Form 5500

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Annual Return/Report of Employee Benefit Plan

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

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

OMB Nos. 1210-0110
1210-0089

2020

This Form is Open to Public Inspection

Part I Annual Report Identification Information

For calendar plan year 2020 or fiscal plan year beginning 10/01/2020 and ending 09/30/2021

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

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

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

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

Part II Basic Plan Information—enter all requested information

1a Name of plan
LEOPARDO COcompanies, INC. 401(K) SAVINGS PLAN

1b Three-digit plan number (PN) ▶ 003

1c Effective date of plan 10/01/1993

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)
LEOPARDO COMPANIES, INC.

5200 PRAIRIE STONE PARKWAY
HOFFMAN ESTATES, IL 60192

2b Employer Identification Number (EIN) 36-3046570

2c Plan Sponsor's telephone number 847-783-3000

2d Business code (see instructions) 236200

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.	07/13/2022	JOSEPH A. OETTER
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE			
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
SIGN HERE			
	Signature of DFE	Date	Enter name of individual signing as DFE

3a Plan administrator's name and address [X] Same as Plan Sponsor

3b Administrator's EIN

3c Administrator's telephone number

4 If the name and/or EIN of the plan sponsor or the plan name has changed since the last return/report filed for this plan, enter the plan sponsor's name, EIN, the plan name and the plan number from the last return/report:

a Sponsor's name

c Plan Name

4b EIN

4d PN

5	Total number of participants at the beginning of the plan year	**5**	459
6	Number of participants as of the end of the plan year unless otherwise stated (welfare plans complete only lines **6a(1), 6a(2), 6b, 6c,** and **6d**).		
a(1)	Total number of active participants at the beginning of the plan year	**6a(1)**	348
a(2)	Total number of active participants at the end of the plan year	**6a(2)**	321
b	Retired or separated participants receiving benefits	**6b**	0
c	Other retired or separated participants entitled to future benefits	**6c**	101
d	Subtotal. Add lines **6a(2)**, **6b**, and **6c**.	**6d**	422
e	Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.	**6e**	0
f	Total. Add lines **6d** and **6e**.	**6f**	422
g	Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item)	**6g**	333
h	Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested	**6h**	6
7	Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item)	**7**	

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

2E 2F 2G 2J 3D

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

9a Plan funding arrangement (check all that apply)

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

9b Plan benefit arrangement (check all that apply)

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

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

a Pension Schedules

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

b General Schedules

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

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

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

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

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

11c Enter the Receipt Confirmation Code for the 2020 Form M-1 annual report. If the plan was not required to file the 2020 Form M-1 annual report, enter the Receipt Confirmation Code for the most recent Form M-1 that was required to be filed under the Form M-1 filing requirements. (Failure to enter a valid Receipt Confirmation Code will subject the Form 5500 filing to rejection as incomplete.)

Receipt Confirmation Code_____

SCHEDULE C (Form 5500)	Service Provider Information	OMB No. 1210-0110
Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ▶ **File as an attachment to Form 5500.**	**2020** **This Form is Open to Public Inspection.**

For calendar plan year 2020 or fiscal plan year beginning 10/01/2020 and ending 09/30/2021

A Name of plan
LEOPARDO COMPANIES, INC. 401(K) SAVINGS PLAN

B Three-digit plan number (PN) ▶ 003

C Plan sponsor's name as shown on line 2a of Form 5500
LEOPARDO COMPANIES, INC.

D Employer Identification Number (EIN)
36-3046570

Part I Service Provider Information (see instructions)

You must complete this Part, in accordance with the instructions, to report the information required for **each person** who received, directly or indirectly, $5,000 or more in total compensation (i.e., money or anything else of monetary value) in connection with services rendered to the plan or the person's position with the plan during the plan year. If a person received **only** eligible indirect compensation for which the plan received the required disclosures, you are required to answer line 1 but are not required to include that person when completing the remainder of this Part.

1 Information on Persons Receiving Only Eligible Indirect Compensation

a Check "Yes" or "No" to indicate whether you are excluding a person from the remainder of this Part because they received only eligible indirect compensation for which the plan received the required disclosures (see instructions for definitions and conditions).. . . . . [X] Yes [ ] No

b If you answered line 1a "Yes," enter the name and EIN or address of each person providing the required disclosures for the service providers who received only eligible indirect compensation. Complete as many entries as needed (see instructions).

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

JOHN HANCOCK RETIREMENT PLAN SERVIC

01-0233346

(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)

MERRILL LYNCH

33 WEST MONROE SUITE 2200
CHICAGO, IL 60642

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
27	INVEST. ADVISOR	53322	Yes [X] No [ ]	Yes [X] No [ ]	0	Yes [ ] No [X]

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

DOWELL GROUP LLP

36-4027344

(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	AUDITOR	29090	Yes [ ] No [X]	Yes [ ] No [ ]		Yes [ ] No [ ]

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

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

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

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

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

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

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

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

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

Part I Service Provider Information (continued)

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

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

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

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

Part II Service Providers Who Fail or Refuse to Provide Information

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

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

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

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

(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:

b EIN:

c Position:

d Address:

e Telephone:

Explanation:

a Name:

b EIN:

c Position:

d Address:

e Telephone:

Explanation:

a Name:

b EIN:

c Position:

d Address:

e Telephone:

Explanation:

a Name:

b EIN:

c Position:

d Address:

e Telephone:

Explanation:

a Name:

b EIN:

c Position:

d Address:

e Telephone:

Explanation:

SCHEDULE H (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Financial Information

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

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

OMB No. 1210-0110

2020

This Form is Open to Public Inspection

For calendar plan year 2020 or fiscal plan year beginning 10/01/2020 and ending 09/30/2021

A Name of plan
LEOPARDO COMPANIES, INC. 401(K) SAVINGS PLAN

B Three-digit plan number (PN) ▶ 003

C Plan sponsor's name as shown on line 2a of Form 5500
LEOPARDO COMPANIES, INC.

D Employer Identification Number (EIN)
36-3046570

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)		
(2) Participant contributions	1b(2)		60780
(3) Other	1b(3)		
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)	1884810	2111189
(2) U.S. Government securities	1c(2)		
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)		
(B) All other	1c(3)(B)		
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)		
(B) Common	1c(4)(B)		
(5) Partnership/joint venture interests	1c(5)		
(6) Real estate (other than employer real property)	1c(6)		
(7) Loans (other than to participants)	1c(7)		
(8) Participant loans	1c(8)	223169	274442
(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)	36629910	39483982
(14) Value of funds held in insurance company general account (unallocated contracts)	1c(14)		
(15) Other	1c(15)		

			(a) Beginning of Year	**(b)** End of Year
1d	Employer-related investments:			
	(1) Employer securities	1d(1)		
	(2) Employer real property	1d(2)		
e	Buildings and other property used in plan operation	1e		
f	Total assets (add all amounts in lines 1a through 1e)	1f	38737889	41930393
	Liabilities			
g	Benefit claims payable	1g	0	
h	Operating payables	1h	14015	0
i	Acquisition indebtedness	1i		
j	Other liabilities	1j	227	0
k	Total liabilities (add all amounts in lines 1g through1j)	1k	14242	0
	Net Assets			
l	Net assets (subtract line 1k from line 1f)	1l	38723647	41930393

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)		
	(B) Participants	2a(1)(B)	1876051	
	(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)		1876051
b	**Earnings on investments:**			
	(1) Interest:			
	(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)	217	
	(B) U.S. Government securities	2b(1)(B)		
	(C) Corporate debt instruments	2b(1)(C)		
	(D) Loans (other than to participants)	2b(1)(D)	10796	
	(E) Participant loans	2b(1)(E)		
	(F) Other	2b(1)(F)		
	(G) Total interest. Add lines **2b(1)(A)** through **(F)**	2b(1)(G)		11013
	(2) Dividends: **(A)** Preferred stock	2b(2)(A)		
	(B) Common stock	2b(2)(B)		
	(C) Registered investment company shares (e.g. mutual funds)	2b(2)(C)	2184350	
	(D) Total dividends. Add lines **2b(2)(A)**, **(B)**, and **(C)**	2b(2)(D)		2184350
	(3) Rents	2b(3)		
	(4) Net gain (loss) on sale of assets: **(A)** Aggregate proceeds	2b(4)(A)		
	(B) Aggregate carrying amount (see instructions)	2b(4)(B)		
	(C) Subtract line **2b(4)(B)** from line **2b(4)(A)** and enter result	2b(4)(C)		0
	(5) Unrealized appreciation (depreciation) of assets: **(A)** Real estate	2b(5)(A)		
	(B) Other	2b(5)(B)		
	(C) Total unrealized appreciation of assets. Add lines **2b(5)(A)** and **(B)**	2b(5)(C)		0

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts	2b(6)		
(7) Net investment gain (loss) from pooled separate accounts	2b(7)		
(8) Net investment gain (loss) from master trust investment accounts	2b(8)		
(9) Net investment gain (loss) from 103-12 investment entities	2b(9)		
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds)	2b(10)		5280068
c Other income	2c		61
d Total income. Add all **income** amounts in column (b) and enter total	2d		9351543
Expenses			
e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	6123061	
(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)		6123061
f Corrective distributions (see instructions)	2f		
g Certain deemed distributions of participant loans (see instructions)	2g		
h Interest expense	2h		
i Administrative expenses: **(1)** Professional fees	2i(1)		
(2) Contract administrator fees	2i(2)	21736	
(3) Investment advisory and management fees	2i(3)		
(4) Other	2i(4)		
(5) Total administrative expenses. Add lines **2i(1)** through **(4)**	2i(5)		21736
j Total expenses. Add all **expense** amounts in column (b) and enter total	2j		6144797
Net Income and Reconciliation			
k Net income (loss). Subtract line **2j** from line **2d**	2k		3206746
l Transfers of assets:			
(1) To this plan	2l(1)		
(2) From this plan	2l(2)		

Part III Accountant's Opinion

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

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

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

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

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

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

(1) Name: DOWELL GROUP LLP **(2)** EIN: 36-4027344

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

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

Part IV Compliance Questions

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

During the plan year:

		Yes	No	Amount
a Was there a failure to transmit to the plan any participant contributions within the time period described in 29 CFR 2510.3-102? Continue to answer "Yes" for any prior year failures until fully corrected. (See instructions and DOL's Voluntary Fiduciary Correction Program.)	4a	X		220551

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

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

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

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

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

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

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

SCHEDULE R (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Retirement Plan Information

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

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

OMB No. 1210-0110

2020

This Form is Open to Public Inspection.

For calendar plan year 2020 or fiscal plan year beginning 10/01/2020 and ending 09/30/2021

A Name of plan
LEOPARDO COMPANIES, INC. 401(K) SAVINGS PLAN

B Three-digit plan number (PN) ▶ 003

C Plan sponsor's name as shown on line 2a of Form 5500
LEOPARDO COMPANIES, INC.

D Employer Identification Number (EIN)
36-3046570

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): 01-0233346

Profit-sharing plans, ESOPs, and stock bonus plans, skip line 3.

3 Number of participants (living or deceased) whose benefits were distributed in a single sum, during the plan year **3**

Part II Funding Information (If the plan is not subject to the minimum funding requirements of section 412 of the Internal Revenue Code or ERISA section 302, skip this Part.)

4 Is the plan administrator making an election under Code section 412(d)(2) or ERISA section 302(d)(2)? ..... ☐ **Yes** ☐ **No** ☐ **N/A**

If the plan is a defined benefit plan, go to line 8.

5 If a waiver of the minimum funding standard for a prior year is being amortized in this plan year, see instructions and enter the date of the ruling letter granting the waiver. **Date:** Month _____ Day _____ Year _____

If you completed line 5, complete lines 3, 9, and 10 of Schedule MB and do not complete the remainder of this schedule.

6 **a** Enter the minimum required contribution for this plan year (include any prior year accumulated funding deficiency not waived) **6a**

b Enter the amount contributed by the employer to the plan for this plan year **6b**

c Subtract the amount in line 6b from the amount in line 6a. Enter the result (enter a minus sign to the left of a negative amount) **6c**

If you completed line 6c, skip lines 8 and 9.

7 Will the minimum funding amount reported on line 6c be met by the funding deadline? ..... ☐ **Yes** ☐ **No** ☐ **N/A**

8 If a change in actuarial cost method was made for this plan year pursuant to a revenue procedure or other authority providing automatic approval for the change or a class ruling letter, does the plan sponsor or plan administrator agree with the change? ..... ☐ **Yes** ☐ **No** ☐ **N/A**

Part III Amendments

9 If this is a defined benefit pension plan, were any amendments adopted during this plan year that increased or decreased the value of benefits? If yes, check the appropriate box. If no, check the "No" box. ..... ☐ **Increase** ☐ **Decrease** ☐ **Both** ☐ **No**

Part IV ESOPs (see instructions). If this is not a plan described under section 409(a) or 4975(e)(7) of the Internal Revenue Code, skip this Part.

10 Were unallocated employer securities or proceeds from the sale of unallocated securities used to repay any exempt loan? ..... ☐ **Yes** ☐ **No**

11 **a** Does the ESOP hold any preferred stock? ..... ☐ **Yes** ☐ **No**

b If the ESOP has an outstanding exempt loan with the employer as lender, is such loan part of a "back-to-back" loan? (See instructions for definition of "back-to-back" loan.) ..... ☐ **Yes** ☐ **No**

12 Does the ESOP hold any stock that is not readily tradable on an established securities market? ..... ☐ **Yes** ☐ **No**

Part V Additional Information for Multiemployer Defined Benefit Pension Plans

13 Enter the following information for each employer that contributed more than 5% of total contributions to the plan during the plan year (measured in dollars). See instructions. *Complete as many entries as needed to report all applicable employers.*

a Name of contributing employer

b EIN **c** Dollar amount contributed by employer

d Date collective bargaining agreement expires *(If employer contributes under more than one collective bargaining agreement, check box* ☐ *and see instructions regarding required attachment. Otherwise, enter the applicable date.)* Month _____ Day _____ Year _____

e Contribution rate information *(If more than one rate applies, check this box* ☐ *and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify):

---

a Name of contributing employer

b EIN **c** Dollar amount contributed by employer

d Date collective bargaining agreement expires *(If employer contributes under more than one collective bargaining agreement, check box* ☐ *and see instructions regarding required attachment. Otherwise, enter the applicable date.)* Month _____ Day _____ Year _____

e Contribution rate information *(If more than one rate applies, check this box* ☐ *and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

---

a Name of contributing employer

b EIN **c** Dollar amount contributed by employer

d Date collective bargaining agreement expires *(If employer contributes under more than one collective bargaining agreement, check box* ☐ *and see instructions regarding required attachment. Otherwise, enter the applicable date.)* Month _____ Day _____ Year _____

e Contribution rate information *(If more than one rate applies, check this box* ☐ *and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

---

a Name of contributing employer

b EIN **c** Dollar amount contributed by employer

d Date collective bargaining agreement expires *(If employer contributes under more than one collective bargaining agreement, check box* ☐ *and see instructions regarding required attachment. Otherwise, enter the applicable date.)* Month _____ Day _____ Year _____

e Contribution rate information *(If more than one rate applies, check this box* ☐ *and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

---

a Name of contributing employer

b EIN **c** Dollar amount contributed by employer

d Date collective bargaining agreement expires *(If employer contributes under more than one collective bargaining agreement, check box* ☐ *and see instructions regarding required attachment. Otherwise, enter the applicable date.)* Month _____ Day _____ Year _____

e Contribution rate information *(If more than one rate applies, check this box* ☐ *and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

---

a Name of contributing employer

b EIN **c** Dollar amount contributed by employer

d Date collective bargaining agreement expires *(If employer contributes under more than one collective bargaining agreement, check box* ☐ *and see instructions regarding required attachment. Otherwise, enter the applicable date.)* Month _____ Day _____ Year _____

e Contribution rate information *(If more than one rate applies, check this box* ☐ *and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

14 Enter the number of deferred vested and retired participants (inactive participants), as of the beginning of the plan year, whose contributing employer is no longer making contributions to the plan for:

a The current plan year. Check the box to indicate the counting method used to determine the number of inactive participants: ☐ last contributing employer ☐ alternative ☐ reasonable approximation (see instructions for required attachment)	**14a**	
b The plan year immediately preceding the current plan year. ☐ Check the box if the number reported is a change from what was previously reported (see instructions for required attachment)	**14b**	
c The second preceding plan year. ☐ Check the box if the number reported is a change from what was previously reported (see instructions for required attachment)	**14c**	

15 Enter the ratio of the number of participants under the plan on whose behalf no employer had an obligation to make an employer contribution during the current plan year to:

a The corresponding number for the plan year immediately preceding the current plan year	**15a**	
b The corresponding number for the second preceding plan year	**15b**	

16 Information with respect to any employers who withdrew from the plan during the preceding plan year:

a Enter the number of employers who withdrew during the preceding plan year	**16a**	
b If line 16a is greater than 0, enter the aggregate amount of withdrawal liability assessed or estimated to be assessed against such withdrawn employers	**16b**	

17 If assets and liabilities from another plan have been transferred to or merged with this plan during the plan year, check box and see instructions regarding supplemental information to be included as an attachment. ☐

Part VI Additional Information for Single-Employer and Multiemployer Defined Benefit Pension Plans

18 If any liabilities to participants or their beneficiaries under the plan as of the end of the plan year consist (in whole or in part) of liabilities to such participants and beneficiaries under two or more pension plans as of immediately before such plan year, check box and see instructions regarding supplemental information to be included as an attachment. ☐

19 If the total number of participants is 1,000 or more, complete lines (a) through (c)

a Enter the percentage of plan assets held as:
Stock: _____% Investment-Grade Debt: _____% High-Yield Debt: _____% Real Estate: _____% Other: _____%

b Provide the average duration of the combined investment-grade and high-yield debt:
☐ 0-3 years ☐ 3-6 years ☐ 6-9 years ☐ 9-12 years ☐ 12-15 years ☐ 15-18 years ☐ 18-21 years ☐ 21 years or more

c What duration measure was used to calculate line 19(b)?
☐ Effective duration ☐ Macaulay duration ☐ Modified duration ☐ Other (specify):

20 **PBGC missed contribution reporting requirements.** If this is a multiemployer plan or a single-employer plan that is not covered by PBGC, skip line 20.

a Is the amount of unpaid minimum required contributions for all years from Schedule SB (Form 5500) line 40 greater than zero? ☐ Yes ☐ No

b If line 20a is "Yes," has PBGC been notified as required by ERISA sections 4043(c)(5) and/or 303(k)(4)? Check the applicable box:

☐ Yes.

☐ No. Reporting was waived under 29 CFR 4043.25(c)(2) because contributions equal to or exceeding the unpaid minimum required contribution were made by the 30th day after the due date.

☐ No. The 30-day period referenced in 29 CFR 4043.25(c)(2) has not yet ended, and the sponsor intends to make a contribution equal to or exceeding the unpaid minimum required contribution by the 30th day after the due date.

☐ No. Other. Provide explanation_____

Leopardo Companies, Inc.
401(k) Savings Plan

Financial Statements and
Independent Auditors' Report

September 30, 2021 and 2020

Dowell Group
CPAs & Advisors

CONTENTS

INDEPENDENT AUDITORS' REPORT	1 - 2
FINANCIAL STATEMENTS	
Statements of Net Assets Available for Benefits	3
Statement of Changes in Net Assets Available for Benefits	4
Notes to Financial Statements	5 - 9
SUPPLEMENTAL INFORMATION	
Schedule of Assets Held at Year End	10
Schedule of Delinquent Participant Contributions	11

INDEPENDENT AUDITORS' REPORT

Management Committee
Leopardo Companies, Inc. 401(k) Savings Plan

We were engaged to audit the accompanying financial statements of the Leopardo Companies, Inc. 401(k) Savings Plan, which comprise the statements of net assets available for benefits as of September 30, 2021 and 2020, and the related statement of changes in net assets available for benefits for the year ended September 30, 2021, and the related notes to the financial statements.

Management's Responsibility for the Financial Statements

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

Auditors' Responsibility

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

Basis for Disclaimer of Opinion

As permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974, the plan administrator instructed us not to perform, and we did not perform, any auditing procedures with respect to the information summarized in Note C, which was certified by John Hancock Trust Company LLC, the trustee/custodian of the Plan, except for comparing such information with the related information in the financial statements and supplemental information. We have been informed by the plan administrator that the trustee/custodian holds the Plan's investment assets and executes investment transactions. The plan administrator has obtained a certification from the trustee/custodian as of September 30, 2021 and 2020, and for the year ended September 30, 2021, that the information provided to the plan administrator by the trustee/custodian is complete and accurate.

Disclaimer of Opinion

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

675 N. North Court | Suite 450 | Palatine, IL 60067 | (847) 934.0300 | www.DowellCPA.com

Other Matter

The supplemental schedules of assets held at year end and delinquent participant contributions as of September 30, 2021 are required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974 and are presented for the purpose of additional analysis and are not a required part of the financial statements. Because of the significance of the matter described in the Basis for Disclaimer of Opinion paragraph, we do not express an opinion on 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 custodian, 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.

Dowell Group LLP

Palatine, Illinois
June 29, 2022

LEOPARDO COMPANIES, INC. 401(K) SAVINGS PLAN
STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS

September 30, 2021 and 2020

	2021	2020
Assets		
Investments (at fair value)		
Investments in Registered Investment Companies	$ 41,595,171	$ 38,514,720
Receivables		
Employee Contributions	60,780	-
Notes Receivable from Participants	274,442	223,169
Total Assets	41,930,393	38,737,889
Liabilities		
Accrued Expenses	-	14,015
Payable to Participants	-	227
Total Liabilities	-	14,242
Net Assets Available for Benefits	$ 41,930,393	$ 38,723,647

See accompanying notes.

LEOPARDO COMPANIES, INC. 401(K) SAVINGS PLAN
STATEMENT OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS

Year Ended September 30, 2021

	2021
Additions	
Additions to Net Assets Attributed to:	
Investment Income:	
Net Appreciation in Fair Value of Investments	$ 5,280,068
Dividends and Interest	2,184,628
Interest Income on Notes Receivable From Participants	10,796
	7,475,492
Other Income	-
Contributions:	
Rollover	-
Participant	1,876,051
Total Additions	9,351,543
Deductions	
Deductions From Net Assets Attributed to:	
Benefits Paid to Participants	6,123,061
Plan administrative Expenses	21,736
Corrective distributions	-
Total Deductions	6,144,797
Net Increase	3,206,746
Net Assets Available for Benefits	
Beginning of Year	38,723,647
End of Year	$ 41,930,393

See accompanying notes.

LEOPARDO COMPANIES, INC. 401(K) SAVINGS PLAN
NOTES TO FINANCIAL STATEMENTS

NOTE A – DESCRIPTION OF PLAN

The following description of the Leopardo Companies, Inc. 401(k) Savings Plan (the Plan) provides only general information. Participants should refer to the Plan Document and Adoption Agreement for a more complete description of the Plan's provisions.

General. The Plan is a defined contribution plan covering all full time employees of Leopardo Companies, Inc. (the Company) who are 18 or older. Employees are eligible to participate in the Plan on the first of the month following employment. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA). The Plan's management committee is responsible for oversight of the Plan and determining the appropriateness of the Plan's investment offerings.

Contributions. Participants may contribute up to 75% of eligible compensation (as defined) to the Plan, through regular payroll deductions, an amount subject to limitations imposed by the Internal Revenue Service. Participants who have attained age 50 before the end of the calendar year are eligible to make catch-up contributions. Participants may also rollover amounts representing distributions from other qualified employee benefit plans. Participants direct the investment of their contributions into various investment options offered by the Plan. For employees hired after February 14, 2017, the Plan includes an auto-enrollment provision whereby all newly eligible employees are automatically enrolled in the Plan unless they affirmatively elect not to participate in the plan. Automatically enrolled participants have their deferral rate set at 3 percent of eligible compensation and their contributions invested in a designated balanced fund until changed by the participant. A participant may also elect a different deferral percentage. The Plan also provides for a discretionary profit sharing contribution that can be made by the Company. The Company's contribution was $0 for the year ended September 30, 2021.

Participant Accounts. Each participant's account is credited with the participant's contribution and an allocation of Plan earnings, and charged with an allocation of administrative expenses. Allocations are based on participant earnings or account balances, as defined. The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested account. Profit sharing contributions, if any, are allocated based on the proportion that an employee's compensation bears to the compensation of all eligible participants for the plan year.

Vesting. Participants are immediately fully vested in their contributions plus actual earnings thereon. Vesting in the Company's contribution portion of their accounts is based on years of service. A participnat is 100% vested after six years of credited service.

Notes Receivable From Participants. Participants may borrow from their fund accounts a minimum of $1,000 up to a maximum equal to the lesser of $50,000, or 50 percent of their account balance. The loans are secured by the balance in the participant's account and bear interest at rates that range from 3.50 percent to 6.50 percent, which are commensurate with local prevailing rates as determined quarterly by the Plan Administrator. Principal and interest is paid ratably through payroll deductions.

Payment of Benefits. On termination of service, a participant may receive a single lump sum payment equal to the value of his or her account balance or periodic payments as defined in the Plan document In-service distributions upon reaching age 59 1/2 are also permitted by the Plan.

Forfeited Accounts. At September 30, 2021 and 2020 forfeited nonvested accounts totaled approximately $180,000 and $249,000 respectively. Prior to October 1, 2020 forfeited accounts were re-allocated to participant balances after a five year break in service. . Effective October 1, 2020 forfietures are re-allocated after a five year break in service or distribution of the vested benefit whichever ocurs first. Amounts allocated to participant accounts for 2021 were $175,000.

NOTE B – SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

Basis of Accounting

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

Use of Estimates

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

Investment Valuation and Income Recognition

Investments are reported at fair value. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. The Plan's management determines the Plan's valuation policy utilizing information provided by the investment advisor and the custodian.

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) includes the Plan's gains and losses on investments bought and sold as well as held during the year.

Corrective distributions

Amounts payable to participants in the subsequent year as required by IRS regulations is recorded as a liability at year end. There were no excess contributions or corresponding corrective distributions for the year ended September 30, 2021.

Notes Receivable From Participants

Notes receivable from participants are measured at their unpaid principal balance plus any accrued but unpaid interest. No allowance for credit losses is recorded. Delinquent notes receivable from participants are recorded as a distribution based upon the terms of the plan document.

Payment of Benefits

Benefits are recorded when paid.

Operating Expenses

Certain expenses of maintaining the Plan are paid by the Company and are excluded from these financial statements.

NOTE C – INVESTMENTS

All investment information disclosed in the accompanying financial statements and supplemental information, including investments held and notes receivable from participants at September 30, 2021 and 2020, and net appreciation in fair value of investments and interest and dividends for the year ended September 30, 2021, was obtained or derived from information supplied to the Plan administrator and certified as complete and accurate by John Hancock Trust Company LLC, the trustee/custodian in accordance with 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974.

NOTE D – FAIR VALUE MEASUREMENTS

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

Level 1:	Inputs to the valuation methodology are unadjusted quoted prices for identical assets or liabilities in active markets that the plan has the ability to access.
Level 2:	Inputs to the valuation methodology include: - quoted prices for similar assets or liabilities in active markets; - quoted prices for identical or similar assets or liabilities in inactive markets; - inputs other than quoted prices that are observable for the asset or liability; - inputs that are derived principally from or corroborated by observable market data by correlation or other means. If the asset or liability has a specified (contractual) term, the level 2 input must be observable for substantially the full term of the asset or liability.
Level 3:	Inputs to the valuation methodology are unobservable and significant to the fair value measurement.

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

Following is a description of the valuation methodology used for assets measured at fair value. There have been no changes in the methodologies used at September 30, 2021 and 2020.

Mutual funds: Valued at the daily closing price as reported by the fund. Mutual funds held by the Plan are open-ended funds that are registered with the SEC. These funds are required to publish their daily net asset value (NAV) and to transact at that price. The mutual funds held by the plan are deemed actively traded.

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

The following table sets forth by level, within the fair value hierarchy, the Plan's fair value measurements at September 30, 2021 and 2020:

	2021	2020
Level 1		
Mutual Funds:	$ 41,595,171	$ 38,514,720

NOTE E – RELATED-PARTY AND PARTY IN INTEREST TRANSACTIONS

Certain Plan investments are shares of mutual funds which are purchased and sold at the direction of John Hancock Trust Company LLC (John Hancock). John Hancock is the trustee/custodian as defined by the Plan, and therefore, these transactions qualify as party-in-interest transactions. Administrative fees paid to John Hancock were $21,742 for the year ended September 30, 2021.

John Hancock receives revenue from mutual fund service providers. This revenue is used to offset certain amounts owed to John Hancock for administrative services to the Plan.

NOTE F - PLAN TERMINATION

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

NOTE G – TAX STATUS

The volume submitter document used by the Plan obtained its latest determination letter on March 31, 2014, in which the Internal Revenue Service stated that the document, as then designed, was in compliance with the applicable requirements of the Internal Revenue Code (IRC). The document has been amended since receiving the determination letter. However, the Plan Administrator believes the document and Plan is currently designed and being operated in compliance with the applicable requirements of the IRC.

Accounting principles generally accepted in the United States of America require the Plan Administrator to evaluate tax positions taken by the Plan and recognize a tax liability for any uncertain position that more likely than not would not be sustained upon examination by the IRS. The Plan is subject to routine audits by tax authorities; however, there are currently no audits for any tax periods in progress.

NOTE H - RISKS AND UNCERTAINTIES

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

NOTE I - MERGER

During 2020, the Board of Directors of Leopardo Companies, Inc. approved the merger of the Leopardo Companies, Inc. Profit Sharing Plan & Trust into the Plan effective September 18, 2020. As a result, all investments were transferred from the Profit Sharing Plan into the Plan on that date. The merger did not impact participant benefits as the provisions of the Profit Sharing Plan were incorporated in the 401(k) Plan.

NOTE J - PROHIBITED TRANSACTIONS

The Plan Sponsor failed to deposit participant contributions within the required time frame in previous years. The United States Department of Labor (DOL) considers late deposits to be prohibited transactions as disclosed in the accompanying supplemental information.

NOTE K - SUBSEQUENT EVENTS

Management has evaluated subsequent events through June 29, 2022, the date these financial statements were available to be issued. Other than the event below, management has determined no events or transactions have occurred subsequent to the balance sheet date that require disclosure in the financial statements.

SUPPLEMENTAL INFORMATION

LEOPARDO COMPANIES, INC. 401(k) SAVINGS PLAN
SCHEDULE OF ASSETS HELD AT YEAR END
September 30, 2021

Schedule H, line 4i
FEIN: 36-3046570
Plan Number: 003

(a)	(b) Identity of Issuer or Borrower	(c) Description of Investment or Rate of Interest	(d) Cost	(e) Current Value
	Registered investment companies			
*	John Hancock Trust Company LLC	Fidelity Gov Money Market	**	$ 2,111,188
*	John Hancock Trust Company LLC	Fidelity Adv High Inc	**	91,755
*	John Hancock Trust Company LLC	Pimco Income A	**	514,141
*	John Hancock Trust Company LLC	PGIM Total Return	**	114,800
*	John Hancock Trust Company LLC	TRP Retire 2005 Adv	**	115,439
*	John Hancock Trust Company LLC	TRP Retire 2010 Adv	**	376,853
*	John Hancock Trust Company LLC	TRP Retire 2015 Adv	**	1,130,161
*	John Hancock Trust Company LLC	TRP Retire 2020 Adv	**	7,664,276
*	John Hancock Trust Company LLC	TRP Retire 2025 Adv	**	7,250,276
*	John Hancock Trust Company LLC	TRP Retire 2030 Adv	**	4,807,855
*	John Hancock Trust Company LLC	TRP Retire 2035 Adv	**	4,020,678
*	John Hancock Trust Company LLC	TRP Retire 2040 Adv	**	2,342,373
*	John Hancock Trust Company LLC	TRP Retire 2045 Adv	**	3,825,352
*	John Hancock Trust Company LLC	TRP Retire 2050 Adv	**	1,484,165
*	John Hancock Trust Company LLC	TRP Retire 2055 Adv	**	875,197
*	John Hancock Trust Company LLC	TRP Retire 2060 Adv	**	361,074
*	John Hancock Trust Company LLC	TRP Retire 2065 Adv	**	56
*	John Hancock Trust Company LLC	Col Contrarian Core A	**	414,495
*	John Hancock Trust Company LLC	BNY Mellon S&P 500 Index	**	1,865,715
*	John Hancock Trust Company LLC	JP Morgan Equity Income	**	112,517
*	John Hancock Trust Company LLC	JH Dscpl Val Mdcp A	**	188,807
*	John Hancock Trust Company LLC	JP Morgan SMID Cap Equity	**	61,106
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*	John Hancock Trust Company LLC	Principal SmallCap Fund R5	**	56,129
*	John Hancock Trust Company LLC	Virtus SC Sustainable Gr Inst	**	103,474
*	John Hancock Trust Company LLC	Wells Fargo Spec SC Val Inst	**	261,458
*	John Hancock Trust Company LLC	MFS International Growth R6	**	336,723
*	John Hancock Trust Company LLC	Fidelity Intl Index P	**	403,788
*	John Hancock Trust Company LLC	Invesco Developing Markets	**	69,144
*	John Hancock Trust Company LLC	JP Morgan US Govt MMkt	**	1
*	John Hancock Trust Company LLC	Metlife SV Series 25053	**	245,418
				41,595,171
*	Participant loans	3.50% - 6.50%	-0-	274,442
				$ 41,869,613

* Represents a party-in-interest.
** Cost information omitted with respect to participant or beneficiary directed investments.

LEOPARDO COMPANIES, INC. 401(k) SAVINGS PLAN
SCHEDULE OF DELINQUENT PARTICIPANT CONTRIBUTIONS
September 30, 2021

Schedule H, Line 4a
FEIN: 36-3046570
Plan Number: 003

Participant Contributions Transferred Late to Plan:	Total that constitute non-exempt prohibited transactions			Total fully corrected under VFCP and PTE 2002-51
Check here if late participant loan repayments are included - ☒	Contributions not corrected	Contributions corrected outside VFCP	Contributions pending correction in VFCP	
	220,551			

Leopardo Companies, Inc.
401(k) Savings Plan

Financial Statements and
Independent Auditors' Report

September 30, 2021 and 2020

Dowell Group
CPAs & Advisors

CONTENTS

INDEPENDENT AUDITORS' REPORT	1 - 2
FINANCIAL STATEMENTS	
Statements of Net Assets Available for Benefits	3
Statement of Changes in Net Assets Available for Benefits	4
Notes to Financial Statements	5 - 9
SUPPLEMENTAL INFORMATION	
Schedule of Assets Held at Year End	10
Schedule of Delinquent Participant Contributions	11

INDEPENDENT AUDITORS' REPORT

Management Committee
Leopardo Companies, Inc. 401(k) Savings Plan

We were engaged to audit the accompanying financial statements of the Leopardo Companies, Inc. 401(k) Savings Plan, which comprise the statements of net assets available for benefits as of September 30, 2021 and 2020, and the related statement of changes in net assets available for benefits for the year ended September 30, 2021, and the related notes to the financial statements.

Management's Responsibility for the Financial Statements

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

Auditors' Responsibility

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

Basis for Disclaimer of Opinion

As permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974, the plan administrator instructed us not to perform, and we did not perform, any auditing procedures with respect to the information summarized in Note C, which was certified by John Hancock Trust Company LLC, the trustee/custodian of the Plan, except for comparing such information with the related information in the financial statements and supplemental information. We have been informed by the plan administrator that the trustee/custodian holds the Plan's investment assets and executes investment transactions. The plan administrator has obtained a certification from the trustee/custodian as of September 30, 2021 and 2020, and for the year ended September 30, 2021, that the information provided to the plan administrator by the trustee/custodian is complete and accurate.

Disclaimer of Opinion

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

675 N. North Court | Suite 450 | Palatine, IL 60067 | (847) 934.0300 | www.DowellCPA.com

Other Matter

The supplemental schedules of assets held at year end and delinquent participant contributions as of September 30, 2021 are required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974 and are presented for the purpose of additional analysis and are not a required part of the financial statements. Because of the significance of the matter described in the Basis for Disclaimer of Opinion paragraph, we do not express an opinion on 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 custodian, 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.

Dowell Group LLP

Palatine, Illinois
June 29, 2022

LEOPARDO COMPANIES, INC. 401(K) SAVINGS PLAN
STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS

September 30, 2021 and 2020

	2021	2020
Assets		
Investments (at fair value)		
Investments in Registered Investment Companies	$ 41,595,171	$ 38,514,720
Receivables		
Employee Contributions	60,780	-
Notes Receivable from Participants	274,442	223,169
Total Assets	41,930,393	38,737,889
Liabilities		
Accrued Expenses	-	14,015
Payable to Participants	-	227
Total Liabilities	-	14,242
Net Assets Available for Benefits	$ 41,930,393	$ 38,723,647

See accompanying notes.

LEOPARDO COMPANIES, INC. 401(K) SAVINGS PLAN
STATEMENT OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS

Year Ended September 30, 2021

	2021
Additions	
Additions to Net Assets Attributed to:	
Investment Income:	
Net Appreciation in Fair Value of Investments	$ 5,280,068
Dividends and Interest	2,184,628
Interest Income on Notes Receivable From Participants	10,796
	7,475,492
Other Income	-
Contributions:	
Rollover	-
Participant	1,876,051
Total Additions	9,351,543
Deductions	
Deductions From Net Assets Attributed to:	
Benefits Paid to Participants	6,123,061
Plan administrative Expenses	21,736
Corrective distributions	-
Total Deductions	6,144,797
Net Increase	3,206,746
Net Assets Available for Benefits	
Beginning of Year	38,723,647
End of Year	$ 41,930,393

See accompanying notes.

LEOPARDO COMPANIES, INC. 401(K) SAVINGS PLAN
NOTES TO FINANCIAL STATEMENTS

NOTE A – DESCRIPTION OF PLAN

The following description of the Leopardo Companies, Inc. 401(k) Savings Plan (the Plan) provides only general information. Participants should refer to the Plan Document and Adoption Agreement for a more complete description of the Plan's provisions.

General. The Plan is a defined contribution plan covering all full time employees of Leopardo Companies, Inc. (the Company) who are 18 or older. Employees are eligible to participate in the Plan on the first of the month following employment. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA). The Plan's management committee is responsible for oversight of the Plan and determining the appropriateness of the Plan's investment offerings.

Contributions. Participants may contribute up to 75% of eligible compensation (as defined) to the Plan, through regular payroll deductions, an amount subject to limitations imposed by the Internal Revenue Service. Participants who have attained age 50 before the end of the calendar year are eligible to make catch-up contributions. Participants may also rollover amounts representing distributions from other qualified employee benefit plans. Participants direct the investment of their contributions into various investment options offered by the Plan. For employees hired after February 14, 2017, the Plan includes an auto-enrollment provision whereby all newly eligible employees are automatically enrolled in the Plan unless they affirmatively elect not to participate in the plan. Automatically enrolled participants have their deferral rate set at 3 percent of eligible compensation and their contributions invested in a designated balanced fund until changed by the participant. A participant may also elect a different deferral percentage. The Plan also provides for a discretionary profit sharing contribution that can be made by the Company. The Company's contribution was $0 for the year ended September 30, 2021.

Participant Accounts. Each participant's account is credited with the participant's contribution and an allocation of Plan earnings, and charged with an allocation of administrative expenses. Allocations are based on participant earnings or account balances, as defined. The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested account. Profit sharing contributions, if any, are allocated based on the proportion that an employee's compensation bears to the compensation of all eligible participants for the plan year.

Vesting. Participants are immediately fully vested in their contributions plus actual earnings thereon. Vesting in the Company's contribution portion of their accounts is based on years of service. A participnat is 100% vested after six years of credited service.

Notes Receivable From Participants. Participants may borrow from their fund accounts a minimum of $1,000 up to a maximum equal to the lesser of $50,000, or 50 percent of their account balance. The loans are secured by the balance in the participant's account and bear interest at rates that range from 3.50 percent to 6.50 percent, which are commensurate with local prevailing rates as determined quarterly by the Plan Administrator. Principal and interest is paid ratably through payroll deductions.

Payment of Benefits. On termination of service, a participant may receive a single lump sum payment equal to the value of his or her account balance or periodic payments as defined in the Plan document In-service distributions upon reaching age 59 1/2 are also permitted by the Plan.

Forfeited Accounts. At September 30, 2021 and 2020 forfeited nonvested accounts totaled approximately $180,000 and $249,000 respectively. Prior to October 1, 2020 forfeited accounts were re-allocated to participant balances after a five year break in service. . Effective October 1, 2020 forfietures are re-allocated after a five year break in service or distribution of the vested benefit whichever ocurs first. Amounts allocated to participant accounts for 2021 were $175,000.

NOTE B – SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

Basis of Accounting

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

Use of Estimates

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

Investment Valuation and Income Recognition

Investments are reported at fair value. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. The Plan's management determines the Plan's valuation policy utilizing information provided by the investment advisor and the custodian.

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) includes the Plan's gains and losses on investments bought and sold as well as held during the year.

Corrective distributions

Amounts payable to participants in the subsequent year as required by IRS regulations is recorded as a liability at year end. There were no excess contributions or corresponding corrective distributions for the year ended September 30, 2021.

Notes Receivable From Participants

Notes receivable from participants are measured at their unpaid principal balance plus any accrued but unpaid interest. No allowance for credit losses is recorded. Delinquent notes receivable from participants are recorded as a distribution based upon the terms of the plan document.

Payment of Benefits

Benefits are recorded when paid.

Operating Expenses

Certain expenses of maintaining the Plan are paid by the Company and are excluded from these financial statements.

NOTE C – INVESTMENTS

All investment information disclosed in the accompanying financial statements and supplemental information, including investments held and notes receivable from participants at September 30, 2021 and 2020, and net appreciation in fair value of investments and interest and dividends for the year ended September 30, 2021, was obtained or derived from information supplied to the Plan administrator and certified as complete and accurate by John Hancock Trust Company LLC, the trustee/custodian in accordance with 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974.

NOTE D – FAIR VALUE MEASUREMENTS

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

Level 1:	Inputs to the valuation methodology are unadjusted quoted prices for identical assets or liabilities in active markets that the plan has the ability to access.
Level 2:	Inputs to the valuation methodology include: - quoted prices for similar assets or liabilities in active markets; - quoted prices for identical or similar assets or liabilities in inactive markets; - inputs other than quoted prices that are observable for the asset or liability; - inputs that are derived principally from or corroborated by observable market data by correlation or other means. If the asset or liability has a specified (contractual) term, the level 2 input must be observable for substantially the full term of the asset or liability.
Level 3:	Inputs to the valuation methodology are unobservable and significant to the fair value measurement.

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

Following is a description of the valuation methodology used for assets measured at fair value. There have been no changes in the methodologies used at September 30, 2021 and 2020.

Mutual funds: Valued at the daily closing price as reported by the fund. Mutual funds held by the Plan are open-ended funds that are registered with the SEC. These funds are required to publish their daily net asset value (NAV) and to transact at that price. The mutual funds held by the plan are deemed actively traded.

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

The following table sets forth by level, within the fair value hierarchy, the Plan's fair value measurements at September 30, 2021 and 2020:

	2021	2020
Level 1		
Mutual Funds:	$ 41,595,171	$ 38,514,720

NOTE E – RELATED-PARTY AND PARTY IN INTEREST TRANSACTIONS

Certain Plan investments are shares of mutual funds which are purchased and sold at the direction of John Hancock Trust Company LLC (John Hancock). John Hancock is the trustee/custodian as defined by the Plan, and therefore, these transactions qualify as party-in-interest transactions. Administrative fees paid to John Hancock were $21,742 for the year ended September 30, 2021.

John Hancock receives revenue from mutual fund service providers. This revenue is used to offset certain amounts owed to John Hancock for administrative services to the Plan.

NOTE F - PLAN TERMINATION

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

NOTE G – TAX STATUS

The volume submitter document used by the Plan obtained its latest determination letter on March 31, 2014, in which the Internal Revenue Service stated that the document, as then designed, was in compliance with the applicable requirements of the Internal Revenue Code (IRC). The document has been amended since receiving the determination letter. However, the Plan Administrator believes the document and Plan is currently designed and being operated in compliance with the applicable requirements of the IRC.

Accounting principles generally accepted in the United States of America require the Plan Administrator to evaluate tax positions taken by the Plan and recognize a tax liability for any uncertain position that more likely than not would not be sustained upon examination by the IRS. The Plan is subject to routine audits by tax authorities; however, there are currently no audits for any tax periods in progress.

NOTE H - RISKS AND UNCERTAINTIES

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

NOTE I - MERGER

During 2020, the Board of Directors of Leopardo Companies, Inc. approved the merger of the Leopardo Companies, Inc. Profit Sharing Plan & Trust into the Plan effective September 18, 2020. As a result, all investments were transferred from the Profit Sharing Plan into the Plan on that date. The merger did not impact participant benefits as the provisions of the Profit Sharing Plan were incorporated in the 401(k) Plan.

NOTE J - PROHIBITED TRANSACTIONS

The Plan Sponsor failed to deposit participant contributions within the required time frame in previous years. The United States Department of Labor (DOL) considers late deposits to be prohibited transactions as disclosed in the accompanying supplemental information.

NOTE K - SUBSEQUENT EVENTS

Management has evaluated subsequent events through June 29, 2022, the date these financial statements were available to be issued. Other than the event below, management has determined no events or transactions have occurred subsequent to the balance sheet date that require disclosure in the financial statements.

SUPPLEMENTAL INFORMATION

LEOPARDO COMPANIES, INC. 401(k) SAVINGS PLAN
SCHEDULE OF ASSETS HELD AT YEAR END
September 30, 2021

Schedule H, line 4i
FEIN: 36-3046570
Plan Number: 003

(a)	(b) Identity of Issuer or Borrower	(c) Description of Investment or Rate of Interest	(d) Cost	(e) Current Value
	Registered investment companies			
*	John Hancock Trust Company LLC	Fidelity Gov Money Market	**	$ 2,111,188
*	John Hancock Trust Company LLC	Fidelity Adv High Inc	**	91,755
*	John Hancock Trust Company LLC	Pimco Income A	**	514,141
*	John Hancock Trust Company LLC	PGIM Total Return	**	114,800
*	John Hancock Trust Company LLC	TRP Retire 2005 Adv	**	115,439
*	John Hancock Trust Company LLC	TRP Retire 2010 Adv	**	376,853
*	John Hancock Trust Company LLC	TRP Retire 2015 Adv	**	1,130,161
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* Represents a party-in-interest.
** Cost information omitted with respect to participant or beneficiary directed investments.

LEOPARDO COMPANIES, INC. 401(k) SAVINGS PLAN
SCHEDULE OF DELINQUENT PARTICIPANT CONTRIBUTIONS
September 30, 2021

Schedule H, Line 4a
FEIN: 36-3046570
Plan Number: 003

Participant Contributions Transferred Late to Plan:	Total that constitute non-exempt prohibited transactions			Total fully corrected under VFCP and PTE 2002-51
Check here if late participant loan repayments are included - ☒	Contributions not corrected	Contributions corrected outside VFCP	Contributions pending correction in VFCP	
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Leopardo Companies, Inc.
401(k) Savings Plan

Financial Statements and
Independent Auditors' Report

September 30, 2021 and 2020

Dowell Group
CPAs & Advisors

CONTENTS

INDEPENDENT AUDITORS' REPORT	1 - 2
FINANCIAL STATEMENTS	
Statements of Net Assets Available for Benefits	3
Statement of Changes in Net Assets Available for Benefits	4
Notes to Financial Statements	5 - 9
SUPPLEMENTAL INFORMATION	
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INDEPENDENT AUDITORS' REPORT

Management Committee
Leopardo Companies, Inc. 401(k) Savings Plan

We were engaged to audit the accompanying financial statements of the Leopardo Companies, Inc. 401(k) Savings Plan, which comprise the statements of net assets available for benefits as of September 30, 2021 and 2020, and the related statement of changes in net assets available for benefits for the year ended September 30, 2021, and the related notes to the financial statements.

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Auditors' Responsibility

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

Basis for Disclaimer of Opinion

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Disclaimer of Opinion

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Dowell Group LLP

Palatine, Illinois
June 29, 2022

LEOPARDO COMPANIES, INC. 401(K) SAVINGS PLAN
STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS

September 30, 2021 and 2020

	2021	2020
Assets		
Investments (at fair value)		
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LEOPARDO COMPANIES, INC. 401(K) SAVINGS PLAN
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Net Assets Available for Benefits	
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LEOPARDO COMPANIES, INC. 401(K) SAVINGS PLAN
NOTES TO FINANCIAL STATEMENTS

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Vesting. Participants are immediately fully vested in their contributions plus actual earnings thereon. Vesting in the Company's contribution portion of their accounts is based on years of service. A participnat is 100% vested after six years of credited service.

Notes Receivable From Participants. Participants may borrow from their fund accounts a minimum of $1,000 up to a maximum equal to the lesser of $50,000, or 50 percent of their account balance. The loans are secured by the balance in the participant's account and bear interest at rates that range from 3.50 percent to 6.50 percent, which are commensurate with local prevailing rates as determined quarterly by the Plan Administrator. Principal and interest is paid ratably through payroll deductions.

Payment of Benefits. On termination of service, a participant may receive a single lump sum payment equal to the value of his or her account balance or periodic payments as defined in the Plan document In-service distributions upon reaching age 59 1/2 are also permitted by the Plan.

Forfeited Accounts. At September 30, 2021 and 2020 forfeited nonvested accounts totaled approximately $180,000 and $249,000 respectively. Prior to October 1, 2020 forfeited accounts were re-allocated to participant balances after a five year break in service. . Effective October 1, 2020 forfietures are re-allocated after a five year break in service or distribution of the vested benefit whichever ocurs first. Amounts allocated to participant accounts for 2021 were $175,000.

NOTE B – SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

Basis of Accounting

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

Use of Estimates

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

Investment Valuation and Income Recognition

Investments are reported at fair value. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. The Plan's management determines the Plan's valuation policy utilizing information provided by the investment advisor and the custodian.

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) includes the Plan's gains and losses on investments bought and sold as well as held during the year.

Corrective distributions

Amounts payable to participants in the subsequent year as required by IRS regulations is recorded as a liability at year end. There were no excess contributions or corresponding corrective distributions for the year ended September 30, 2021.

Notes Receivable From Participants

Notes receivable from participants are measured at their unpaid principal balance plus any accrued but unpaid interest. No allowance for credit losses is recorded. Delinquent notes receivable from participants are recorded as a distribution based upon the terms of the plan document.

Payment of Benefits

Benefits are recorded when paid.

Operating Expenses

Certain expenses of maintaining the Plan are paid by the Company and are excluded from these financial statements.

NOTE C – INVESTMENTS

All investment information disclosed in the accompanying financial statements and supplemental information, including investments held and notes receivable from participants at September 30, 2021 and 2020, and net appreciation in fair value of investments and interest and dividends for the year ended September 30, 2021, was obtained or derived from information supplied to the Plan administrator and certified as complete and accurate by John Hancock Trust Company LLC, the trustee/custodian in accordance with 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974.

NOTE D – FAIR VALUE MEASUREMENTS

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

Level 1:	Inputs to the valuation methodology are unadjusted quoted prices for identical assets or liabilities in active markets that the plan has the ability to access.
Level 2:	Inputs to the valuation methodology include: - quoted prices for similar assets or liabilities in active markets; - quoted prices for identical or similar assets or liabilities in inactive markets; - inputs other than quoted prices that are observable for the asset or liability; - inputs that are derived principally from or corroborated by observable market data by correlation or other means. If the asset or liability has a specified (contractual) term, the level 2 input must be observable for substantially the full term of the asset or liability.
Level 3:	Inputs to the valuation methodology are unobservable and significant to the fair value measurement.

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

Following is a description of the valuation methodology used for assets measured at fair value. There have been no changes in the methodologies used at September 30, 2021 and 2020.

Mutual funds: Valued at the daily closing price as reported by the fund. Mutual funds held by the Plan are open-ended funds that are registered with the SEC. These funds are required to publish their daily net asset value (NAV) and to transact at that price. The mutual funds held by the plan are deemed actively traded.

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

The following table sets forth by level, within the fair value hierarchy, the Plan's fair value measurements at September 30, 2021 and 2020:

	2021	2020
Level 1		
Mutual Funds:	$ 41,595,171	$ 38,514,720

NOTE E – RELATED-PARTY AND PARTY IN INTEREST TRANSACTIONS

Certain Plan investments are shares of mutual funds which are purchased and sold at the direction of John Hancock Trust Company LLC (John Hancock). John Hancock is the trustee/custodian as defined by the Plan, and therefore, these transactions qualify as party-in-interest transactions. Administrative fees paid to John Hancock were $21,742 for the year ended September 30, 2021.

John Hancock receives revenue from mutual fund service providers. This revenue is used to offset certain amounts owed to John Hancock for administrative services to the Plan.

NOTE F - PLAN TERMINATION

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

NOTE G – TAX STATUS

The volume submitter document used by the Plan obtained its latest determination letter on March 31, 2014, in which the Internal Revenue Service stated that the document, as then designed, was in compliance with the applicable requirements of the Internal Revenue Code (IRC). The document has been amended since receiving the determination letter. However, the Plan Administrator believes the document and Plan is currently designed and being operated in compliance with the applicable requirements of the IRC.

Accounting principles generally accepted in the United States of America require the Plan Administrator to evaluate tax positions taken by the Plan and recognize a tax liability for any uncertain position that more likely than not would not be sustained upon examination by the IRS. The Plan is subject to routine audits by tax authorities; however, there are currently no audits for any tax periods in progress.

NOTE H - RISKS AND UNCERTAINTIES

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

NOTE I - MERGER

During 2020, the Board of Directors of Leopardo Companies, Inc. approved the merger of the Leopardo Companies, Inc. Profit Sharing Plan & Trust into the Plan effective September 18, 2020. As a result, all investments were transferred from the Profit Sharing Plan into the Plan on that date. The merger did not impact participant benefits as the provisions of the Profit Sharing Plan were incorporated in the 401(k) Plan.

NOTE J - PROHIBITED TRANSACTIONS

The Plan Sponsor failed to deposit participant contributions within the required time frame in previous years. The United States Department of Labor (DOL) considers late deposits to be prohibited transactions as disclosed in the accompanying supplemental information.

NOTE K - SUBSEQUENT EVENTS

Management has evaluated subsequent events through June 29, 2022, the date these financial statements were available to be issued. Other than the event below, management has determined no events or transactions have occurred subsequent to the balance sheet date that require disclosure in the financial statements.

SUPPLEMENTAL INFORMATION

LEOPARDO COMPANIES, INC. 401(k) SAVINGS PLAN
SCHEDULE OF ASSETS HELD AT YEAR END
September 30, 2021

Schedule H, line 4i
FEIN: 36-3046570
Plan Number: 003

(a)	(b) Identity of Issuer or Borrower	(c) Description of Investment or Rate of Interest	(d) Cost	(e) Current Value
	Registered investment companies			
*	John Hancock Trust Company LLC	Fidelity Gov Money Market	**	$ 2,111,188
*	John Hancock Trust Company LLC	Fidelity Adv High Inc	**	91,755
*	John Hancock Trust Company LLC	Pimco Income A	**	514,141
*	John Hancock Trust Company LLC	PGIM Total Return	**	114,800
*	John Hancock Trust Company LLC	TRP Retire 2005 Adv	**	115,439
*	John Hancock Trust Company LLC	TRP Retire 2010 Adv	**	376,853
*	John Hancock Trust Company LLC	TRP Retire 2015 Adv	**	1,130,161
*	John Hancock Trust Company LLC	TRP Retire 2020 Adv	**	7,664,276
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*	John Hancock Trust Company LLC	TRP Retire 2030 Adv	**	4,807,855
*	John Hancock Trust Company LLC	TRP Retire 2035 Adv	**	4,020,678
*	John Hancock Trust Company LLC	TRP Retire 2040 Adv	**	2,342,373
*	John Hancock Trust Company LLC	TRP Retire 2045 Adv	**	3,825,352
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*	John Hancock Trust Company LLC	TRP Retire 2060 Adv	**	361,074
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*	John Hancock Trust Company LLC	Col Contrarian Core A	**	414,495
*	John Hancock Trust Company LLC	BNY Mellon S&P 500 Index	**	1,865,715
*	John Hancock Trust Company LLC	JP Morgan Equity Income	**	112,517
*	John Hancock Trust Company LLC	JH Dscpl Val Mdcp A	**	188,807
*	John Hancock Trust Company LLC	JP Morgan SMID Cap Equity	**	61,106
*	John Hancock Trust Company LLC	T Rowe Price Blue Chip	**	213,470
*	John Hancock Trust Company LLC	Vanguard Small Cap Index	**	81,750
*	John Hancock Trust Company LLC	JP Morgan Mid Cap Growth	**	95,537
*	John Hancock Trust Company LLC	Principal SmallCap Fund R5	**	56,129
*	John Hancock Trust Company LLC	Virtus SC Sustainable Gr Inst	**	103,474
*	John Hancock Trust Company LLC	Wells Fargo Spec SC Val Inst	**	261,458
*	John Hancock Trust Company LLC	MFS International Growth R6	**	336,723
*	John Hancock Trust Company LLC	Fidelity Intl Index P	**	403,788
*	John Hancock Trust Company LLC	Invesco Developing Markets	**	69,144
*	John Hancock Trust Company LLC	JP Morgan US Govt MMkt	**	1
*	John Hancock Trust Company LLC	Metlife SV Series 25053	**	245,418
				41,595,171
*	Participant loans	3.50% - 6.50%	-0-	274,442
				$ 41,869,613

* Represents a party-in-interest.
** Cost information omitted with respect to participant or beneficiary directed investments.

LEOPARDO COMPANIES, INC. 401(k) SAVINGS PLAN
SCHEDULE OF DELINQUENT PARTICIPANT CONTRIBUTIONS
September 30, 2021

Schedule H, Line 4a
FEIN: 36-3046570
Plan Number: 003

Participant Contributions Transferred Late to Plan:	Total that constitute non-exempt prohibited transactions			Total fully corrected under VFCP and PTE 2002-51
Check here if late participant loan repayments are included - ☒	Contributions not corrected	Contributions corrected outside VFCP	Contributions pending correction in VFCP	
	220,551			

Leopardo Companies, Inc.
401(k) Savings Plan

Financial Statements and
Independent Auditors' Report

September 30, 2021 and 2020

Dowell Group
CPAs & Advisors

CONTENTS

INDEPENDENT AUDITORS' REPORT	1 - 2
FINANCIAL STATEMENTS	
Statements of Net Assets Available for Benefits	3
Statement of Changes in Net Assets Available for Benefits	4
Notes to Financial Statements	5 - 9
SUPPLEMENTAL INFORMATION	
Schedule of Assets Held at Year End	10
Schedule of Delinquent Participant Contributions	11

INDEPENDENT AUDITORS' REPORT

Management Committee
Leopardo Companies, Inc. 401(k) Savings Plan

We were engaged to audit the accompanying financial statements of the Leopardo Companies, Inc. 401(k) Savings Plan, which comprise the statements of net assets available for benefits as of September 30, 2021 and 2020, and the related statement of changes in net assets available for benefits for the year ended September 30, 2021, and the related notes to the financial statements.

Management's Responsibility for the Financial Statements

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

Auditors' Responsibility

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

Basis for Disclaimer of Opinion

As permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974, the plan administrator instructed us not to perform, and we did not perform, any auditing procedures with respect to the information summarized in Note C, which was certified by John Hancock Trust Company LLC, the trustee/custodian of the Plan, except for comparing such information with the related information in the financial statements and supplemental information. We have been informed by the plan administrator that the trustee/custodian holds the Plan's investment assets and executes investment transactions. The plan administrator has obtained a certification from the trustee/custodian as of September 30, 2021 and 2020, and for the year ended September 30, 2021, that the information provided to the plan administrator by the trustee/custodian is complete and accurate.

Disclaimer of Opinion

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

675 N. North Court | Suite 450 | Palatine, IL 60067 | (847) 934.0300 | www.DowellCPA.com

Other Matter

The supplemental schedules of assets held at year end and delinquent participant contributions as of September 30, 2021 are required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974 and are presented for the purpose of additional analysis and are not a required part of the financial statements. Because of the significance of the matter described in the Basis for Disclaimer of Opinion paragraph, we do not express an opinion on 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 custodian, 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.

Dowell Group LLP

Palatine, Illinois
June 29, 2022

LEOPARDO COMPANIES, INC. 401(K) SAVINGS PLAN
STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS

September 30, 2021 and 2020

	2021	2020
Assets		
Investments (at fair value)		
Investments in Registered Investment Companies	$ 41,595,171	$ 38,514,720
Receivables		
Employee Contributions	60,780	-
Notes Receivable from Participants	274,442	223,169
Total Assets	41,930,393	38,737,889
Liabilities		
Accrued Expenses	-	14,015
Payable to Participants	-	227
Total Liabilities	-	14,242
Net Assets Available for Benefits	$ 41,930,393	$ 38,723,647

See accompanying notes.

LEOPARDO COMPANIES, INC. 401(K) SAVINGS PLAN
STATEMENT OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS

Year Ended September 30, 2021

	2021
Additions	
Additions to Net Assets Attributed to:	
Investment Income:	
Net Appreciation in Fair Value of Investments	$ 5,280,068
Dividends and Interest	2,184,628
Interest Income on Notes Receivable From Participants	10,796
	7,475,492
Other Income	-
Contributions:	
Rollover	-
Participant	1,876,051
Total Additions	9,351,543
Deductions	
Deductions From Net Assets Attributed to:	
Benefits Paid to Participants	6,123,061
Plan administrative Expenses	21,736
Corrective distributions	-
Total Deductions	6,144,797
Net Increase	3,206,746
Net Assets Available for Benefits	
Beginning of Year	38,723,647
End of Year	$ 41,930,393

See accompanying notes.

LEOPARDO COMPANIES, INC. 401(K) SAVINGS PLAN
NOTES TO FINANCIAL STATEMENTS

NOTE A – DESCRIPTION OF PLAN

The following description of the Leopardo Companies, Inc. 401(k) Savings Plan (the Plan) provides only general information. Participants should refer to the Plan Document and Adoption Agreement for a more complete description of the Plan's provisions.

General. The Plan is a defined contribution plan covering all full time employees of Leopardo Companies, Inc. (the Company) who are 18 or older. Employees are eligible to participate in the Plan on the first of the month following employment. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA). The Plan's management committee is responsible for oversight of the Plan and determining the appropriateness of the Plan's investment offerings.

Contributions. Participants may contribute up to 75% of eligible compensation (as defined) to the Plan, through regular payroll deductions, an amount subject to limitations imposed by the Internal Revenue Service. Participants who have attained age 50 before the end of the calendar year are eligible to make catch-up contributions. Participants may also rollover amounts representing distributions from other qualified employee benefit plans. Participants direct the investment of their contributions into various investment options offered by the Plan. For employees hired after February 14, 2017, the Plan includes an auto-enrollment provision whereby all newly eligible employees are automatically enrolled in the Plan unless they affirmatively elect not to participate in the plan. Automatically enrolled participants have their deferral rate set at 3 percent of eligible compensation and their contributions invested in a designated balanced fund until changed by the participant. A participant may also elect a different deferral percentage. The Plan also provides for a discretionary profit sharing contribution that can be made by the Company. The Company's contribution was $0 for the year ended September 30, 2021.

Participant Accounts. Each participant's account is credited with the participant's contribution and an allocation of Plan earnings, and charged with an allocation of administrative expenses. Allocations are based on participant earnings or account balances, as defined. The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested account. Profit sharing contributions, if any, are allocated based on the proportion that an employee's compensation bears to the compensation of all eligible participants for the plan year.

Vesting. Participants are immediately fully vested in their contributions plus actual earnings thereon. Vesting in the Company's contribution portion of their accounts is based on years of service. A participnat is 100% vested after six years of credited service.

Notes Receivable From Participants. Participants may borrow from their fund accounts a minimum of $1,000 up to a maximum equal to the lesser of $50,000, or 50 percent of their account balance. The loans are secured by the balance in the participant's account and bear interest at rates that range from 3.50 percent to 6.50 percent, which are commensurate with local prevailing rates as determined quarterly by the Plan Administrator. Principal and interest is paid ratably through payroll deductions.

Payment of Benefits. On termination of service, a participant may receive a single lump sum payment equal to the value of his or her account balance or periodic payments as defined in the Plan document In-service distributions upon reaching age 59 1/2 are also permitted by the Plan.

Forfeited Accounts. At September 30, 2021 and 2020 forfeited nonvested accounts totaled approximately $180,000 and $249,000 respectively. Prior to October 1, 2020 forfeited accounts were re-allocated to participant balances after a five year break in service. . Effective October 1, 2020 forfietures are re-allocated after a five year break in service or distribution of the vested benefit whichever ocurs first. Amounts allocated to participant accounts for 2021 were $175,000.

NOTE B – SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

Basis of Accounting

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

Use of Estimates

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

Investment Valuation and Income Recognition

Investments are reported at fair value. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. The Plan's management determines the Plan's valuation policy utilizing information provided by the investment advisor and the custodian.

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Amounts payable to participants in the subsequent year as required by IRS regulations is recorded as a liability at year end. There were no excess contributions or corresponding corrective distributions for the year ended September 30, 2021.

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Notes receivable from participants are measured at their unpaid principal balance plus any accrued but unpaid interest. No allowance for credit losses is recorded. Delinquent notes receivable from participants are recorded as a distribution based upon the terms of the plan document.

Payment of Benefits

Benefits are recorded when paid.

Operating Expenses

Certain expenses of maintaining the Plan are paid by the Company and are excluded from these financial statements.

NOTE C – INVESTMENTS

All investment information disclosed in the accompanying financial statements and supplemental information, including investments held and notes receivable from participants at September 30, 2021 and 2020, and net appreciation in fair value of investments and interest and dividends for the year ended September 30, 2021, was obtained or derived from information supplied to the Plan administrator and certified as complete and accurate by John Hancock Trust Company LLC, the trustee/custodian in accordance with 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974.

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

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The following table sets forth by level, within the fair value hierarchy, the Plan's fair value measurements at September 30, 2021 and 2020:

	2021	2020
Level 1		
Mutual Funds:	$ 41,595,171	$ 38,514,720

NOTE E – RELATED-PARTY AND PARTY IN INTEREST TRANSACTIONS

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John Hancock receives revenue from mutual fund service providers. This revenue is used to offset certain amounts owed to John Hancock for administrative services to the Plan.

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

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NOTE I - MERGER

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NOTE J - PROHIBITED TRANSACTIONS

The Plan Sponsor failed to deposit participant contributions within the required time frame in previous years. The United States Department of Labor (DOL) considers late deposits to be prohibited transactions as disclosed in the accompanying supplemental information.

NOTE K - SUBSEQUENT EVENTS

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SUPPLEMENTAL INFORMATION

LEOPARDO COMPANIES, INC. 401(k) SAVINGS PLAN
SCHEDULE OF ASSETS HELD AT YEAR END
September 30, 2021

Schedule H, line 4i
FEIN: 36-3046570
Plan Number: 003

(a)	(b) Identity of Issuer or Borrower	(c) Description of Investment or Rate of Interest	(d) Cost	(e) Current Value
	Registered investment companies			
*	John Hancock Trust Company LLC	Fidelity Gov Money Market	**	$ 2,111,188
*	John Hancock Trust Company LLC	Fidelity Adv High Inc	**	91,755
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*	John Hancock Trust Company LLC	Wells Fargo Spec SC Val Inst	**	261,458
*	John Hancock Trust Company LLC	MFS International Growth R6	**	336,723
*	John Hancock Trust Company LLC	Fidelity Intl Index P	**	403,788
*	John Hancock Trust Company LLC	Invesco Developing Markets	**	69,144
*	John Hancock Trust Company LLC	JP Morgan US Govt MMkt	**	1
*	John Hancock Trust Company LLC	Metlife SV Series 25053	**	245,418
				41,595,171
*	Participant loans	3.50% - 6.50%	-0-	274,442
				$ 41,869,613

* Represents a party-in-interest.
** Cost information omitted with respect to participant or beneficiary directed investments.

LEOPARDO COMPANIES, INC. 401(k) SAVINGS PLAN
SCHEDULE OF DELINQUENT PARTICIPANT CONTRIBUTIONS
September 30, 2021

Schedule H, Line 4a
FEIN: 36-3046570
Plan Number: 003

Participant Contributions Transferred Late to Plan:	Total that constitute non-exempt prohibited transactions			Total fully corrected under VFCP and PTE 2002-51
Check here if late participant loan repayments are included - ☒	Contributions not corrected	Contributions corrected outside VFCP	Contributions pending correction in VFCP	
	220,551			