

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 2021 This Form is Open to Public Inspection
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Part I	Annual Report Identification Information
For calendar plan year 2021 or fiscal plan year beginning <u>01/01/2021</u> and ending <u>12/31/2021</u>	

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

☒ a single-employer plan ☐ a DFE (specify) _____

B This return/report is: ☐ the first return/report ☐ the final return/report

☐ an amended return/report ☐ a short plan year return/report (less than 12 months)

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

D Check box if filing under: ☐ Form 5558 ☐ automatic extension ☐ the DFVC program

☐ special extension (enter description) _____

E If this is a retroactively adopted plan permitted by SECURE Act section 201, check here. ▶ ☐

Part II	Basic Plan Information —enter all requested information	
1a Name of plan <u>CRETE CARRIER CORPORATION 401(K) PROFIT SHARING PLAN</u> 2a Plan sponsor's name (employer, if for a single-employer plan) Mailing address (include room, apt., suite no. and street, or P.O. Box) City or town, state or province, country, and ZIP or foreign postal code (if foreign, see instructions) <u>CRETE CARRIER CORPORATION</u> <u>400 NW 56TH STREET</u> <u>LINCOLN, NE 68528</u>	1b Three-digit plan number (PN) ▶	<u>001</u>
	1c Effective date of plan	<u>07/01/1969</u>
	2b Employer Identification Number (EIN)	<u>47-0496288</u>
	2c Plan Sponsor's telephone number	<u>402-475-9521</u>
	2d Business code (see instructions)	<u>484120</u>

Caution: A penalty for the late or incomplete filing of this return/report will be assessed unless reasonable cause is established.

Under penalties of perjury and other penalties set forth in the instructions, I declare that I have examined this return/report, including accompanying schedules, statements and attachments, as well as the electronic version of this return/report, and to the best of my knowledge and belief, it is true, correct, and complete.

SIGN HERE	Filed with authorized/valid electronic signature.	07/25/2022	TIM ASCHOFF
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE	Filed with authorized/valid electronic signature.	07/25/2022	TIM ASCHOFF
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
SIGN HERE			
	Signature of DFE	Date	Enter name of individual signing as DFE

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

Form 5500 (2021)
v. 210624

3a Plan administrator's name and address ☒ Same as Plan Sponsor		3b Administrator's EIN	
		3c Administrator's telephone number	
4 If the name and/or EIN of the plan sponsor or the plan name has changed since the last return/report filed for this plan, enter the plan sponsor's name, EIN, the plan name and the plan number from the last return/report: a Sponsor's name c Plan Name		4b EIN 4d PN	
5 Total number of participants at the beginning of the plan year		5	9121
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)	6239
a(2) Total number of active participants at the end of the plan year		6a(2)	5737
b Retired or separated participants receiving benefits.....		6b	468
c Other retired or separated participants entitled to future benefits		6c	3003
d Subtotal. Add lines 6a(2) , 6b , and 6c		6d	9208
e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.		6e	16
f Total. Add lines 6d and 6e		6f	9224
g Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item)		6g	9128
h Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested		6h	1004
7 Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item).....		7	
8a If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristics Codes in the instructions: 2A 2E 2F 2H 2J 2K 2S 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) ☒ Trust (4) ☐ General assets of the sponsor		9b Plan benefit arrangement (check all that apply) (1) ☐ Insurance (2) ☐ Code section 412(e)(3) insurance contracts (3) ☒ Trust (4) ☐ General assets of the sponsor	
10 Check all applicable boxes in 10a and 10b to indicate which schedules are attached, and, where indicated, enter the number attached. (See instructions)			
a Pension Schedules (1) ☒ R (Retirement Plan Information) (2) ☐ MB (Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information) - signed by the plan actuary (3) ☐ SB (Single-Employer Defined Benefit Plan Actuarial Information) - signed by the plan actuary		b General Schedules (1) ☒ H (Financial Information) (2) ☐ I (Financial Information – Small Plan) (3) ☐ A (Insurance Information) (4) ☒ C (Service Provider Information) (5) ☒ D (DFE/Participating Plan Information) (6) ☐ G (Financial Transaction Schedules)	

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

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

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

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

11c Enter the Receipt Confirmation Code for the 2021 Form M-1 annual report. If the plan was not required to file the 2021 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) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Service Provider Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ▶ File as an attachment to Form 5500.	OMB No. 1210-0110
		2021
		This Form is Open to Public Inspection.
For calendar plan year 2021 or fiscal plan year beginning 01/01/2021 and ending 12/31/2021		
A Name of plan CRETE CARRIER CORPORATION 401(K) PROFIT SHARING PLAN	B Three-digit plan number (PN) ▶	001
C Plan sponsor's name as shown on line 2a of Form 5500 CRETE CARRIER CORPORATION	D Employer Identification Number (EIN) 47-0496288	

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

1 Information on Persons Receiving Only Eligible Indirect Compensation

- a** Check "Yes" or "No" to indicate whether you are excluding a person from the remainder of this Part because they received only eligible indirect compensation for which the plan received the required disclosures (see instructions for definitions and conditions)..... ☐ Yes ☒ No
- b** If you answered line 1a "Yes," enter the name and EIN or address of each person providing the required disclosures for the service providers who received only eligible indirect compensation. Complete as many entries as needed (see instructions).

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

UNION BANK & TRUST COMPANY

47-0321480

(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?
12 15 21 38 51 64	NONE	915900	Yes ☒ No ☐	Yes ☒ No ☐	0	Yes ☒ No ☐

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

MATRIX CLEARANCE AND SETTLEMENT

13-4046432

(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?
33 60	NONE	0	Yes ☒ No ☐	Yes ☒ No ☐	0	Yes ☒ No ☐

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

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

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

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

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

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

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

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

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

Part I Service Provider Information (continued)

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

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

Part II Service Providers Who Fail or Refuse to Provide Information

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

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

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

a Name:	b EIN:
c Position:	
d Address:	e Telephone:

Explanation:

a Name:	b EIN:
c Position:	
d Address:	e Telephone:

Explanation:

a Name:	b EIN:
c Position:	
d Address:	e Telephone:

Explanation:

a Name:	b EIN:
c Position:	
d Address:	e Telephone:

Explanation:

a Name:	b EIN:
c Position:	
d Address:	e Telephone:

Explanation:

SCHEDULE D (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration	DFE/Participating Plan Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ► File as an attachment to Form 5500.	OMB No. 1210-0110 2021 This Form is Open to Public Inspection.
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For calendar plan year 2021 or fiscal plan year beginning 01/01/2021 and ending 12/31/2021

A Name of plan <u>CRETE CARRIER CORPORATION 401(K) PROFIT SHARING PLAN</u>	B Three-digit plan number (PN) ►	<u>001</u>
C Plan or DFE sponsor's name as shown on line 2a of Form 5500 <u>CRETE CARRIER CORPORATION</u>	D Employer Identification Number (EIN) <u>47-0496288</u>	

Part I	Information on interests in MTIAs, CCTs, PSAs, and 103-12 IEs (to be completed by plans and DFEs) (Complete as many entries as needed to report all interests in DFEs)
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a Name of MTIA, CCT, PSA, or 103-12 IE: STABLE VALUE FUND - METLIFE SERIES

b Name of sponsor of entity listed in (a): RELIANCE TRUST COMPANY

c EIN-PN <u>46-6625485-002</u>	d Entity code <u>C</u>	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>9903305</u>
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a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
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a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
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a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
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a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
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a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
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a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
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a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

a Name of MTIA, CCT, PSA, or 103-12 IE:**b** Name of sponsor of entity listed in (a):**c** EIN-PN**d** Entity
code**e** Dollar value of interest in MTIA, CCT, PSA, or
103-12 IE at end of year (see instructions)**a** Name of MTIA, CCT, PSA, or 103-12 IE:**b** Name of sponsor of entity listed in (a):**c** EIN-PN**d** Entity
code**e** Dollar value of interest in MTIA, CCT, PSA, or
103-12 IE at end of year (see instructions)**a** Name of MTIA, CCT, PSA, or 103-12 IE:**b** Name of sponsor of entity listed in (a):**c** EIN-PN**d** Entity
code**e** Dollar value of interest in MTIA, CCT, PSA, or
103-12 IE at end of year (see instructions)**a** Name of MTIA, CCT, PSA, or 103-12 IE:**b** Name of sponsor of entity listed in (a):**c** EIN-PN**d** Entity
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103-12 IE at end of year (see instructions)**a** Name of MTIA, CCT, PSA, or 103-12 IE:**b** Name of sponsor of entity listed in (a):**c** EIN-PN**d** Entity
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103-12 IE at end of year (see instructions)**a** Name of MTIA, CCT, PSA, or 103-12 IE:**b** Name of sponsor of entity listed in (a):**c** EIN-PN**d** Entity
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103-12 IE at end of year (see instructions)**a** Name of MTIA, CCT, PSA, or 103-12 IE:**b** Name of sponsor of entity listed in (a):**c** EIN-PN**d** Entity
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103-12 IE at end of year (see instructions)**a** Name of MTIA, CCT, PSA, or 103-12 IE:**b** Name of sponsor of entity listed in (a):**c** EIN-PN**d** Entity
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103-12 IE at end of year (see instructions)**a** Name of MTIA, CCT, PSA, or 103-12 IE:**b** Name of sponsor of entity listed in (a):**c** EIN-PN**d** Entity
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103-12 IE at end of year (see instructions)**a** Name of MTIA, CCT, PSA, or 103-12 IE:**b** Name of sponsor of entity listed in (a):**c** EIN-PN**d** Entity
code**e** Dollar value of interest in MTIA, CCT, PSA, or
103-12 IE at end of year (see instructions)

Part II Information on Participating Plans (to be completed by DFEs)

(Complete as many entries as needed to report all participating plans)

a Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN

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 2021 This Form is Open to Public Inspection
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For calendar plan year 2021 or fiscal plan year beginning <u>01/01/2021</u> and ending <u>12/31/2021</u>		
A Name of plan <u>CRETE CARRIER CORPORATION 401(K) PROFIT SHARING PLAN</u>	B Three-digit plan number (PN) ►	<u>001</u>
C Plan sponsor's name as shown on line 2a of Form 5500 <u>CRETE CARRIER CORPORATION</u>	D Employer Identification Number (EIN) <u>47-0496288</u>	

Part I	Asset and Liability Statement
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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	292169	7435
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)	281219	302773
(2) Participant contributions.....	1b(2)		
(3) Other	1b(3)	212961	206151
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)		
(2) U.S. Government securities	1c(2)		2652384
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)		
(B) All other	1c(3)(B)	19946059	17307025
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)		
(B) Common	1c(4)(B)	80785617	92404090
(5) Partnership/joint venture interests	1c(5)		
(6) Real estate (other than employer real property)	1c(6)		
(7) Loans (other than to participants)	1c(7)		
(8) Participant loans	1c(8)		
(9) Value of interest in common/collective trusts	1c(9)	8084634	9903305
(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)	151931199	189226686
(14) Value of funds held in insurance company general account (unallocated contracts).....	1c(14)		
(15) Other.....	1c(15)		345737

		(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	261533858 312355586
Liabilities			
g	Benefit claims payable	1g	0
h	Operating payables	1h	213241 258705
i	Acquisition indebtedness.....	1i	
j	Other liabilities.....	1j	
k	Total liabilities (add all amounts in lines 1g through 1j)	1k	213241 258705
Net Assets			
l	Net assets (subtract line 1k from line 1f)	1l	261320617 312096881

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.

		(a) Amount	(b) Total
Income			
a	Contributions:		
(1)	Received or receivable in cash from: (A) Employers	2a(1)(A)	16532376
	(B) Participants	2a(1)(B)	19584263
	(C) Others (including rollovers).....	2a(1)(C)	767193
(2)	Noncash contributions.....	2a(2)	
(3)	Total contributions. Add lines 2a(1)(A) , (B) , (C) , and line 2a(2)	2a(3)	36883832
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)	2
	(C) Corporate debt instruments	2b(1)(C)	521210
	(D) Loans (other than to participants)	2b(1)(D)	
	(E) Participant loans.....	2b(1)(E)	
	(F) Other	2b(1)(F)	3478
	(G) Total interest. Add lines 2b(1)(A) through (F)	2b(1)(G)	524690
(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)	7137897
	(D) Total dividends. Add lines 2b(2)(A) , (B) , and (C)	2b(2)(D)	7137897
(3)	Rents	2b(3)	
(4)	Net gain (loss) on sale of assets: (A) Aggregate proceeds	2b(4)(A)	13384530
	(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)	13384530
(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)		181711
(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)		22636074
c Other income.....	2c		
d Total income. Add all income amounts in column (b) and enter total.....	2d		80748734
Expenses			
e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers.....	2e(1)	29054379	
(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)		29054379
f Corrective distributions (see instructions).....	2f		2191
g Certain deemed distributions of participant loans (see instructions).....	2g		
h Interest expense.....	2h		
i Administrative expenses: (1) Professional fees.....	2i(1)	915900	
(2) Contract administrator fees.....	2i(2)		
(3) Investment advisory and management fees.....	2i(3)		
(4) Other.....	2i(4)		
(5) Total administrative expenses. Add lines 2i(1) through (4).....	2i(5)		915900
j Total expenses. Add all expense amounts in column (b) and enter total.....	2j		29972470
Net Income and Reconciliation			
k Net income (loss). Subtract line 2j from line 2d.....	2k		50776264
l Transfers of assets:			
(1) To this plan.....	2l(1)		
(2) From this plan.....	2l(2)		

Part III Accountant's Opinion

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

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

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

b 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: FORVIS, LLP

(2) EIN: 44-0160260

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

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

Part IV Compliance Questions

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

During the plan year:

a Was there a failure to transmit to the plan any participant contributions within the time period described in 29 CFR 2510.3-102? Continue to answer "Yes" for any prior year failures until fully corrected. (See instructions and DOL's Voluntary Fiduciary Correction Program.).....

	Yes	No	Amount
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?	X		1500000
f Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?		X	
4f		X	
g Did the plan hold any assets whose current value was neither readily determinable on an established market nor set by an independent third party appraiser?			
4g		X	
h Did the plan receive any noncash contributions whose value was neither readily determinable on an established market nor set by an independent third party appraiser?			
4h		X	
i Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.)	X		
4i	X		
j Were any plan transactions or series of transactions in excess of 5% of the current value of plan assets? (Attach schedule of transactions if "Yes" is checked and see instructions for format requirements.)	X		
4j	X		
k Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?		X	
4k		X	
l Has the plan failed to provide any benefit when due under the plan?		X	
4l		X	
m If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)		X	
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 2021 This Form is Open to Public Inspection.
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For calendar plan year 2021 or fiscal plan year beginning 01/01/2021 and ending 12/31/2021

A Name of plan CRETE CARRIER CORPORATION 401(K) PROFIT SHARING PLAN	B Three-digit plan number (PN) ► 001
C Plan sponsor's name as shown on line 2a of Form 5500 CRETE CARRIER CORPORATION	D Employer Identification Number (EIN) 47-0496288

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): 47-6174009	
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

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

Schedule R (Form 5500) 2021
v. 201209

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 _____

Independent Auditor's Report

Plan Administrator
Crete Carrier Corporation 401(k) Profit Sharing Plan
Lincoln, Nebraska

Scope and Nature of the ERISA Section 103(a)(3)(C) Audit for the 2021 Financial Statements

We have performed an audit of the financial statements of Crete Carrier Corporation 401(k) Profit Sharing Plan, an employee benefit plan subject to the *Employee Retirement Income Security Act of 1974* (ERISA), as permitted by ERISA Section 103(a)(3)(C). The financial statements comprise the statement of net assets available for benefits as of December 31, 2021, and the related statement of changes in net assets available for benefits for the year then ended, and the related notes to the financial statements (2021 Financial Statements).

Management, having determined it is permissible in the circumstances, has elected to have the audit of the 2021 financial statements performed in accordance with ERISA Section 103(a)(3)(C) pursuant to 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. As permitted by ERISA Section 103(a)(3)(C), our audit need not extend to any statements or information related to assets held for investment of the plan (investment information) by a bank or similar institution or insurance carrier that is regulated, supervised, and subject to periodic examination by a state or federal agency, provided that the statements or information regarding assets so held are prepared and certified to by the bank or similar institution or insurance carrier in accordance with 29 CFR 2520.103-5 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA (qualified institution).

Management has obtained a certification from a qualified institution as of and for the year ended December 31, 2021, stating that the certified investment information, as described in Note 3 to the financial statements, is complete and accurate.

Opinion on the 2021 Financial Statements

In our opinion, based on our audit and on the procedures performed as described in the Auditor's Responsibilities for the Audit of the 2021 Financial Statements section:

- The amounts and disclosures in the accompanying 2021 financial statements, other than those agreed to or derived from the certified investment information, are presented fairly, in all material respects, in accordance with accounting principles generally accepted in the United States of America.
- The information in the accompanying 2021 financial statements related to assets held by and certified to by a qualified institution agrees to, or is derived from, in all material respects, the information prepared and certified by an institution that management determined meets the requirements of ERISA Section 103(a)(3)(C).

Basis for Opinion on the 2021 Financial Statements

We conducted our audit in accordance with auditing standards generally accepted in the United States of America (GAAS). Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the 2021 Financial Statements section of our report. We are required to be independent of Crete Carrier Corporation 401(k) Profit Sharing Plan and to meet our other ethical responsibilities, in accordance with the relevant ethical requirements relating to our audit. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our ERISA Section 103(a)(3)(C) audit opinion.

Responsibilities of Management for the 2021 Financial Statements

Management is responsible for the preparation and fair presentation of the financial statements in accordance with accounting principles generally accepted in the United States of America, and for 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. Management's election of the ERISA Section 103(a)(3)(C) audit does not affect management's responsibility for the financial statements.

In preparing the financial statements, management is required to evaluate whether there are conditions or events, considered in the aggregate, that raise substantial doubt about Crete Carrier Corporation 401(k) Profit Sharing Plan's ability to continue as a going concern within one year after the date that these financial statements are available to be issued or within one year after the date that these financial statements are issued.

Management is also responsible for maintaining a current plan instrument, including all plan amendments, administering the plan, and determining that the plan's transactions that are presented and disclosed in the financial statements are in conformity with the plan's provisions, including maintaining sufficient records with respect to each of the participants, to determine the benefits due or which may become due to such participants.

Auditor's Responsibilities for the Audit of the 2021 Financial Statements

Except as described in the Scope and Nature of the ERISA Section 103(a)(3)(C) Audit of the 2021 Financial Statements section of our report, our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with GAAS will always detect a material misstatement when it exists. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control. Misstatements are considered material if, there is a substantial likelihood that, individually or in the aggregate, they would influence the judgment made by a reasonable user based on the financial statements.

In performing an audit in accordance with GAAS, we:

- Exercise professional judgment and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of Crete Carrier Corporation 401(k) Profit Sharing Plan's internal control. Accordingly, no such opinion is expressed.

- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements.
- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about Crete Carrier Corporation 401(k) Profit Sharing Plan's ability to continue as a going concern for a reasonable period of time.

Our audit did not extend to the certified investment information, except for obtaining and reading the certification, comparing the certified investment information with the related information presented and disclosed in the financial statements, and reading the disclosures relating to the certified investment information to assess whether they are in accordance with the presentation and disclosure requirements of accounting principles generally accepted in the United States of America.

Accordingly, the objective of an ERISA Section 103(a)(3)(C) audit is not to express an opinion about whether the financial statements as a whole are presented fairly, in all material respects, in accordance with accounting principles generally accepted in the United States of America.

We are required to communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit, significant audit findings, and certain internal control-related matters that we identified during the audit.

Other Matters

2021 Supplemental Schedules Required by ERISA

The supplemental schedules listed in the table of contents are presented for purposes of additional analysis and are not a required part of the financial statements but are supplementary information required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information included in the supplemental schedules, other than that agreed to or derived from the certified investment information, has been subjected to auditing procedures applied in the audit of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with GAAS. For information included in the supplemental schedules that agreed to or is derived from the certified investment information, we compared such information to the related certified investment information.

In forming our opinion on the supplemental schedules, we evaluated whether the supplemental schedules, other than the information agreed to or derived from the certified investment information, including their form and content, are presented in conformity with the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.

In our opinion:

- The form and content of the supplemental schedules, other than the information in the supplemental schedules that agreed to or is derived from the certified investment information, are presented, in all material respects, in conformity with the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.
- The information in the supplemental schedules related to assets held by and certified to by a qualified institution agrees to, or is derived from, in all material respects, the information prepared and certified by an institution that management determined meets the requirements of ERISA Section 103(a)(3)(C).

Auditor's Report on the 2020 Financial Statements

We were engaged to audit the 2020 financial statements of Crete Carrier Corporation 401(k) Profit Sharing Plan. As permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA, the plan administrator instructed us not to perform and we did not perform any auditing procedures with respect to the information certified by a qualified institution. In our report dated July 14, 2021, we indicated that (a) because of the significance of the information that we did not audit, we were not able to obtain sufficient appropriate audit evidence to provide a basis for an audit opinion and accordingly, we did not express an opinion on the 2020 financial statements, and (b) the form and content of the information included in the 2020 financial statements other than that derived from the certified information were presented in compliance with the Department of Labor's Rules and Regulations under ERISA.

FORVIS,LLP

Lincoln, Nebraska
July 18, 2022

Federal Employer Identification Number: 44-0160260

Schedule C, Line 2(h) Formula Descriptions

Crete Carrier Corporation Profit Sharing Plan

EIN: 47-0496288, Plan No. 001

Plan Year Ending 12/31/2021

Indirect Compensation in the form of revenue sharing was paid to the following Service Providers:

Union Bank & Trust Company (47-0321480)

Matrix Settlement and Clearance (13-4046432)

Revenue amounts are shown in annualized basis points of plan assets invested in the applicable fund

TICKER	Fund Name	Start Date	End Date	Revenue to Union Bank & Trust Co.	Revenue to Matrix
LZEMX	Lazard Emerging Markets Equity Instl #638	01/01/2021	12/31/2021	14.25	0.75
PSYPX	Palmer Square Income Plus Fund	01/01/2021	12/31/2021	9.50	0.50

**Crete Carrier Corporation 401(k)
Profit Sharing Plan**

EIN 47-0496288 PN 001

Independent Auditor's Report and Financial Statements
December 31, 2021 and 2020

Crete Carrier Corporation 401(k) Profit Sharing Plan

December 31, 2021 and 2020

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Financial Statements

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Independent Auditor's Report

Plan Administrator
Crete Carrier Corporation 401(k) Profit Sharing Plan
Lincoln, Nebraska

Scope and Nature of the ERISA Section 103(a)(3)(C) Audit for the 2021 Financial Statements

We have performed an audit of the financial statements of Crete Carrier Corporation 401(k) Profit Sharing Plan, an employee benefit plan subject to the *Employee Retirement Income Security Act of 1974* (ERISA), as permitted by ERISA Section 103(a)(3)(C). The financial statements comprise the statement of net assets available for benefits as of December 31, 2021, and the related statement of changes in net assets available for benefits for the year then ended, and the related notes to the financial statements (2021 Financial Statements).

Management, having determined it is permissible in the circumstances, has elected to have the audit of the 2021 financial statements performed in accordance with ERISA Section 103(a)(3)(C) pursuant to 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. As permitted by ERISA Section 103(a)(3)(C), our audit need not extend to any statements or information related to assets held for investment of the plan (investment information) by a bank or similar institution or insurance carrier that is regulated, supervised, and subject to periodic examination by a state or federal agency, provided that the statements or information regarding assets so held are prepared and certified to by the bank or similar institution or insurance carrier in accordance with 29 CFR 2520.103-5 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA (qualified institution).

Management has obtained a certification from a qualified institution as of and for the year ended December 31, 2021, stating that the certified investment information, as described in Note 3 to the financial statements, is complete and accurate.

Opinion on the 2021 Financial Statements

In our opinion, based on our audit and on the procedures performed as described in the Auditor's Responsibilities for the Audit of the 2021 Financial Statements section:

- The amounts and disclosures in the accompanying 2021 financial statements, other than those agreed to or derived from the certified investment information, are presented fairly, in all material respects, in accordance with accounting principles generally accepted in the United States of America.
- The information in the accompanying 2021 financial statements related to assets held by and certified to by a qualified institution agrees to, or is derived from, in all material respects, the information prepared and certified by an institution that management determined meets the requirements of ERISA Section 103(a)(3)(C).

Basis for Opinion on the 2021 Financial Statements

We conducted our audit in accordance with auditing standards generally accepted in the United States of America (GAAS). Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the 2021 Financial Statements section of our report. We are required to be independent of Crete Carrier Corporation 401(k) Profit Sharing Plan and to meet our other ethical responsibilities, in accordance with the relevant ethical requirements relating to our audit. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our ERISA Section 103(a)(3)(C) audit opinion.

Responsibilities of Management for the 2021 Financial Statements

Management is responsible for the preparation and fair presentation of the financial statements in accordance with accounting principles generally accepted in the United States of America, and for 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. Management's election of the ERISA Section 103(a)(3)(C) audit does not affect management's responsibility for the financial statements.

In preparing the financial statements, management is required to evaluate whether there are conditions or events, considered in the aggregate, that raise substantial doubt about Crete Carrier Corporation 401(k) Profit Sharing Plan's ability to continue as a going concern within one year after the date that these financial statements are available to be issued or within one year after the date that these financial statements are issued.

Management is also responsible for maintaining a current plan instrument, including all plan amendments, administering the plan, and determining that the plan's transactions that are presented and disclosed in the financial statements are in conformity with the plan's provisions, including maintaining sufficient records with respect to each of the participants, to determine the benefits due or which may become due to such participants.

Auditor's Responsibilities for the Audit of the 2021 Financial Statements

Except as described in the Scope and Nature of the ERISA Section 103(a)(3)(C) Audit of the 2021 Financial Statements section of our report, our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with GAAS will always detect a material misstatement when it exists. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control. Misstatements are considered material if, there is a substantial likelihood that, individually or in the aggregate, they would influence the judgment made by a reasonable user based on the financial statements.

In performing an audit in accordance with GAAS, we:

- Exercise professional judgment and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of Crete Carrier Corporation 401(k) Profit Sharing Plan's internal control. Accordingly, no such opinion is expressed.

- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements.
- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about Crete Carrier Corporation 401(k) Profit Sharing Plan's ability to continue as a going concern for a reasonable period of time.

Our audit did not extend to the certified investment information, except for obtaining and reading the certification, comparing the certified investment information with the related information presented and disclosed in the financial statements, and reading the disclosures relating to the certified investment information to assess whether they are in accordance with the presentation and disclosure requirements of accounting principles generally accepted in the United States of America.

Accordingly, the objective of an ERISA Section 103(a)(3)(C) audit is not to express an opinion about whether the financial statements as a whole are presented fairly, in all material respects, in accordance with accounting principles generally accepted in the United States of America.

We are required to communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit, significant audit findings, and certain internal control-related matters that we identified during the audit.

Other Matters

2021 Supplemental Schedules Required by ERISA

The supplemental schedules listed in the table of contents are presented for purposes of additional analysis and are not a required part of the financial statements but are supplementary information required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information included in the supplemental schedules, other than that agreed to or derived from the certified investment information, has been subjected to auditing procedures applied in the audit of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with GAAS. For information included in the supplemental schedules that agreed to or is derived from the certified investment information, we compared such information to the related certified investment information.

In forming our opinion on the supplemental schedules, we evaluated whether the supplemental schedules, other than the information agreed to or derived from the certified investment information, including their form and content, are presented in conformity with the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.

In our opinion:

- The form and content of the supplemental schedules, other than the information in the supplemental schedules that agreed to or is derived from the certified investment information, are presented, in all material respects, in conformity with the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.
- The information in the supplemental schedules related to assets held by and certified to by a qualified institution agrees to, or is derived from, in all material respects, the information prepared and certified by an institution that management determined meets the requirements of ERISA Section 103(a)(3)(C).

Auditor's Report on the 2020 Financial Statements

We were engaged to audit the 2020 financial statements of Crete Carrier Corporation 401(k) Profit Sharing Plan. As permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA, the plan administrator instructed us not to perform and we did not perform any auditing procedures with respect to the information certified by a qualified institution. In our report dated July 14, 2021, we indicated that (a) because of the significance of the information that we did not audit, we were not able to obtain sufficient appropriate audit evidence to provide a basis for an audit opinion and accordingly, we did not express an opinion on the 2020 financial statements, and (b) the form and content of the information included in the 2020 financial statements other than that derived from the certified information were presented in compliance with the Department of Labor's Rules and Regulations under ERISA.

FORVIS,LLP

Lincoln, Nebraska
July 18, 2022

Federal Employer Identification Number: 44-0160260

Crete Carrier Corporation 401(k) Profit Sharing Plan
Statements of Net Assets Available for Benefits
December 31, 2021 and 2020

Assets

	2021	2020
Investments, at Fair Value	<u>\$ 311,839,227</u>	<u>\$ 260,747,509</u>
Receivables		
Employer contribution	302,773	281,219
Interest and dividends	<u>206,151</u>	<u>212,961</u>
Total receivables	<u>508,924</u>	<u>494,180</u>
Noninterest-bearing Cash	<u>7,435</u>	<u>292,169</u>
Total assets	<u>312,355,586</u>	<u>261,533,858</u>

Liabilities

Accrued Expenses	<u>258,705</u>	<u>213,241</u>
Total liabilities	<u>258,705</u>	<u>213,241</u>
Net Assets Available for Benefits	<u><u>\$ 312,096,881</u></u>	<u><u>\$ 261,320,617</u></u>

Crete Carrier Corporation 401(k) Profit Sharing Plan
Statements of Changes in Net Assets Available for Benefits
Years Ended December 31, 2021 and 2020

	2021	2020
Investment Income		
Net appreciation in fair value of investments	\$ 36,202,315	\$ 19,920,224
Interest	524,690	663,522
Dividends	7,137,897	4,921,168
	<u>43,864,902</u>	<u>25,504,914</u>
Contributions		
Employer	16,532,376	13,086,641
Participants	19,584,263	17,716,871
Rollovers	767,193	1,687,483
	<u>36,883,832</u>	<u>32,490,995</u>
Total additions	<u>80,748,734</u>	<u>57,995,909</u>
Deductions		
Benefits paid directly to participants	29,056,570	24,374,633
Administrative expenses	915,900	896,445
Total deductions	<u>29,972,470</u>	<u>25,271,078</u>
Net Increase	50,776,264	32,724,831
Net Assets Available for Benefits, Beginning of Year	<u>261,320,617</u>	<u>228,595,786</u>
Net Assets Available for Benefits, End of Year	<u><u>\$ 312,096,881</u></u>	<u><u>\$ 261,320,617</u></u>

Crete Carrier Corporation 401(k) Profit Sharing Plan

Notes to Financial Statements

December 31, 2021 and 2020

Note 1: Description of the Plan

The following description of Crete Carrier Corporation 401(k) Profit Sharing Plan (Plan) provides only general information. Participants should refer to the Plan Document for a more complete description of the Plan's provisions.

The Plan is a defined contribution plan sponsored by Crete Carrier Corporation (Company) for the benefit of its employees. Employees are eligible for participation in the 401(k) portion of the Plan, including the Company matching contributions, on the first entry date that is at least 30 days after their hire date and after obtaining 21 years of age. Additionally, employees are eligible for participation in the Company's discretionary profit sharing contribution after one year of eligible service (as defined) and obtaining 21 years of age. The Plan is subject to the provisions of the *Employee Retirement Income Security Act of 1974* (ERISA). Union Bank & Trust Company (Trustee) is the trustee and custodian of the Plan.

Contributions

The Plan permits eligible employees through a salary deferral election to have the Company make annual contributions of up to 100% of eligible compensation. Employee rollover contributions are also permitted. Participants who have attained the age of 50 before the end of the Plan year are eligible to make catch-up contributions. The Company makes matching contributions of 10% of the first 5% of compensation that a participant contributes to the Plan. Company profit-sharing contributions are discretionary as determined by the Company's Board of Directors. Contributions are subject to certain limitations.

Effective January 1, 2020 the Company initiated automatic enrollment in the 401(k) Plan. The employer withheld as the automatic deferral 3% from the participant's compensation each pay period unless the participant elected otherwise. In addition, they allowed EACA permissible withdrawals if the participant applied within 90 days of the first automatic deferral. In 2021 and 2020, some participants elected this withdrawal and therefore the amount is included in both contributions and distributions on the financial statements.

Participant Investment Account Options

Each participant has the option of directing their contributions into any of the various investment options offered by the Plan and may change the allocation daily.

Employer profit-sharing and employer matching contributions of the Plan are invested in various investment options at the discretion of the Company.

Crete Carrier Corporation 401(k) Profit Sharing Plan

Notes to Financial Statements

December 31, 2021 and 2020

Note 1: Description of the Plan - Continued

Participant Accounts

Each participant's account is credited with the participant's contribution, the Company's contribution and plan earnings and is charged with an allocation of administrative expenses. Allocations are based on participant earnings or account balances, as defined. The benefits to which a participant is entitled is the benefit that can be provided from the participant's vested account.

Vesting

Participants are immediately vested in their voluntary contributions plus earnings thereon. Vesting in the Company's contribution portion of their accounts plus earnings thereon is based on years of continuous service. A participant is fully vested in the Company's 401(k) matching contributions plus earnings thereon after three years of credited service. Vesting in the Company's discretionary profit sharing contributions begins at 20% upon completion of two years of credited service, increasing 20% per year until fully vested after six years of credited service.

Payment of Benefits

On termination of service for any reason, a participant may elect to receive a lump-sum amount equal to the value of the participant's 401(k) deferral and rollover contributions. In addition, a participant may elect to receive a lump-sum amount equal to the value of vested employer 401(k) matching and profit sharing contributions less than or equal to \$5,000. The participant may elect to commence distributions from vested employer 401(k) matching and profit sharing account that exceed \$5,000 upon the earlier of the six-month period beginning on the date of the participant's separation, death or disability, or attainment of age 59½ via a lump sum amount or installments over a period of not more than the participant's life expectancy. The plan committee will direct the Trustee to distribute a participant's vested interest in the employer 401(k) matching and profit sharing account in a lump sum at the time of termination if the vested interest in the Plan is not greater than \$1,000. There were no participants who had elected to withdraw from the plan but had not been paid as of December 31, 2021 and 2020.

In 2020, the Company implemented *Coronavirus Aid, Relief, and Economic Security Act* (CARES Act) provisions for coronavirus-related distributions (CRD). Through December 30, 2020, qualified participants are permitted to take a CRD of up to \$100,000 from the Plan. Participants who take a CRD have the option to have the distribution taxed over a three-year period, with the ability to recontribute up to the full amount of the distribution within three years and not be subject to federal income tax as a result. The Plan also waived minimum distribution requirements, only if the participant requested, for any distribution required to be made in 2020.

Crete Carrier Corporation 401(k) Profit Sharing Plan

Notes to Financial Statements

December 31, 2021 and 2020

Note 1: Description of the Plan - Continued

Forfeited Accounts

At December 31, 2021 and 2020, forfeited nonvested accounts totaled \$188,914 and \$282,564, respectively. Forfeitures may be used to pay Plan expenses, allocated as an additional discretionary nonelective contribution or used to reduce any matching contribution. Forfeitures used to pay Plan expenses were \$791,657 and \$795,390 for the years ended December 31, 2021 and 2020, respectively.

Note 2: Summary of Significant Accounting Policies

Basis of Accounting

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

Use of Estimates

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

Investment Valuation and Income Recognition

Investments are reported at fair value. Quoted market prices, if available, are used to value investments. Common stocks and U.S. government securities are valued at the closing price reported on the active market on which the individual securities are traded. Corporate bonds are valued on the basis of yields currently available on comparable securities of issuers with similar credit ratings. Mutual funds are valued at the net asset value (NAV) of shares held by the plan at year end.

The Plan's interest in the collective trust is valued based on information reported by the investment advisor using the audited financial statements of the collective trust at year-end.

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

Crete Carrier Corporation 401(k) Profit Sharing Plan

Notes to Financial Statements

December 31, 2021 and 2020

Note 2: Summary of Significant Accounting Policies - Continued

Payment of Benefits

Benefit payments to participants are recorded upon distribution.

Administrative Expenses

Administrative expenses may be paid by the Company or the Plan, at the Company's discretion.

Reclassification

Certain reclassifications have been made to the 2020 financial statements to conform to the 2021 financial statement presentation. These reclassifications had no effect on changes in net assets available for benefits.

Note 3: Certification of Plan Trustee

The Plan Administrator has elected the method of annual reporting compliance permitted by ERISA Section 103(a)(3)C) pursuant to 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Accordingly, Union Bank & Trust Company, the trustee of the Plan, has certified the following information included in the accompanying financial statements and supplemental schedules is complete and accurate:

- Investments as shown in the statements of net assets available for benefits and related disclosures as of December 31, 2021 and 2020
- Investment income as shown in the statements of changes in net assets available for benefits for the years ended December 31, 2021 and 2020
- Investment information included in the accompanying schedule of assets (held at year-end) as of December 31, 2021 and schedule of reportable transactions for the year ended December 31, 2021

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

Crete Carrier Corporation 401(k) Profit Sharing Plan

Notes to Financial Statements

December 31, 2021 and 2020

Note 4: Net Assets by Participant and Nonparticipant-Directed Investments

Information about the net assets and the significant components of the changes in net assets relating to the participant and nonparticipant-directed investments is as follows:

	Year Ended December 31, 2021		
	Nonparticipant-Directed Funds	Participant-Directed Funds	Total
Additions			
Investment income			
Net appreciation in fair value of investments	\$ 18,123,354	\$ 18,078,961	\$ 36,202,315
Interest	524,671	19	524,690
Dividends	1,751,850	5,386,047	7,137,897
	<u>20,399,875</u>	<u>23,465,027</u>	<u>43,864,902</u>
Contributions			
Employer	16,532,376	-	16,532,376
Participants	-	19,584,263	19,584,263
Rollovers	21,907	745,286	767,193
	<u>16,554,283</u>	<u>20,329,549</u>	<u>36,883,832</u>
Total additions	<u>36,954,158</u>	<u>43,794,576</u>	<u>80,748,734</u>
Deductions			
Benefits paid directly to participants	11,667,003	17,389,567	29,056,570
Administrative expenses	812,684	103,216	915,900
Total deductions	<u>12,479,687</u>	<u>17,492,783</u>	<u>29,972,470</u>
Trustee to trustee transfer	<u>(1,273,204)</u>	<u>1,273,204</u>	<u>-</u>
Net increase	23,201,267	27,574,997	50,776,264
Net assets available for benefits, beginning of year	<u>116,961,663</u>	<u>144,358,954</u>	<u>261,320,617</u>
Net assets available for benefits, end of year	<u><u>\$ 140,162,930</u></u>	<u><u>\$ 171,933,951</u></u>	<u><u>\$ 312,096,881</u></u>

Crete Carrier Corporation 401(k) Profit Sharing Plan

Notes to Financial Statements

December 31, 2021 and 2020

Note 4: Net Assets by Participant and Nonparticipant-Directed Investments - Continued

	Year Ended December 31, 2020		
	Nonparticipant-Directed Funds	Participant-Directed Funds	Total
Additions			
Investment income			
Net appreciation in fair value of investments	\$ 6,692,801	\$ 13,227,423	\$ 19,920,224
Interest	657,496	6,026,000	663,522
Dividends	1,472,658	3,448,510	4,921,168
	<u>8,822,955</u>	<u>16,681,959</u>	<u>25,504,914</u>
Contributions			
Employer	13,086,641	-	13,086,641
Participants	-	17,716,871	17,716,871
Rollovers	20,017	1,667,466	1,687,483
	<u>13,106,658</u>	<u>19,384,337</u>	<u>32,490,995</u>
Total additions	<u>21,929,613</u>	<u>36,066,296</u>	<u>57,995,909</u>
Deductions			
Benefits paid directly to participants	9,931,325	14,443,308	24,374,633
Administrative expenses	831,238	65,207	896,445
Total deductions	<u>10,762,563</u>	<u>14,508,515</u>	<u>25,271,078</u>
Trustee to trustee transfer	<u>(4,778,878)</u>	<u>4,778,878</u>	<u>-</u>
Net increase	6,388,172	26,336,659	32,724,831
Net assets available for benefits, beginning of year	<u>110,573,491</u>	<u>118,022,295</u>	<u>228,595,786</u>
Net assets available for benefits, end of year	<u>\$ 116,961,663</u>	<u>\$ 144,358,954</u>	<u>\$ 261,320,617</u>

Crete Carrier Corporation 401(k) Profit Sharing Plan

Notes to Financial Statements

December 31, 2021 and 2020

Note 5: Related-Party and Party-in-Interest Transactions

Party-in-interest transactions include those with fiduciaries or employees of the Plan, any person who provides services to the Plan, an employer whose employees are covered by the Plan, an employee organization whose members are covered by the Plan, a person who owns 50% or more of such an employer or employee association, or relatives of such persons.

The Plan paid \$915,900 and \$896,445 of recordkeeping fees to the Trustee during the years ended December 31, 2021 and 2020, respectively. The Company provides certain administrative services at no cost to the Plan.

Note 6: Plan Amendments

Effective January 1, 2020, the Plan was amended to provide that an eligible employee will become a participant, as to elective deferrals and matching contributions, on the first entry date that is at least 30 days after their hire date. The plan was also amended to implement an automatic deferral feature of 3% for eligible participants, unless specifically elected otherwise and restricted elective deferrals to 80% of participant compensation. Further, employees may elect to transfer up to 100% of non-participant directed investment to their participant directed accounts on a monthly basis.

The Plan was amended May 5, 2021 to implement the Coronavirus-Related Distributions provisions and implement the 2020 Required Minimum Distributions waiver provisions.

Note 7: Disclosures About Fair Value of Plan Assets and Liabilities

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. Fair value measurements must maximize the use of observable inputs and minimize the use of unobservable inputs. The hierarchy comprises three levels of inputs that may be used to measure fair value:

- Level 1** Quoted prices in active markets for identical assets or liabilities
- Level 2** Observable inputs other than Level 1 prices, such as quoted prices for similar assets or liabilities; quoted prices in markets that are not active; or other inputs that are observable or can be corroborated by observable market data for substantially the full term of the assets or liabilities
- Level 3** Unobservable inputs supported by little or no market activity and that are significant to the fair value of the assets or liabilities

Crete Carrier Corporation 401(k) Profit Sharing Plan

Notes to Financial Statements

December 31, 2021 and 2020

Note 7: Disclosures About Fair Value of Plan Assets and Liabilities - Continued

Recurring Measurements

The following table presents the fair value measurements of assets recognized in the accompanying statements of net assets available for benefits measured at fair value on a recurring basis and the level within the fair value hierarchy in which the fair value measurements fall at December 31, 2021 and 2020:

	Fair Value	Fair Value Measurements Using		
		Quoted Prices in Active Markets for Identical Assets (Level 1)	Significant Other Observable Inputs (Level 2)	Significant Unobservable Inputs (Level 3)
December 31, 2021				
Common stocks	\$ 92,404,090	\$ 92,404,090	\$ -	\$ -
Corporate bonds	17,307,025	-	17,307,025	-
Municipal bonds	345,737	-	345,737	-
Mutual funds	189,226,685	189,226,685	-	-
U.S. Treasuries	1,034,353	1,034,353	-	-
U.S. government securities	1,618,032	-	1,618,032	-
Common collective trust	9,903,305	-	9,903,305	-
Investments at fair value	<u>\$ 311,839,227</u>	<u>\$ 282,665,128</u>	<u>\$ 29,174,099</u>	<u>\$ -</u>

	Fair Value	Fair Value Measurements Using		
		Quoted Prices in Active Markets for Identical Assets (Level 1)	Significant Other Observable Inputs (Level 2)	Significant Unobservable Inputs (Level 3)
December 31, 2020				
Common stocks	\$ 80,785,617	\$ 80,785,617	\$ -	\$ -
Corporate bonds	19,946,059	-	19,946,059	-
Mutual funds	151,931,199	151,931,199	-	-
Common collective trust	8,084,634	-	8,084,634	-
Investments at fair value	<u>\$ 260,747,509</u>	<u>\$ 232,716,816</u>	<u>\$ 28,030,693</u>	<u>\$ -</u>

Following is a description of the valuation methodologies and inputs used for assets measured at fair value on a recurring basis and recognized in the accompanying statements of net assets available for benefits, as well as the general classification of such assets pursuant to the valuation hierarchy. There have been no significant changes in the valuation techniques during the years ended December 31, 2021 and 2020.

Crete Carrier Corporation 401(k) Profit Sharing Plan

Notes to Financial Statements

December 31, 2021 and 2020

Note 7: Disclosures About Fair Value of Plan Assets and Liabilities – Continued

Recurring Measurements - Continued

The Plan had no liabilities measured at fair value on a recurring basis. In addition, the Plan had no assets or liabilities measured at fair value on a nonrecurring basis.

Investments

Where quoted market prices are available in an active market, securities are classified within Level 1 of the valuation hierarchy. If quoted market prices are not available, then fair values are estimated by using quoted prices of securities with similar characteristics or independent asset pricing services and pricing models, the inputs of which are market-based or independently sourced market parameters, including, but not limited to, yield curves, interest rates, volatilities, prepayments, defaults, cumulative loss projections and cash flows. Such securities are classified in Level 2 of the valuation hierarchy.

Note 8: Plan Termination

Although it has not expressed an intention to do so, the Company has the right under the Plan to discontinue its contributions at any time and to terminate the Plan, subject to the provisions of ERISA. In the event of plan termination, participants will become 100% vested in their employer contributions.

Note 9: Tax Status

The Plan operates under a nonstandardized adoption agreement in connection with a prototype 401(k) retirement plan and trust/custodian document sponsored by Union Bank & Trust Company. This prototype plan document has been filed with the appropriate agency. The Plan has not obtained or requested a determination letter. However, the Plan Administrator believes that the Plan is currently designed and being operated in compliance with the applicable requirements of the Internal Revenue Code and that the Plan was qualified and the related trust was tax exempt as of the financial statement date.

Note 10: 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 value 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.

Crete Carrier Corporation 401(k) Profit Sharing Plan

Notes to Financial Statements

December 31, 2021 and 2020

Note 11: Subsequent Events

Subsequent events have been evaluated through July 18, 2022, which is the date the financial statements were available to be issued.

Supplemental Schedules

Crete Carrier Corporation 401(k) Profit Sharing Plan

EIN 47-0496288 PN 001

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

December 31, 2021

Identity of Issuer	Description of Investment	Cost	Current Value
Participant-Directed Investments			
DFA International Value Portfolio I	Mutual fund - 527,237 shares	**	\$ 10,101,854
American Funds	Mutual fund - 216,313 shares	**	16,085,051
MFS Value Fund	Mutual fund - 349,623 shares	**	18,995,006
Vanguard Instl Index Fund	Mutual fund - 73,483 shares	**	29,818,813
Vanguard Target 2015	Mutual fund - 67,312 shares	**	1,659,907
Vanguard Target 2020	Mutual fund - 254,707 shares	**	6,956,047
Vanguard Target 2025	Mutual fund - 280,909 shares	**	8,247,487
Vanguard Target 2030	Mutual fund - 353,855 shares	**	10,849,201
Vanguard Target 2035	Mutual fund - 232,845 shares	**	7,402,140
Vanguard Target 2040	Mutual fund - 168,327 shares	**	5,553,093
Vanguard Target 2045	Mutual fund - 108,253 shares	**	3,688,188
Vanguard Target 2050	Mutual fund - 94,886 shares	**	3,250,800
Vanguard Target 2055	Mutual fund - 78,252 shares	**	2,687,968
Vanguard Target 2060	Mutual fund - 34,071 shares	**	1,175,101
Vanguard Target 2065	Mutual fund - 4,542 shares	**	143,619
Vanguard Target Retirement Income	Mutual fund - 123,537 shares	**	3,053,836
Vanguard Mid Cap Index Fund	Mutual fund - 7,539 shares	**	2,378,334
Vanguard Small Cap Index Fund	Mutual fund - 150,886 shares	**	16,350,043
Vanguard ST Inflation Protected Securities	Mutual fund (fixed income)		
	103,415 shares	**	2,661,904
Vanguard Short-Term Federal Fund Admiral	Mutual fund (fixed income)		
	1,023,301 shares	**	11,041,418
			<u>162,099,810</u>
Common Collective Trust			
Reliance MetLife Stable Value	Stable value fund - 47,087 shares	**	9,903,305
Series 25157 Class O			
Total participant-directed investments			<u>172,003,115</u>
Nonparticipant-Directed Investments			
AT&T Inc	Common Stock - 15,000 shares	465,250	369,000
Abbott Laboratories	Common Stock - 9,000 shares	726,608	1,266,660
Alphabet Inc Class A	Common Stock - 800 shares	982,318	2,317,632
Amazon.com, Inc.	Common Stock - 300 shares	934,464	1,000,302
American Elec Pwr Inc	Common Stock - 7,000 shares	423,142	622,790
Ameriprise Financial Inc	Common Stock - 4,000 shares	641,961	1,206,640
Amgen Inc	Common Stock - 2,500 shares	587,017	562,425
Amphenol Corp Cl A	Common Stock - 19,000 shares	159,571	1,661,740
Apple Inc	Common Stock - 23,000 shares	299,856	4,084,110
AptarGroup Inc	Common Stock - 3,000 shares	399,168	367,440
Autozone Inc	Common Stock - 725 shares	51,951	1,519,883
Bank of America Corp	Common Stock - 30,000 shares	653,455	1,334,700
Becton Dickinson and Co	Common Stock - 3,750 shares	906,722	943,050
Berkshire Hathaway Inc Del Cl A	Common Stock - 5 shares	319,743	2,253,310

Crete Carrier Corporation 401(k) Profit Sharing Plan

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

December 31, 2021

Identity of Issuer	Description of Investment	Cost	Current Value
Black Hills Corp	Common Stock - 9,000 shares	\$ 377,138	\$ 635,130
Blackrock Inc	Common Stock - 600 shares	116,688	549,336
Booz Allen Hamilton Holding Corp	Common Stock - 8,000 shares	741,337	678,320
Bristol Myers Squibb Co	Common Stock - 8,500 shares	495,685	529,975
Broadcom Inc	Common Stock - 2,800 shares	718,734	1,863,148
CVS Health Corporation	Common Stock - 17,000 shares	711,618	1,753,720
Capital One Financial Common	Common Stock - 7,500 shares	484,466	1,088,175
Chevron Corp	Common Stock - 10,000 shares	895,606	1,173,500
Cisco Systems Inc	Common Stock - 17,000 shares	362,833	1,077,290
Comcast Corp Class A	Common Stock - 20,000 shares	541,525	1,006,600
Danaher Corp	Common Stock - 3,500 shares	65,022	1,151,535
Dell Technologies Inc Cl C	Common Stock - 13,000 shares	257,292	730,210
Delta Air Lines Inc	Common Stock - 22,000 shares	928,956	859,760
Digital Realty Trust Inc.	Common Stock - 6,000 shares	865,234	1,061,220
Dominion Energy Inc	Common Stock - 12,000 shares	883,577	942,720
Dover Corp	Common Stock - 5,750 shares	458,291	1,044,200
Exxon Mobil Corp	Common Stock - 16,000 shares	872,910	979,040
FedEx Corp	Common Stock - 2,000 shares	436,220	517,280
Fiserv Inc	Common Stock - 10,000 shares	466,060	1,037,900
Fortive Corp	Common Stock - 12,000 shares	437,196	915,480
General Mills, Inc.	Common Stock - 15,000 shares	488,539	1,010,700
Goldman Sachs Group Inc.	Common Stock - 1,500 shares	420,840	573,825
Hanesbrands Inc	Common Stock - 20,000 shares	308,437	334,400
Home Depot Inc	Common Stock - 4,000 shares	551,141	1,660,040
Honeywell Intl Inc	Common Stock - 5,500 shares	178,855	1,146,805
Illinois Tool Works Inc	Common Stock - 2,500 shares	362,973	617,000
Intel Corp	Common Stock - 8,000 shares	169,103	412,000
JPMorgan Chase & Co.	Common Stock - 11,000 shares	451,966	1,741,850
Johnson & Johnson	Common Stock - 8,000 shares	497,167	1,368,560
Kimberly Clark Corp	Common Stock - 6,000 shares	516,655	857,520
Lilly Eli & Co	Common Stock - 2,750 shares	229,590	759,605
McDonald's Corp	Common Stock - 3,750 shares	331,573	1,005,263
Merck & Co., Inc	Common Stock - 8,000 shares	573,680	613,120
Metlife Inc	Common Stock - 16,000 shares	751,966	999,840
Microsoft Corp	Common Stock - 12,000 shares	517,751	4,035,840
Mondelez International Inc - A	Common Stock - 17,000 shares	537,235	1,127,270
Nike Inc Cl B	Common Stock - 7,500 shares	161,974	1,250,025
Nucor Corp	Common Stock - 8,500 shares	406,789	970,275
Oracle Corp	Common Stock - 6,000 shares	359,267	523,260
Paypal Holdings Inc	Common Stock - 6,000 shares	378,380	1,131,480
PepsiCo Inc	Common Stock - 8,000 shares	380,020	1,389,680
Pfizer Inc	Common Stock - 16,000 shares	603,884	944,800
Procter & Gamble Co	Common Stock - 7,000 shares	459,371	1,145,060
Roper Technologies Inc	Common Stock - 2,700 shares	154,948	1,328,022
Ross Stores Inc	Common Stock - 5,000 shares	263,507	571,400
Schlumberger Ltd	Common Stock - 8,000 shares	556,849	239,600
Science Applications Intl Corp	Common Stock - 8,000 shares	795,189	668,720
Southern Co	Common Stock - 3,000 shares	172,405	205,740
Stanley Black & Decker Inc	Common Stock - 3,000 shares	471,791	565,860

Crete Carrier Corporation 401(k) Profit Sharing Plan

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

December 31, 2021

Identity of Issuer	Description of Investment	Cost	Current Value
Starbucks Corp	Common Stock - 6,000 shares	\$ 530,331	\$ 701,820
Stryker Corp	Common Stock - 3,500 shares	130,825	935,970
Sysco Corp	Common Stock - 8,000 shares	262,223	628,400
Texas Instruments Inc	Common Stock - 5,000 shares	548,003	942,350
Truist Financial Corp	Common Stock - 19,000 shares	924,699	1,112,450
US Bancorp	Common Stock - 12,000 shares	664,873	674,040
Union Pacific Corp	Common Stock - 5,500 shares	103,645	1,385,615
UnitedHealth Group Inc	Common Stock - 4,400 shares	1,204,644	2,209,416
VMware Inc.	Common Stock - 5,726 shares	268,512	663,529
Verizon Communications	Common Stock - 16,000 shares	592,811	831,360
Visa Inc.	Common Stock - 6,750 shares	333,582	1,462,793
WEC Energy Group Inc	Common Stock - 2,000 shares	63,864	194,140
Walgreens Boots Alliance Inc	Common Stock - 2,000 shares	133,520	104,320
Walmart, Inc	Common Stock - 8,000 shares	414,008	1,157,520
Walt Disney Company	Common Stock - 8,500 shares	613,387	1,316,565
Waste Management Inc	Common Stock - 5,000 shares	416,358	834,500
Wesco International Inc	Common Stock - 11,000 shares	919,248	1,447,490
Xilinx Inc	Common Stock - 10,000 shares	342,084	2,120,300
Zoetis Inc	Common Stock - 4,000 shares	660,215	976,120
Enbridge Inc	Common Stock - 20,000 shares	503,412	781,600
Fortis Inc	Common Stock - 6,000 shares	232,542	289,620
ICON PLC	Common Stock - 3,500 shares	674,154	1,083,950
Linde Public Ltd Co	Common Stock - 4,400 shares	377,877	1,524,292
Medtronic PLC	Common Stock - 7,000 shares	525,805	724,150
3M Company	Corporate bond, 2.0%, due June 26, 2022	296,736	302,226
American Express Credit	Corporate bond, 2.7%, due March 03, 2022	390,648	400,362
American Honda Finance	Corporate bond, 2.05%, due January 10, 2023	503,445	507,349
Apple Inc	Corporate bond, 2.5%, due February 09, 2022	300,000	300,089
Apple Inc	Corporate bond, 2.05%, due September 11, 2026	366,352	359,141
Corporate Bonds Apple Inc.	Corporate bond, 2.90%, due September 12, 2027	420,908	399,477
Burlington Northern Santa Fe	Corporate bond, 3.0%, due March 15, 2023	797,076	816,788
Burlington Northern Santa Fe	Corporate bond, 3.05%, due September 1, 2022	298,041	303,051
Campbell Soup Co	Corporate bond, 2.5%, due August 02, 2022	304,209	303,024
Cintas Corp No. 2	Corporate bond, 2.9%, due April 01, 2022	595,491	602,480
Cintas Corp No. 2	Corporate bond, 3.25%, due June 01, 2022	396,724	402,939
Clorox Co	Corporate bond, 3.05%, due September 15, 2022	512,900	505,599
Deere & Company	Corporate bond, 2.75%, due April 15, 2025	322,371	313,135
Eli Lilly & Co	Corporate bond, 2.35%, due May 15, 2022	399,636	403,040

Crete Carrier Corporation 401(k) Profit Sharing Plan

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

December 31, 2021

Identity of Issuer	Description of Investment	Cost	Current Value
Emerson Electric Cco	Corporate bond, 2.625%, due February 15, 2023	\$ 587,922	\$ 609,343
General Dynamics Corp	Corporate bond, 3.0%, due May 11, 2021	405,860	316,975
General Mills Inc	Corporate bond, 2.6%, due October 12, 2022	501,110	506,639
Glaxosmithkline Capital	Corporate bond, 2.85%, due May 08, 2022	885,899	907,774
Gulf Power Co	Corporate bond, 3.3%, due May 30, 2027	275,028	268,328
Kimberly-Clark Corp	Corporate bond, 3.20%, due April 25, 2029	270,280	269,427
Lowe's Cos Inc	Corporate bond, 3.125%, due September 15, 2024	326,414	314,117
Norfolk Southern Corp	Corporate bond, 2.903%, due February 15, 2023	717,136	712,092
Northern States Pwr-Minn	Corporate bond, 2.15%, due August 15, 2022	300,000	300,536
Oracle Corp	Corporate bond, 2.5%, due October 15, 2022	600,924	608,183
Potomac Electric Power	Corporate bond, 3.05%, due April 01, 2022	308,012	301,849
Precision Castparts Corp	Corporate bond, 2.5%, due January 15, 2023	502,395	507,420
Public Service Electric	Corporate bond, 2.375%, due May 15, 2023	305,145	304,858
Sierra Pacific Power Co	Corporate bond, 2.60%, due May 1, 2026	531,805	520,325
Starbucks Corp	Corporate bond, 3.1%, due March 01, 2023	309,195	307,000
Starbucks Corp	Corporate bond, 3.85%, due October 01, 2023	811,544	833,729
TJX Cos Inc	Corporate bond, 2.5%, due May 15, 2023	408,000	407,084
Unilever Capital Corp	Corporate bond, 2.2%, due May 05, 2022	300,000	301,450
United Health Group Inc	Corporate bond, 2.375%, due October 15, 2022	788,499	811,002

Crete Carrier Corporation 401(k) Profit Sharing Plan

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

December 31, 2021

Identity of Issuer	Description of Investment	Cost	
United Parcel Service	Corporate bond, 2.45%, due October 01, 2002	\$ 386,864	\$ 405,741
United Parcel Service	Corporate bond, 2.5%, due April 01, 2023	599,097	612,116
Walmart Inc	Corporate bond, 3.7% due June 26, 2028	466,828	447,586
Zoetis Inc	Corporate bond, 3.25%, due February 01, 2023	810,264	814,751
Federal Farm Credit Bank	Government agency bond, 3.50% due December 20, 2023	193,188	192,740
Federal Farm Credit Bank	Government agency bond, 2.43%, due September 13, 2027	315,096	315,994
Federal Home Loan Bank	Government agency bond, 2.625% due September 10, 2027	336,127	335,110
Federal Home Loan Bank	Government agency bond, 3.25% due November 16, 2028	453,136	445,774
Federal Home Loan Bank	Government agency bond, 3.30% due December 1, 2026	331,935	328,414
Vanguard Short-Term Federal Fund Admiral #549	Mutual fund (fixed income) - 90,794 shares	1,000,000	979,671
Vanguard Short-Term Invmt Grade Admiral #539	Mutual fund (fixed income) - 90,819 shares	1,000,000	978,119
Palmer Square Income Plus Fund	Mutual fund (fixed income) - 149,165 shares	1,500,000	1,496,122
Vanguard GNMA Fund	Mutual fund (fixed income) - 140,433 shares	1,502,325	1,480,161
Vanguard Total Bond Market Index	Mutual fund (fixed income) - 332.612 shares	3,750,000	3,721,925
Vanguard Inflation-Protection Secs Fund	Mutual fund - 61,160.69 shares	1,750,000	1,739,410
U.S. Federated Government Securities Fund	Money market fund - 9,248,556 shares	9,248,556	9,248,556
Domestic Equity Shares S&P Small Cap	ETF - 21,000 shares	2,336,083	2,404,710
Global Equity Vanguard FTSE	ETF - 55,000 shares	2,838,046	2,808,300
Vanguard FTSE Emerging Markets	ETF - 23,000 shares	1,217,838	1,137,580
Mid Cap ETFs iShares S&P Midcap	ETF - 4,000 shares	1,035,373	1,132,320
Taxable Omaha, NE	Municipal bond, 1.173% due April 15, 2027	359,611	345,737
US Treasury Inflation Index Nt	US Treasury due October 15, 2025	1,045,631	1,034,353
Total nonparticipant-directed investments		<u>\$ 89,675,784</u>	<u>139,836,112</u>
Total investments			<u><u>\$ 311,839,227</u></u>

** Historical cost information is omitted for participant-directed accounts.

Crete Carrier Corporation 401(k) Profit Sharing Plan

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Schedule H, Line 4j – Schedule of Reportable Transactions

December 31, 2021

Description	Selling/ (Purchase) Price	Expenses Incurred with Transaction	Cost of Asset	Current Value of Assets on Transaction Date	Net Gain/ (Loss)
Federated U.S. Treasury Cash Reserves	\$ (30,074,194)	\$ -	\$ (30,074,194)	\$ (30,074,194)	\$ -
Federated U.S. Treasury Cash Reserves	30,435,688	-	30,435,688	30,435,688	-

Crete Carrier Corporation 401(k) Profit Sharing Plan

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

December 31, 2021

Identity of Issuer	Description of Investment	Cost	Current Value
Participant-Directed Investments			
DFA International Value Portfolio I	Mutual fund - 527,237 shares	**	\$ 10,101,854
American Funds	Mutual fund - 216,313 shares	**	16,085,051
MFS Value Fund	Mutual fund - 349,623 shares	**	18,995,006
Vanguard Instl Index Fund	Mutual fund - 73,483 shares	**	29,818,813
Vanguard Target 2015	Mutual fund - 67,312 shares	**	1,659,907
Vanguard Target 2020	Mutual fund - 254,707 shares	**	6,956,047
Vanguard Target 2025	Mutual fund - 280,909 shares	**	8,247,487
Vanguard Target 2030	Mutual fund - 353,855 shares	**	10,849,201
Vanguard Target 2035	Mutual fund - 232,845 shares	**	7,402,140
Vanguard Target 2040	Mutual fund - 168,327 shares	**	5,553,093
Vanguard Target 2045	Mutual fund - 108,253 shares	**	3,688,188
Vanguard Target 2050	Mutual fund - 94,886 shares	**	3,250,800
Vanguard Target 2055	Mutual fund - 78,252 shares	**	2,687,968
Vanguard Target 2060	Mutual fund - 34,071 shares	**	1,175,101
Vanguard Target 2065	Mutual fund - 4,542 shares	**	143,619
Vanguard Target Retirement Income	Mutual fund - 123,537 shares	**	3,053,836
Vanguard Mid Cap Index Fund	Mutual fund - 7,539 shares	**	2,378,334
Vanguard Small Cap Index Fund	Mutual fund - 150,886 shares	**	16,350,043
Vanguard ST Inflation Protected Securities	Mutual fund (fixed income)		
	103,415 shares	**	2,661,904
Vanguard Short-Term Federal Fund Admiral	Mutual fund (fixed income)		
	1,023,301 shares	**	11,041,418
			<u>162,099,810</u>
Common Collective Trust			
Reliance MetLife Stable Value	Stable value fund - 47,087 shares	**	9,903,305
Series 25157 Class O			
Total participant-directed investments			<u>172,003,115</u>
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Crete Carrier Corporation 401(k) Profit Sharing Plan

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

December 31, 2021

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Crete Carrier Corporation 401(k) Profit Sharing Plan

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

December 31, 2021

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Enbridge Inc	Common Stock - 20,000 shares	503,412	781,600
Fortis Inc	Common Stock - 6,000 shares	232,542	289,620
ICON PLC	Common Stock - 3,500 shares	674,154	1,083,950
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Cintas Corp No. 2	Corporate bond, 3.25%, due June 01, 2022	396,724	402,939
Clorox Co	Corporate bond, 3.05%, due September 15, 2022	512,900	505,599
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Eli Lilly & Co	Corporate bond, 2.35%, due May 15, 2022	399,636	403,040

Crete Carrier Corporation 401(k) Profit Sharing Plan

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

December 31, 2021

Identity of Issuer	Description of Investment	Cost	Current Value
Emerson Electric Cco	Corporate bond, 2.625%, due February 15, 2023	\$ 587,922	\$ 609,343
General Dynamics Corp	Corporate bond, 3.0%, due May 11, 2021	405,860	316,975
General Mills Inc	Corporate bond, 2.6%, due October 12, 2022	501,110	506,639
Glaxosmithkline Capital	Corporate bond, 2.85%, due May 08, 2022	885,899	907,774
Gulf Power Co	Corporate bond, 3.3%, due May 30, 2027	275,028	268,328
Kimberly-Clark Corp	Corporate bond, 3.20%, due April 25, 2029	270,280	269,427
Lowe's Cos Inc	Corporate bond, 3.125%, due September 15, 2024	326,414	314,117
Norfolk Southern Corp	Corporate bond, 2.903%, due February 15, 2023	717,136	712,092
Northern States Pwr-Minn	Corporate bond, 2.15%, due August 15, 2022	300,000	300,536
Oracle Corp	Corporate bond, 2.5%, due October 15, 2022	600,924	608,183
Potomac Electric Power	Corporate bond, 3.05%, due April 01, 2022	308,012	301,849
Precision Castparts Corp	Corporate bond, 2.5%, due January 15, 2023	502,395	507,420
Public Service Electric	Corporate bond, 2.375%, due May 15, 2023	305,145	304,858
Sierra Pacific Power Co	Corporate bond, 2.60%, due May 1, 2026	531,805	520,325
Starbucks Corp	Corporate bond, 3.1%, due March 01, 2023	309,195	307,000
Starbucks Corp	Corporate bond, 3.85%, due October 01, 2023	811,544	833,729
TJX Cos Inc	Corporate bond, 2.5%, due May 15, 2023	408,000	407,084
Unilever Capital Corp	Corporate bond, 2.2%, due May 05, 2022	300,000	301,450
United Health Group Inc	Corporate bond, 2.375%, due October 15, 2022	788,499	811,002

Crete Carrier Corporation 401(k) Profit Sharing Plan

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

December 31, 2021

Identity of Issuer	Description of Investment	Cost	
United Parcel Service	Corporate bond, 2.45%, due October 01, 2002	\$ 386,864	\$ 405,741
United Parcel Service	Corporate bond, 2.5%, due April 01, 2023	599,097	612,116
Walmart Inc	Corporate bond, 3.7% due June 26, 2028	466,828	447,586
Zoetis Inc	Corporate bond, 3.25%, due February 01, 2023	810,264	814,751
Federal Farm Credit Bank	Government agency bond, 3.50% due December 20, 2023	193,188	192,740
Federal Farm Credit Bank	Government agency bond, 2.43%, due September 13, 2027	315,096	315,994
Federal Home Loan Bank	Government agency bond, 2.625% due September 10, 2027	336,127	335,110
Federal Home Loan Bank	Government agency bond, 3.25% due November 16, 2028	453,136	445,774
Federal Home Loan Bank	Government agency bond, 3.30% due December 1, 2026	331,935	328,414
Vanguard Short-Term Federal Fund Admiral #549	Mutual fund (fixed income) - 90,794 shares	1,000,000	979,671
Vanguard Short-Term Invmt Grade Admiral #539	Mutual fund (fixed income) - 90,819 shares	1,000,000	978,119
Palmer Square Income Plus Fund	Mutual fund (fixed income) - 149,165 shares	1,500,000	1,496,122
Vanguard GNMA Fund	Mutual fund (fixed income) - 140,433 shares	1,502,325	1,480,161
Vanguard Total Bond Market Index	Mutual fund (fixed income) - 332.612 shares	3,750,000	3,721,925
Vanguard Inflation-Protection Secs Fund	Mutual fund - 61,160.69 shares	1,750,000	1,739,410
U.S. Federated Government Securities Fund	Money market fund - 9,248,556 shares	9,248,556	9,248,556
Domestic EquityiShares S&P Small Cap	ETF - 21,000 shares	2,336,083	2,404,710
Global Equity Vanguard FTSE	ETF - 55,000 shares	2,838,046	2,808,300
Vanguard FTSE Emerging Markets	ETF - 23,000 shares	1,217,838	1,137,580
Mid Cap ETFs iShares S&P Midcap	ETF - 4,000 shares	1,035,373	1,132,320
Taxable Omaha, NE	Municipal bond, 1.173% due April 15, 2027	359,611	345,737
US Treasury Inflation Index Nt	US Treasury due October 15, 2025	1,045,631	1,034,353
Total nonparticipant-directed investments		<u>\$ 89,675,784</u>	<u>139,836,112</u>
Total investments			<u><u>\$ 311,839,227</u></u>

** Historical cost information is omitted for participant-directed accounts.

Crete Carrier Corporation 401(k) Profit Sharing Plan

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Schedule H, Line 4j – Schedule of Reportable Transactions

December 31, 2021

Description	Selling/ (Purchase) Price	Expenses Incurred with Transaction	Cost of Asset	Current Value of Assets on Transaction Date	Net Gain/ (Loss)
Federated U.S. Treasury Cash Reserves	\$ (30,074,194)	\$ -	\$ (30,074,194)	\$ (30,074,194)	\$ -
Federated U.S. Treasury Cash Reserves	30,435,688	-	30,435,688	30,435,688	-