

Form 5500-SF Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation		Short Form Annual Return/Report of Small Employee Benefit Plan This form is required to be filed 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-SF.		OMB Nos. 1210-0110 1210-0089 2021 This Form is Open to Public Inspection	
Part I Annual Report Identification Information					
For calendar plan year 2021 or fiscal plan year beginning 01/01/2021 and ending 12/31/2021					
A This return/report is for: ☒ a single-employer plan ☐ a multiple-employer plan (not multiemployer) (Filers checking this box must attach a list of participating employer information in accordance with the form instructions.)					
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 Check box if filing under: ☐ Form 5558 ☐ automatic extension ☐ DFVC program ☐ special extension (enter description)					
D If this is a retroactively adopted plan permitted by SECURE Act section 201, check here. ☐					
Part II Basic Plan Information—enter all requested information					
1a Name of plan RIVERFRONT DIVERSIFIED INC 401(K) PROFIT SHARING PLAN & TRUST				1b Three-digit plan number (PN) ▶	001
				1c Effective date of plan	01/01/2011
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) RIVERFRONT DIVERSIFIED INC				2b Employer Identification Number (EIN)	31-1125452
				2c Sponsor's telephone number	513-874-7200
9814 HARWOOD CT FAIRFIELD, OH 45014-7589				2d Business code (see instructions)	238900
3a Plan administrator's name and address ☒ Same as Plan Sponsor.				3b Administrator's EIN	
				3c Administrator's telephone number	
4 If the name and/or EIN of the plan sponsor or the plan name has changed since the last return/report filed for this plan, enter the plan sponsor's name, EIN, the plan name and the plan number from the last return/report. a Sponsor's name c Plan Name				4b EIN	
				4d PN	
5a Total number of participants at the beginning of the plan year				5a	112
b Total number of participants at the end of the plan year				5b	83
c Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item)				5c	21
d(1) Total number of active participants at the beginning of the plan year				5d(1)	91
d(2) Total number of active participants at the end of the plan year				5d(2)	78
e Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested				5e	0
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, if applicable, a Schedule SB or Schedule MB completed and signed by an enrolled actuary, 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.	06/13/2022	NICK PANAGIS		
	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		
For Paperwork Reduction Act Notice, see the Instructions for Form 5500-SF.					
Form 5500-SF (2021) v 201209					

- 6a** Were all of the plan's assets during the plan year invested in eligible assets? (See instructions.) ☒ Yes ☐ No
- b** Are you claiming a waiver of the annual examination and report of an independent qualified public accountant (IQPA) under 29 CFR 2520.104-46? (See instructions on waiver eligibility and conditions.) ☒ Yes ☐ No
- If you answered "No" to either line 6a or line 6b, the plan cannot use Form 5500-SF and must instead use Form 5500.**
- c** 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 (See instructions.)

Part III Financial Information

7 Plan Assets and Liabilities		(a) Beginning of Year	(b) End of Year
a Total plan assets	7a	318630	412999
b Total plan liabilities	7b	0	0
c Net plan assets (subtract line 7b from line 7a)	7c	318630	412999
8 Income, Expenses, and Transfers for this Plan Year		(a) Amount	(b) Total
a Contributions received or receivable from:			
(1) Employers	8a(1)	0	
(2) Participants	8a(2)	69567	
(3) Others (including rollovers)	8a(3)	0	
b Other income (loss)	8b	47651	
c Total income (add lines 8a(1), 8a(2), 8a(3), and 8b)	8c		117218
d Benefits paid (including direct rollovers and insurance premiums to provide benefits)	8d	3666	
e Certain deemed and/or corrective distributions (see instructions) .	8e	15230	
f Administrative service providers (salaries, fees, commissions)	8f		
g Other expenses	8g	3953	
h Total expenses (add lines 8d, 8e, 8f, and 8g)	8h		22849
i Net income (loss) (subtract line 8h from line 8c)	8i		94369
j Transfers to (from) the plan (see instructions)	8j	0	

Part IV Plan Characteristics

- 9a** If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristic Codes in the instructions:
2E 2F 2G 2J 2T 3D
- b** If the plan provides welfare benefits, enter the applicable welfare feature codes from the List of Plan Characteristic Codes in the instructions:

Part V Compliance Questions

10 During the plan year:		Yes	No	Amount
a Was there a failure to transmit to the plan any participant contributions within the time period described in 29 CFR 2510.3-102? (See instructions and DOL's Voluntary Fiduciary Correction Program)	10a		X	
b Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 10a.)	10b		X	
c Was the plan covered by a fidelity bond?	10c	X		20000
d Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?	10d		X	
e Were any fees or commissions paid to any brokers, agents, or other persons by an insurance carrier, insurance service, or other organization that provides some or all of the benefits under the plan? (See instructions.)	10e		X	
f Has the plan failed to provide any benefit when due under the plan?	10f		X	
g Did the plan have any participant loans? (If "Yes," enter amount as of year-end.)	10g		X	0
h If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)	10h		X	
i If 10h was answered "Yes," check the box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3	10i			

Part VI Pension Funding Compliance

11 Is this a defined benefit plan subject to minimum funding requirements? (If "Yes," see instructions and complete Schedule SB (Form 5500) and lines 11a and b below.) If this is a defined contribution pension plan, leave line 12 below..... ☐ Yes ☒ No

a Enter the unpaid minimum required contributions for all years from Schedule SB (Form 5500) line 40..... **11a**

b **PBGC missed contribution reporting requirements.** If the plan is covered by PBGC and the amount reported on line 11a is greater than \$0, 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 _____

12 Is this a defined contribution plan subject to the minimum funding requirements of section 412 of the Code or section 302 of ERISA? ☐ Yes ☒ No
(If "Yes," complete line 12a or lines 12b, 12c, 12d, and 12e below, as applicable.) If this is a defined benefit pension plan, leave line 12 blank and complete line 11 above.

a 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 letter ruling granting the waiver. Month _____ Day _____ Year _____

If you completed line 12a, complete lines 3, 9, and 10 of Schedule MB (Form 5500), and skip to line 13.

b Enter the minimum required contribution for this plan year **12b**

c Enter the amount contributed by the employer to the plan for this plan year **12c**

d Subtract the amount in line 12c from the amount in line 12b. Enter the result (enter a minus sign to the left of a negative amount) **12d**

e Will the minimum funding amount reported on line 12d be met by the funding deadline?..... ☐ Yes ☐ No ☐ N/A

Part VII Plan Terminations and Transfers of Assets

13a Has a resolution to terminate the plan been adopted in any plan year? ☐ Yes ☒ No

If "Yes," enter the amount of any plan assets that reverted to the employer this year..... **13a**

b Were all the plan assets distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC? ☐ Yes ☒ No

c 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.)

13c(1) Name of plan(s):	13c(2) EIN(s)	13c(3) PN(s)

Client Name: Riverfront Diversified Inc
Branch/Client: 0940-YR47R706
Date Range: 01/01/2021 to 12/31/2021
Wages: W-2 Compensation

BIS Client ID: 4450871
Plan Number: 464285
Print Date: 06/09/2022
ADP: PE ACP: PE

Highly Compensated Employee Summary of Actual Deferral & Contribution Percentage Tests

	<u>Actual as of 12/31/2021</u>	<u>Maximum as of 12/31/2021</u>
Average Deferral Percentage: (Employee Pre-Tax and Roth 401(k) Contributions)	1.38 %	1.16 %
Average Contribution Percentage: (Matching Employer Contributions)	0.00 %	0.00 %
TEST RESULT:	OUT OF COMPLIANCE	

This test was prepared based on information provided to Paychex. Please review this test and verify:

- (1) Highly Compensated Employees have been accurately identified and
- (2) All eligible employees have been included in the test.

Legend:

(c) = Contributions capped at the 2021 Maximum of \$19,500.00

(w) = Wages capped at the 2021 Maximum of \$290,000.00

(u) = Employer Catch up contributions during the plan year 2021

OVER = Employee Actual Deferral exceeds the Maximum HCE Deferral Percentage

(NE) = Denotes those employees not eligible for match

* = The Eligible wages for Employee Deferrals and Employer Matching Contributions may differ if your plan has separate eligibility requirements for these contribution types.

+ = Employer matching contributions include matching of employee pre-tax and Roth contributions.

** = For security reasons only last 4 digits of social security number displayed.

Paychex Retirement Services

401(k) Profit Sharing Plan and Trust Actual Deferral & Contribution Percentage Tests

Client Name: Riverfront Diversified Inc
Branch/Client: 0940-YR47R706
Date Range: 01/01/2021 to 12/31/2021
Wages: W-2 Compensation

BIS Client ID: 4450871
Plan Number: 464285
Print Date: 06/09/2022
ADP: PE ACP: PE

Highly Compensated Employees

*** ACTUAL DEFERRAL PERCENTAGE TEST ***							
Employee Number	Employee SSN# **	Employee Name	Eligible Date	Employee Deferrals	Eligible * Wages	Employee Actual Deferral %	
1055	2824	Begley, Charles M	05/10/2011	\$ 8,116.59	\$ 290,000.00(w)	2.80 %	OVER
15343	7021	Eckstein, Jeremy	01/01/2013	\$ 8,225.52	\$ 187,803.21	4.38 %	OVER
16288	2514	Ernst, John	03/05/2019	\$ 0.00	\$ 162,865.31	0.00 %	
2080	1220	Gielty, James E	05/10/2011	\$ 0.00	\$ 290,000.00(w)	0.00 %	
15303	2982	Gough, Greg	05/10/2011	\$ 0.00	\$ 216,527.09	0.00 %	
16524	3062	Rosenbarger, Lance	05/10/2011	\$ 0.00	\$ 274,745.42	0.00 %	
15857	6499	Verdon, Mark	09/30/2017	\$ 0.00	\$ 157,718.30	0.00 %	
15517	9018	Wells, Jason	01/01/2016	\$ 4,119.47	\$ 106,672.00	3.86 %	OVER
Total HCEs Eligible for Deferrals = 8				\$ 20,461.58	\$ 1,686,331.33	11.04 %	
					Avg Deferral %:	1.38 %	

Non-Highly Compensated Employees

*** ACTUAL DEFERRAL PERCENTAGE TEST ***							
Employee Number	Employee SSN# **	Employee Name	Eligible Date	Employee Deferrals	Eligible * Wages	Employee Actual Deferral %	
90056	6997	ARNO, JASON A	08/06/2019	\$ 0.00	\$ 1,303.23	0.00 %	
16566	9864	Adams, Brian	02/11/2020	\$ 0.00	\$ 3,822.58	0.00 %	
89904	9770	Allen, Ricardo	08/13/2019	\$ 0.00	\$ 95.00	0.00 %	
16407	5079	Askins, Tyler	07/02/2019	\$ 0.00	\$ 56,946.10	0.00 %	
90000	5411	BAILEY, JESSE A	09/23/2020	\$ 0.00	\$ 384.00	0.00 %	
15510	5369	Baltrusch, Lori	03/24/2015	\$ 0.00	\$ 83,298.62	0.00 %	
16820	2673	Bane, Christian	12/09/2020	\$ 0.00	\$ 48,623.85	0.00 %	
4116	1482	Barham, Kenneth	05/10/2011	\$ 913.40	\$ 68,045.00	1.34 %	
15547	0329	Barham, Kenneth I	08/04/2018	\$ 0.00	\$ 56,626.25	0.00 %	
15241	9266	Barham, Leonard	05/10/2011	\$ 899.90	\$ 49,164.56	1.83 %	
16000	0215	Barham, Leonard	10/17/2012	\$ 0.00	\$ 43,365.00	0.00 %	

*** ACTUAL DEFERRAL PERCENTAGE TEST ***						
Employee Number	Employee SSN# **	Employee Name	Eligible Date	Employee Deferrals	Eligible * Wages	Employee Actual Deferral %
16510	0694	Begley JR, Christopher	10/09/2019	\$ 0.00	\$ 44,891.11	0.00 %
16569	1315	Begley, Charles D	01/01/2021	\$ 0.00	\$ 110,955.00	0.00 %
2676	6153	Begley, Christopher	05/10/2011	\$ 0.00	\$ 100,045.00	0.00 %
14866	0127	Begley, Jack T	05/10/2011	\$ 0.00	\$ 48,630.00	0.00 %
14231	3213	Begley, James M	05/10/2011	\$ 14,950.00	\$ 117,900.00	12.68 %
16825	6618	Begley, Jordan	12/10/2020	\$ 908.80	\$ 49,070.12	1.85 %
15610	0752	Benton, Ramon	10/06/2015	\$ 0.00	\$ 58,124.17	0.00 %
16620	7619	Berry, Nicholas	04/22/2020	\$ 0.00	\$ 25,858.66	0.00 %
16189	5752	Bonapfel, Douglas	12/28/2014	\$ 0.00	\$ 49,498.64	0.00 %
16646	2647	Botner, James	06/03/2020	\$ 0.00	\$ 47,130.49	0.00 %
16077	2889	Bowling, Jaimie	09/25/2018	\$ 1,149.54	\$ 23,490.70	4.89 %
12983	2834	Bowling, Norman	05/10/2011	\$ 2,938.25	\$ 63,765.00	4.61 %
16350	2602	Brock, Austin	08/24/2020	\$ 0.00	\$ 12,364.81	0.00 %
16366	6440	Bronner, Tyler	12/16/2019	\$ 0.00	\$ 50,244.48	0.00 %
15694	8853	Brown, Bonnie	08/03/2016	\$ 0.00	\$ 39,513.89	0.00 %
16034	5116	Browning, Eddie	08/14/2018	\$ 0.00	\$ 53,704.56	0.00 %
16128	7759	Campbell, Mitch	12/12/2013	\$ 0.00	\$ 75,357.38	0.00 %
15230	4370	Chambers, Jonisha	05/10/2011	\$ 1,895.23	\$ 52,617.79	3.60 %
16662	1428	Chandler, Kenton	06/10/2020	\$ 0.00	\$ 51,842.14	0.00 %
16468	6210	Cornwall, William	11/26/2020	\$ 0.00	\$ 7,622.46	0.00 %
15328	7803	Crouch, Justin	05/12/2012	\$ 0.00	\$ 36,086.73	0.00 %
16713	5168	Cunningham, Luke	08/12/2020	\$ 0.00	\$ 55,025.87	0.00 %
16981	6981	Donoghue, Thomas	08/10/2021	\$ 0.00	\$ 16,022.00	0.00 %
16906	0767	Dubose, Jordan	05/20/2021	\$ 0.00	\$ 27,876.95	0.00 %
15463	0916	Ellis, Christian	08/10/2014	\$ 0.00	\$ 45,311.82	0.00 %
16918	7396	Ferguson, Kevin	06/15/2021	\$ 0.00	\$ 2,255.42	0.00 %
16777	8178	Fisher, Christian E	10/28/2020	\$ 535.90	\$ 26,945.00	1.99 %
15477	7798	French, Danielle	07/22/2014	\$ 0.00	\$ 32,945.78	0.00 %
16654	1272	Frost, Austin	06/10/2020	\$ 0.00	\$ 41,731.09	0.00 %
16790	2449	Gaither, Alexander	11/11/2020	\$ 0.00	\$ 55,221.77	0.00 %
15035	3251	Garr, Alvey	05/10/2011	\$ 0.00	\$ 51,720.97	0.00 %
16705	1134	Garrod, William	01/15/2019	\$ 0.00	\$ 4,865.59	0.00 %
16936	6535	Giannetto, Dale	07/06/2021	\$ 0.00	\$ 30,500.58	0.00 %
16131	9952	Green, Justin	02/14/2014	\$ 0.00	\$ 15,837.88	0.00 %
16536	9581	Grote, Cody	01/07/2020	\$ 0.00	\$ 31,354.90	0.00 %
15722	4909	Gunter, Daryl	10/26/2016	\$ 0.00	\$ 36,303.99	0.00 %
90007	9844	HINES, JALAUN J	01/08/2017	\$ 0.00	\$ 14,571.20	0.00 %

*** ACTUAL DEFERRAL PERCENTAGE TEST ***						
Employee Number	Employee SSN# **	Employee Name	Eligible Date	Employee Deferrals	Eligible * Wages	Employee Actual Deferral %
16351	8364	Hall, William	04/16/2019	\$ 0.00	\$ 9,626.19	0.00 %
16549	4324	Hargis, Jacob	01/28/2020	\$ 0.00	\$ 4,560.12	0.00 %
16585	5093	Harker, Brian	03/04/2020	\$ 0.00	\$ 4,425.00	0.00 %
16627	3003	Harris, Keith	05/13/2020	\$ 0.00	\$ 38,519.32	0.00 %
16287	0530	Hasenkamp, James	03/05/2019	\$ 0.00	\$ 108,069.63	0.00 %
15164	6524	Hensler, Zachary	05/10/2011	\$ 0.00	\$ 59,814.77	0.00 %
4057	0977	Hill, Chris M	05/10/2011	\$ 0.00	\$ 64,029.23	0.00 %
16247	1397	Huddleston, Eric	01/02/2019	\$ 0.00	\$ 39,501.64	0.00 %
15626	5149	Huffman, James	11/04/2015	\$ 0.00	\$ 55,568.62	0.00 %
16754	3036	Israel, Malachi	12/23/2021	\$ 0.00	\$ 1,480.00	0.00 %
16783	8122	Ivey, Connor	10/28/2020	\$ 0.00	\$ 36,696.28	0.00 %
16201	4883	Jackson, Deshawn	10/27/2018	\$ 0.00	\$ 39,231.63	0.00 %
2653	3989	Joiner, Edward R	05/10/2011	\$ 0.00	\$ 20,051.00	0.00 %
16797	6932	Jones, Gregory	11/18/2020	\$ 0.00	\$ 11,340.31	0.00 %
1123	4869	Kesler, Herbert	05/10/2011	\$ 0.00	\$ 62,617.00	0.00 %
15932	8407	Kinney, Nannie	04/12/2018	\$ 1,698.56	\$ 36,688.63	4.63 %
16915	6723	Kluska, John	06/08/2021	\$ 0.00	\$ 1,810.00	0.00 %
16909	1901	Lane, Anthony	05/28/2021	\$ 0.00	\$ 608.19	0.00 %
14964	0648	Lane, Shawn	05/10/2011	\$ 0.00	\$ 37,233.52	0.00 %
89801	8980	Lillard, Ryan	01/29/2019	\$ 0.00	\$ 8,854.38	0.00 %
16843	5994	Louman, Cordale	01/14/2021	\$ 0.00	\$ 96.00	0.00 %
16535	7760	Lowrey, Jordan	12/26/2019	\$ 188.46	\$ 4,711.45	4.00 %
15956	1247	Martin, Clark	12/08/2018	\$ 0.00	\$ 10,714.70	0.00 %
15362	2920	McVicker, Brittany	02/09/2018	\$ 0.00	\$ 19,232.00	0.00 %
16012	3752	Menkhaus, Mike	07/24/2018	\$ 0.00	\$ 45,895.03	0.00 %
16500	0415	Miracle, Brandon	10/01/2019	\$ 287.79	\$ 14,720.11	1.96 %
16577	3190	Moore, AIDAN	02/27/2020	\$ 0.00	\$ 100.00	0.00 %
16451	7670	Needham, Joshua	08/06/2019	\$ 0.00	\$ 37,966.40	0.00 %
16071	9274	Newcomb, Michael	10/15/2019	\$ 0.00	\$ 1,230.00	0.00 %
16774	1850	Ohlinger, Collin	10/21/2020	\$ 0.00	\$ 28,028.41	0.00 %
14788	6961	Panagis, Nicholas	05/10/2011	\$ 5,552.50	\$ 84,875.00	6.54 %
15676	8020	Parr, Trey	01/09/2017	\$ 0.00	\$ 2,202.82	0.00 %
16776	9478	Prues, Chelsie	10/29/2020	\$ 0.00	\$ 48,913.70	0.00 %
1040	7982	Ramage Jr, Robert W	05/10/2011	\$ 0.00	\$ 20,250.00	0.00 %
16082	1459	Rhymer, Troy	10/02/2018	\$ 0.00	\$ 19,973.41	0.00 %
13489	3377	Rothan, Jason	05/10/2011	\$ 5,055.00	\$ 90,760.00	5.57 %
16937	6703	Rothermel, Ryan	07/14/2021	\$ 0.00	\$ 1,627.00	0.00 %

*** ACTUAL DEFERRAL PERCENTAGE TEST ***						
Employee Number	Employee SSN# **	Employee Name	Eligible Date	Employee Deferrals	Eligible * Wages	Employee Actual Deferral %
14834	4270	Sams, Crystal	05/10/2011	\$ 550.00	\$ 57,247.00	0.96 %
16925	2707	Sanders, Christopher	06/16/2021	\$ 0.00	\$ 858.12	0.00 %
16744	2678	Sayers, Steven	09/16/2020	\$ 0.00	\$ 18,894.30	0.00 %
15116	4615	Schwab, Theodore	05/10/2011	\$ 2,102.04	\$ 78,068.00	2.69 %
15100	6127	Senger, Travis	05/10/2011	\$ 0.00	\$ 67,336.48	0.00 %
16348	9162	Smith, Bryan	04/16/2019	\$ 0.00	\$ 30,148.56	0.00 %
15756	6165	Smith, Meason	01/08/2017	\$ 0.00	\$ 41,131.66	0.00 %
15886	6184	Stegman, Greg	12/14/2017	\$ 0.00	\$ 122,607.79	0.00 %
15733	2787	Strong II, Robert	11/23/2016	\$ 2,160.00	\$ 60,674.09	3.56 %
16054	9562	Sullen, Malcolm	09/05/2018	\$ 0.00	\$ 6,664.48	0.00 %
16094	4182	Taylor, De Angelo	10/09/2018	\$ 639.20	\$ 32,959.83	1.94 %
16818	3980	Taylor, Nicholas	12/09/2020	\$ 0.00	\$ 18,304.57	0.00 %
15812	2957	Tyler, Anthony	06/13/2017	\$ 0.00	\$ 40,730.33	0.00 %
16122	3411	Ulm, David	10/25/2013	\$ 0.00	\$ 5,439.63	0.00 %
13859	7588	Unthank, Terry	05/10/2011	\$ 0.00	\$ 56,699.83	0.00 %
90029	5041	WILLIAMS, LA'TEE L	10/26/2016	\$ 0.00	\$ 924.49	0.00 %
16003	7859	Waldman, Amanda	07/17/2018	\$ 0.00	\$ 36,660.90	0.00 %
15744	5814	Ward, Jerry	12/01/2016	\$ 0.00	\$ 34,936.37	0.00 %
15830	9955	Whaley, Kathaleen	07/26/2017	\$ 0.00	\$ 19,857.06	0.00 %
15893	1327	Whiteford, Jeffery	01/03/2018	\$ 0.00	\$ 41,039.28	0.00 %
16518	0248	Wilcox, Rickey	10/29/2019	\$ 0.00	\$ 43,697.39	0.00 %
15745	6063	Williams, Donta	12/07/2016	\$ 0.00	\$ 53,721.87	0.00 %
16686	2157	Wilson, Alan	07/15/2020	\$ 0.00	\$ 50,035.56	0.00 %
16209	5926	Young, Jacob	08/21/2021	\$ 0.00	\$ 5,977.00	0.00 %
15306	0614	Zeigler, David	02/26/2012	\$ 0.00	\$ 11,636.71	0.00 %
17035	4662	bates, jawan	11/25/2020	\$ 0.00	\$ 3,511.32	0.00 %
90042	6529	harper, demetrius	01/25/2017	\$ 0.00	\$ 2,644.32	0.00 %
Total NHCEs Eligible for Deferrals = 112				\$ 42,424.57	\$ 4,033,306.56	64.64 %
					Avg Deferral %:	0.58 %

Maximum HCE Deferral Percentage Calculations:**ACTUAL DEFERRAL PERCENTAGE TEST**

TEST 1: Average NHCE Deferral % x 125% =

0.58%	x	125%	=	0.73%
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0.73 %

TEST 2: Average NHCE Deferral % + 2% =

0.58%	+	2%	=	2.58%
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0.58%	x	2	=	1.16%
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1.16 %

Result from Test 1 =

0.73%

Result from Test 2 =

1.16%

Maximum HCE Deferral % =

1.16 %

Actual Average HCE Deferral % as of 12/31/2021 =

1.38 %

Maximum Deferral % Allowed for the Plan =

92.00 %

Client Name: Riverfront Diversified Inc
 Branch/Client: 0940-YR47R706
 Date Range: 01/01/2021 to 12/31/2021
 Wages: W-2 Compensation

BIS Client ID: 4450871
 Plan Number: 464285
 Print Date: 06/09/2022
 ADP: PE ACP: PE

Highly Compensated Employee Excess Contributions

Employee Number	Employee SSN# **	Employee Name	ADP Actual	ADP Excess Distribution	Recharacterized as Catch-Up	ADP with Earnings
1055	2824	Begley, Charles M	\$ 8,116.59	\$ 1,347.54	\$ 0.00	\$ 1,521.78
15343	7021	Eckstein, Jeremy	\$ 8,225.52	\$ 1,456.47	\$ 0.00	\$ 1,644.79
16288	2514	Ernst, John	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00
2080	1220	Gielty, James E	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00
15303	2982	Gough, Greg	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00
16524	3062	Rosenbarger, Lance	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00
15857	6499	Verdon, Mark	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00
15517	9018	Wells, Jason	\$ 4,119.47	\$ 0.00	\$ 0.00	\$ 0.00

ADP Limit for HCEs over Max Deferral (%): 3.24
 ADP Total Excess Recharacterized as Catch-Up (\$): 0.00
 ADP Total Excess Contributions to be Distributed (\$): 2,804.01

I have verified that the Actual Deferral and/or Contribution Test(s) are accurate. Subsequently, I authorize Paychex to return excess contributions as specified in the Year End Guide.

Plan Administrator _____ Date _____

Client Name: Riverfront Diversified Inc
 Branch/Client: 0940-YR47R706
 Date Range: 01/01/2021 to 12/31/2021
 Wages: W-2 Compensation

BIS Client ID: 4450871
 Plan Number: 464285
 Print Date: 06/09/2022
 ADP: PE ACP: PE

Qualified Non-Elective Contribution

ADP QNEC Calculation

HCE Actual Deferral Percentage 1.38 %
 Non-HCE Actual Deferral Percentage 0.58 %

$$1.38\% / 2 = .69\%$$

$$.69\% - .58\% = .11\%$$

ADP QNEC Percentage = 0.11 %

Non-Highly Compensated Employees

Employee Number	SSN# **	Employee Name	Employee ADP Wages	QNEC Allocation for ADP
* 90056	6997	ARNO, JASON A	\$ 1,303.23	\$ 1.43
* 16566	9864	Adams, Brian	\$ 3,822.58	\$ 4.20
* 89904	9770	Allen, Ricardo	\$ 95.00	\$ 0.10
* 16407	5079	Askins, Tyler	\$ 56,946.10	\$ 62.64
* 90000	5411	BAILEY, JESSE A	\$ 384.00	\$ 0.42
* 15510	5369	Baltrusch, Lori	\$ 83,298.62	\$ 91.63
* 16820	2673	Bane, Christian	\$ 48,623.85	\$ 53.49
4116	1482	Barham, Kenneth	\$ 68,045.00	\$ 74.85
* 15547	0329	Barham, Kenneth I	\$ 56,626.25	\$ 62.29
15241	9266	Barham, Leonard	\$ 49,164.56	\$ 54.08
* 16000	0215	Barham, Leonard	\$ 43,365.00	\$ 47.70
* 16569	1315	Begley, Charles D	\$ 110,955.00	\$ 122.05
* 2676	6153	Begley, Christopher	\$ 100,045.00	\$ 110.05
* 14866	0127	Begley, Jack T	\$ 48,630.00	\$ 53.49
14231	3213	Begley, James M	\$ 117,900.00	\$ 129.69

Employee Number	SSN# **	Employee Name	Employee ADP Wages	QNEC Allocation for ADP
16825	6618	Begley, Jordan	\$ 49,070.12	\$ 53.98
* 16510	0694	Begley JR, Christopher	\$ 44,891.11	\$ 49.38
* 15610	0752	Benton, Ramon	\$ 58,124.17	\$ 63.94
* 16620	7619	Berry, Nicholas	\$ 25,858.66	\$ 28.44
* 16189	5752	Bonapfel, Douglas	\$ 49,498.64	\$ 54.45
* 16646	2647	Botner, James	\$ 47,130.49	\$ 51.84
16077	2889	Bowling, Jaimie	\$ 23,490.70	\$ 25.84
12983	2834	Bowling, Norman	\$ 63,765.00	\$ 70.14
* 16350	2602	Brock, Austin	\$ 12,364.81	\$ 13.60
* 16366	6440	Bronner, Tyler	\$ 50,244.48	\$ 55.27
* 15694	8853	Brown, Bonnie	\$ 39,513.89	\$ 43.47
* 16034	5116	Browning, Eddie	\$ 53,704.56	\$ 59.08
* 16128	7759	Campbell, Mitch	\$ 75,357.38	\$ 82.89
15230	4370	Chambers, Jonisha	\$ 52,617.79	\$ 57.88
* 16662	1428	Chandler, Kenton	\$ 51,842.14	\$ 57.03
* 16468	6210	Cornwall, William	\$ 7,622.46	\$ 8.38
* 15328	7803	Crouch, Justin	\$ 36,086.73	\$ 39.70
* 16981	6981	Donoghue, Thomas	\$ 16,022.00	\$ 17.62
* 16906	0767	Dubose, Jordan	\$ 27,876.95	\$ 30.66
* 15463	0916	Ellis, Christian	\$ 45,311.82	\$ 49.84
* 16918	7396	Ferguson, Kevin	\$ 2,255.42	\$ 2.48
16777	8178	Fisher, Christian E	\$ 26,945.00	\$ 29.64
* 15477	7798	French, Danielle	\$ 32,945.78	\$ 36.24
* 16654	1272	Frost, Austin	\$ 41,731.09	\$ 45.90
* 16790	2449	Gaither, Alexander	\$ 55,221.77	\$ 60.74
* 15035	3251	Garr, Alvey	\$ 51,720.97	\$ 56.89
* 16705	1134	Garrod, William	\$ 4,865.59	\$ 5.35
* 16936	6535	Giannetto, Dale	\$ 30,500.58	\$ 33.55
* 16131	9952	Green, Justin	\$ 15,837.88	\$ 17.42
* 16536	9581	Grote, Cody	\$ 31,354.90	\$ 34.49
* 15722	4909	Gunter, Daryl	\$ 36,303.99	\$ 39.93
* 90007	9844	HINES, JALAUN J	\$ 14,571.20	\$ 16.03
* 16351	8364	Hall, William	\$ 9,626.19	\$ 10.59
* 16549	4324	Hargis, Jacob	\$ 4,560.12	\$ 5.02
* 16585	5093	Harker, Brian	\$ 4,425.00	\$ 4.87
* 16627	3003	Harris, Keith	\$ 38,519.32	\$ 42.37
* 16287	0530	Hasenkamp, James	\$ 108,069.63	\$ 118.88
* 588	0588	Hatfield, Derek	\$ 140.00	\$ 0.15

Employee Number	SSN# **	Employee Name	Employee ADP Wages	QNEC Allocation for ADP
* 15164	6524	Hensler, Zachary	\$ 59,814.77	\$ 65.80
* 4057	0977	Hill, Chris M	\$ 64,029.23	\$ 70.43
* 16247	1397	Huddleston, Eric	\$ 39,501.64	\$ 43.45
* 15626	5149	Huffman, James	\$ 55,568.62	\$ 61.13
* 16754	3036	Israel, Malachi	\$ 1,480.00	\$ 1.63
* 16783	8122	Ivey, Connor	\$ 36,696.28	\$ 40.37
* 16201	4883	Jackson, Deshawn	\$ 39,231.63	\$ 43.15
* 2653	3989	Joiner, Edward R	\$ 20,051.00	\$ 22.06
* 16797	6932	Jones, Gregory	\$ 11,340.31	\$ 12.47
* 1123	4869	Kesler, Herbert	\$ 62,617.00	\$ 68.88
15932	8407	Kinney, Nannie	\$ 36,688.63	\$ 40.36
* 16915	6723	Kluska, John	\$ 1,810.00	\$ 1.99
* 14964	0648	Lane, Shawn	\$ 37,233.52	\$ 40.96
* 89801	8980	Lillard, Ryan	\$ 8,854.38	\$ 9.74
* 16843	5994	Louman, Cordale	\$ 96.00	\$ 0.11
16535	7760	Lowrey, Jordan	\$ 4,711.45	\$ 5.18
* 15956	1247	Martin, Clark	\$ 10,714.70	\$ 11.79
* 15362	2920	McVicker, Brittany	\$ 19,232.00	\$ 21.16
* 16012	3752	Menkhaus, Mike	\$ 45,895.03	\$ 50.48
16500	0415	Miracle, Brandon	\$ 14,720.11	\$ 16.19
* 16577	3190	Moore, AIDAN	\$ 100.00	\$ 0.11
* 16451	7670	Needham, Joshua	\$ 37,966.40	\$ 41.76
* 16071	9274	Newcomb, Michael	\$ 1,230.00	\$ 1.35
* 16774	1850	Ohlinger, Collin	\$ 28,028.41	\$ 30.83
14788	6961	Panagis, Nicholas	\$ 84,875.00	\$ 93.36
* 15676	8020	Parr, Trey	\$ 2,202.82	\$ 2.42
* 16776	9478	Prues, Chelsie	\$ 48,913.70	\$ 53.81
* 1040	7982	Ramage Jr, Robert W	\$ 20,250.00	\$ 22.28
* 16082	1459	Rhymer, Troy	\$ 19,973.41	\$ 21.97
13489	3377	Rothan, Jason	\$ 90,760.00	\$ 99.84
* 16937	6703	Rothermel, Ryan	\$ 1,627.00	\$ 1.79
14834	4270	Sams, Crystal	\$ 57,247.00	\$ 62.97
* 16925	2707	Sanders, Christopher	\$ 858.12	\$ 0.94
* 16744	2678	Sayers, Steven	\$ 18,894.30	\$ 20.78
15116	4615	Schwab, Theodore	\$ 78,068.00	\$ 85.87
* 15100	6127	Senger, Travis	\$ 67,336.48	\$ 74.07
* 15608	3300	Settle, Daniel	\$ 12,862.71	\$ 14.15
* 16348	9162	Smith, Bryan	\$ 30,148.56	\$ 33.16

Employee Number	SSN# **	Employee Name	Employee ADP Wages	QNEC Allocation for ADP
* 15756	6165	Smith, Meason	\$ 41,131.66	\$ 45.24
* 15886	6184	Stegman, Greg	\$ 122,607.79	\$ 134.87
15733	2787	Strong II, Robert	\$ 60,674.09	\$ 66.74
* 16054	9562	Sullen, Malcolm	\$ 6,664.48	\$ 7.33
16094	4182	Taylor, De Angelo	\$ 32,959.83	\$ 36.26
* 16818	3980	Taylor, Nicholas	\$ 18,304.57	\$ 20.14
* 15812	2957	Tyler, Anthony	\$ 40,730.33	\$ 44.80
* 16122	3411	Ulm, David	\$ 5,439.63	\$ 5.98
* 13859	7588	Unthank, Terry	\$ 56,699.83	\$ 62.37
* 90029	5041	WILLIAMS, LA'TEE L	\$ 924.49	\$ 1.02
* 16003	7859	Waldman, Amanda	\$ 36,660.90	\$ 40.33
* 15744	5814	Ward, Jerry	\$ 34,936.37	\$ 38.43
* 15830	9955	Whaley, Kathaleen	\$ 19,857.06	\$ 21.84
* 15893	1327	Whiteford, Jeffery	\$ 41,039.28	\$ 45.14
* 16518	0248	Wilcox, Rickey	\$ 43,697.39	\$ 48.07
* 15745	6063	Williams, Donta	\$ 53,721.87	\$ 59.09
* 16686	2157	Wilson, Alan	\$ 50,035.56	\$ 55.04
* 16209	5926	Young, Jacob	\$ 5,977.00	\$ 6.57
* 15306	0614	Zeigler, David	\$ 11,636.71	\$ 12.80
* 17035	4662	bates, jawan	\$ 3,511.32	\$ 3.86
* 90042	6529	harper, demetrius	\$ 2,644.32	\$ 2.91
Total NHCEs = 112			\$ 3,990,675.21	\$ 4,389.70

* = Employee does not have Fund Allocations

As the Employer Representative/Plan Administrator, I confirm the allocation is accurate and request the contribution be invested into the participant accounts based on this allocation. If any employee does not have fund allocations at the time of the contribution, I authorize that their portion of this contribution will be invested in the Participant Default Fund.

Allocations are based on information provided. Please review for accuracy and contact Paychex if any changes are necessary. No handwritten changes should be made to the allocation. The allocation may change if any information is updated. All pages of this allocation must be returned, with the signature page, to ensure accurate processing.

Please check one of the options below for payment, then sign and return:

☐ Please collect \$4,389.70 from my bank account upon receipt of this allocation.

Fax this allocation to (585) 389-7878 Attention: Client Support for this option only.

☐ Enclosed is a check for \$4,389.70 made payable to:
Paychex FBO Riverfront Diversified Inc
For this option only, mail to:
Paychex Retirement Services
PO Box 844815
Boston, MA 02284-4815

X _____
Signature

Date: _____