

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 <div style="text-align: center; font-size: 24pt; font-weight: bold;">2019</div> This Form is Open to Public Inspection
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Part I	Annual Report Identification Information
For calendar plan year 2019 or fiscal plan year beginning <u>02/01/2019</u> and ending <u>01/31/2020</u>	
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 <u>RETIREMENT INCOME PLAN FOR EMPLOYEES OF BUFFALO CHINA, INC. AND ALLEGHENY BUFFALO CHINA, INC.</u>	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 80%;">1b Three-digit plan number (PN) ▶</td> <td style="width: 20%; text-align: center;"><u>001</u></td> </tr> <tr> <td colspan="2">1c Effective date of plan <u>01/01/1956</u></td> </tr> <tr> <td colspan="2">2b Employer Identification Number (EIN) <u>15-0405700</u></td> </tr> <tr> <td colspan="2">2c Plan Sponsor's telephone number <u>224-241-7502</u></td> </tr> <tr> <td colspan="2">2d Business code (see instructions) <u>423990</u></td> </tr> </table>	1b Three-digit plan number (PN) ▶	<u>001</u>	1c Effective date of plan <u>01/01/1956</u>		2b Employer Identification Number (EIN) <u>15-0405700</u>		2c Plan Sponsor's telephone number <u>224-241-7502</u>		2d Business code (see instructions) <u>423990</u>	
1b Three-digit plan number (PN) ▶	<u>001</u>										
1c Effective date of plan <u>01/01/1956</u>											
2b Employer Identification Number (EIN) <u>15-0405700</u>											
2c Plan Sponsor's telephone number <u>224-241-7502</u>											
2d Business code (see instructions) <u>423990</u>											
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) <u>ONEIDA LLC</u> <u>799 CENTRAL AVE</u> <u>SUITE 300</u> <u>HIGHLAND PARK, IL 60035</u>											

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.	12/20/2021	JIM CONNERS
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE			
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
SIGN HERE			
	Signature of DFE	Date	Enter name of individual signing as DFE

For Paperwork Reduction Act Notice, see the Instructions for Form 5500.

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3a Plan administrator's name and address ☒ Same as Plan Sponsor	3b Administrator's EIN 3c Administrator's telephone number <div style="background-color: #cccccc; height: 40px; width: 100%;"></div>
4 If the name and/or EIN of the plan sponsor or the plan name has changed since the last return/report filed for this plan, enter the plan sponsor's name, EIN, the plan name and the plan number from the last return/report: a Sponsor's name c Plan Name	4b EIN 4d PN
5 Total number of participants at the beginning of the plan year	5 157
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 a(2) Total number of active participants at the end of the plan year b Retired or separated participants receiving benefits..... c Other retired or separated participants entitled to future benefits d Subtotal. Add lines 6a(2) , 6b , and 6c e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits. f Total. Add lines 6d and 6e g Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item) h Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested	6a(1) 0 6a(2) 0 6b 79 6c 66 6d 145 6e 11 6f 156 6g 6h 0
7 Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item)	7

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

1A 1I

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

9a Plan funding arrangement (check all that apply) (1) ☐ Insurance (2) ☐ Code section 412(e)(3) insurance contracts (3) ☒ Trust (4) ☐ General assets of the sponsor	9b Plan benefit arrangement (check all that apply) (1) ☐ Insurance (2) ☐ Code section 412(e)(3) insurance contracts (3) ☒ Trust (4) ☐ General assets of the sponsor
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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)** ☒ **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)** ☒ **H** (Financial Information)
- (2)** ☐ **I** (Financial Information – Small Plan)
- (3)** ☐ 0 **A** (Insurance Information)
- (4)** ☒ **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 2019 Form M-1 annual report. If the plan was not required to file the 2019 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 SB (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Single-Employer Defined Benefit Plan Actuarial Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6059 of the Internal Revenue Code (the Code). ▶ File as an attachment to Form 5500 or 5500-SF.	OMB No. 1210-0110 2019 This Form is Open to Public Inspection
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For calendar plan year 2019 or fiscal plan year beginning 02/01/2019 and ending 01/31/2020

▶ **Round off amounts to nearest dollar.**

▶ **Caution:** A penalty of \$1,000 will be assessed for late filing of this report unless reasonable cause is established.

A Name of plan <u>RETIREMENT INCOME PLAN FOR EMPLOYEES OF BUFFALO CHINA, INC. AND ALLEGHENY BUFFALO CHINA, INC.</u>	B Three-digit plan number (PN) ▶ <u>001</u>
C Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF <u>ONEIDA LLC</u>	D Employer Identification Number (EIN) <u>15-0405700</u>
E Type of plan: ☒ Single ☐ Multiple-A ☐ Multiple-B	F Prior year plan size: ☐ 100 or fewer ☐ 101-500 ☒ More than 500

Part I	Basic Information
1 Enter the valuation date: Month <u>02</u> Day <u>01</u> Year <u>2019</u>	
2 Assets:	
a Market value	2a <u>9567055</u>
b Actuarial value	2b <u>9567055</u>
3 Funding target/participant count breakdown	
a For retired participants and beneficiaries receiving payment.....	(1) Number of participants <u>86</u> (2) Vested Funding Target <u>6292517</u> (3) Total Funding Target <u>6292517</u>
b For terminated vested participants.....	<u>74</u> <u>4564136</u> <u>4564136</u>
c For active participants	<u>0</u> <u>0</u> <u>0</u>
d Total.....	<u>160</u> <u>10856653</u> <u>10856653</u>
4 If the plan is in at-risk status, check the box and complete lines (a) and (b)..... ☐	
a Funding target disregarding prescribed at-risk assumptions	4a
b Funding target reflecting at-risk assumptions, but disregarding transition rule for plans that have been in at-risk status for fewer than five consecutive years and disregarding loading factor.....	4b
5 Effective interest rate	5 <u>5.47</u> %
6 Target normal cost.....	6 <u>174000</u>

Statement by Enrolled Actuary

To the best of my knowledge, the information supplied in this schedule and accompanying schedules, statements and attachments, if any, is complete and accurate. Each prescribed assumption was applied in accordance with applicable law and regulations. In my opinion, each other assumption is reasonable (taking into account the experience of the plan and reasonable expectations) and such other assumptions, in combination, offer my best estimate of anticipated experience under the plan.

SIGN HERE	
Signature of actuary <u>PETER A. FABER, A.S.A., E.A.</u>	<u>12/16/2021</u>
Type or print name of actuary <u>BPAS ACTUARIAL & PENSION SERVICES</u>	Date <u>20-08366</u>
Firm name <u>706 N. CLINTON STREET SUITE 200 SYRACUSE, NY 13204</u>	Most recent enrollment number <u>315-703-8902</u>
Address of the firm	Telephone number (including area code)

If the actuary has not fully reflected any regulation or ruling promulgated under the statute in completing this schedule, check the box and see instructions ☐

For Paperwork Reduction Act Notice, see the Instructions for Form 5500 or 5500-SF.

**Schedule SB (Form 5500) 2019
v. 190130**

Part II Beginning of Year Carryover and Prefunding Balances

	(a) Carryover balance	(b) Prefunding balance
7 Balance at beginning of prior year after applicable adjustments (line 13 from prior year)	0	0
8 Portion elected for use to offset prior year's funding requirement (line 35 from prior year)	0	0
9 Amount remaining (line 7 minus line 8)	0	0
10 Interest on line 9 using prior year's actual return of <u>-2.55</u> %	0	0
11 Prior year's excess contributions to be added to prefunding balance:		
a Present value of excess contributions (line 38a from prior year)		135
b(1) Interest on the excess, if any, of line 38a over line 38b from prior year Schedule SB, using prior year's effective interest rate of <u>5.64</u> %		8
b(2) Interest on line 38b from prior year Schedule SB, using prior year's actual return		
c Total available at beginning of current plan year to add to prefunding balance		143
d Portion of (c) to be added to prefunding balance		0
12 Other reductions in balances due to elections or deemed elections	0	0
13 Balance at beginning of current year (line 9 + line 10 + line 11d – line 12)	0	0

Part III Funding Percentages

14 Funding target attainment percentage	14	88.12 %
15 Adjusted funding target attainment percentage	15	88.12 %
16 Prior year's funding percentage for purposes of determining whether carryover/prefunding balances may be used to reduce current year's funding requirement	16	98.54 %
17 If the current value of the assets of the plan is less than 70 percent of the funding target, enter such percentage	17	%

Part IV Contributions and Liquidity Shortfalls**18** Contributions made to the plan for the plan year by employer(s) and employees:

(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees	(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees
05/15/2019	80874	0			
08/15/2019	80874	0			
11/15/2019	80874	0			
02/19/2020	60789	0			
Totals ▶			18(b)	303411	18(c) 0

19 Discounted employer contributions – see instructions for small plan with a valuation date after the beginning of the year:

a Contributions allocated toward unpaid minimum required contributions from prior years	19a	0
b Contributions made to avoid restrictions adjusted to valuation date	19b	0
c Contributions allocated toward minimum required contribution for current year adjusted to valuation date	19c	293234

20 Quarterly contributions and liquidity shortfalls:

- a** Did the plan have a "funding shortfall" for the prior year? ☒ Yes ☐ No
- b** If line 20a is "Yes," were required quarterly installments for the current year made in a timely manner? ☒ Yes ☐ No
- c** If line 20a is "Yes," see instructions and complete the following table as applicable:

Liquidity shortfall as of end of quarter of this plan year			
(1) 1st	(2) 2nd	(3) 3rd	(4) 4th
0	0	0	0

Part V Assumptions Used to Determine Funding Target and Target Normal Cost**21** Discount rate:**a** Segment rates:1st segment:
3.74 %2nd segment:
5.35 %3rd segment:
6.11 %☐ N/A, full yield curve used**b** Applicable month (enter code)**21b**

0

22 Weighted average retirement age**22**

62

23 Mortality table(s) (see instructions) ☐ Prescribed - combined☒ Prescribed - separate☐ Substitute**Part VI Miscellaneous Items****24** Has a change been made in the non-prescribed actuarial assumptions for the current plan year? If "Yes," see instructions regarding required attachment. ☐ Yes ☒ No**25** Has a method change been made for the current plan year? If "Yes," see instructions regarding required attachment. ☐ Yes ☒ No**26** Is the plan required to provide a Schedule of Active Participants? If "Yes," see instructions regarding required attachment. ☐ Yes ☒ No**27** If the plan is subject to alternative funding rules, enter applicable code and see instructions regarding attachment.**27****Part VII Reconciliation of Unpaid Minimum Required Contributions For Prior Years****28** Unpaid minimum required contributions for all prior years **28** 0**29** Discounted employer contributions allocated toward unpaid minimum required contributions from prior years (line 19a) **29** 0**30** Remaining amount of unpaid minimum required contributions (line 28 minus line 29) **30** 0**Part VIII Minimum Required Contribution For Current Year****31** Target normal cost and excess assets (see instructions):**a** Target normal cost (line 6) **31a** 174000**b** Excess assets, if applicable, but not greater than line 31a **31b** 0**32** Amortization installments:**a** Net shortfall amortization installment Outstanding Balance 1289598 Installment 119234**b** Waiver amortization installment 0 0**33** If a waiver has been approved for this plan year, enter the date of the ruling letter granting the approval (Month _____ Day _____ Year _____) and the waived amount **33****34** Total funding requirement before reflecting carryover/prefunding balances (lines 31a - 31b + 32a + 32b - 33) **34** 293234**35** Balances elected for use to offset funding requirement Carryover balance Prefunding balance Total balance 0**36** Additional cash requirement (line 34 minus line 35) **36** 293234**37** Contributions allocated toward minimum required contribution for current year adjusted to valuation date (line 19c) **37** 293234**38** Present value of excess contributions for current year (see instructions)**a** Total (excess, if any, of line 37 over line 36) **38a** 0**b** Portion included in line 38a attributable to use of prefunding and funding standard carryover balances **38b****39** Unpaid minimum required contribution for current year (excess, if any, of line 36 over line 37) **39** 0**40** Unpaid minimum required contributions for all years **40** 0**Part IX Pension Funding Relief Under Pension Relief Act of 2010 (See Instructions)****41** If an election was made to use PRA 2010 funding relief for this plan:**a** Schedule elected ☐ 2 plus 7 years ☒ 15 years**b** Eligible plan year(s) for which the election in line 41a was made ☐ 2008 ☐ 2009 ☒ 2010 ☐ 2011

SCHEDULE C (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Service Provider Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ▶ File as an attachment to Form 5500.	OMB No. 1210-0110
		2019
		This Form is Open to Public Inspection.

For calendar plan year 2019 or fiscal plan year beginning 02/01/2019 and ending 01/31/2020		
A Name of plan RETIREMENT INCOME PLAN FOR EMPLOYEES OF BUFFALO CHINA, INC. AND ALLEGHENY BUFFALO CHINA, INC.	B Three-digit plan number (PN) ▶	001
C Plan sponsor's name as shown on line 2a of Form 5500 ONEIDA LLC	D Employer Identification Number (EIN) 15-0405700	

Part I	Service Provider Information (see instructions)
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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)..... ☐ 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
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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)

WILMINGTON TRUST

16-0538020

(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?
26 21 50	NONE	43749	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

BPAS ACTUARIAL & PENSION SERVICES

30-1922194

(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?
11 14 17	NONE	15995	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

FUST CHARLES CHAMBERS LLP

16-1226221

(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?
10	NONE	0	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
(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide
(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide
(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide

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

a Name:	SHEILA L. YOENSKY	b EIN:	30-0192194
c Position:	ENROLLED ACTUARY		
d Address:	706 N. CLINTON STREET SUITE 200 SYRACUSE, NY 13204	e Telephone:	315-703-8923

Explanation: THE ENROLLED ACTUARY WHO IS SIGNING THE SCHEDULE SB IS CHANGING, BUT THE ACTUARIAL CONSULTING GROUP IS REMAINING THE SAME.

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) <small>Department of the Treasury Internal Revenue Service</small> <small>Department of Labor Employee Benefits Security Administration</small> <small>Pension Benefit Guaranty Corporation</small>	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.	<small>OMB No. 1210-0110</small> 2019 This Form is Open to Public Inspection
For calendar plan year 2019 or fiscal plan year beginning 02/01/2019 and ending 01/31/2020		
A Name of plan RETIREMENT INCOME PLAN FOR EMPLOYEES OF BUFFALO CHINA, INC. AND ALLEGHENY BUFFALO CHINA, INC.		B Three-digit plan number (PN) ► 001
C Plan sponsor's name as shown on line 2a of Form 5500 ONEIDA LLC		D Employer Identification Number (EIN) 15-0405700

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)	160749	235073
(2) Participant contributions.....	1b(2)		
(3) Other.....	1b(3)	15215	17801
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit).....	1c(1)	32300	0
(2) U.S. Government securities	1c(2)	1135384	1260756
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)		
(B) All other.....	1c(3)(B)	710751	890153
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)		
(B) Common.....	1c(4)(B)	1960687	2384452
(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)	5555938	5871409
(14) Value of funds held in insurance company general account (unallocated contracts).....	1c(14)		
(15) Other.....	1c(15)		

1d Employer-related investments:

		(a) Beginning of Year	(b) End of Year
(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	9571024	10659644

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 through 1j)	1k	0	0

Net Assets

l Net assets (subtract line 1k from line 1f)	1l	9571024	10659644
---	-----------	---------	----------

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)	477695	
(B) Participants	2a(1)(B)		
(C) Others (including rollovers)	2a(1)(C)		
(2) Noncash contributions	2a(2)		
(3) Total contributions. Add lines 2a(1)(A) , (B) , (C) , and line 2a(2)	2a(3)		477695
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)		
(B) U.S. Government securities	2b(1)(B)	25876	
(C) Corporate debt instruments	2b(1)(C)	24454	
(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)		50330
(2) Dividends: (A) Preferred stock	2b(2)(A)		
(B) Common stock	2b(2)(B)	43598	
(C) Registered investment company shares (e.g. mutual funds)	2b(2)(C)	112643	
(D) Total dividends. Add lines 2b(2)(A) , (B) , and (C)	2b(2)(D)		156241
(3) Rents	2b(3)		
(4) Net gain (loss) on sale of assets: (A) Aggregate proceeds	2b(4)(A)	626356	
(B) Aggregate carrying amount (see instructions)	2b(4)(B)	604328	
(C) Subtract line 2b(4)(B) from line 2b(4)(A) and enter result	2b(4)(C)		22028
(5) Unrealized appreciation (depreciation) of assets: (A) Real estate	2b(5)(A)		
(B) Other	2b(5)(B)	497247	
(C) Total unrealized appreciation of assets. Add lines 2b(5)(A) and (B)	2b(5)(C)		497247

		(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)		661417
c Other income	2c		518
d Total income. Add all income amounts in column (b) and enter total	2d		1865476

Expenses

e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	619280	
(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)		619280
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)	15995	
(2) Contract administrator fees	2i(2)		
(3) Investment advisory and management fees	2i(3)		
(4) Other	2i(4)	141581	
(5) Total administrative expenses. Add lines 2i(1) through (4)	2i(5)		157576
j Total expenses. Add all expense amounts in column (b) and enter total	2j		776856

Net Income and Reconciliation

k Net income (loss). Subtract line 2j from line 2d	2k		1088620
l Transfers of assets:			
(1) To this plan	2l(1)		
(2) From this plan	2l(2)		

Part III Accountant's Opinion

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

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

(1) ☐ Unmodified (2) ☐ Qualified (3) ☒ Disclaimer (4) ☐ Adverse

b Did the accountant perform a limited scope audit pursuant to 29 CFR 2520.103-8 and/or 103-12(d)? ☒ Yes ☐ No

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

(1) Name: FUST CHARLES CHAMBERS LLP

(2) EIN: 16-1226221

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:

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.)

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.)

	Yes	No	Amount
4a		X	
4b		X	

	Yes	No	Amount
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?	X		3000000
f Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?		X	
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.)	X		
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.)	X		
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?		X	
4k		X	
l Has the plan failed to provide any benefit when due under the plan?.....		X	
4l		X	
m If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)			
4m			
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 If the plan is a defined benefit plan, is it covered under the PBGC insurance program (See ERISA section 4021.)? ☒ Yes ☐ No ☐ Not determined
If "Yes" is checked, enter the My PAA confirmation number from the PBGC premium filing for this plan year 4262969. (See instructions.)

<div>SCHEDULE R (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation</div>	<div>Retirement Plan Information</div> <div>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).</div> <div>▶ File as an attachment to Form 5500.</div>	<div>OMB No. 1210-0110</div> <div>2019</div> <div>This Form is Open to Public Inspection.</div>
For calendar plan year 2019 or fiscal plan year beginning 02/01/2019 and ending 01/31/2020		
A Name of plan RETIREMENT INCOME PLAN FOR EMPLOYEES OF BUFFALO CHINA, INC. AND ALLEGHENY BUFFALO CHINA, INC.		B Three-digit plan number (PN) ▶ 001
C Plan sponsor's name as shown on line 2a of Form 5500 ONEIDA LLC		D Employer Identification Number (EIN) 15-0405700
Part I	Distributions	
All references to distributions relate only to payments of benefits during the plan year.		
1 Total value of distributions paid in property other than in cash or the forms of property specified in the instructions		1 0
2 Enter the EIN(s) of payor(s) who paid benefits on behalf of the plan to participants or beneficiaries during the year (if more than two, enter EINs of the two payors who paid the greatest dollar amounts of benefits): EIN(s): 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 0
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		
For Paperwork Reduction Act Notice, see the Instructions for Form 5500.		
Schedule R (Form 5500) 2019 v. 190130		

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 participants on whose behalf no contributions were made by an employer as an employer of the participant for:

a The current year

b The plan year immediately preceding the current plan year

c The second preceding plan year

14a**14b****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

b The corresponding number for the second preceding plan year

15a**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

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

16a**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 _____

**RETIREMENT INCOME PLAN FOR
EMPLOYEES OF BUFFALO CHINA, INC.**

Financial Statements and Supplemental Schedules

January 31, 2020 and 2019

RETIREMENT INCOME PLAN FOR EMPLOYEES OF BUFFALO CHINA, INC.

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INDEPENDENT AUDITOR'S REPORT

To Plan Administrator of the Retirement Income
Plan for Employees of Buffalo China, Inc.:

Report on the Financial Statements

We were engaged to audit the accompanying financial statements of the Retirement Income Plan for Employees of Buffalo China, Inc. (Plan), which comprise the statements of net assets available for benefits as of January 31, 2020 and 2019, and the related statements of changes in net assets available for benefits for the years then ended, and the related notes to the financial statements.

Management's Responsibility for the Financial Statements

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

Auditor's Responsibility

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

Basis for Disclaimer of Opinion

As permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974, the Plan administrator instructed us not to perform, and we did not perform, any auditing procedures with respect to the information summarized in note 5, which was certified by Manufacturers and Traders Trust Company, the trustee of the Plan, except for comparing such information with the related information included in the financial statements. We have been informed by the Plan administrator that the trustee holds the Plan's investment assets and executes investment transactions. The Plan administrator has obtained a certification from the trustee as of January 31, 2020 and 2019, and for the years then ended, that the information provided to the Plan administrator by the trustee is complete and accurate.

(Continued)

To Plan Administrator of the Retirement Income
Plan for Employees of Buffalo China, Inc.
Page 2 of 2

Report on the Financial Statements, Continued

Disclaimer of Opinion

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

Emphasis of Matter

As more fully described in note 9 to the financial statements, the Plan may be materially impacted by the outbreak of a novel coronavirus (COVID-19), which was declared a global pandemic by the World Health Organization in March 2020. Our report is not modified with respect to this matter.

Other Matter

The supplemental Schedule H, Line 4i - Schedule of Assets (Held at End of Year) and Schedule H, Line 4j - Schedule of Reportable Transactions as of or for the year ended January 31, 2020 are required by the Department of Labor's (DOL) Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974 and are presented for the purpose of additional analysis and are not a required part of the financial statements. Because of the significance of the matter described in the *Basis for Disclaimer of Opinion* paragraph, we do not express an opinion on these supplemental schedules.

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

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



Syracuse, New York
November 16, 2020

Fust Charles Chambers LLP

RETIREMENT INCOME PLAN FOR EMPLOYEES OF BUFFALO CHINA, INC.

Statements of Net Assets Available for Benefits

January 31, 2020 and 2019

	<u>2020</u>	<u>2019</u>
Assets:		
Investments, at fair value:		
Money market fund	\$ 228,249	138,913
Mutual funds	5,643,160	5,417,025
U.S. treasury and agency obligations	1,260,756	1,135,384
Corporate and foreign bonds	890,153	710,751
Common stocks	<u>2,384,452</u>	<u>1,960,687</u>
Total investments	<u>10,406,770</u>	<u>9,362,760</u>
Receivables:		
Employer contributions	80,874	160,749
Accrued interest	17,801	15,215
Other receivable	<u>-</u>	<u>32,300</u>
Total receivables	<u>98,675</u>	<u>208,264</u>
Uncertainties (note 9)		
Net assets available for benefits	<u>\$ 10,505,445</u>	<u>9,571,024</u>

See accompanying notes to the financial statements.

RETIREMENT INCOME PLAN FOR EMPLOYEES OF BUFFALO CHINA, INC.

Statements of Changes in Net Assets Available for Benefits

Years ended January 31, 2020 and 2019

	<u>2020</u>	<u>2019</u>
Additions:		
Investment income:		
Net appreciation in fair value of investments	\$ 1,180,692	-
Interest and dividends	<u>207,089</u>	<u>182,263</u>
	1,387,781	182,263
Employer contributions	<u>323,496</u>	<u>341,223</u>
Total additions	<u>1,711,277</u>	<u>523,486</u>
Deductions:		
Net depreciation in fair value of investments	-	436,776
Benefits paid to participants	619,280	599,561
Administrative expenses	<u>157,576</u>	<u>156,667</u>
Total deductions	<u>776,856</u>	<u>1,193,004</u>
Net increase (decrease)	934,421	(669,518)
Net assets available for benefits:		
Beginning of year	<u>9,571,024</u>	<u>10,240,542</u>
End of year	<u>\$ 10,505,445</u>	<u>9,571,024</u>

See accompanying notes to the financial statements.

RETIREMENT INCOME PLAN FOR EMPLOYEES OF BUFFALO CHINA, INC.

Notes to Financial Statements

January 31, 2020 and 2019

(1) Description of Plan

The following description of the Retirement Income Plan for Employees of Buffalo China, Inc. (Plan) provides only general information. Participants should refer to the Plan document for a more complete description of the Plan's provisions.

(a) General

The Plan is a defined benefit pension plan covering substantially all salaried employees of Buffalo China, Inc. (Company), a wholly owned subsidiary of Oneida Ltd. (Oneida). During the Plan year, The Oneida Group Inc. (The Oneida Group), the ultimate parent of Oneida, which formerly owned the Company, transferred the Plan from the Company into the Oneida legal entity, who became responsible for the administration of the Plan. During January 2019, The Oneida Group sold the stock of Oneida (but not the Company) to Oneida Foodservice, LLC, at which time, the name of Oneida was changed to Oneida, LLC. On June 7, 2004, the Plan was frozen. Accordingly, all individuals hired subsequent to this date are not eligible to participate in the Plan. Furthermore, no participant shall be credited with a year of credited service with respect to service performed on or after June 7, 2004. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA).

(b) Funding Policy

The Plan's funding policy is for the Plan sponsor to contribute an amount which will meet or exceed the annual ERISA minimum funding requirement. For 2020 and 2019, the Plan sponsor made contributions of \$323,496 and \$341,223, respectively. The Plan sponsor's contributions for 2020 and 2019 have met the minimum funding requirements of ERISA.

Although it has not expressed any intention to do so, the Plan sponsor has the right under the Plan to discontinue its contributions at any time and to terminate the Plan subject to the provisions set forth in ERISA.

(c) Pension Benefits

Retirement benefits are based upon a participant's salary and length of service. The basic form of benefits under the Plan are a straight-life annuity and a joint and survivor annuity. Various optional forms of payment under the Plan may be elected by participants with spousal approval.

Normal retirement is any day of any month which is coincident with or immediately following the participant's 65th birthday. An employee can continue employment and postpone retirement indefinitely, subject to the provisions of mandatory retirement dates.

RETIREMENT INCOME PLAN FOR EMPLOYEES OF BUFFALO CHINA, INC.

Notes to Financial Statements

(1) Description of Plan, Continued

(c) Pension Benefits, Continued

A participant with five or more years of service may elect early retirement upon or after reaching age 55. The annual benefit of a participant electing an early retirement date represents a reduction from the normal benefit based on the number of months retirement preceding the participant's 65th birthday.

The Plan also provides for a vested termination pension for participants terminated after having completed five or more years of service. The benefit is similar to that of early retirement.

(d) Death Benefits

If a vested participant dies before the participant annuity start date and is survived by a spouse to whom the participant was legally married for at least twelve months on the date of the participant's death, the participant's accrued benefit shall be paid to such surviving spouse in the form of a pre-retirement survivor annuity, which shall be fully subsidized by the Plan and cannot be waived by the participant. No other pre-retirement death benefit shall be payable under the Plan.

(e) Vesting

Employees shall be entitled to a vested right in their accrued retirement benefits when they have five or more years of service.

(f) Administrative Expenses

Administrative expenses are paid by the Plan, Oneida, LLC or The Oneida Group prior to January 25, 2019.

(2) Summary of Significant Accounting Policies

(a) Basis of Accounting

The financial statements of the Plan are prepared on the accrual basis of accounting.

RETIREMENT INCOME PLAN FOR EMPLOYEES OF BUFFALO CHINA, INC.

Notes to Financial Statements

(2) Summary of Significant Accounting Policies, Continued

(b) Use of Estimates

The preparation of financial statements in accordance with accounting principles generally accepted in the United States of America requires management to make estimates and assumptions that affect the reported amounts of assets, liabilities and changes therein, disclosure of contingent assets and liabilities; and the actuarial present value of accumulated plan benefits at the date of the financial statements, and changes therein. Actual results could differ from those estimates.

(c) 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 Benefit Committee determines the Plan's valuation policies utilizing information provided by the investment advisors and trustee. See note 4 for a discussion of fair value measurements.

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

(d) Actuarial Present Value of Accumulated Plan Benefits

Accumulated plan benefits are those future periodic payments, including lump-sum distributions that are attributable under the Plan's provisions to the service employees have rendered. Accumulated plan benefits include benefits expected to be paid to (a) retired or terminated employees or their beneficiaries and (b) beneficiaries of employees who have died. Benefits payable under all circumstances - retirement, death, disability and termination of employment - are included to the extent that they are deemed attributable to employee services rendered to the valuation date.

RETIREMENT INCOME PLAN FOR EMPLOYEES OF BUFFALO CHINA, INC.

Notes to Financial Statements

(2) Summary of Significant Accounting Policies, Continued

(d) Actuarial Present Value of Accumulated Plan Benefits, Continued

The actuarial present value of accumulated plan benefits is determined by an independent actuary and is that amount that results from applying actuarial assumptions to adjust the accumulated plan benefits to reflect the time value of money (through discounts for interest) and the probability of payment (by means of decrements, such as for death, disability, withdrawal or retirement) between the valuation date and the expected date of payment. The significant actuarial assumptions used in the valuations as of February 1, 2019 and 2018 were: (a) life expectancy of participants (RP-2014 White Collar Mortality Table for annuitants, adjusted back to 2006 with Scale MP-2014, with projected mortality improvements from 2006 using Scale MP-2018 for 2019 and RP-2014 White Collar Mortality Table for annuitants, adjusted back to 2006 with Scale MP-2014, with projected mortality improvements from 2006 using Scale MP-2017 for 2018), (b) retirement age assumptions (the assumed average retirement age was 62 in 2019 and 2018), (c) investment return of 7.25% for 2019 and 2018, (d) salary increases are not applicable. The foregoing actuarial assumptions are based on the presumption that the Plan will continue. Were the Plan to terminate, different actuarial assumptions and other factors might be applicable in determining the actuarial present value of accumulated plan benefits. The computations of the actuarial present value of accumulated plan benefits were made as of February 1, 2019 and 2018. Had the valuations been performed as of January 31, there would be no material differences.

The actuarial present value of accumulated plan benefits is as follows as of February 1:

	<u>2019</u>	<u>2018</u>
Vested benefits:		
Participants currently receiving benefits	\$ 5,619,677	5,705,192
Other vested participants	<u>3,867,687</u>	<u>3,789,563</u>
Total actuarial present value of accumulated plan benefits	\$ <u>9,487,364</u>	<u>9,494,755</u>

RETIREMENT INCOME PLAN FOR EMPLOYEES OF BUFFALO CHINA, INC.

Notes to Financial Statements

(2) Summary of Significant Accounting Policies, Continued

(d) Actuarial Present Value of Accumulated Plan Benefits, Continued

The change in the actuarial present value of accumulated plan benefits is as follows for the years ended February 1:

	<u>2019</u>	<u>2018</u>
Actuarial present value of accumulated plan benefits as of the beginning of the year	\$ <u>9,494,755</u>	<u>9,344,491</u>
Change during the year attributable to:		
Increase for interest due to the decrease in the discount period	666,636	656,185
Changes in actuarial assumptions	(20,184)	(47,878)
Benefits accumulated and actuarial gain (loss)	(54,282)	129,292
Benefits paid	<u>(599,561)</u>	<u>(587,335)</u>
Net increase (decrease)	<u>(7,391)</u>	<u>150,264</u>
Actuarial present value of accumulated plan benefits as of the end of the year	\$ <u><u>9,487,364</u></u>	<u><u>9,494,755</u></u>

(e) Payment of Benefits

Benefit payments to participants or their beneficiaries are recorded upon distribution.

(f) Subsequent Events

The Plan has evaluated subsequent events through November 16, 2020, the date the financial statements were available to be issued.

RETIREMENT INCOME PLAN FOR EMPLOYEES OF BUFFALO CHINA, INC.

Notes to Financial Statements

(3) Plan Termination

In the event the Plan terminates, the net assets of the Plan will be allocated, as prescribed by ERISA and its related regulations, generally to provide the following benefits in the order indicated:

- (a) Annuity benefits that former employees or their beneficiaries have been receiving for at least three years, or that employees eligible to retire for that three-year period would have been receiving if they had retired with benefits in the normal form of annuity under the Plan. The priority amount is limited to the lowest benefit that was payable (or would have been payable) during those three years. The amount is further limited to the lowest benefit that would be payable under plan provisions in effect at any time during the five years preceding plan termination.
- (b) Other vested benefits insured by the Pension Benefit Guaranty Corporation (PBGC) (a U.S. government agency) up to the applicable limitations.
- (c) All other vested benefits (that is, vested benefits not insured by the PBGC).
- (d) All nonvested benefits.

Certain benefits under the Plan are insured by the PBGC if the Plan terminates. Generally, the PBGC guarantees most vested normal age retirement benefits, early retirement benefits and certain disability and survivor's pensions. However, the PBGC does not guarantee all types of benefits under the Plan, and the amount of benefit protection is subject to certain limitations. Vested benefits under the Plan are guaranteed at the level in effect on the date of the Plan's termination.

Whether all participants receive their benefits should the Plan terminate at some future time will depend on the sufficiency, at that time, of the Plan's net assets to provide for accumulated benefit obligations and may also depend on the financial condition of the Plan sponsor and the level of benefits guaranteed by the PBGC.

RETIREMENT INCOME PLAN FOR EMPLOYEES OF BUFFALO CHINA, INC.

Notes to Financial Statements

(4) Fair Value Measurements

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

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

Level 2 Inputs to the valuation methodology include:

- quoted prices for similar assets or liabilities in active markets;
- quoted prices for identical or similar assets or liabilities in inactive markets;
- inputs other than quoted prices that are observable for the asset or liability; and
- 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 maximize the use of relevant observable inputs and minimize the use of unobservable inputs.

RETIREMENT INCOME PLAN FOR EMPLOYEES OF BUFFALO CHINA, INC.

Notes to Financial Statements

(4) Fair Value Measurements, Continued

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

Money market fund: Valued at amortized cost as adjusted for amortization of premium or accumulation of discount.

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 U.S. Securities and Exchange Commission. 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.

U.S. treasury and agency obligations, corporate and foreign bonds: Valued using pricing models maximizing the use of observable inputs for similar securities.

Common stocks: Valued at the closing price reported on the active market on which the individual securities are traded.

The following tables set forth by level, within the fair value hierarchy, the Plan's assets at fair value as of January 31:

		2020			
		<u>Level 1</u>	<u>Level 2</u>	<u>Level 3</u>	<u>Total</u>
Money market fund	\$	-	228,249	-	228,249
Mutual funds		5,643,160	-	-	5,643,160
U.S. treasury and agency obligations		-	1,260,756	-	1,260,756
Corporate and foreign bonds		-	890,153	-	890,153
Common stocks		<u>2,384,452</u>	<u>-</u>	<u>-</u>	<u>2,384,452</u>
Total assets at fair value	\$	<u>8,027,612</u>	<u>2,379,158</u>	<u>-</u>	<u>10,406,770</u>
		2019			
		<u>Level 1</u>	<u>Level 2</u>	<u>Level 3</u>	<u>Total</u>
Money market fund	\$	-	138,913	-	138,913
Mutual funds		5,417,025	-	-	5,417,025
U.S. treasury and agency obligations		-	1,135,384	-	1,135,384
Corporate and foreign bonds		-	710,751	-	710,751
Common stocks		<u>1,960,687</u>	<u>-</u>	<u>-</u>	<u>1,960,687</u>
Total assets at fair value	\$	<u>7,377,712</u>	<u>1,985,048</u>	<u>-</u>	<u>9,362,760</u>

RETIREMENT INCOME PLAN FOR EMPLOYEES OF BUFFALO CHINA, INC.

Notes to Financial Statements

(4) Fair Value Measurements, Continued

The availability of observable market data is monitored to assess the appropriate classification of financial instruments within the fair value hierarchy. Changes in economic conditions or model-based valuation techniques may require the transfer of financial instruments from one fair value level to another. In such instances, the transfer is reported at the beginning of the reporting period. For the years ended January 31, 2020 and 2019, there were no transfers in or out of levels 1, 2 or 3.

(5) Information Certified by the Plan's Trustee

The Plan administrator has elected the method of annual reporting permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Accordingly, the trustee has certified that the following data included in the accompanying financial statements and supplemental schedules is complete and accurate as of or for the years ended January 31:

	<u>2020</u>	<u>2019</u>
Investments, at fair value	\$ <u>10,406,770</u>	<u>9,362,760</u>
Accrued interest	\$ <u>17,801</u>	<u>15,215</u>
Investment income (loss):		
Net appreciation (depreciation) in fair value of investments	\$ <u>1,180,692</u>	<u>(436,776)</u>
Interest and dividends	\$ <u>207,089</u>	<u>182,263</u>

All information in the supplemental schedules is presented solely upon the certification.

The Plan's independent auditors did not perform auditing procedures with respect to this information, except for comparing such information to the related information included in the financial statements and supplemental schedules.

RETIREMENT INCOME PLAN FOR EMPLOYEES OF BUFFALO CHINA, INC.

Notes to Financial Statements

(6) Tax Status

The Internal Revenue Service (IRS) has determined and informed the Company, by a letter dated March 9, 2010, that the Plan and related trust are designed in accordance with applicable sections of the Internal Revenue Code (IRC). The Plan administrator believes that the Plan is designed and currently being operated in compliance with the applicable requirements of the IRC and, therefore, believes that the Plan is qualified and the related trust is tax-exempt.

Accounting principles generally accepted in the United States of America require Plan management to evaluate tax positions taken by the Plan and recognize a tax liability (or asset) if the Plan has taken an uncertain position that more likely than not would not be sustained upon examination by the IRS. The Plan is subject to routine audits by taxing jurisdictions; however, there are currently no audits for any tax periods in progress. The Plan administrator believes it is no longer subject to income tax examinations for years prior to 2017.

(7) 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 the amounts reported in the statements of net assets available for benefits.

Plan contributions are made and the actuarial present value of accumulated plan benefits are reported based on certain assumptions pertaining to interest rates, inflation rates and employee demographics, all of which are subject to change. Due to uncertainties inherent in the estimations and assumptions process, it is at least reasonably possible that changes in these estimates and assumptions in the near term would be material to the financial statements.

(8) Party-In-Interest

Certain Plan investments are managed by Manufacturers and Traders Trust Company (M&T), including certain investments offered by Wilmington Trust Company, a wholly owned subsidiary of M&T. M&T is the trustee as defined by the Plan and, therefore, these transactions qualify as party-in-interest transactions. Fees charged to the Plan for investment management services during 2020 and 2019 were approximately \$46,000.

RETIREMENT INCOME PLAN FOR EMPLOYEES OF BUFFALO CHINA, INC.

Notes to Financial Statements

(9) Coronavirus Pandemic

On January 30, 2020, the World Health Organization (“WHO”) announced a global health emergency because of a new strain of coronavirus (the “COVID-19 outbreak”) and the risks to the international community as the virus spreads globally. In March 2020, the WHO classified the COVID-19 outbreak as a pandemic, based on the rapid increase in exposure globally.

The full impact of the COVID-19 outbreak continues to evolve as of the date of this report. This pandemic has adversely affected global economic activity and greatly contributed to significant instability in financial markets. Because the values of the Plan’s individual investments have and will fluctuate in response to changing market conditions, the amount of losses that will be recognized in subsequent periods, if any, and related impact on the Plan’s future required contributions and liquidity cannot be determined at this time.

RETIREMENT INCOME PLAN FOR EMPLOYEES OF BUFFALO CHINA, INC.

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

Plan No. 001

Employer Identification No. 16-0979731

January 31, 2020

(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
	<u>Money Market Fund</u>			
*	Wilmington US Govt Money Market Fund	Money Market Fund, 228,249 shares	\$ 228,249	228,249
	<u>U.S. Treasury and Agency Obligations</u>			
	U.S. Treasury notes	Notes, 1.750%, maturing 5/15/23, \$15,000 par value	14,835	15,212
	U.S. Treasury notes	Notes, 1.125%, maturing 3/31/20, \$50,000 par value	51,122	49,960
	U.S. Treasury notes	Notes, 1.125%, maturing 8/31/21, \$10,000 par value	9,920	9,956
	U.S. Treasury notes	Notes, 1.375%, maturing 2/29/20, \$20,000 par value	59,857	59,975
	U.S. Treasury notes	Notes, 1.375%, maturing 3/31/20, \$115,000 par value	9,904	9,994
	U.S. Treasury notes	Notes, 1.375%, maturing 4/30/20, \$10,000 par value	4,914	5,025
	U.S. Treasury notes	Notes, 1.375%, maturing 9/30/20, \$15,000 par value	5,031	5,066
	U.S. Treasury notes	Notes, 1.500%, maturing 8/15/26, \$5,000 par value	75,450	75,730
	U.S. Treasury notes	Notes, 1.500%, maturing 11/30/19, \$10,000 par value	10,080	10,129
	U.S. Treasury notes	Notes, 1.625%, maturing 5/15/26, \$5,000 par value	10,149	10,184
	U.S. Treasury notes	Notes, 1.750%, maturing 1/31/23, \$10,000 par value	24,920	25,521
	U.S. Treasury notes	Notes, 1.875%, maturing 3/31/22, \$20,000 par value	20,001	20,229
	U.S. Treasury notes	Notes, 1.875%, maturing 6/30/20, \$45,000 par value	44,744	45,053
	U.S. Treasury notes	Notes, 1.875%, maturing 7/31/22, \$20,000 par value	20,057	20,270
	U.S. Treasury notes	Notes, 1.875%, maturing 8/31/22, \$10,000 par value	9,973	10,141
	U.S. Treasury notes	Notes, 2.000%, maturing 4/30/24, \$55,000 par value	54,663	56,536
	U.S. Treasury notes	Notes, 2.000%, maturing 11/15/26, \$50,000 par value	38,831	41,474

(Continued)

RETIREMENT INCOME PLAN FOR EMPLOYEES OF BUFFALO CHINA, INC.

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

Plan No. 001

Employer Identification No. 16-0979731

January 31, 2020

(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
<u>U.S. Treasury and Agency Obligations, Continued</u>				
	U.S. Treasury notes	Notes, 2.125%, maturing 2/29/24 \$65,000 par value	64,225	67,072
	U.S. Treasury notes	Notes, 2.125%, maturing 6/30/22, \$15,000 par value	15,041	15,288
	U.S. Treasury notes	Notes, 2.125%, maturing 7/31/24, \$10,000 par value	10,053	10,348
	U.S. Treasury notes	Notes, 2.250%, maturing 2/15/27, \$60,000 par value	58,698	63,277
	U.S. Treasury notes	Notes, 2.250%, maturing 8/15/27, \$10,000 par value	10,019	10,573
	U.S. Treasury notes	Notes, 2.250%, maturing 10/31/24, \$70,000 par value	70,082	72,953
	U.S. Treasury notes	Notes, 2.375%, maturing 2/29/24, \$20,000 par value	19,974	20,832
	U.S. Treasury notes	Notes, 2.375%, maturing 5/15/27, \$5,000 par value	5,056	5,324
	U.S. Treasury notes	Notes, 2.375%, maturing 5/15/29, \$25,000 par value	26,016	26,872
	U.S. Treasury notes	Notes, 2.500%, maturing 3/31/23, \$20,000 par value	19,895	20,735
	U.S. Treasury notes	Notes, 2.500%, maturing 5/15/24, \$15,000 par value	14,977	15,731
	U.S. Treasury notes	Notes, 2.750%, maturing 2/15/28, \$35,000 par value	34,833	38,406
	U.S. Treasury notes	Notes, 2.750%, maturing 5/31/23, \$50,000 par value	50,036	52,330
	U.S. Treasury notes	Notes, 2.750%, maturing 7/31/23, \$50,000 par value	50,078	52,444
	U.S. Treasury notes	Notes, 2.875%, maturing 5/15/28, \$10,000 par value	9,921	11,089
	U.S. Treasury notes	Notes, 2.875%, maturing 10/31/23, \$40,000 par value	29,983	31,699
	U.S. Treasury notes	Notes, 2.875%, maturing 11/30/23, \$30,000 par value	30,181	31,736
	U.S. Treasury notes	Notes, 3.125%, maturing 11/15/28, \$60,000 par value	35,182	39,685
	U.S. Treasury tips	Tips, 0.125%, maturing 4/15/20, \$42,055 par value	43,967	43,896
	Federal Home Loan Banks	Notes, 2.875%, maturing 9/13/24, \$150,000 par value	155,859	160,011
			<u>1,218,527</u>	<u>1,260,756</u>

RETIREMENT INCOME PLAN FOR EMPLOYEES OF BUFFALO CHINA, INC.

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

Plan No. 001

Employer Identification No. 16-0979731

January 31, 2020

(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
<u>Corporate and Foreign Bonds</u>				
	Abbvie Inc	Bond, 2.500%, maturing 5/14/20, \$5,000 par value	5,001	5,006
	Abbvie Inc	Bond, 3.375%, maturing 11/14/21, \$10,000 par value	9,983	10,268
	American Express Mtn	Bond, 2.200%, maturing 3/03/20, \$10,000 par value	9,994	10,000
	American Tower Corp	Bond, 3.375%, maturing 10/15/26, \$10,000 par value	9,682	10,623
	Anthem Inc	Bond, 3.650%, maturing 12/01/27, \$10,000 par value	9,980	10,795
	AON PLC	Bond, 2.800%, maturing 3/15/21, \$15,000 par value	14,972	15,174
	Apache Corp	Bond, 4.250%, maturing 1/15/30, \$10,000 par value	10,583	10,518
	Apple Inc	Bond, 2.250%, maturing 2/23/21, \$15,000 par value	15,048	15,090
	Automatic Data	Bond, 3.375%, maturing 9/15/25, \$10,000 par value	10,138	10,831
	Avalonbay Commun Mtn	Bond, 4.200%, maturing 12/15/23, \$10,000 par value	10,247	10,839
	Bank of Amer Crp Mtn	Bond, 2.503%, maturing 10/21/22, \$5,000 par value	5,000	5,064
	Bank of Montreal Mtn	Bond, 1.900%, maturing 8/27/21, \$25,000 par value	24,953	25,116
	Bank of NY Mellen Mtn	Bond, 2.600%, maturing 8/14/20, \$5,000 par value	5,013	5,021
	BB&T Mtn V-Q	Bond, 3.447%, maturing 4/01/22, \$5,000 par value	5,000	5,040
	BB&T Corporation Mtn	Bond, 2.050%, maturing 5/10/21, \$10,000 par value	9,990	10,052
	Berkley (WR)	Bond, 5.375%, maturing 9/15/20, \$25,000 par value	25,381	25,520
	Berkley (WR) Corp	Bond, 4.625%, maturing 3/15/22, \$10,000 par value	10,526	10,574
	Berkshire Hathaway	Bond, 3.125%, maturing 3/15/26, \$10,000 par value	9,991	10,725
	Campbell Soup Co	Bond, 3.300%, maturing 3/19/25, \$10,000 par value	10,242	10,468
	Capital One Finl Co	Bond, 2.400%, maturing 10/30/20, \$20,000 par value	19,982	20,080
	CBS Corp	Bond, 3.375%, maturing 3/1/22, \$5,000 par value	4,969	5,138
	Charles Schwab Corp	Bond, 3.200%, maturing 3/2/27, \$5,000 par value	4,992	5,342

RETIREMENT INCOME PLAN FOR EMPLOYEES OF BUFFALO CHINA, INC.

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

Plan No. 001

Employer Identification No. 16-0979731

January 31, 2020

(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
<u>Corporate and Foreign Bonds, Continued</u>				
	Church & Dwight Co	Bond, 3.150%, maturing 8/1/27, \$5,000 par value	4,995	5,342
	Cigna Corp	Bond, 4.125%, maturing 9/15/20, \$5,000 par value	5,000	5,071
	Citigroup Inc	Bond, 2.350%, maturing 8/2/21, \$10,000 par value	9,993	10,088
	Comcast Corp	Bond, 3.700%, maturing 4/15/24, \$15,000 par value	14,999	16,138
	CVS Health Corp	Bond, 4.300%, maturing 3/25/28, \$10,000 par value	9,859	11,081
	Danaher Corp	Bond, 3.350%, maturing 9/15/25, \$10,000 par value	9,986	10,790
	Digital Realty LP	Bond, 3.625%, maturing 10/1/22, \$5,000 par value	4,904	5,198
	Discovery Commun LLC	Bond, 4.125%, maturing 5/15/29, \$15,000 par value	14,975	16,390
	Dominion Resources	Bond, 2.850%, maturing 8/15/26, \$5,000 par value	4,998	5,179
	Emerson Electric Co	Bond, 2.625%, maturing 12/1/21, \$15,000 par value	14,991	15,271
	Enbridge Inc	Bond, 2.500%, maturing 1/15/25, \$15,000 par value	14,972	15,280
	Energy Transfer	Bond, 3.750%, maturing 5/15/30, \$10,000 par value	9,984	10,196
	Exelon Corp	Bond, 2.450%, maturing 4/15/21, \$10,000 par value	9,998	10,068
	FedEx Corp	Bond, 2.625%, maturing 8/1/22, \$5,000 par value	5,000	5,103
	Fifth Third Bancorp	Bond, 4.300%, maturing 1/16/24, \$5,000 par value	4,986	5,419
	GATX Corp	Bond, 3.500%, maturing 3/15/28, \$10,000 par value	9,952	10,457
	Global Payments Inc	Bond, 2.650%, maturing 2/15/25, \$15,000 par value	15,128	15,368
	Goldman Sachs GP	Bond, 3.989%, maturing 9/15/20, \$5,000 par value	4,967	5,029
	Goldman Sachs Group	Bond, 3.000%, maturing 4/26/22, \$10,000 par value	9,967	10,149
	HCP Inc	Bond, 4.200%, maturing 3/1/24, \$10,000 par value	9,968	10,819
	Health Care REIT	Bond, 3.625%, maturing 1/15/28, \$15,000 par value	14,873	15,937
	Home Depot Inc	Bond, 2.000%, maturing 4/1/21, \$5,000 par value	5,002	5,027

RETIREMENT INCOME PLAN FOR EMPLOYEES OF BUFFALO CHINA, INC.

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

Plan No. 001

Employer Identification No. 16-0979731

January 31, 2020

(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
<u>Corporate and Foreign Bonds, Continued</u>				
	Honeywell Intl	Bond, 1.850%, maturing 11/1/21, \$10,000 par value	9,999	10,051
	Huntington Bancs	Bond, 2.625%, maturing 8/6/24, \$10,000 par value	9,978	10,270
	Keycorp Mtn	Bond, 2.900%, maturing 9/15/20, \$5,000 par value	5,001	5,033
	Kinder Morgan Ener	Bond, 4.250%, maturing 9/1/24, \$10,000 par value	10,663	10,874
	Kroger Co/The	Bond, 2.950%, maturing 11/1/21, \$5,000 par value	5,042	5,093
	Lockheed Martin Corp	Bond, 3.350%, maturing 9/15/21, \$20,000 par value	20,200	20,590
	Lowe's Cos Inc	Bond, 3.650%, maturing 4/5/29, \$10,000 par value	10,698	10,903
	L3Harris Tech Inc	Bond, 4.950%, maturing 2/15/21, \$10,000 par value	10,198	10,227
	Marathon Oil Corp	Bond, 4.400%, maturing 7/15/27, \$10,000 par value	10,333	10,940
	MPLX LP	Bond, 4.000%, maturing 3/15/28, \$10,000 par value	9,955	10,473
	National Rural Util	Bond, 3.700%, maturing 3/25/25, \$5,000 par value	4,989	5,614
	Oracle Corp	Bond, 1.900%, maturing 9/15/21, \$10,000 par value	9,983	10,042
	Oracle Corp	Bond, 3.250%, maturing 11/15/27, \$5,000 par value	4,994	5,410
	Phillips 66	Bond, 4.300%, maturing 4/1/22, \$10,000 par value	10,189	10,512
	Pioneer Natural	Bond, 3.450%, maturing 1/15/21, \$10,000 par value	10,051	10,130
	PNC Financial	Bond, 3.900%, maturing 4/29/24, \$5,000 par value	5,195	5,384
	Public Service Enter	Bond, 2.650%, maturing 11/15/22, \$10,000 par value	9,987	10,204
	Qualcom Inc	Bond, 3.250%, maturing 5/20/27, \$10,000 par value	9,958	10,743
	Rockwell Collins Inc.	Bond, 3.200%, maturing 3/15/24, \$15,000 par value	14,957	15,826
	Roper Technologies	Bond, 3.800%, maturing 12/15/26, \$10,000 par value	10,053	10,979
	Royal BK Canada Mtn	Bond, 2.125%, maturing 3/2/20, \$10,000 par value	9,993	10,003
	Ryder System Inc Mtn	Bond, 3.650%, maturing 3/18/24, \$10,000 par value	9,991	10,643

RETIREMENT INCOME PLAN FOR EMPLOYEES OF BUFFALO CHINA, INC.

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

Plan No. 001

Employer Identification No. 16-0979731

January 31, 2020

(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
<u>Corporate and Foreign Bonds, Continued</u>				
	Southern Cal Edison	Bond, 2.400%, maturing 2/1/22, \$5,000 par value	4,971	5,051
	State Street Corp	Bond, 2.400%, maturing 1/24/30, \$15,000 par value	14,939	15,161
	Suntrust Banks	Bond, 2.900%, maturing 3/3/21, \$5,000 par value	4,989	5,062
	Suntrust Banks Mtn	Bond, 3.525%, maturing 10/26/21, \$10,000 par value	10,000	10,134
	TD Ameritrade	Bond, 2.950%, maturing 4/1/22, \$10,000 par value	10,049	10,247
	Textron Inc	Bond, 4.300%, maturing 3/1/24, \$5,000 par value	5,071	5,399
	Toronto-Dominion Mtn	Bond, 3.250%, maturing 3/11/24, \$10,000 par value	9,987	10,574
	Toyota Mtr Mtn V-Q	Bond, 3.146%, maturing 3/12/20, \$5,000 par value	5,000	5,003
	Union Pac Corp	Bond, 3.646%, maturing 2/15/24, \$15,000 par value	15,183	16,003
	Union Pacific Corp	Bond, 3.500%, maturing 6/08/23, \$10,000 par value	9,991	10,561
	United Tech Corp	Bond, 3.350%, maturing 8/16/21, \$10,000 par value	9,988	10,224
	UnitedHealth Group	Bond, 2.950%, maturing 10/15/27, \$20,000 par value	19,833	21,122
	UnitedHealth Grp	Bond, 3.750%, maturing 7/15/25, \$10,000 par value	10,215	10,939
	Ventas Realty LP	Bond, 3.250%, maturing 8/15/22, \$5,000 par value	4,969	5,157
	Verizon Comm Inc	Bond, 4.329%, maturing 9/21/28, \$10,000 par value	11,019	11,567
	Waste Management Inc	Bond, 2.950%, maturing 6/15/24, \$10,000 par value	9,999	10,453
	Wells Fargo & Co Mtn	Bond, 2.100%, maturing 7/26/21, \$15,000 par value	14,986	15,074
	WellTower Inc	Bond, 3.951%, maturing 9/1/23, \$10,000 par value	9,997	10,665
	Wisconsin Energy	Bond, 2.450%, maturing 6/15/20, \$10,000 par value	10,015	10,019
	Zoetis Inc	Bond, 3.250%, maturing 8/20/21, \$5,000 par value	4,994	5,110
			<u>859,766</u>	<u>890,153</u>

RETIREMENT INCOME PLAN FOR EMPLOYEES OF BUFFALO CHINA, INC.

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

Plan No. 001

Employer Identification No. 16-0979731

January 31, 2020

(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
	<u>Common Stocks</u>			
	FMC Corporation Common New	Common Stock, 280 shares	14,683	26,765
	Lyondellbasell Industries NV	Common Stock, 180 shares	16,953	14,015
	Sherwin Williams Co Com	Common Stock, 50 shares	19,554	27,849
	Boeing Co Com	Common Stock, 115 shares	41,106	36,601
	Delta Air Lines Inc	Common Stock, 835 shares	39,639	46,543
	FedEx Corp Com	Common Stock, 405 shares	62,983	58,579
	Lockheed Martin Corporation Com	Common Stock, 65 shares	20,084	27,828
	Union Pacific Corp Com	Common Stock, 155 shares	11,538	27,810
	United Technologies Corp Com	Common Stock, 315 shares	28,362	47,313
	Alphabet Inc Cl A	Common Stock, 35 shares	11,334	50,147
	Alphabet Inc Cl B	Common Stock, 55 shares	17,771	78,883
	AT&T Inc	Common Stock, 1,350 shares	47,542	50,787
	Comcast Corp New A	Common Stock, 1,210 shares	17,546	52,260
	Facebook Inc - A	Common Stock, 240 shares	36,667	48,458
	Walt Disney Co	Common Stock, 200 shares	21,926	27,662
	Amazon.com Inc	Common Stock, 25 shares	39,724	50,218
	Booking Holdings Inc	Common Stock, 15 shares	12,923	27,458
	General Motors Co	Common Stock, 785 shares	33,106	26,211
	Lowes Companies Inc	Common Stock, 465 shares	24,086	54,052
	McDonald's Corp Com	Common Stock, 120 shares	22,304	25,676
	Target Corp Com	Common Stock, 265 shares	16,911	29,346
	Costco Wholesale Corp Com	Common Stock, 145 shares	22,333	44,300

RETIREMENT INCOME PLAN FOR EMPLOYEES OF BUFFALO CHINA, INC.

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

Plan No. 001

Employer Identification No. 16-0979731

January 31, 2020

(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
<u>Common Stocks, Continued</u>				
	Pepsico Inc Com	Common Stock, 385 shares	24,490	54,678
	Procter & Gamble Co Com	Common Stock, 225 shares	18,965	28,039
	Chevron Corp	Common Stock, 380 shares	44,920	40,713
	EOG Resources Inc Com	Common Stock, 200 shares	21,029	14,582
	Suncor Energy Inc	Common Stock, 875 shares	24,433	26,766
	Valero Energy Corp Com	Common Stock, 260 shares	19,265	21,921
	Allstate Corp	Common Stock, 220 shares	15,836	26,079
	Bank American Corp	Common Stock, 780 shares	19,488	25,607
	Berkshire Hathaway Inc Del Cl B	Common Stock, 250 shares	43,945	56,107
	Blackrock Inc	Common Stock, 70 shares	23,026	36,914
	JPMorgan Chase & Co	Common Stock, 735 shares	28,072	97,285
	Metlife Inc	Common Stock, 460 shares	15,086	22,867
	Willis Towers Watson Plc	Common Stock, 150 shares	22,311	31,693
	Anthem Inc	Common Stock, 150 shares	21,958	39,792
	Biogen Idec Inc	Common Stock, 90 shares	23,867	24,196
	CVS Health Corporation	Common Stock, 615 shares	40,314	41,709
	Danaher Corp Com	Common Stock, 340 shares	14,930	54,696
	Gilead Sciences Inc Com	Common Stock, 300 shares	20,560	18,960
	Johnson & Johnson	Common Stock, 220 shares	15,899	32,751
	Medtronic Plc	Common Stock, 225 shares	19,729	25,974
	Merck & Co Inc	Common Stock, 415 shares	18,248	35,458
	Pfizer Inc	Common Stock, 800 shares	25,260	29,792

RETIREMENT INCOME PLAN FOR EMPLOYEES OF BUFFALO CHINA, INC.

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

Plan No. 001

Employer Identification No. 16-0979731

January 31, 2020

(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
<u>Common Stocks, Continued</u>				
	Accenture Plc -Cl A	Common Stock, 130 shares	21,197	26,677
	Analog Devices Inc	Common Stock, 300 shares	16,324	32,925
	Apple Inc	Common Stock, 580 shares	13,772	179,516
	Broadcom Inc	Common Stock, 75 shares	21,279	22,887
	Cisco Systems Inc	Common Stock, 700 shares	16,066	32,179
	Mastercard Inc CL A	Common Stock, 385 shares	29,095	121,637
	Microsoft Corp	Common Stock, 820 shares	63,918	139,589
	Oracle Corporation Com	Common Stock, 515 shares	14,028	27,012
	American Electric Power Co Inc	Common Stock, 540 shares	33,610	56,280
	Firstenergy Corp	Common Stock, 625 shares	18,379	31,745
	American Tower Corp Cl A	Common Stock, 210 shares	16,166	48,665
			<u>1,364,540</u>	<u>2,384,452</u>
<u>Mutual Funds</u>				
	Diamond Hill Large Cap	Mutual Fund, 15,815 shares	365,925	446,939
	LSV Value Equity	Mutual Fund, 14,043 shares	268,912	366,107
	T. Rowe Price Large Cap Growth	Mutual Fund, 11,573 shares	284,935	521,378
*	Wilmington Large Cap Strategy Fund	Mutual Fund, 33,054 shares	628,479	810,149
	Ishares Russell 1000 Growth ETF	Mutual Fund, 2,405 shares	273,959	432,659
	Ishares Russell 2000 ETF	Mutual Fund, 6,040 shares	722,508	969,601

RETIREMENT INCOME PLAN FOR EMPLOYEES OF BUFFALO CHINA, INC.

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

Plan No. 001

Employer Identification No. 16-0979731

January 31, 2020

(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
<u>Mutual Funds, Continued</u>				
	Vanguard Real Estate ETF	Mutual Fund, 914 shares	59,958	85,852
	Ishares Core Msci EAFE ETF	Mutual Fund, 3,940 shares	250,932	249,993
	SPDR DJ International Real Estate ETF	Mutual Fund, 2,350 shares	96,465	91,274
	Ballie Gifford Emerg Markets Cl K	Mutual Fund, 5,279 shares	107,650	109,232
	Cambiar Intl Equity Fund-Ins	Mutual Fund, 12,103 shares	296,365	310,439
	WCM ECK Emerging Markets Fund Cl I	Mutual Fund, 24,477 shares	307,970	458,205
	American Beacon Sum H/Y Ins	Mutual Fund, 11,754 shares	112,010	110,953
	FPA New Income Fund	Mutual Fund, 18,091 shares	183,702	181,095
	Metwest Total Return Bond Fd Cl I	Mutual Fund, 31,865 shares	339,718	354,663
	Vanguard Inflation-Protected	Mutual Fund, 5,474 shares	143,047	144,621
			<u>4,442,535</u>	<u>5,643,160</u>
			\$ <u><u>8,113,617</u></u>	<u><u>10,406,770</u></u>

* Party-in-interest as defined by ERISA.

See accompanying independent auditor's report.

RETIREMENT INCOME PLAN FOR EMPLOYEES OF BUFFALO CHINA, INC.

Schedule H, line 4j - Schedule of Reportable Transactions

Plan No. 001

Employer Identification No. 16-0979731

Year ended January 31, 2020

(a) Identity of party involved	(b) Description of asset (include interest rate and maturity in case of loan)	(c) Purchase price	(d) Selling price	(e) Lease rental	(f) Expense incurred with transaction	(g) Cost of asset	(h) Current value of asset on transaction date	(i) Net gain or (loss)
<u>Series of Security Transactions in Excess of 5% of Plan Assets</u>								
Wilmington US Govt Money Market Fund	Money Market Fund	\$ 1,610,430	1,521,084	-	-	3,131,514	3,131,514	-

See accompanying independent auditor's report.

ACTUARIAL ASSUMPTIONS AND METHODS

The valuation of a defined benefit pension plan involves estimates and assumptions about the probability of events occurring far into the future. Examples include assumptions about future employment, mortality, and retirement. Below is a description of the actuarial assumptions and methods used in the valuation.

Funding Target Liability

Valuation Date: February 1, 2019

Demographic Information: The demographic information was updated as of February 1, 2019 by BPAS. Although we did not audit the data, we did review the data for reasonableness.

Actuarial Cost Method: As required by PPA, the Traditional Unit Credit Cost Method was used.

Asset Valuation Method: Market Value of Assets, as provided by the Trustee.

Anticipated Rate of Return on Plan Assets: 7.25%, based on the Plan's current asset allocation, a review of the Plan's investment policy, and input from the Plan's investment professionals regarding future returns.

Amortization Method: In accordance with ERISA Section 303(c)(8), Oneida LLC has elected to reduce all shortfall amortization bases and all shortfall amortization charges to \$0 for all periods prior to February 1, 2019. In addition, all current and future funding shortfall amortization bases shall be amortized over a period of 15 years.

Interest Rates used to determine Minimum Required Contribution: The February 2019 funding segment rates were utilized as prescribed by IRC Section 430(h) and elected by Oneida LLC. Below, please find the segment rates after reflection of the segment rate stabilization provisions of IRC Section 430(h)(2)(C)(iv).

Segment	Interest Rate
Segment 1	3.74%
Segment 2	5.35%
Segment 3	6.11%

Segment 1 is applied to benefit payments expected to be made in the first 5 years, segment 2 is applied to benefit payments expected to be made in the next 15 years and segment 3 is applied thereafter.

Effective Interest Rate: 5.47%

ACTUARIAL ASSUMPTIONS AND METHODS

Interest Rates used to determine Maximum Recommended Contribution: The February 2019 funding segment rates were utilized as prescribed by IRC Section 430(h) and elected by Oneida LLC.

Segment	Interest Rate
Segment 1	2.60%
Segment 2	3.94%
Segment 3	4.49%

Effective Interest Rate: 4.06%

Mortality for Healthy Lives:

Base mortality table: The sex distinct RP-2014 mortality tables for annuitants and non-annuitants, adjusted backward to 2006 with Scale MP-2014.

Mortality improvements: The base mortality table is adjusted by projecting mortality improvements using Scale MP-2017 from the year 2006 through 2019, with an additional projection period of 8 years for males and 9 years for females. For ages below 80, the additional projection period is increased by 1 year for each year below age 80. For ages above 80, the additional projection period is reduced (but not below zero) by 1/3 year for each year above 80.

Mortality for Disabled Lives: Mortality for disabled lives was not assumed since there are no disabled participants in the Plan.

Retirement Incidence: Participants were assumed to retire at age 62 or attained age if higher.

Disability: Rates of disability were not assumed since there are no disabled participants in the Plan.

Administrative Expenses: Actual plan expenses, not including investment advisory fees, paid out of the trust during the previous plan year rounded to the nearest thousand.

Spouse Assumptions: 75% of participants not currently collecting benefits are assumed to be married, with male spouses assumed to be four years older and female spouses assumed to be four years younger than the participant. This assumption was based on maintaining consistency across all employer groups.

Form of Benefit: The assumed form of benefit was based on the Plan provisions and Oneida LLC's expectations.

Death: Beneficiaries are assumed to elect a life annuity commencing on the earliest possible retirement date under the plan.

Termination: Participants are assumed to elect a life annuity deferred until their normal retirement age.

Retirement: Participants are assumed to elect an immediate life annuity.

Actuarial Present Value of Accumulated Plan Benefits (ASC 960)

Interest Rate: 7.25%, based on a review of the Plan's asset allocation and expert opinions regarding the expected future returns of asset classes.

Mortality:

The sex-distinct White Collar RP-2014 Mortality Tables for employees and healthy annuitants, adjusted backward to 2006 using Scale MP-2014, and then adjusted with projected mortality improvements using Scale MP-2018 on a fully generational basis. This assumption was based on a review of published mortality tables and the Plan's demographics and industry.

Unless specifically mentioned, all remaining assumptions for the Actuarial Present Value of Accumulated Plan Benefits remain the same as described for the Funding Target Liability above.

RETIREMENT INCOME PLAN FOR EMPLOYEES OF BUFFALO CHINA, INC.

Schedule H, line 4j - Schedule of Reportable Transactions

Plan No. 001

Employer Identification No. 16-0979731

Year ended January 31, 2020

(a) Identity of party involved	(b) Description of asset (include interest rate and maturity in case of loan)	(c) Purchase price	(d) Selling price	(e) Lease rental	(f) Expense incurred with transaction	(g) Cost of asset	(h) Current value of asset on transaction date	(i) Net gain or (loss)
<u>Series of Security Transactions in Excess of 5% of Plan Assets</u>								
Wilmington US Govt Money Market Fund	Money Market Fund	\$ 1,610,430	1,521,084	-	-	3,131,514	3,131,514	-

See accompanying independent auditor's report.

SCHEDULE SB (Form 5500) <small>Department of the Treasury Internal Revenue Service</small> <small>Department of Labor Employee Benefits Security Administration</small> <small>Pension Benefit Guaranty Corporation</small>	Single-Employer Defined Benefit Plan Actuarial Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6059 of the Internal Revenue Code (the Code). ► File as an attachment to Form 5500 or 5500-SF.	<small>OMB No. 1210-0110</small> 2019 This Form is Open to Public Inspection
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For calendar plan year 2019 or fiscal plan year beginning 02/01/2019 and ending 01/31/2020

► **Round off amounts to nearest dollar.**
 ► **Caution:** A penalty of \$1,000 will be assessed for late filing of this report unless reasonable cause is established.

A Name of plan RETIREMENT INCOME PLAN FOR EMPLOYEES OF BUFFALO CHINA, INC. AND ALLEGHENY BUFFALO CHINA, INC.	B Three-digit plan number (PN) ►	001
C Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF Oneida LLC	D Employer Identification Number (EIN) 15-0405700	
E Type of plan: ☒ Single ☐ Multiple-A ☐ Multiple-B		
F Prior year plan size: ☐ 100 or fewer ☐ 101-500 ☒ More than 500		

Part I	Basic Information		
1	Enter the valuation date: Month <u>02</u> Day <u>01</u> Year <u>2019</u>		
2	Assets:		
	a Market value.....	2a	9,567,055
	b Actuarial value	2b	9,567,055
3	Funding target/participant count breakdown	(1) Number of participants	(2) Vested Funding Target
	a For retired participants and beneficiaries receiving payment	86	6,292,517
	b For terminated vested participants	74	4,564,136
	c For active participants	0	0
	d Total	160	10,856,653
4	If the plan is in at-risk status, check the box and complete lines (a) and (b)..... ☐		
	a Funding target disregarding prescribed at-risk assumptions	4a	
	b Funding target reflecting at-risk assumptions, but disregarding transition rule for plans that have been in at-risk status for fewer than five consecutive years and disregarding loading factor	4b	
5	Effective interest rate.....	5	5.47%
6	Target normal cost	6	174,000

Statement by Enrolled Actuary
 To the best of my knowledge, the information supplied in this schedule and accompanying schedules, statements and attachments, if any, is complete and accurate. Each prescribed assumption was applied in accordance with applicable law and regulations. In my opinion, each other assumption is reasonable (taking into account the experience of the plan and reasonable expectations) and such other assumptions, in combination, offer my best estimate of anticipated experience under the plan.

SIGN HERE	PETER A. FABER PAF <div style="text-align: center;">Signature of actuary</div> PETER A. FABER, A.S.A., E.A. <div style="text-align: center;">Type or print name of actuary</div> BPAS Actuarial & Pension Services <div style="text-align: center;">Firm name</div> 706 N. Clinton Street Suite 200 Syracuse NY 13204 <div style="text-align: center;">Address of the firm</div>	12/16/2021 <div style="text-align: center;">Date</div> 2008366 <div style="text-align: center;">Most recent enrollment number</div> 315-703-8902 <div style="text-align: center;">Telephone number (including area code)</div>
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Part II Beginning of Year Carryover and Prefunding Balances

	(a) Carryover balance	(b) Prefunding balance
7 Balance at beginning of prior year after applicable adjustments (line 13 from prior year).....	0	0
8 Portion elected for use to offset prior year's funding requirement (line 35 from prior year)	0	0
9 Amount remaining (line 7 minus line 8).....	0	0
10 Interest on line 9 using prior year's actual return of <u>-2.55%</u>	0	0
11 Prior year's excess contributions to be added to prefunding balance:		
a Present value of excess contributions (line 38a from prior year).....		135
b(1) Interest on the excess, if any, of line 38a over line 38b from prior year Schedule SB, using prior year's effective interest rate of <u>5.64%</u>		8
b(2) Interest on line 38b from prior year Schedule SB, using prior year's actual return		
c Total available at beginning of current plan year to add to prefunding balance		143
d Portion of (c) to be added to prefunding balance.....		0
12 Other reductions in balances due to elections or deemed elections	0	0
13 Balance at beginning of current year (line 9 + line 10 + line 11d – line 12).....	0	0

Part III Funding Percentages

14 Funding target attainment percentage	14	88.12%
15 Adjusted funding target attainment percentage.....	15	88.12%
16 Prior year's funding percentage for purposes of determining whether carryover/prefunding balances may be used to reduce current year's funding requirement	16	98.54%
17 If the current value of the assets of the plan is less than 70 percent of the funding target, enter such percentage.	17	%

Part IV Contributions and Liquidity Shortfalls**18** Contributions made to the plan for the plan year by employer(s) and employees:

(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees	(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees
05/15/2019	80,874	0			
08/15/2019	80,874	0			
11/15/2019	80,874	0			
02/19/2020	60,789	0			
Totals ▶			18(b)	303,411	18(c) 0

19 Discounted employer contributions – see instructions for small plan with a valuation date after the beginning of the year:

a Contributions allocated toward unpaid minimum required contributions from prior years.....	19a	0
b Contributions made to avoid restrictions adjusted to valuation date	19b	0
c Contributions allocated toward minimum required contribution for current year adjusted to valuation date.....	19c	293,234

20 Quarterly contributions and liquidity shortfalls:

- a** Did the plan have a "funding shortfall" for the prior year? ☒ Yes ☐ No
- b** If line 20a is "Yes," were required quarterly installments for the current year made in a timely manner? ☒ Yes ☐ No
- c** If line 20a is "Yes," see instructions and complete the following table as applicable:

Liquidity shortfall as of end of quarter of this plan year				
(1) 1st	(2) 2nd	(3) 3rd	(4) 4th	
0	0	0	0	0

Part V Assumptions Used to Determine Funding Target and Target Normal Cost

21 Discount rate:				
a Segment rates:	1st segment: 3.74 %	2nd segment: 5.35 %	3rd segment: 6.11 %	☐ N/A, full yield curve used
b Applicable month (enter code)				21b 0
22 Weighted average retirement age				22 62
23 Mortality table(s) (see instructions)	☐ Prescribed - combined ☒ Prescribed - separate ☐ Substitute			

Part VI Miscellaneous Items

24 Has a change been made in the non-prescribed actuarial assumptions for the current plan year? If "Yes," see instructions regarding required attachment.	☐ Yes ☒ No
25 Has a method change been made for the current plan year? If "Yes," see instructions regarding required attachment.	☐ Yes ☒ No
26 Is the plan required to provide a Schedule of Active Participants? If "Yes," see instructions regarding required attachment.	☐ Yes ☒ No
27 If the plan is subject to alternative funding rules, enter applicable code and see instructions regarding attachment	27

Part VII Reconciliation of Unpaid Minimum Required Contributions For Prior Years

28 Unpaid minimum required contributions for all prior years	28	0
29 Discounted employer contributions allocated toward unpaid minimum required contributions from prior years (line 19a)	29	0
30 Remaining amount of unpaid minimum required contributions (line 28 minus line 29)	30	0

Part VIII Minimum Required Contribution For Current Year

31 Target normal cost and excess assets (see instructions):			
a Target normal cost (line 6)	31a	174,000	
b Excess assets, if applicable, but not greater than line 31a	31b	0	
32 Amortization installments:	Outstanding Balance		Installment
a Net shortfall amortization installment	1,289,598		119,234
b Waiver amortization installment	0		0
33 If a waiver has been approved for this plan year, enter the date of the ruling letter granting the approval (Month _____ Day _____ Year _____) and the waived amount	33		
34 Total funding requirement before reflecting carryover/prefunding balances (lines 31a - 31b + 32a + 32b - 33)	34	293,234	
	Carryover balance	Prefunding balance	Total balance
35 Balances elected for use to offset funding requirement			0
36 Additional cash requirement (line 34 minus line 35)	36	293,234	
37 Contributions allocated toward minimum required contribution for current year adjusted to valuation date (line 19c)	37	293,234	
38 Present value of excess contributions for current year (see instructions)			
a Total (excess, if any, of line 37 over line 36)	38a	0	
b Portion included in line 38a attributable to use of prefunding and funding standard carryover balances	38b		
39 Unpaid minimum required contribution for current year (excess, if any, of line 36 over line 37)	39	0	
40 Unpaid minimum required contributions for all years	40	0	

Part IX Pension Funding Relief Under Pension Relief Act of 2010 (See Instructions)

41 If an election was made to use PRA 2010 funding relief for this plan:	
a Schedule elected	☐ 2 plus 7 years ☒ 15 years
b Eligible plan year(s) for which the election in line 41a was made	☐ 2008 ☐ 2009 ☒ 2010 ☐ 2011

The Retirement Income Plan for Employees of Buffalo China, Inc. and Allegheny Buffalo China, Inc.
Schedule SB, Line 22 – Description of Weighted Average Retirement Age
EIN/PN: 15-0405700/001

All participants were assumed to retire at age 62.

Name of Plan: The Retirement Income Plan for Employees of Buffalo China, Inc. and Allegheny Buffalo China, Inc.
 EIN: 15-0405700
 Plan Number: 001
 Schedule SB, Line 19 - Discounted Employer Contributions

Original Date Due	Date Made	Plan Year	Contribution Amount	Applicable Effective Interest Rate	Applicable Penalty Interest Rate	Interest Adjusted Contribution
05/15/2019	05/15/2019	2019	\$ 80,874	5.47%	N/A	\$ 79,627
08/15/2019	08/15/2019	2019	\$ 80,874	5.47%	N/A	\$ 78,574
11/15/2019	11/15/2019	2019	\$ 80,874	5.47%	N/A	\$ 77,535
2/15/2020*	02/19/2020	2019	\$ 60,789	5.47%	5.31%	\$ 57,498
Totals:			\$ 303,411			\$ 293,234

*A portion of the February 19, 2020 contribution attributable to the Quarterly Contribution otherwise due on February 15, 2020 is discounted as directed by the CARES Act and American Rescue Plan Act (ARPA). In particular, the pre-ARPA adjusted 2020 Plan Year Effective Interest Rate of 5.31% from the delayed contribution date to the actual due date and then with the 2019 Plan Year Effective Interest Rate of 5.47% to the designated valuation date.

PLAN PROVISIONS

This summary is intended as an outline of plan provisions and does not alter the intent or meaning of the provisions contained in the plan document.

Effective Date February 1, 1956 as amended and restated through February 1, 1989.

Eligibility:

Participation Salaried Employees who have attained age 21 and completed one year of service. Participation was frozen as of June 7, 2004.

Amount of Pension:

Normal Retirement Date Date upon which a Participant attains age 65.

Normal Retirement A monthly benefit equal to (a) plus (b), but not greater than (c), where:

- (a) is 1.25 percent of high three year average monthly compensation times years of service
- (b) is 0.65 percent of average monthly compensation in excess of \$350.00 times years of service up to a maximum of 35 years, and
- (c) is the greater of \$750.00 or 1 percent of average monthly compensation multiplied by years of service up to 30.

Benefit accruals were frozen as of June 7, 2004.

Early Retirement The accrued benefit is available after age 55 with 5 years of service. The benefit payable immediately is equal to the accrued benefit reduced .41667 percent for each month prior to normal retirement date.

Termination of Employment Full vesting is available after 5 years of service.

Pre-Retirement Survivor Annuity Available to Members with 5 or more years of service on an approximately actuarially equivalent basis. If a married Participant dies at a time when he satisfies the requirements for early retirement but before his benefits under the Plan commence or dies while engaged in Employment on or after his Normal Retirement Date, his surviving Spouse shall be entitled to a life annuity determined as though the Participant had retired on the first day of the month in which his death occurred with the 50% Contingent Annuitant Option in effect.

Forms of Benefit:

Normal	If married to a qualified spouse, a 50% qualified joint and survivor which is the actuarial equivalent of a life annuity, otherwise, a life annuity.
Optional Forms	Joint and survivor (50%, 66 2/3%, 75% or 100%) Lump Sum (if \$5,000 or less)

RETIREMENT INCOME PLAN FOR EMPLOYEES OF BUFFALO CHINA, INC.

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

Plan No. 001

Employer Identification No. 16-0979731

January 31, 2020

(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
	<u>Money Market Fund</u>			
*	Wilmington US Govt Money Market Fund	Money Market Fund, 228,249 shares	\$ 228,249	228,249
	<u>U.S. Treasury and Agency Obligations</u>			
	U.S. Treasury notes	Notes, 1.750%, maturing 5/15/23, \$15,000 par value	14,835	15,212
	U.S. Treasury notes	Notes, 1.125%, maturing 3/31/20, \$50,000 par value	51,122	49,960
	U.S. Treasury notes	Notes, 1.125%, maturing 8/31/21, \$10,000 par value	9,920	9,956
	U.S. Treasury notes	Notes, 1.375%, maturing 2/29/20, \$20,000 par value	59,857	59,975
	U.S. Treasury notes	Notes, 1.375%, maturing 3/31/20, \$115,000 par value	9,904	9,994
	U.S. Treasury notes	Notes, 1.375%, maturing 4/30/20, \$10,000 par value	4,914	5,025
	U.S. Treasury notes	Notes, 1.375%, maturing 9/30/20, \$15,000 par value	5,031	5,066
	U.S. Treasury notes	Notes, 1.500%, maturing 8/15/26, \$5,000 par value	75,450	75,730
	U.S. Treasury notes	Notes, 1.500%, maturing 11/30/19, \$10,000 par value	10,080	10,129
	U.S. Treasury notes	Notes, 1.625%, maturing 5/15/26, \$5,000 par value	10,149	10,184
	U.S. Treasury notes	Notes, 1.750%, maturing 1/31/23, \$10,000 par value	24,920	25,521
	U.S. Treasury notes	Notes, 1.875%, maturing 3/31/22, \$20,000 par value	20,001	20,229
	U.S. Treasury notes	Notes, 1.875%, maturing 6/30/20, \$45,000 par value	44,744	45,053
	U.S. Treasury notes	Notes, 1.875%, maturing 7/31/22, \$20,000 par value	20,057	20,270
	U.S. Treasury notes	Notes, 1.875%, maturing 8/31/22, \$10,000 par value	9,973	10,141
	U.S. Treasury notes	Notes, 2.000%, maturing 4/30/24, \$55,000 par value	54,663	56,536
	U.S. Treasury notes	Notes, 2.000%, maturing 11/15/26, \$50,000 par value	38,831	41,474

(Continued)

RETIREMENT INCOME PLAN FOR EMPLOYEES OF BUFFALO CHINA, INC.

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

Plan No. 001

Employer Identification No. 16-0979731

January 31, 2020

(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
<u>U.S. Treasury and Agency Obligations, Continued</u>				
	U.S. Treasury notes	Notes, 2.125%, maturing 2/29/24 \$65,000 par value	64,225	67,072
	U.S. Treasury notes	Notes, 2.125%, maturing 6/30/22, \$15,000 par value	15,041	15,288
	U.S. Treasury notes	Notes, 2.125%, maturing 7/31/24, \$10,000 par value	10,053	10,348
	U.S. Treasury notes	Notes, 2.250%, maturing 2/15/27, \$60,000 par value	58,698	63,277
	U.S. Treasury notes	Notes, 2.250%, maturing 8/15/27, \$10,000 par value	10,019	10,573
	U.S. Treasury notes	Notes, 2.250%, maturing 10/31/24, \$70,000 par value	70,082	72,953
	U.S. Treasury notes	Notes, 2.375%, maturing 2/29/24, \$20,000 par value	19,974	20,832
	U.S. Treasury notes	Notes, 2.375%, maturing 5/15/27, \$5,000 par value	5,056	5,324
	U.S. Treasury notes	Notes, 2.375%, maturing 5/15/29, \$25,000 par value	26,016	26,872
	U.S. Treasury notes	Notes, 2.500%, maturing 3/31/23, \$20,000 par value	19,895	20,735
	U.S. Treasury notes	Notes, 2.500%, maturing 5/15/24, \$15,000 par value	14,977	15,731
	U.S. Treasury notes	Notes, 2.750%, maturing 2/15/28, \$35,000 par value	34,833	38,406
	U.S. Treasury notes	Notes, 2.750%, maturing 5/31/23, \$50,000 par value	50,036	52,330
	U.S. Treasury notes	Notes, 2.750%, maturing 7/31/23, \$50,000 par value	50,078	52,444
	U.S. Treasury notes	Notes, 2.875%, maturing 5/15/28, \$10,000 par value	9,921	11,089
	U.S. Treasury notes	Notes, 2.875%, maturing 10/31/23, \$40,000 par value	29,983	31,699
	U.S. Treasury notes	Notes, 2.875%, maturing 11/30/23, \$30,000 par value	30,181	31,736
	U.S. Treasury notes	Notes, 3.125%, maturing 11/15/28, \$60,000 par value	35,182	39,685
	U.S. Treasury tips	Tips, 0.125%, maturing 4/15/20, \$42,055 par value	43,967	43,896
	Federal Home Loan Banks	Notes, 2.875%, maturing 9/13/24, \$150,000 par value	155,859	160,011
			<u>1,218,527</u>	<u>1,260,756</u>

RETIREMENT INCOME PLAN FOR EMPLOYEES OF BUFFALO CHINA, INC.

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

Plan No. 001

Employer Identification No. 16-0979731

January 31, 2020

(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
<u>Corporate and Foreign Bonds</u>				
	Abbvie Inc	Bond, 2.500%, maturing 5/14/20, \$5,000 par value	5,001	5,006
	Abbvie Inc	Bond, 3.375%, maturing 11/14/21, \$10,000 par value	9,983	10,268
	American Express Mtn	Bond, 2.200%, maturing 3/03/20, \$10,000 par value	9,994	10,000
	American Tower Corp	Bond, 3.375%, maturing 10/15/26, \$10,000 par value	9,682	10,623
	Anthem Inc	Bond, 3.650%, maturing 12/01/27, \$10,000 par value	9,980	10,795
	AON PLC	Bond, 2.800%, maturing 3/15/21, \$15,000 par value	14,972	15,174
	Apache Corp	Bond, 4.250%, maturing 1/15/30, \$10,000 par value	10,583	10,518
	Apple Inc	Bond, 2.250%, maturing 2/23/21, \$15,000 par value	15,048	15,090
	Automatic Data	Bond, 3.375%, maturing 9/15/25, \$10,000 par value	10,138	10,831
	Avalonbay Commun Mtn	Bond, 4.200%, maturing 12/15/23, \$10,000 par value	10,247	10,839
	Bank of Amer Crp Mtn	Bond, 2.503%, maturing 10/21/22, \$5,000 par value	5,000	5,064
	Bank of Montreal Mtn	Bond, 1.900%, maturing 8/27/21, \$25,000 par value	24,953	25,116
	Bank of NY Mellen Mtn	Bond, 2.600%, maturing 8/14/20, \$5,000 par value	5,013	5,021
	BB&T Mtn V-Q	Bond, 3.447%, maturing 4/01/22, \$5,000 par value	5,000	5,040
	BB&T Corporation Mtn	Bond, 2.050%, maturing 5/10/21, \$10,000 par value	9,990	10,052
	Berkley (WR)	Bond, 5.375%, maturing 9/15/20, \$25,000 par value	25,381	25,520
	Berkley (WR) Corp	Bond, 4.625%, maturing 3/15/22, \$10,000 par value	10,526	10,574
	Berkshire Hathaway	Bond, 3.125%, maturing 3/15/26, \$10,000 par value	9,991	10,725
	Campbell Soup Co	Bond, 3.300%, maturing 3/19/25, \$10,000 par value	10,242	10,468
	Capital One Finl Co	Bond, 2.400%, maturing 10/30/20, \$20,000 par value	19,982	20,080
	CBS Corp	Bond, 3.375%, maturing 3/1/22, \$5,000 par value	4,969	5,138
	Charles Schwab Corp	Bond, 3.200%, maturing 3/2/27, \$5,000 par value	4,992	5,342

RETIREMENT INCOME PLAN FOR EMPLOYEES OF BUFFALO CHINA, INC.

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

Plan No. 001

Employer Identification No. 16-0979731

January 31, 2020

(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
<u>Corporate and Foreign Bonds, Continued</u>				
	Church & Dwight Co	Bond, 3.150%, maturing 8/1/27, \$5,000 par value	4,995	5,342
	Cigna Corp	Bond, 4.125%, maturing 9/15/20, \$5,000 par value	5,000	5,071
	Citigroup Inc	Bond, 2.350%, maturing 8/2/21, \$10,000 par value	9,993	10,088
	Comcast Corp	Bond, 3.700%, maturing 4/15/24, \$15,000 par value	14,999	16,138
	CVS Health Corp	Bond, 4.300%, maturing 3/25/28, \$10,000 par value	9,859	11,081
	Danaher Corp	Bond, 3.350%, maturing 9/15/25, \$10,000 par value	9,986	10,790
	Digital Realty LP	Bond, 3.625%, maturing 10/1/22, \$5,000 par value	4,904	5,198
	Discovery Commun LLC	Bond, 4.125%, maturing 5/15/29, \$15,000 par value	14,975	16,390
	Dominion Resources	Bond, 2.850%, maturing 8/15/26, \$5,000 par value	4,998	5,179
	Emerson Electric Co	Bond, 2.625%, maturing 12/1/21, \$15,000 par value	14,991	15,271
	Enbridge Inc	Bond, 2.500%, maturing 1/15/25, \$15,000 par value	14,972	15,280
	Energy Transfer	Bond, 3.750%, maturing 5/15/30, \$10,000 par value	9,984	10,196
	Exelon Corp	Bond, 2.450%, maturing 4/15/21, \$10,000 par value	9,998	10,068
	FedEx Corp	Bond, 2.625%, maturing 8/1/22, \$5,000 par value	5,000	5,103
	Fifth Third Bancorp	Bond, 4.300%, maturing 1/16/24, \$5,000 par value	4,986	5,419
	GATX Corp	Bond, 3.500%, maturing 3/15/28, \$10,000 par value	9,952	10,457
	Global Payments Inc	Bond, 2.650%, maturing 2/15/25, \$15,000 par value	15,128	15,368
	Goldman Sachs GP	Bond, 3.989%, maturing 9/15/20, \$5,000 par value	4,967	5,029
	Goldman Sachs Group	Bond, 3.000%, maturing 4/26/22, \$10,000 par value	9,967	10,149
	HCP Inc	Bond, 4.200%, maturing 3/1/24, \$10,000 par value	9,968	10,819
	Health Care REIT	Bond, 3.625%, maturing 1/15/28, \$15,000 par value	14,873	15,937
	Home Depot Inc	Bond, 2.000%, maturing 4/1/21, \$5,000 par value	5,002	5,027

RETIREMENT INCOME PLAN FOR EMPLOYEES OF BUFFALO CHINA, INC.

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

Plan No. 001

Employer Identification No. 16-0979731

January 31, 2020

(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
<u>Corporate and Foreign Bonds, Continued</u>				
	Honeywell Intl	Bond, 1.850%, maturing 11/1/21, \$10,000 par value	9,999	10,051
	Huntington Bancs	Bond, 2.625%, maturing 8/6/24, \$10,000 par value	9,978	10,270
	Keycorp Mtn	Bond, 2.900%, maturing 9/15/20, \$5,000 par value	5,001	5,033
	Kinder Morgan Ener	Bond, 4.250%, maturing 9/1/24, \$10,000 par value	10,663	10,874
	Kroger Co/The	Bond, 2.950%, maturing 11/1/21, \$5,000 par value	5,042	5,093
	Lockheed Martin Corp	Bond, 3.350%, maturing 9/15/21, \$20,000 par value	20,200	20,590
	Lowe's Cos Inc	Bond, 3.650%, maturing 4/5/29, \$10,000 par value	10,698	10,903
	L3Harris Tech Inc	Bond, 4.950%, maturing 2/15/21, \$10,000 par value	10,198	10,227
	Marathon Oil Corp	Bond, 4.400%, maturing 7/15/27, \$10,000 par value	10,333	10,940
	MPLX LP	Bond, 4.000%, maturing 3/15/28, \$10,000 par value	9,955	10,473
	National Rural Util	Bond, 3.700%, maturing 3/25/25, \$5,000 par value	4,989	5,614
	Oracle Corp	Bond, 1.900%, maturing 9/15/21, \$10,000 par value	9,983	10,042
	Oracle Corp	Bond, 3.250%, maturing 11/15/27, \$5,000 par value	4,994	5,410
	Phillips 66	Bond, 4.300%, maturing 4/1/22, \$10,000 par value	10,189	10,512
	Pioneer Natural	Bond, 3.450%, maturing 1/15/21, \$10,000 par value	10,051	10,130
	PNC Financial	Bond, 3.900%, maturing 4/29/24, \$5,000 par value	5,195	5,384
	Public Service Enter	Bond, 2.650%, maturing 11/15/22, \$10,000 par value	9,987	10,204
	Qualcom Inc	Bond, 3.250%, maturing 5/20/27, \$10,000 par value	9,958	10,743
	Rockwell Collins Inc.	Bond, 3.200%, maturing 3/15/24, \$15,000 par value	14,957	15,826
	Roper Technologies	Bond, 3.800%, maturing 12/15/26, \$10,000 par value	10,053	10,979
	Royal BK Canada Mtn	Bond, 2.125%, maturing 3/2/20, \$10,000 par value	9,993	10,003
	Ryder System Inc Mtn	Bond, 3.650%, maturing 3/18/24, \$10,000 par value	9,991	10,643

RETIREMENT INCOME PLAN FOR EMPLOYEES OF BUFFALO CHINA, INC.

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

Plan No. 001

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January 31, 2020

(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
<u>Corporate and Foreign Bonds, Continued</u>				
	Southern Cal Edison	Bond, 2.400%, maturing 2/1/22, \$5,000 par value	4,971	5,051
	State Street Corp	Bond, 2.400%, maturing 1/24/30, \$15,000 par value	14,939	15,161
	Suntrust Banks	Bond, 2.900%, maturing 3/3/21, \$5,000 par value	4,989	5,062
	Suntrust Banks Mtn	Bond, 3.525%, maturing 10/26/21, \$10,000 par value	10,000	10,134
	TD Ameritrade	Bond, 2.950%, maturing 4/1/22, \$10,000 par value	10,049	10,247
	Textron Inc	Bond, 4.300%, maturing 3/1/24, \$5,000 par value	5,071	5,399
	Toronto-Dominion Mtn	Bond, 3.250%, maturing 3/11/24, \$10,000 par value	9,987	10,574
	Toyota Mtr Mtn V-Q	Bond, 3.146%, maturing 3/12/20, \$5,000 par value	5,000	5,003
	Union Pac Corp	Bond, 3.646%, maturing 2/15/24, \$15,000 par value	15,183	16,003
	Union Pacific Corp	Bond, 3.500%, maturing 6/08/23, \$10,000 par value	9,991	10,561
	United Tech Corp	Bond, 3.350%, maturing 8/16/21, \$10,000 par value	9,988	10,224
	UnitedHealth Group	Bond, 2.950%, maturing 10/15/27, \$20,000 par value	19,833	21,122
	UnitedHealth Grp	Bond, 3.750%, maturing 7/15/25, \$10,000 par value	10,215	10,939
	Ventas Realty LP	Bond, 3.250%, maturing 8/15/22, \$5,000 par value	4,969	5,157
	Verizon Comm Inc	Bond, 4.329%, maturing 9/21/28, \$10,000 par value	11,019	11,567
	Waste Management Inc	Bond, 2.950%, maturing 6/15/24, \$10,000 par value	9,999	10,453
	Wells Fargo & Co Mtn	Bond, 2.100%, maturing 7/26/21, \$15,000 par value	14,986	15,074
	WellTower Inc	Bond, 3.951%, maturing 9/1/23, \$10,000 par value	9,997	10,665
	Wisconsin Energy	Bond, 2.450%, maturing 6/15/20, \$10,000 par value	10,015	10,019
	Zoetis Inc	Bond, 3.250%, maturing 8/20/21, \$5,000 par value	4,994	5,110
			<u>859,766</u>	<u>890,153</u>

RETIREMENT INCOME PLAN FOR EMPLOYEES OF BUFFALO CHINA, INC.

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

Plan No. 001

Employer Identification No. 16-0979731

January 31, 2020

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	<u>Common Stocks</u>			
	FMC Corporation Common New	Common Stock, 280 shares	14,683	26,765
	Lyondellbasell Industries NV	Common Stock, 180 shares	16,953	14,015
	Sherwin Williams Co Com	Common Stock, 50 shares	19,554	27,849
	Boeing Co Com	Common Stock, 115 shares	41,106	36,601
	Delta Air Lines Inc	Common Stock, 835 shares	39,639	46,543
	FedEx Corp Com	Common Stock, 405 shares	62,983	58,579
	Lockheed Martin Corporation Com	Common Stock, 65 shares	20,084	27,828
	Union Pacific Corp Com	Common Stock, 155 shares	11,538	27,810
	United Technologies Corp Com	Common Stock, 315 shares	28,362	47,313
	Alphabet Inc Cl A	Common Stock, 35 shares	11,334	50,147
	Alphabet Inc Cl B	Common Stock, 55 shares	17,771	78,883
	AT&T Inc	Common Stock, 1,350 shares	47,542	50,787
	Comcast Corp New A	Common Stock, 1,210 shares	17,546	52,260
	Facebook Inc - A	Common Stock, 240 shares	36,667	48,458
	Walt Disney Co	Common Stock, 200 shares	21,926	27,662
	Amazon.com Inc	Common Stock, 25 shares	39,724	50,218
	Booking Holdings Inc	Common Stock, 15 shares	12,923	27,458
	General Motors Co	Common Stock, 785 shares	33,106	26,211
	Lowes Companies Inc	Common Stock, 465 shares	24,086	54,052
	McDonald's Corp Com	Common Stock, 120 shares	22,304	25,676
	Target Corp Com	Common Stock, 265 shares	16,911	29,346
	Costco Wholesale Corp Com	Common Stock, 145 shares	22,333	44,300

RETIREMENT INCOME PLAN FOR EMPLOYEES OF BUFFALO CHINA, INC.

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

Plan No. 001

Employer Identification No. 16-0979731

January 31, 2020

(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
<u>Common Stocks, Continued</u>				
	Pepsico Inc Com	Common Stock, 385 shares	24,490	54,678
	Procter & Gamble Co Com	Common Stock, 225 shares	18,965	28,039
	Chevron Corp	Common Stock, 380 shares	44,920	40,713
	EOG Resources Inc Com	Common Stock, 200 shares	21,029	14,582
	Suncor Energy Inc	Common Stock, 875 shares	24,433	26,766
	Valero Energy Corp Com	Common Stock, 260 shares	19,265	21,921
	Allstate Corp	Common Stock, 220 shares	15,836	26,079
	Bank American Corp	Common Stock, 780 shares	19,488	25,607
	Berkshire Hathaway Inc Del Cl B	Common Stock, 250 shares	43,945	56,107
	Blackrock Inc	Common Stock, 70 shares	23,026	36,914
	JPMorgan Chase & Co	Common Stock, 735 shares	28,072	97,285
	Metlife Inc	Common Stock, 460 shares	15,086	22,867
	Willis Towers Watson Plc	Common Stock, 150 shares	22,311	31,693
	Anthem Inc	Common Stock, 150 shares	21,958	39,792
	Biogen Idec Inc	Common Stock, 90 shares	23,867	24,196
	CVS Health Corporation	Common Stock, 615 shares	40,314	41,709
	Danaher Corp Com	Common Stock, 340 shares	14,930	54,696
	Gilead Sciences Inc Com	Common Stock, 300 shares	20,560	18,960
	Johnson & Johnson	Common Stock, 220 shares	15,899	32,751
	Medtronic Plc	Common Stock, 225 shares	19,729	25,974
	Merck & Co Inc	Common Stock, 415 shares	18,248	35,458
	Pfizer Inc	Common Stock, 800 shares	25,260	29,792

RETIREMENT INCOME PLAN FOR EMPLOYEES OF BUFFALO CHINA, INC.

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

Plan No. 001

Employer Identification No. 16-0979731

January 31, 2020

(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
<u>Common Stocks, Continued</u>				
	Accenture Plc -Cl A	Common Stock, 130 shares	21,197	26,677
	Analog Devices Inc	Common Stock, 300 shares	16,324	32,925
	Apple Inc	Common Stock, 580 shares	13,772	179,516
	Broadcom Inc	Common Stock, 75 shares	21,279	22,887
	Cisco Systems Inc	Common Stock, 700 shares	16,066	32,179
	Mastercard Inc CL A	Common Stock, 385 shares	29,095	121,637
	Microsoft Corp	Common Stock, 820 shares	63,918	139,589
	Oracle Corporation Com	Common Stock, 515 shares	14,028	27,012
	American Electric Power Co Inc	Common Stock, 540 shares	33,610	56,280
	Firstenergy Corp	Common Stock, 625 shares	18,379	31,745
	American Tower Corp Cl A	Common Stock, 210 shares	16,166	48,665
			<u>1,364,540</u>	<u>2,384,452</u>
<u>Mutual Funds</u>				
	Diamond Hill Large Cap	Mutual Fund, 15,815 shares	365,925	446,939
	LSV Value Equity	Mutual Fund, 14,043 shares	268,912	366,107
	T. Rowe Price Large Cap Growth	Mutual Fund, 11,573 shares	284,935	521,378
*	Wilmington Large Cap Strategy Fund	Mutual Fund, 33,054 shares	628,479	810,149
	Ishares Russell 1000 Growth ETF	Mutual Fund, 2,405 shares	273,959	432,659
	Ishares Russell 2000 ETF	Mutual Fund, 6,040 shares	722,508	969,601

RETIREMENT INCOME PLAN FOR EMPLOYEES OF BUFFALO CHINA, INC.

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

Plan No. 001

Employer Identification No. 16-0979731

January 31, 2020

(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
<u>Mutual Funds, Continued</u>				
	Vanguard Real Estate ETF	Mutual Fund, 914 shares	59,958	85,852
	Ishares Core Msci EAFE ETF	Mutual Fund, 3,940 shares	250,932	249,993
	SPDR DJ International Real Estate ETF	Mutual Fund, 2,350 shares	96,465	91,274
	Ballie Gifford Emerg Markets Cl K	Mutual Fund, 5,279 shares	107,650	109,232
	Cambiar Intl Equity Fund-Ins	Mutual Fund, 12,103 shares	296,365	310,439
	WCM ECK Emerging Markets Fund Cl I	Mutual Fund, 24,477 shares	307,970	458,205
	American Beacon Sum H/Y Ins	Mutual Fund, 11,754 shares	112,010	110,953
	FPA New Income Fund	Mutual Fund, 18,091 shares	183,702	181,095
	Metwest Total Return Bond Fd Cl I	Mutual Fund, 31,865 shares	339,718	354,663
	Vanguard Inflation-Protected	Mutual Fund, 5,474 shares	143,047	144,621
			<u>4,442,535</u>	<u>5,643,160</u>
			\$ <u><u>8,113,617</u></u>	<u><u>10,406,770</u></u>

* Party-in-interest as defined by ERISA.

See accompanying independent auditor's report.

The Retirement Income Plan for Employees of Buffalo China, Inc. and Allegheny Buffalo China, Inc.
Schedule SB, Line 32 – Schedule of Amortization Bases
EIN/PN: 16-0979731/001

Amortization Schedule as of February 1, 2019					
Year Established	Initial Period	Initial Amount	Remaining Period	Remaining Amount	Annual Payment
2019	15 Years	\$ 1,289,598	15 Years	\$ 1,289,598	\$ 119,234
Total				\$ 1,289,598	\$ 119,234

In accordance with ERISA Section 303(c)(8), Oneida LLC has elected to reduce all shortfall amortization bases and all shortfall amortization charges to \$0 for all periods prior to February 1, 2019. In addition, all current and future funding shortfall amortization bases shall be amortized over a period of 15 years.