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
- [X] an amended return/report
- [ ] a short plan year return/report (less than 12 months)

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

D Check box if filing under:
- [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
THE GRAYCOR AFFILIATES PROFIT SHARING AND EMPLOYEES' SALARY CONTRIBUTION PLAN

1b Three-digit plan number (PN) ▶ 001

1c Effective date of plan 12/16/1966

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)

GRAYCOR SERVICES L.L.C.

TWO MID AMERICA PLAZA
SUITE 400
OAKBROOK TERRACE, IL 60181

2b Employer Identification Number (EIN)
36-4104400

2c Plan Sponsor's telephone number
630-684-7110

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.	07/15/2022	BRETT WALSH
	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**	405
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)**	248
a(2) Total number of active participants at the end of the plan year	**6a(2)**	224
b Retired or separated participants receiving benefits	**6b**	9
c Other retired or separated participants entitled to future benefits	**6c**	184
d Subtotal. Add lines **6a(2)**, **6b**, and **6c**	**6d**	417
e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.	**6e**	2
f Total. Add lines **6d** and **6e**	**6f**	419
g Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item)	**6g**	411
h Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested	**6h**	7
7 Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item)	**7**	

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

2E 2F 2G 2J 2K 2T 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
THE GRAYCOR AFFILIATES PROFIT SHARING AND EMPLOYEES' SALARY CONTRIBUTION PLAN

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500
GRAYCOR SERVICES L.L.C.

D Employer Identification Number (EIN)
36-4104400

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

THE VANGUARD GROUP, INC.

23-1945930

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

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

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

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

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

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

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

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

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

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

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

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

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

THE VANGUARD GROUP, INC.

23-1945930

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
15 25 26 37 38 52 99	NONE	77956	Yes [X] No [ ]	Yes [X] No [ ]	0	Yes [X] 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 [ ]

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
THE VANGUARD GROUP, INC.	99	0

(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.
OAKMARK FUNDS 04-3276558	7 BPS

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation
THE VANGUARD GROUP, INC.	99	0

(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.
DODGE & COX 94-1441976	8 BPS

(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
THE GRAYCOR AFFILIATES PROFIT SHARING AND EMPLOYEES' SALARY CONTRIBUTION PLAN

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500
GRAYCOR SERVICES L.L.C.

D Employer Identification Number (EIN)
36-4104400

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)	118986	405132
(2) Participant contributions	1b(2)	308590	300603
(3) Other	1b(3)		
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)		
(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)	429890	340497
(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)	67991189	82088835
(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	68848655	83135067
	Liabilities			
g	Benefit claims payable	1g		
h	Operating payables	1h	18500	18500
i	Acquisition indebtedness	1i		
j	Other liabilities	1j		
k	Total liabilities (add all amounts in lines 1g through1j)	1k	18500	18500
	Net Assets			
l	Net assets (subtract line 1k from line 1f)	1l	68830155	83116567

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)	1327313	
	(B) Participants	2a(1)(B)	2718281	
	(C) Others (including rollovers)	2a(1)(C)	138834	
	(2) Noncash contributions	2a(2)		
	(3) Total contributions. Add lines **2a(1)(A), (B), (C),** and line **2a(2)**	2a(3)		4184428
b	**Earnings on investments:**			
	(1) Interest:			
	(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)		
	(B) U.S. Government securities	2b(1)(B)		
	(C) Corporate debt instruments	2b(1)(C)		
	(D) Loans (other than to participants)	2b(1)(D)		
	(E) Participant loans	2b(1)(E)	15265	
	(F) Other	2b(1)(F)		
	(G) Total interest. Add lines **2b(1)(A)** through **(F)**	2b(1)(G)		15265
	(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)	1523205	
	(D) Total dividends. Add lines **2b(2)(A)**, **(B)**, and **(C)**	2b(2)(D)		1523205
	(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)		12059302
c Other income	2c		
d Total income. Add all **income** amounts in column (b) and enter total	2d		17782200
Expenses			
e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	5391183	
(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)		5391183
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)		
(3) Investment advisory and management fees	2i(3)		
(4) Other	2i(4)	77816	
(5) Total administrative expenses. Add lines **2i(1)** through **(4)**	2i(5)		77816
j Total expenses. Add all **expense** amounts in column (b) and enter total	2j		5468999
Net Income and Reconciliation			
k Net income (loss). Subtract line **2j** from line **2d**	2k		12313201
l Transfers of assets:			
(1) To this plan	2l(1)		1973211
(2) From this plan	2l(2)		

Part III Accountant's Opinion

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

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

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

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

(1) ☒ DOL Regulation 2520.103-8 **(2)** ☐ 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: RSM US LLP **(2)** EIN: 42-0714325

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

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

Part IV Compliance Questions

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

During the plan year:

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

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

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

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

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

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

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

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

SCHEDULE R (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Retirement Plan Information

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

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

OMB No. 1210-0110

2020

This Form is Open to Public Inspection.

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

A Name of plan
THE GRAYCOR AFFILIATES PROFIT SHARING AND EMPLOYEES' SALARY CONTRIBUTION PLAN

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500
GRAYCOR SERVICES L.L.C.

D Employer Identification Number (EIN)
36-4104400

Part I Distributions

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

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

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

EIN(s): 23-2186884

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_____

The Graycor Affiliates Profit Sharing & Employees' Salary Contribution Plan

Financial Report
September 30, 2021

Contents

Independent auditor's 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 schedule	
Schedule H, line 4i—schedule of assets (held at end of year)	10

RSM US LLP

Independent Auditor's Report

Retirement Committee
The Graycor Affiliates Profit Sharing & Employees' Salary Contribution Plan

Report on the Financial Statements

We were engaged to audit the accompanying financial statements of The Graycor Affiliates Profit Sharing & Employees' Salary Contribution Plan (the Plan), which comprise the statements of net assets available for benefits as of September 30, 2021 and 2020, 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.

Auditor's Responsibility

Our responsibility is to express an opinion on these financial statements based on conducting the audit 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 (DOL) 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 3, which was certified or provided by Vanguard Fiduciary Trust Company, the trustee of the Plan, except for comparing this information with the related information included in the financial statements. We have been informed by the Plan Administrator that the trustee holds the Plan's assets and executes transactions. The Plan Administrator has obtained certifications from the trustee 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 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.

RSM US LLP is the U.S. member firm of RSM International, a global network of independent audit, tax, and consulting firms. Visit rsmus.com/aboutus for more information regarding RSM US LLP and RSM International.

Emphasis of Matter
As discussed in Note 1 to the financial statements, the Retirement Plan Committee of the Plan Sponsor decided on June 15, 2021 to merge the Graycor Southern Inc. Salary Contribution Plan into the Plan effective on September 24, 2021 and all assets were transferred to the Plan on that date. Our disclaimer of opinion has not been modified with respect to this matter.

Other Matter
The supplemental schedule, Schedule H, Line 4i—Schedule of assets (held at end of year) as of September 30, 2021, is required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974 and is presented for the purposes of additional analysis and is not a required part of the financial statements. The supplemental schedule is the responsibility of the Plan's management. Because of the significance of the matter described in the Basis for Disclaimer of Opinion paragraph, we do not express an opinion on the supplemental schedule.

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

RSM US LLP

Chicago, Illinois
July 13, 2022

The Graycor Affiliates Profit Sharing & Employees' Salary Contribution Plan

Statements of Net Assets Available for Benefits
September 30, 2021 and 2020

	2021	2020
Assets		
Investments, at fair value:		
Shares of registered investment companies	**$ 82,088,835**	$ 67,991,189
Receivables:		
Employee contributions	**300,603**	308,590
Employer contributions	**405,132**	118,986
Notes receivable from participants	**340,497**	429,890
	1,046,232	857,466
Total assets	**83,135,067**	68,848,655
Liabilities		
Accrued expenses	**18,500**	18,500
Net assets available for benefits	**$ 83,116,567**	$ 68,830,155

See notes to financial statements.

The Graycor Affiliates Profit Sharing & Employees' Salary Contribution Plan

Statement of Changes in Net Assets Available for Benefits
Year Ended September 30, 2021

Additions to net assets attributed to:	
Investment income:	
Net appreciation in fair value of investments	$ 12,059,302
Interest and dividend income	1,523,205
Total investment income	13,582,507
Interest income on notes receivable from participants	15,265
Contributions:	
Employee	2,718,281
Employer	1,327,313
Other including rollover	138,834
Total contributions	4,184,428
Total additions	17,782,200
Deductions from net assets attributed to:	
Benefits paid	5,391,183
Administrative expenses	77,816
Total deductions	5,468,999
Net increase before transfers	12,313,201
Transfers in from other plan	1,973,211
Net assets available for benefits:	
Beginning of year	68,830,155
End of year	$ 83,116,567

See notes to financial statements.

Note 1. Plan Description

The following description of The Graycor Affiliates Profit Sharing & Employees' Salary Contribution Plan (the Plan) provides only general information. Participants should refer to the plan agreement for a more complete description.

General: The Plan is a defined contribution plan and was most recently amended on October 1, 2019. The Plan is maintained for full time salaried employees of Graycor Services L.L.C. and its affiliates (the Company) whose benefits are not determined by collectively bargained agreements. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA).

Plan merger: Effective September 24, 2021, the Retirement Plan Committee merged the Graycor Southern Inc. Salary Contribution Plan into the Plan for ease of administration purposes. All assets were transferred to the Plan's Vanguard accounts on September 28, 2021. Net assets transferred into this plan was $1,973,211.

Contributions: The Plan is designed as a qualified cash deferred arrangement pursuant to Section 401(k) of the Internal Revenue Code and provides the following contributions, which are to be maintained in separate accounts for each participant:

Employee's elective contributions: Deductions from compensation made by the Company at the direction of the employee in amounts up to 100% of the employee's compensation and which amounts are deducted from the employee's direct compensation and are excluded from the employee's reportable wages for the year. Participants are automatically enrolled to have a pre-tax deduction equal to 5% of eligible compensation. The Plan automatically increases the employee's deferrals by 1% per annum until reaching 20%, unless an eligible employee elects otherwise. The aggregate amount of the employee-directed contributions cannot exceed $19,500 in 2021, the statutory limit as adjusted from time to time pursuant to Section 401(g)(5) of the Internal Revenue Code. Participants who were age 50 and older were able to make maximum catch-up contributions of $6,500 in 2021. Participants may also contribute amounts representing distributions from other qualified defined benefit or defined contribution plans.

Employer's non-elective safe harbor contributions: The Company made contributions of an amount equal to a percentage of each participant's eligible salary deferral contributions. Such contributions will be allocated on the basis of 50% of each participant's eligible elective deferrals which do not exceed 4% eligible compensation (as defined).

Employer's discretionary contribution: The Company may, at the discretion of its Board of Directors, make additional contributions to be allocated to the accounts of the eligible participants. The Company's discretionary contributions amounted to approximately $557,000 for the year ended September 30, 2021.

Participant accounts: Each participant's account is credited with (a) the employee's elective contributions, (b) the employer's non-elective safe harbor and discretionary contributions, if any, and (c) plan earnings and are charged with an allocation of administrative expenses. The allocations of plan earnings and administrative expenses are based on the participant's relative account balances. The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested account.

Investment options: Upon enrollment in the Plan, a participant may direct contributions in a variety of investment choices as more fully described in the Plan's literature. Participants may change their investment options at any time.

Note 1. Plan Description (Continued)

Notes receivable from participants: Notes receivable from participants are made in accordance with ERISA regulations whereby interest is calculated and charged to the individual participant. The maximum amount of an individual loan is limited to the lesser of $50,000 less the highest outstanding balance of notes receivable during the one-year period prior to the date of the current loan or 50% of the participant's vested account balance with a minimum of $1,000. Loans are payable over five years (15 years for certain residential related loans), bear interest at the prime rate at the time the loan is made and are secured by the participants' account balances. Interest rates on current loans range from 3.25% to 5.50%. Principal and interest are paid ratably through payroll deductions.

Benefits paid to participants: Upon termination of employment, all nonforfeited funds are either paid immediately or remain in the Plan at year-end and are distributed when requested by the employee in accordance with provisions of the Plan. Benefits are recorded when paid.

Vesting: Participants are immediately vested in their employee contributions and employer non-elective safe harbor contributions plus actual earnings thereon. The portion of the participants' accounts attributable to the employer's discretionary contributions becomes 20% vested after two years of service and continues to vest at the rate of 20% for each successive year until 100% vested after six years of service. In the event of death, disability or retirement at designated ages, participants become fully vested.

Forfeitures: Forfeited nonvested accounts totaled approximately $280,000 and $95,000 at September 30, 2021 and 2020, respectively. Forfeitures can be used to pay administrative expenses of the Plan. Any remaining forfeitures after paying expenses are allocated to those participants eligible for employer contributions based upon their eligible compensation. No forfeitures were used to pay plan expenses. Approximately $257,000 of forfeitures were used to reduce the employer discretionary contribution in 2022 as allowed in the plan document.

Note 2. Significant Accounting Policies

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

Use of estimates: In preparing financial statements in conformity with accounting principles generally accepted in the United States of America, management makes estimates and assumptions affecting the reported amounts of assets and liabilities and disclosures of contingent assets and liabilities at the date of the financial statements, as well as the reported amounts of additions to and deductions from net assets during the reporting period. 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 Committee determines the Plan's valuation policies utilizing information provided by the investment custodians and insurance company. See Note 5 for discussion of fair value measurements.

Purchases and sales of securities are recorded on a trade-date basis. Interest income is recorded on the accrual basis. Dividends are recorded on the ex-dividend date. Net appreciation includes the Plan's gains and losses on investments bought and sold as well as held during the year.

Notes receivable from participants: Notes receivable from participants are measured at their unpaid principal balance plus any accrued but unpaid interest. Delinquent loans are treated as distributions based upon the terms of the plan document.

Note 2. Significant Accounting Policies (Continued)

Payment of benefits: Benefits are recorded when paid.
Administrative expenses: Custodial, audit, and investment expenses are paid by the Plan, to the extent the Company does not pay certain expenses.

Subsequent events: The Plan Administrator has evaluated subsequent events for potential recognition and/or disclosure through July 13, 2022, the date the financial statements were available to be issued.

Note 3. Information Prepared and Certified by Vanguard Fiduciary Trust Company (the Trustee)

The following is a summary of the asset and income information as of September 30, 2021 and 2020, and for the year ended September 30, 2021, included throughout the Plan's financial statements and supplemental schedule, that was prepared by or derived from information provided by the trustee and furnished to the Plan Administrator. The Plan Administrator has obtained certifications from Vanguard Fiduciary Trust Company, the trustee, that information provided to the Plan Administrator by the trustee related to the following assets is complete and accurate. Accordingly, as permitted by 29 CFR 2520.103-8 of the United States DOL Rules and Regulations for Reporting and Disclosure under ERISA, the Plan Administrator instructed the Plan's independent auditors not to perform any auditing procedures with respect to information which appears throughout the financial statements and supplemental schedule related to the following assets and income.

	2021	2020
Shares of registered investment companies	$ 82,088,835	$ 67,991,189
Notes receivable from participants	$ 340,497	$ 429,890
Net appreciation in fair value of investments	$ 12,059,302	
Interest and dividend income	$ 1,523,205	
Interest income on notes receivable from participants	$ 15,265	

Note 4. Related-Party Transactions

Certain of the Plan's investments are managed by Vanguard Fiduciary Trust Company (Vanguard). Vanguard is the trustee as defined by the Plan and, therefore, these transactions qualify as party-in-interest. Fees paid by the Plan for the investment management services amounted to approximately $78,000 for the year ended September 30, 2021.

Certain employees of the Company provide administrative services for the Plan and are not reimbursed for their services from the Plan.

Certain other administrative expenses are paid by the Company on behalf of the Plan. These amounts are not material to the financial statements.

Note 5. Fair Value Measurements

The framework for measuring fair value provides a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets or liabilities (Level 1) and the lowest priority to unobservable inputs (Level 3). The three levels of the fair value hierarchy under Accounting Standards Codification 820 are described below:

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

Level 2: Inputs to the valuation methodology include:

- Quoted prices for similar assets or liabilities in active markets
- Quoted prices for identical or similar assets or liabilities in active 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's or liability's fair value measurement level within the fair value hierarchy is based on the lowest level of any input that is significant to the fair value measurement. Valuation techniques maximize the use of relevant observable inputs and minimize the use of unobservable inputs.

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

***Shares of registered investment companies*:** Valued at the daily closing price as reported by the fund. Investments held by the Plan are open-end mutual funds that are registered with the Securities and Exchange Commission. These funds are required to publish their daily net asset value (NAV) and to transact at that price. The investments held by the Plan are deemed to be actively traded.

The following tables set forth by level, within the fair value hierarchy, the Plan's assets measured at fair value as of September 30, 2021 and 2020:

	Assets at Fair Value as of September 30, 2021			
	Level 1	Level 2	Level 3	Total
Investments in the fair value hierarchy				
Shares of registered investment companies	$ 82,088,835	$ -	$ -	$ 82,088,835
Investments at fair value	$ 82,088,835	$ -	$ -	$ 82,088,835

	Assets at Fair Value as of September 30, 2020			
	Level 1	Level 2	Level 3	Total
Investments in the fair value hierarchy				
Shares of registered investment companies	$ 67,991,189	$ -	$ -	$ 67,991,189
Investments at fair value	$ 67,991,189	$ -	$ -	$ 67,991,189

Note 5. Fair Value Measurements (Continued)

Changes in fair value levels: To assess the appropriate classification of investments within the fair value hierarchy, the availability of market data is monitored. Changes in economic conditions or valuation techniques may require the transfer of investments from one fair value to another. In such instances, the transfer is reported at the beginning of the reporting period.

The Plan evaluates the significance of transfers between levels based upon the nature of the investment and size of the transfer relative to total net assets available for benefits. For the year ended September 30, 2021, there were no such transfers in or out of Levels 1, 2 or 3.

Note 6. Plan Termination

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

Note 7. Tax Status

Effective October 1, 2019, the Plan adopted a non-standardized form of a prototype plan sponsored by The Vanguard Group. The prototype plan provider has received an opinion letter from the Internal Revenue Service as to the prototype plan's qualified status. The prototype plan opinion letter has been relied upon by this Plan. The Plan Administrator believes the Plan is designed and is being operated in compliance with the applicable provisions of the Internal Revenue Code.

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

Note 8. 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.

Supplemental Schedule

The Graycor Affiliates Profit Sharing & Employees' Salary Contribution Plan

EIN: 36-4104400
Plan Number: 001

Schedule H, Line 4i—Schedule of Assets (Held at End of Year)
September 30, 2021

(a)	(b) Identity of issue, borrower, lessor, or similar party	(c) Description of investment, including maturity date, rate of interest, collateral, par or maturity value	(d) Cost	(e) Current value
		Shares of registered investment companies:		
	Dodge and Cox	Dodge & Cox Stock Fund	**	$ 1,111,174
	Dodge and Cox	Dodge & Cox Income Fund	**	1,673,486
	Federated Clover	Federated Clover Small Value Fund; Institutional Shares	**	2,107,494
	Harbor	Harbor Small Cap Growth Fund, Institutional Class	**	1,374,597
	Oakmark	Oakmark International Fund; I Shares	**	1,931,960
	TRP Blue Chip	TRP Blue Chip Growth Fund	**	4,894,315
*	Vanguard Fiduciary Trust Company	Vanguard Extended Market Index Fund: Inst'l Shares	**	6,497,736
*	Vanguard Fiduciary Trust Company	Vanguard Federal Money Market Fund	**	3,909,056
*	Vanguard Fiduciary Trust Company	Vanguard Institutional Index Fund	**	9,302,305
*	Vanguard Fiduciary Trust Company	Vanguard Institutional Target Retirement 2015 Fund	**	905,942
*	Vanguard Fiduciary Trust Company	Vanguard Institutional Target Retirement 2020 Fund	**	1,689,499
*	Vanguard Fiduciary Trust Company	Vanguard Institutional Target Retirement 2025 Fund	**	5,902,869
*	Vanguard Fiduciary Trust Company	Vanguard Institutional Target Retirement 2030 Fund	**	3,381,597
*	Vanguard Fiduciary Trust Company	Vanguard Institutional Target Retirement 2035 Fund	**	9,311,866
*	Vanguard Fiduciary Trust Company	Vanguard Institutional Target Retirement 2040 Fund	**	3,933,060
*	Vanguard Fiduciary Trust Company	Vanguard Institutional Target Retirement 2045 Fund	**	3,273,015
*	Vanguard Fiduciary Trust Company	Vanguard Institutional Target Retirement 2050 Fund	**	2,419,362
*	Vanguard Fiduciary Trust Company	Vanguard Institutional Target Retirement 2055 Fund	**	1,565,798
*	Vanguard Fiduciary Trust Company	Vanguard Institutional Target Retirement 2060 Fund	**	1,159,123
*	Vanguard Fiduciary Trust Company	Vanguard Institutional Target Retirement 2065 Fund	**	21,883
*	Vanguard Fiduciary Trust Company	Vanguard Institutional Target Retirement Income Fund	**	3,853,324
*	Vanguard Fiduciary Trust Company	Vanguard Total Bond Market Index Fund Admiral Shares	**	6,796,845
*	Vanguard Fiduciary Trust Company	Vanguard Total International Stock Index Fund Admiral Shr	**	5,072,529
				82,088,835
*	Participants	Participant loans (interest rates between 3.25% - 5.50%, due through June 2033)	**	340,497
				$ 82,429,332

* Represents a party-in-interest, as defined by ERISA.
** Cost information is not required for participant directed investments.

The above information has been certified by Vanguard Fiduciary Trust Company, the trustee, as complete and accurate.

The Graycor Affiliates Profit Sharing & Employees' Salary Contribution Plan

Financial Report
September 30, 2021

Contents

Independent auditor's 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 schedule	
Schedule H, line 4i—schedule of assets (held at end of year)	10

RSM US LLP

Independent Auditor's Report

Retirement Committee
The Graycor Affiliates Profit Sharing & Employees' Salary Contribution Plan

Report on the Financial Statements

We were engaged to audit the accompanying financial statements of The Graycor Affiliates Profit Sharing & Employees' Salary Contribution Plan (the Plan), which comprise the statements of net assets available for benefits as of September 30, 2021 and 2020, 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.

Auditor's Responsibility

Our responsibility is to express an opinion on these financial statements based on conducting the audit 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 (DOL) 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 3, which was certified or provided by Vanguard Fiduciary Trust Company, the trustee of the Plan, except for comparing this information with the related information included in the financial statements. We have been informed by the Plan Administrator that the trustee holds the Plan's assets and executes transactions. The Plan Administrator has obtained certifications from the trustee 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 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.

RSM US LLP is the U.S. member firm of RSM International, a global network of independent audit, tax, and consulting firms. Visit rsmus.com/aboutus for more information regarding RSM US LLP and RSM International.

Emphasis of Matter
As discussed in Note 1 to the financial statements, the Retirement Plan Committee of the Plan Sponsor decided on June 15, 2021 to merge the Graycor Southern Inc. Salary Contribution Plan into the Plan effective on September 24, 2021 and all assets were transferred to the Plan on that date. Our disclaimer of opinion has not been modified with respect to this matter.

Other Matter
The supplemental schedule, Schedule H, Line 4i—Schedule of assets (held at end of year) as of September 30, 2021, is required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974 and is presented for the purposes of additional analysis and is not a required part of the financial statements. The supplemental schedule is the responsibility of the Plan's management. Because of the significance of the matter described in the Basis for Disclaimer of Opinion paragraph, we do not express an opinion on the supplemental schedule.

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

RSM US LLP

Chicago, Illinois
July 13, 2022

The Graycor Affiliates Profit Sharing & Employees' Salary Contribution Plan

Statements of Net Assets Available for Benefits
September 30, 2021 and 2020

	2021	2020
Assets		
Investments, at fair value:		
Shares of registered investment companies	**$ 82,088,835**	$ 67,991,189
Receivables:		
Employee contributions	**300,603**	308,590
Employer contributions	**405,132**	118,986
Notes receivable from participants	**340,497**	429,890
	1,046,232	857,466
Total assets	**83,135,067**	68,848,655
Liabilities		
Accrued expenses	**18,500**	18,500
Net assets available for benefits	**$ 83,116,567**	$ 68,830,155

See notes to financial statements.

The Graycor Affiliates Profit Sharing & Employees' Salary Contribution Plan

Statement of Changes in Net Assets Available for Benefits
Year Ended September 30, 2021

Additions to net assets attributed to:	
Investment income:	
Net appreciation in fair value of investments	$ 12,059,302
Interest and dividend income	1,523,205
Total investment income	13,582,507
Interest income on notes receivable from participants	15,265
Contributions:	
Employee	2,718,281
Employer	1,327,313
Other including rollover	138,834
Total contributions	4,184,428
Total additions	17,782,200
Deductions from net assets attributed to:	
Benefits paid	5,391,183
Administrative expenses	77,816
Total deductions	5,468,999
Net increase before transfers	12,313,201
Transfers in from other plan	1,973,211
Net assets available for benefits:	
Beginning of year	68,830,155
End of year	$ 83,116,567

See notes to financial statements.

Note 1. Plan Description

The following description of The Graycor Affiliates Profit Sharing & Employees' Salary Contribution Plan (the Plan) provides only general information. Participants should refer to the plan agreement for a more complete description.

General: The Plan is a defined contribution plan and was most recently amended on October 1, 2019. The Plan is maintained for full time salaried employees of Graycor Services L.L.C. and its affiliates (the Company) whose benefits are not determined by collectively bargained agreements. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA).

Plan merger: Effective September 24, 2021, the Retirement Plan Committee merged the Graycor Southern Inc. Salary Contribution Plan into the Plan for ease of administration purposes. All assets were transferred to the Plan's Vanguard accounts on September 28, 2021. Net assets transferred into this plan was $1,973,211.

Contributions: The Plan is designed as a qualified cash deferred arrangement pursuant to Section 401(k) of the Internal Revenue Code and provides the following contributions, which are to be maintained in separate accounts for each participant:

Employee's elective contributions: Deductions from compensation made by the Company at the direction of the employee in amounts up to 100% of the employee's compensation and which amounts are deducted from the employee's direct compensation and are excluded from the employee's reportable wages for the year. Participants are automatically enrolled to have a pre-tax deduction equal to 5% of eligible compensation. The Plan automatically increases the employee's deferrals by 1% per annum until reaching 20%, unless an eligible employee elects otherwise. The aggregate amount of the employee-directed contributions cannot exceed $19,500 in 2021, the statutory limit as adjusted from time to time pursuant to Section 401(g)(5) of the Internal Revenue Code. Participants who were age 50 and older were able to make maximum catch-up contributions of $6,500 in 2021. Participants may also contribute amounts representing distributions from other qualified defined benefit or defined contribution plans.

Employer's non-elective safe harbor contributions: The Company made contributions of an amount equal to a percentage of each participant's eligible salary deferral contributions. Such contributions will be allocated on the basis of 50% of each participant's eligible elective deferrals which do not exceed 4% eligible compensation (as defined).

Employer's discretionary contribution: The Company may, at the discretion of its Board of Directors, make additional contributions to be allocated to the accounts of the eligible participants. The Company's discretionary contributions amounted to approximately $557,000 for the year ended September 30, 2021.

Participant accounts: Each participant's account is credited with (a) the employee's elective contributions, (b) the employer's non-elective safe harbor and discretionary contributions, if any, and (c) plan earnings and are charged with an allocation of administrative expenses. The allocations of plan earnings and administrative expenses are based on the participant's relative account balances. The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested account.

Investment options: Upon enrollment in the Plan, a participant may direct contributions in a variety of investment choices as more fully described in the Plan's literature. Participants may change their investment options at any time.

Note 1. Plan Description (Continued)

Notes receivable from participants: Notes receivable from participants are made in accordance with ERISA regulations whereby interest is calculated and charged to the individual participant. The maximum amount of an individual loan is limited to the lesser of $50,000 less the highest outstanding balance of notes receivable during the one-year period prior to the date of the current loan or 50% of the participant's vested account balance with a minimum of $1,000. Loans are payable over five years (15 years for certain residential related loans), bear interest at the prime rate at the time the loan is made and are secured by the participants' account balances. Interest rates on current loans range from 3.25% to 5.50%. Principal and interest are paid ratably through payroll deductions.

Benefits paid to participants: Upon termination of employment, all nonforfeited funds are either paid immediately or remain in the Plan at year-end and are distributed when requested by the employee in accordance with provisions of the Plan. Benefits are recorded when paid.

Vesting: Participants are immediately vested in their employee contributions and employer non-elective safe harbor contributions plus actual earnings thereon. The portion of the participants' accounts attributable to the employer's discretionary contributions becomes 20% vested after two years of service and continues to vest at the rate of 20% for each successive year until 100% vested after six years of service. In the event of death, disability or retirement at designated ages, participants become fully vested.

Forfeitures: Forfeited nonvested accounts totaled approximately $280,000 and $95,000 at September 30, 2021 and 2020, respectively. Forfeitures can be used to pay administrative expenses of the Plan. Any remaining forfeitures after paying expenses are allocated to those participants eligible for employer contributions based upon their eligible compensation. No forfeitures were used to pay plan expenses. Approximately $257,000 of forfeitures were used to reduce the employer discretionary contribution in 2022 as allowed in the plan document.

Note 2. Significant Accounting Policies

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

Use of estimates: In preparing financial statements in conformity with accounting principles generally accepted in the United States of America, management makes estimates and assumptions affecting the reported amounts of assets and liabilities and disclosures of contingent assets and liabilities at the date of the financial statements, as well as the reported amounts of additions to and deductions from net assets during the reporting period. 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 Committee determines the Plan's valuation policies utilizing information provided by the investment custodians and insurance company. See Note 5 for discussion of fair value measurements.

Purchases and sales of securities are recorded on a trade-date basis. Interest income is recorded on the accrual basis. Dividends are recorded on the ex-dividend date. Net appreciation includes the Plan's gains and losses on investments bought and sold as well as held during the year.

Notes receivable from participants: Notes receivable from participants are measured at their unpaid principal balance plus any accrued but unpaid interest. Delinquent loans are treated as distributions based upon the terms of the plan document.

Note 2. Significant Accounting Policies (Continued)

Payment of benefits: Benefits are recorded when paid.
Administrative expenses: Custodial, audit, and investment expenses are paid by the Plan, to the extent the Company does not pay certain expenses.

Subsequent events: The Plan Administrator has evaluated subsequent events for potential recognition and/or disclosure through July 13, 2022, the date the financial statements were available to be issued.

Note 3. Information Prepared and Certified by Vanguard Fiduciary Trust Company (the Trustee)

The following is a summary of the asset and income information as of September 30, 2021 and 2020, and for the year ended September 30, 2021, included throughout the Plan's financial statements and supplemental schedule, that was prepared by or derived from information provided by the trustee and furnished to the Plan Administrator. The Plan Administrator has obtained certifications from Vanguard Fiduciary Trust Company, the trustee, that information provided to the Plan Administrator by the trustee related to the following assets is complete and accurate. Accordingly, as permitted by 29 CFR 2520.103-8 of the United States DOL Rules and Regulations for Reporting and Disclosure under ERISA, the Plan Administrator instructed the Plan's independent auditors not to perform any auditing procedures with respect to information which appears throughout the financial statements and supplemental schedule related to the following assets and income.

	2021	2020
Shares of registered investment companies	$ 82,088,835	$ 67,991,189
Notes receivable from participants	$ 340,497	$ 429,890
Net appreciation in fair value of investments	$ 12,059,302	
Interest and dividend income	$ 1,523,205	
Interest income on notes receivable from participants	$ 15,265	

Note 4. Related-Party Transactions

Certain of the Plan's investments are managed by Vanguard Fiduciary Trust Company (Vanguard). Vanguard is the trustee as defined by the Plan and, therefore, these transactions qualify as party-in-interest. Fees paid by the Plan for the investment management services amounted to approximately $78,000 for the year ended September 30, 2021.

Certain employees of the Company provide administrative services for the Plan and are not reimbursed for their services from the Plan.

Certain other administrative expenses are paid by the Company on behalf of the Plan. These amounts are not material to the financial statements.

Note 5. Fair Value Measurements

The framework for measuring fair value provides a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets or liabilities (Level 1) and the lowest priority to unobservable inputs (Level 3). The three levels of the fair value hierarchy under Accounting Standards Codification 820 are described below:

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

Level 2: Inputs to the valuation methodology include:

- Quoted prices for similar assets or liabilities in active markets
- Quoted prices for identical or similar assets or liabilities in active 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's or liability's fair value measurement level within the fair value hierarchy is based on the lowest level of any input that is significant to the fair value measurement. Valuation techniques maximize the use of relevant observable inputs and minimize the use of unobservable inputs.

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

***Shares of registered investment companies*:** Valued at the daily closing price as reported by the fund. Investments held by the Plan are open-end mutual funds that are registered with the Securities and Exchange Commission. These funds are required to publish their daily net asset value (NAV) and to transact at that price. The investments held by the Plan are deemed to be actively traded.

The following tables set forth by level, within the fair value hierarchy, the Plan's assets measured at fair value as of September 30, 2021 and 2020:

	Assets at Fair Value as of September 30, 2021			
	Level 1	Level 2	Level 3	Total
Investments in the fair value hierarchy				
Shares of registered investment companies	$ 82,088,835	$ -	$ -	$ 82,088,835
Investments at fair value	$ 82,088,835	$ -	$ -	$ 82,088,835

	Assets at Fair Value as of September 30, 2020			
	Level 1	Level 2	Level 3	Total
Investments in the fair value hierarchy				
Shares of registered investment companies	$ 67,991,189	$ -	$ -	$ 67,991,189
Investments at fair value	$ 67,991,189	$ -	$ -	$ 67,991,189

Note 5. Fair Value Measurements (Continued)

Changes in fair value levels: To assess the appropriate classification of investments within the fair value hierarchy, the availability of market data is monitored. Changes in economic conditions or valuation techniques may require the transfer of investments from one fair value to another. In such instances, the transfer is reported at the beginning of the reporting period.

The Plan evaluates the significance of transfers between levels based upon the nature of the investment and size of the transfer relative to total net assets available for benefits. For the year ended September 30, 2021, there were no such transfers in or out of Levels 1, 2 or 3.

Note 6. Plan Termination

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

Note 7. Tax Status

Effective October 1, 2019, the Plan adopted a non-standardized form of a prototype plan sponsored by The Vanguard Group. The prototype plan provider has received an opinion letter from the Internal Revenue Service as to the prototype plan's qualified status. The prototype plan opinion letter has been relied upon by this Plan. The Plan Administrator believes the Plan is designed and is being operated in compliance with the applicable provisions of the Internal Revenue Code.

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

Note 8. 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.

Supplemental Schedule

The Graycor Affiliates Profit Sharing & Employees' Salary Contribution Plan

EIN: 36-4104400
Plan Number: 001

Schedule H, Line 4i—Schedule of Assets (Held at End of Year)
September 30, 2021

(a)	(b) Identity of issue, borrower, lessor, or similar party	(c) Description of investment, including maturity date, rate of interest, collateral, par or maturity value	(d) Cost	(e) Current value
		Shares of registered investment companies:		
	Dodge and Cox	Dodge & Cox Stock Fund	**	$ 1,111,174
	Dodge and Cox	Dodge & Cox Income Fund	**	1,673,486
	Federated Clover	Federated Clover Small Value Fund; Institutional Shares	**	2,107,494
	Harbor	Harbor Small Cap Growth Fund, Institutional Class	**	1,374,597
	Oakmark	Oakmark International Fund; I Shares	**	1,931,960
	TRP Blue Chip	TRP Blue Chip Growth Fund	**	4,894,315
*	Vanguard Fiduciary Trust Company	Vanguard Extended Market Index Fund: Inst'l Shares	**	6,497,736
*	Vanguard Fiduciary Trust Company	Vanguard Federal Money Market Fund	**	3,909,056
*	Vanguard Fiduciary Trust Company	Vanguard Institutional Index Fund	**	9,302,305
*	Vanguard Fiduciary Trust Company	Vanguard Institutional Target Retirement 2015 Fund	**	905,942
*	Vanguard Fiduciary Trust Company	Vanguard Institutional Target Retirement 2020 Fund	**	1,689,499
*	Vanguard Fiduciary Trust Company	Vanguard Institutional Target Retirement 2025 Fund	**	5,902,869
*	Vanguard Fiduciary Trust Company	Vanguard Institutional Target Retirement 2030 Fund	**	3,381,597
*	Vanguard Fiduciary Trust Company	Vanguard Institutional Target Retirement 2035 Fund	**	9,311,866
*	Vanguard Fiduciary Trust Company	Vanguard Institutional Target Retirement 2040 Fund	**	3,933,060
*	Vanguard Fiduciary Trust Company	Vanguard Institutional Target Retirement 2045 Fund	**	3,273,015
*	Vanguard Fiduciary Trust Company	Vanguard Institutional Target Retirement 2050 Fund	**	2,419,362
*	Vanguard Fiduciary Trust Company	Vanguard Institutional Target Retirement 2055 Fund	**	1,565,798
*	Vanguard Fiduciary Trust Company	Vanguard Institutional Target Retirement 2060 Fund	**	1,159,123
*	Vanguard Fiduciary Trust Company	Vanguard Institutional Target Retirement 2065 Fund	**	21,883
*	Vanguard Fiduciary Trust Company	Vanguard Institutional Target Retirement Income Fund	**	3,853,324
*	Vanguard Fiduciary Trust Company	Vanguard Total Bond Market Index Fund Admiral Shares	**	6,796,845
*	Vanguard Fiduciary Trust Company	Vanguard Total International Stock Index Fund Admiral Shr	**	5,072,529
				82,088,835
*	Participants	Participant loans (interest rates between 3.25% - 5.50%, due through June 2033)	**	340,497
				$ 82,429,332

* Represents a party-in-interest, as defined by ERISA.
** Cost information is not required for participant directed investments.

The above information has been certified by Vanguard Fiduciary Trust Company, the trustee, as complete and accurate.

The Graycor Affiliates Profit Sharing & Employees' Salary Contribution Plan

Financial Report
September 30, 2021

Contents

Independent auditor's 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 schedule	
Schedule H, line 4i—schedule of assets (held at end of year)	10

RSM US LLP

Independent Auditor's Report

Retirement Committee
The Graycor Affiliates Profit Sharing & Employees' Salary Contribution Plan

Report on the Financial Statements

We were engaged to audit the accompanying financial statements of The Graycor Affiliates Profit Sharing & Employees' Salary Contribution Plan (the Plan), which comprise the statements of net assets available for benefits as of September 30, 2021 and 2020, 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.

Auditor's Responsibility

Our responsibility is to express an opinion on these financial statements based on conducting the audit 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 (DOL) 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 3, which was certified or provided by Vanguard Fiduciary Trust Company, the trustee of the Plan, except for comparing this information with the related information included in the financial statements. We have been informed by the Plan Administrator that the trustee holds the Plan's assets and executes transactions. The Plan Administrator has obtained certifications from the trustee 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 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.

RSM US LLP is the U.S. member firm of RSM International, a global network of independent audit, tax, and consulting firms. Visit rsmus.com/aboutus for more information regarding RSM US LLP and RSM International.

Emphasis of Matter
As discussed in Note 1 to the financial statements, the Retirement Plan Committee of the Plan Sponsor decided on June 15, 2021 to merge the Graycor Southern Inc. Salary Contribution Plan into the Plan effective on September 24, 2021 and all assets were transferred to the Plan on that date. Our disclaimer of opinion has not been modified with respect to this matter.

Other Matter
The supplemental schedule, Schedule H, Line 4i—Schedule of assets (held at end of year) as of September 30, 2021, is required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974 and is presented for the purposes of additional analysis and is not a required part of the financial statements. The supplemental schedule is the responsibility of the Plan's management. Because of the significance of the matter described in the Basis for Disclaimer of Opinion paragraph, we do not express an opinion on the supplemental schedule.

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

RSM US LLP

Chicago, Illinois
July 13, 2022

The Graycor Affiliates Profit Sharing & Employees' Salary Contribution Plan

Statements of Net Assets Available for Benefits
September 30, 2021 and 2020

	2021	2020
Assets		
Investments, at fair value:		
Shares of registered investment companies	**$ 82,088,835**	$ 67,991,189
Receivables:		
Employee contributions	**300,603**	308,590
Employer contributions	**405,132**	118,986
Notes receivable from participants	**340,497**	429,890
	1,046,232	857,466
Total assets	**83,135,067**	68,848,655
Liabilities		
Accrued expenses	**18,500**	18,500
Net assets available for benefits	**$ 83,116,567**	$ 68,830,155

See notes to financial statements.

The Graycor Affiliates Profit Sharing & Employees' Salary Contribution Plan

Statement of Changes in Net Assets Available for Benefits
Year Ended September 30, 2021

Additions to net assets attributed to:	
Investment income:	
Net appreciation in fair value of investments	$ 12,059,302
Interest and dividend income	1,523,205
Total investment income	13,582,507
Interest income on notes receivable from participants	15,265
Contributions:	
Employee	2,718,281
Employer	1,327,313
Other including rollover	138,834
Total contributions	4,184,428
Total additions	17,782,200
Deductions from net assets attributed to:	
Benefits paid	5,391,183
Administrative expenses	77,816
Total deductions	5,468,999
Net increase before transfers	12,313,201
Transfers in from other plan	1,973,211
Net assets available for benefits:	
Beginning of year	68,830,155
End of year	$ 83,116,567

See notes to financial statements.

Note 1. Plan Description

The following description of The Graycor Affiliates Profit Sharing & Employees' Salary Contribution Plan (the Plan) provides only general information. Participants should refer to the plan agreement for a more complete description.

General: The Plan is a defined contribution plan and was most recently amended on October 1, 2019. The Plan is maintained for full time salaried employees of Graycor Services L.L.C. and its affiliates (the Company) whose benefits are not determined by collectively bargained agreements. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA).

Plan merger: Effective September 24, 2021, the Retirement Plan Committee merged the Graycor Southern Inc. Salary Contribution Plan into the Plan for ease of administration purposes. All assets were transferred to the Plan's Vanguard accounts on September 28, 2021. Net assets transferred into this plan was $1,973,211.

Contributions: The Plan is designed as a qualified cash deferred arrangement pursuant to Section 401(k) of the Internal Revenue Code and provides the following contributions, which are to be maintained in separate accounts for each participant:

Employee's elective contributions: Deductions from compensation made by the Company at the direction of the employee in amounts up to 100% of the employee's compensation and which amounts are deducted from the employee's direct compensation and are excluded from the employee's reportable wages for the year. Participants are automatically enrolled to have a pre-tax deduction equal to 5% of eligible compensation. The Plan automatically increases the employee's deferrals by 1% per annum until reaching 20%, unless an eligible employee elects otherwise. The aggregate amount of the employee-directed contributions cannot exceed $19,500 in 2021, the statutory limit as adjusted from time to time pursuant to Section 401(g)(5) of the Internal Revenue Code. Participants who were age 50 and older were able to make maximum catch-up contributions of $6,500 in 2021. Participants may also contribute amounts representing distributions from other qualified defined benefit or defined contribution plans.

Employer's non-elective safe harbor contributions: The Company made contributions of an amount equal to a percentage of each participant's eligible salary deferral contributions. Such contributions will be allocated on the basis of 50% of each participant's eligible elective deferrals which do not exceed 4% eligible compensation (as defined).

Employer's discretionary contribution: The Company may, at the discretion of its Board of Directors, make additional contributions to be allocated to the accounts of the eligible participants. The Company's discretionary contributions amounted to approximately $557,000 for the year ended September 30, 2021.

Participant accounts: Each participant's account is credited with (a) the employee's elective contributions, (b) the employer's non-elective safe harbor and discretionary contributions, if any, and (c) plan earnings and are charged with an allocation of administrative expenses. The allocations of plan earnings and administrative expenses are based on the participant's relative account balances. The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested account.

Investment options: Upon enrollment in the Plan, a participant may direct contributions in a variety of investment choices as more fully described in the Plan's literature. Participants may change their investment options at any time.

Note 1. Plan Description (Continued)

Notes receivable from participants: Notes receivable from participants are made in accordance with ERISA regulations whereby interest is calculated and charged to the individual participant. The maximum amount of an individual loan is limited to the lesser of $50,000 less the highest outstanding balance of notes receivable during the one-year period prior to the date of the current loan or 50% of the participant's vested account balance with a minimum of $1,000. Loans are payable over five years (15 years for certain residential related loans), bear interest at the prime rate at the time the loan is made and are secured by the participants' account balances. Interest rates on current loans range from 3.25% to 5.50%. Principal and interest are paid ratably through payroll deductions.

Benefits paid to participants: Upon termination of employment, all nonforfeited funds are either paid immediately or remain in the Plan at year-end and are distributed when requested by the employee in accordance with provisions of the Plan. Benefits are recorded when paid.

Vesting: Participants are immediately vested in their employee contributions and employer non-elective safe harbor contributions plus actual earnings thereon. The portion of the participants' accounts attributable to the employer's discretionary contributions becomes 20% vested after two years of service and continues to vest at the rate of 20% for each successive year until 100% vested after six years of service. In the event of death, disability or retirement at designated ages, participants become fully vested.

Forfeitures: Forfeited nonvested accounts totaled approximately $280,000 and $95,000 at September 30, 2021 and 2020, respectively. Forfeitures can be used to pay administrative expenses of the Plan. Any remaining forfeitures after paying expenses are allocated to those participants eligible for employer contributions based upon their eligible compensation. No forfeitures were used to pay plan expenses. Approximately $257,000 of forfeitures were used to reduce the employer discretionary contribution in 2022 as allowed in the plan document.

Note 2. Significant Accounting Policies

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

Use of estimates: In preparing financial statements in conformity with accounting principles generally accepted in the United States of America, management makes estimates and assumptions affecting the reported amounts of assets and liabilities and disclosures of contingent assets and liabilities at the date of the financial statements, as well as the reported amounts of additions to and deductions from net assets during the reporting period. 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 Committee determines the Plan's valuation policies utilizing information provided by the investment custodians and insurance company. See Note 5 for discussion of fair value measurements.

Purchases and sales of securities are recorded on a trade-date basis. Interest income is recorded on the accrual basis. Dividends are recorded on the ex-dividend date. Net appreciation includes the Plan's gains and losses on investments bought and sold as well as held during the year.

Notes receivable from participants: Notes receivable from participants are measured at their unpaid principal balance plus any accrued but unpaid interest. Delinquent loans are treated as distributions based upon the terms of the plan document.

Note 2. Significant Accounting Policies (Continued)

Payment of benefits: Benefits are recorded when paid.
Administrative expenses: Custodial, audit, and investment expenses are paid by the Plan, to the extent the Company does not pay certain expenses.

Subsequent events: The Plan Administrator has evaluated subsequent events for potential recognition and/or disclosure through July 13, 2022, the date the financial statements were available to be issued.

Note 3. Information Prepared and Certified by Vanguard Fiduciary Trust Company (the Trustee)

The following is a summary of the asset and income information as of September 30, 2021 and 2020, and for the year ended September 30, 2021, included throughout the Plan's financial statements and supplemental schedule, that was prepared by or derived from information provided by the trustee and furnished to the Plan Administrator. The Plan Administrator has obtained certifications from Vanguard Fiduciary Trust Company, the trustee, that information provided to the Plan Administrator by the trustee related to the following assets is complete and accurate. Accordingly, as permitted by 29 CFR 2520.103-8 of the United States DOL Rules and Regulations for Reporting and Disclosure under ERISA, the Plan Administrator instructed the Plan's independent auditors not to perform any auditing procedures with respect to information which appears throughout the financial statements and supplemental schedule related to the following assets and income.

	2021	2020
Shares of registered investment companies	$ 82,088,835	$ 67,991,189
Notes receivable from participants	$ 340,497	$ 429,890
Net appreciation in fair value of investments	$ 12,059,302	
Interest and dividend income	$ 1,523,205	
Interest income on notes receivable from participants	$ 15,265	

Note 4. Related-Party Transactions

Certain of the Plan's investments are managed by Vanguard Fiduciary Trust Company (Vanguard). Vanguard is the trustee as defined by the Plan and, therefore, these transactions qualify as party-in-interest. Fees paid by the Plan for the investment management services amounted to approximately $78,000 for the year ended September 30, 2021.

Certain employees of the Company provide administrative services for the Plan and are not reimbursed for their services from the Plan.

Certain other administrative expenses are paid by the Company on behalf of the Plan. These amounts are not material to the financial statements.

Note 5. Fair Value Measurements

The framework for measuring fair value provides a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets or liabilities (Level 1) and the lowest priority to unobservable inputs (Level 3). The three levels of the fair value hierarchy under Accounting Standards Codification 820 are described below:

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

Level 2: Inputs to the valuation methodology include:

- Quoted prices for similar assets or liabilities in active markets
- Quoted prices for identical or similar assets or liabilities in active 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's or liability's fair value measurement level within the fair value hierarchy is based on the lowest level of any input that is significant to the fair value measurement. Valuation techniques maximize the use of relevant observable inputs and minimize the use of unobservable inputs.

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

***Shares of registered investment companies*:** Valued at the daily closing price as reported by the fund. Investments held by the Plan are open-end mutual funds that are registered with the Securities and Exchange Commission. These funds are required to publish their daily net asset value (NAV) and to transact at that price. The investments held by the Plan are deemed to be actively traded.

The following tables set forth by level, within the fair value hierarchy, the Plan's assets measured at fair value as of September 30, 2021 and 2020:

	Assets at Fair Value as of September 30, 2021			
	Level 1	Level 2	Level 3	Total
Investments in the fair value hierarchy				
Shares of registered investment companies	$ 82,088,835	$ -	$ -	$ 82,088,835
Investments at fair value	$ 82,088,835	$ -	$ -	$ 82,088,835

	Assets at Fair Value as of September 30, 2020			
	Level 1	Level 2	Level 3	Total
Investments in the fair value hierarchy				
Shares of registered investment companies	$ 67,991,189	$ -	$ -	$ 67,991,189
Investments at fair value	$ 67,991,189	$ -	$ -	$ 67,991,189

Note 5. Fair Value Measurements (Continued)

Changes in fair value levels: To assess the appropriate classification of investments within the fair value hierarchy, the availability of market data is monitored. Changes in economic conditions or valuation techniques may require the transfer of investments from one fair value to another. In such instances, the transfer is reported at the beginning of the reporting period.

The Plan evaluates the significance of transfers between levels based upon the nature of the investment and size of the transfer relative to total net assets available for benefits. For the year ended September 30, 2021, there were no such transfers in or out of Levels 1, 2 or 3.

Note 6. Plan Termination

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

Note 7. Tax Status

Effective October 1, 2019, the Plan adopted a non-standardized form of a prototype plan sponsored by The Vanguard Group. The prototype plan provider has received an opinion letter from the Internal Revenue Service as to the prototype plan's qualified status. The prototype plan opinion letter has been relied upon by this Plan. The Plan Administrator believes the Plan is designed and is being operated in compliance with the applicable provisions of the Internal Revenue Code.

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

Note 8. 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.

Supplemental Schedule

The Graycor Affiliates Profit Sharing & Employees' Salary Contribution Plan

EIN: 36-4104400
Plan Number: 001

Schedule H, Line 4i—Schedule of Assets (Held at End of Year)
September 30, 2021

(a)	(b) Identity of issue, borrower, lessor, or similar party	(c) Description of investment, including maturity date, rate of interest, collateral, par or maturity value	(d) Cost	(e) Current value
		Shares of registered investment companies:		
	Dodge and Cox	Dodge & Cox Stock Fund	**	$ 1,111,174
	Dodge and Cox	Dodge & Cox Income Fund	**	1,673,486
	Federated Clover	Federated Clover Small Value Fund; Institutional Shares	**	2,107,494
	Harbor	Harbor Small Cap Growth Fund, Institutional Class	**	1,374,597
	Oakmark	Oakmark International Fund; I Shares	**	1,931,960
	TRP Blue Chip	TRP Blue Chip Growth Fund	**	4,894,315
*	Vanguard Fiduciary Trust Company	Vanguard Extended Market Index Fund: Inst'l Shares	**	6,497,736
*	Vanguard Fiduciary Trust Company	Vanguard Federal Money Market Fund	**	3,909,056
*	Vanguard Fiduciary Trust Company	Vanguard Institutional Index Fund	**	9,302,305
*	Vanguard Fiduciary Trust Company	Vanguard Institutional Target Retirement 2015 Fund	**	905,942
*	Vanguard Fiduciary Trust Company	Vanguard Institutional Target Retirement 2020 Fund	**	1,689,499
*	Vanguard Fiduciary Trust Company	Vanguard Institutional Target Retirement 2025 Fund	**	5,902,869
*	Vanguard Fiduciary Trust Company	Vanguard Institutional Target Retirement 2030 Fund	**	3,381,597
*	Vanguard Fiduciary Trust Company	Vanguard Institutional Target Retirement 2035 Fund	**	9,311,866
*	Vanguard Fiduciary Trust Company	Vanguard Institutional Target Retirement 2040 Fund	**	3,933,060
*	Vanguard Fiduciary Trust Company	Vanguard Institutional Target Retirement 2045 Fund	**	3,273,015
*	Vanguard Fiduciary Trust Company	Vanguard Institutional Target Retirement 2050 Fund	**	2,419,362
*	Vanguard Fiduciary Trust Company	Vanguard Institutional Target Retirement 2055 Fund	**	1,565,798
*	Vanguard Fiduciary Trust Company	Vanguard Institutional Target Retirement 2060 Fund	**	1,159,123
*	Vanguard Fiduciary Trust Company	Vanguard Institutional Target Retirement 2065 Fund	**	21,883
*	Vanguard Fiduciary Trust Company	Vanguard Institutional Target Retirement Income Fund	**	3,853,324
*	Vanguard Fiduciary Trust Company	Vanguard Total Bond Market Index Fund Admiral Shares	**	6,796,845
*	Vanguard Fiduciary Trust Company	Vanguard Total International Stock Index Fund Admiral Shr	**	5,072,529
				82,088,835
*	Participants	Participant loans (interest rates between 3.25% - 5.50%, due through June 2033)	**	340,497
				$ 82,429,332

* Represents a party-in-interest, as defined by ERISA.
** Cost information is not required for participant directed investments.

The above information has been certified by Vanguard Fiduciary Trust Company, the trustee, as complete and accurate.