEON TECHNOLOGIES CORP	9,372	21,328
	Morgan Stanley Smith Barney - Common Stk	411 SHS RECKITT BENCKISER PLC SPNS ADR	6,664	7,357
	Morgan Stanley Smith Barney - Common Stk	175 SHS ROCHE HOLDINGS ADR	5,081	8,223
	Morgan Stanley Smith Barney - Common Stk	13 SHS ROCKWELL AUTOMATION INC	2,090	3,718
	Morgan Stanley Smith Barney - Common Stk	38 SHS ROSS STORES INC	2,878	4,712
	Morgan Stanley Smith Barney - Common Stk	73 SHS ROSS STORES INC	5,463	9,052
	Morgan Stanley Smith Barney - Common Stk	35 SHS SALESFORCE.COM,INC.	5,877	8,549
	Morgan Stanley Smith Barney - Common Stk	192 SHS SANDS CHINA LTD UNSPONSORE ADR	8,813	8,079
	Morgan Stanley Smith Barney - Common Stk	93 SHS SAP AG	10,756	13,062
	Morgan Stanley Smith Barney - Common Stk	20 SHS SAREPTA THERAPEUTICS INC COM	1,941	1,555
	Morgan Stanley Smith Barney - Common Stk	259 SHS SCHLUMBERGER LTD	8,069	8,291
	Morgan Stanley Smith Barney - Common Stk	16 SHS SEAGEN INC	2,577	2,526

(Continued)

CLIFFORD FUEL CO., INC.
EMPLOYEES' 401(k) SAVINGS AND PROFIT SHARING PLAN

EIN #15-0620960
PLAN #005, FORM 5500
SCHEDULE H, LINE 4i - SCHEDULE OF ASSETS (HELD AT END OF YEAR)
JUNE 30, 2021

(a)	(b) Identity of Issue, Borrower, Lessor, or Similar Party	(c) Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par, or Maturity Value	(d) Cost	(e) Current Value
	Morgan Stanley Smith Barney - Common Stk	8 SHS SERVICENOW INC	$ 2,604	$ 4,396
	Morgan Stanley Smith Barney - Common Stk	9 SHS SHERWIN WILLIAMS COMPANY OHIO	837	2,452
	Morgan Stanley Smith Barney - Common Stk	165 SHS SIEMENS AKTIENGESELLSCHAFT	11,359	13,139
	Morgan Stanley Smith Barney - Common Stk	205 SHS SMITH & NEPHEW PLC ADR	7,429	8,905
	Morgan Stanley Smith Barney - Common Stk	41 SHS SNAP INC. CL A	1,261	2,794
	Morgan Stanley Smith Barney - Common Stk	11 SHS SNOWFLAKE INC CL A	2,728	2,660
	Morgan Stanley Smith Barney - Common Stk	30 SHS SPLUNK INC	4,520	4,337
	Morgan Stanley Smith Barney - Common Stk	59 SHS STANLEY BLACK & DECKER INC	8,347	12,094
	Morgan Stanley Smith Barney - Common Stk	64 SHS TAIWAN SMCNDCTR MFG CO LTD ADR	3,816	7,690
	Morgan Stanley Smith Barney - Common Stk	22 SHS THERMO FISHER SCIENTIFIC	3,380	11,098
	Morgan Stanley Smith Barney - Common Stk	110 SHS TJX COS INC NEW	7,258	7,416
	Morgan Stanley Smith Barney - Common Stk	250 SHS TRACTOR SUPPLY CO	16,679	46,515
	Morgan Stanley Smith Barney - Common Stk	450 SHS TRUIST FINL CORP	16,723	24,975
	Morgan Stanley Smith Barney - Common Stk	373 SHS U S BANCORP COM NEW	20,794	21,250
	Morgan Stanley Smith Barney - Common Stk	152 SHS UCB SA UNSPON ADR	9,015	7,946
	Morgan Stanley Smith Barney - Common Stk	26 SHS UNION PACIFIC CORP	4,605	5,718
	Morgan Stanley Smith Barney - Common Stk	24 SHS UNITED PARCEL SER INC CL-B	4,914	4,991
	Morgan Stanley Smith Barney - Common Stk	298 SHS VANGUARD DIVIDEND APPRECIATION(50.00%)	30,132	46,127
	Morgan Stanley Smith Barney - Common Stk	298 SHS VANGUARD DIVIDEND APPRECIATION(50.00%)	30,132	46,127
	Morgan Stanley Smith Barney - Common Stk	1114 SHS VANGUARD INT DIV APP INDX FD	69,616	97,453
	Morgan Stanley Smith Barney - Common Stk	1500 SHS VANGUARD SHR-TM INFLAT PROTEC	74,004	78,615
	Morgan Stanley Smith Barney - Common Stk	9 SHS VEEVA SYS INC CL A	2,130	2,799
	Morgan Stanley Smith Barney - Common Stk	16 SHS VERISK ANALYTICS INC COM	2,394	2,796
	Morgan Stanley Smith Barney - Common Stk	318 SHS VERIZON COMMUNICATIONS	16,080	17,818
	Morgan Stanley Smith Barney - Common Stk	1389 SHS VIATRIS INC	23,494	19,848
	Morgan Stanley Smith Barney - Common Stk	379 SHS VIPSHOP HLDGS LTD ADS	10,323	7,610
	Morgan Stanley Smith Barney - Common Stk	46 SHS VISA INC CL A	5,877	10,756
	Morgan Stanley Smith Barney - Common Stk	15 SHS WALMART INC	1,271	2,115
	Morgan Stanley Smith Barney - Common Stk	134 SHS WALT DISNEY CO HLDG CO	13,744	23,553
	Morgan Stanley Smith Barney - Common Stk	11 SHS WEST PHARMACEUTICAL SVCS INC	1,349	3,950
	Morgan Stanley Smith Barney - Common Stk	30 SHS WORKDAY INC CL A	5,360	7,162
	Morgan Stanley Smith Barney - Common Stk	122 SHS YUM CHINA HLDNGS	6,525	8,083
	Morgan Stanley Smith Barney - Common Stk	44 SHS ZIMMER BIOMET HLDGS INC COM	6,239	7,075
	Morgan Stanley Smith Barney - Common Stk	183 SHS ZURICH INSURANCE GRP LTD ADR	6,948	7,366
	Morgan Stanley Smith Barney - Corp Bonds	$28,000 AMERICAN EXPRESS CREDIT CORP 3/3/2022 2.7%	28,220	28,408
	Morgan Stanley Smith Barney - Corp Bonds	$17,000 BLACKROCK INC 3/18/2024 3.5%	18,281	18,366
	Morgan Stanley Smith Barney - Corp Bonds	$25,000 COCA-COLA CO/THE 3/15/2028 1%	25,016	24,254
	Morgan Stanley Smith Barney - Corp Bonds	$25,000 COMCAST CORP 3/1/2016 3.15%	27,931	27,227
	Morgan Stanley Smith Barney - Corp Bonds	$20,000 COSTCO WHOLESALE CORP 6/20/2027 1.375%	20,014	20,134
	Morgan Stanley Smith Barney - Corp Bonds	$21,000 HOME DEPOT INC/THE 4/15/2030 2.7%	20,947	22,476
	Morgan Stanley Smith Barney - Corp Bonds	$40,000 INTEL CORP 10/1/2021 3.3%	42,396	40,306
	Morgan Stanley Smith Barney - Corp Bonds	$40,000 JOHN DEERE CAPITAL CORP 1/6/2022 2.65%	40,030	40,500
	Morgan Stanley Smith Barney - Corp Bonds	$19,000 JPMORGAN CHASE & CO 3/1/2025 3.22%	19,516	20,187
	Morgan Stanley Smith Barney - Corp Bonds	$16,000 MASTERCARD INC 3/26/2027 3.3%	18,054	17,707
	Morgan Stanley Smith Barney - Corp Bonds	$25,000 MICROSOFT CORP 2/6/2024 2.875%	25,356	26,440
	Morgan Stanley Smith Barney - Corp Bonds	$7,000 NIKE INC 3/27/2027 2.75%	7,619	7,552
	Morgan Stanley Smith Barney - Corp Bonds	$45,000 ORACLE CORP 9/15/2021 1.9%	44,965	45,095
	Morgan Stanley Smith Barney - Corp Bonds	$20,000 PNC FINANCIAL SERVICES GROUP INC 3/8/2020 3.3%	19,843	20,365
	Morgan Stanley Smith Barney - Corp Bonds	$16,000 STATE STREET CORP 11/1/2025 2.354%	16,376	16,823
	Morgan Stanley Smith Barney - Corp Bonds	$16,000 TRUIST FINL CORP 6/5/2023 1.95%	16,646	16,007
	Morgan Stanley Smith Barney - Corp Bonds	$21,000 WALT DISNEY CO 3/22/2030 3.8%	22,758	24,007
	Morgan Stanley Smith Barney - Corp Bonds	$25,000 WELLS FARGO & CO 10/30/2025 2.406%	24,937	26,164

(Continued)

CLIFFORD FUEL CO., INC.
EMPLOYEES' 401(k) SAVINGS AND PROFIT SHARING PLAN

Schedule I

EIN #15-0620960
PLAN #005, FORM 5500
SCHEDULE H, LINE 4i - SCHEDULE OF ASSETS (HELD AT END OF YEAR)
JUNE 30, 2021

(a)	(b) Identity of Issue, Borrower, Lessor, or Similar Party	(c) Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par, or Maturity Value	(d) Cost	(e) Current Value
	Morgan Stanley Smith Barney - Govt Obligtn	$28,000 UNITED STATES TREASURY NOTE 8/15/2023 2.5%	$ 28,792	$ 29,315
	Morgan Stanley Smith Barney - Govt Obligtn	$37,000 UNITED STATES TREASURY NOTE 5/15/2023 1.75%	35,131	38,046
	Morgan Stanley Smith Barney - Govt Obligtn	$52,000 UNITED STATES TREASURY NOTE 5/15/2025 2.125%	50,810	54,921
	Morgan Stanley Smith Barney - Govt Obligtn	$74,000 UNITED STATES TREASURY NOTE 8/15/2024 2.375%	71,760	78,353
	Morgan Stanley Smith Barney - Govt Obligtn	$38,000 UNITED STATES TREASURY NOTE 11/30/2022 0.125%	38,006	37,975
	Morgan Stanley Smith Barney - Govt Obligtn	$43,000 UNITED STATES TREASURY NOTE 2/28/2022 1.125%	43,565	43,302
	Morgan Stanley Smith Barney - Govt Obligtn	$28,000 UNITED STATES TREASURY NOTE 11/15/2023 2.75%	29,144	29,606
	Morgan Stanley Smith Barney - Govt Obligtn	$22,000 UNITED STATES TREASURY NOTE 5/15/2026 1.625%	21,048	22,812
	Morgan Stanley Smith Barney - Govt Obligtn	$37,000 UNITED STATES TREASURY NOTE 8/15/2026 1.5%	36,290	38,116
	Morgan Stanley Smith Barney - Govt Obligtn	$33,000 UNITED STATES TREASURY NOTE 11/30/2021 1.875%	33,192	33,248
	Morgan Stanley Smith Barney - Govt Obligtn	$49,000 UNITED STATES TREASURY NOTE 1/31/2016 0.375%	48,487	48,037
	Morgan Stanley Smith Barney - Govt Obligtn	$22,000 UNITED STATES TREASURY NOTE 5/15/2027 2.375%	21,999	23,696
	Morgan Stanley Smith Barney - Govt Obligtn	$28,000 UNITED STATES TREASURY NOTE 2/29/2024 2.125%	26,793	29,295
	Morgan Stanley Smith Barney - Govt Obligtn	$14,000 UNITED STATES TREASURY NOTE 8/15/2027 2.25%	14,983	14,981
	Morgan Stanley Smith Barney - Govt Obligtn	$17,000 UNITED STATES TREASURY NOTE 11/15/2027 2.25%	17,550	18,195
	Morgan Stanley Smith Barney - Govt Obligtn	$1,000 UNITED STATES TREASURY NOTE 3/31/2027 0.625%	1,003	978
	Morgan Stanley Smith Barney - Govt Obligtn	$24,000 FED HOME LN MTG CORP 7/21/2025 0.375%	23,903	23,671
	Morgan Stanley Smith Barney - Govt Obligtn	$18,000 FED NATL MTG ASSN 11/07/2025 0.5%	17,989	17,804
	Morgan Stanley Smith Barney - Govt Obligtn	$62,000 FED NATL MTG ASSN 10/8/2027 0.75%	62,038	60,501
	Morgan Stanley Smith Barney - MMF	MS LIQUID ASSET FUND	1,107,117	1,107,117
			$ 5,866,396	$ 7,629,938

* Indicates a party-in-interest to the Plan

The accompanying notes are an integral part of this schedule.