

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 ☐ an amended return/report ☐ the final 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 ☐ special extension (enter description) ☐ automatic extension ☐ the DFVC program
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>MISSOURI HIGHLANDS HEALTH CARE 401(K) PLAN</u>	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 80%;">1b Three-digit plan number (PN) ▶</td> <td style="width: 20%; text-align: center;"><u>002</u></td> </tr> <tr> <td colspan="2">1c Effective date of plan <u>01/01/2007</u></td> </tr> </table>	1b Three-digit plan number (PN) ▶	<u>002</u>	1c Effective date of plan <u>01/01/2007</u>	
1b Three-digit plan number (PN) ▶	<u>002</u>				
1c Effective date of plan <u>01/01/2007</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>MISSOURI HIGHLANDS HEALTH CARE 401(K) PLAN</u> <u>110 SOUTH SECOND STREET</u> <u>ELLINGTON, MO 63638</u>	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td>2b Employer Identification Number (EIN) <u>43-1068291</u></td> </tr> <tr> <td>2c Plan Sponsor's telephone number <u>573-663-2313</u></td> </tr> <tr> <td>2d Business code (see instructions) <u>621112</u></td> </tr> </table>	2b Employer Identification Number (EIN) <u>43-1068291</u>	2c Plan Sponsor's telephone number <u>573-663-2313</u>	2d Business code (see instructions) <u>621112</u>	
2b Employer Identification Number (EIN) <u>43-1068291</u>					
2c Plan Sponsor's telephone number <u>573-663-2313</u>					
2d Business code (see instructions) <u>621112</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.	07/27/2022	SAMANTHA GAMBLIN
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE	Filed with authorized/valid electronic signature.	07/27/2022	SAMANTHA GAMBLIN
	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.

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	202
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)	173
a(2) Total number of active participants at the end of the plan year		6a(2)	177
b Retired or separated participants receiving benefits.....		6b	0
c Other retired or separated participants entitled to future benefits		6c	26
d Subtotal. Add lines 6a(2) , 6b , and 6c		6d	203
e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.		6e	0
f Total. Add lines 6d and 6e		6f	203
g Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item)		6g	140
h Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested		6h	0
7 Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item).....		7	
8a If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristics Codes in the instructions: 2E 2F 2G 2J 2K 2T 3D			
b If the plan provides welfare benefits, enter the applicable welfare feature codes from the List of Plan Characteristics Codes in the instructions:			
9a Plan funding arrangement (check all that apply) (1) ☐ Insurance (2) ☐ Code section 412(e)(3) insurance contracts (3) ☒ 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 MISSOURI HIGHLANDS HEALTH CARE 401(K) PLAN	B Three-digit plan number (PN) ▶	002
C Plan sponsor's name as shown on line 2a of Form 5500 MISSOURI HIGHLANDS HEALTH CARE 401(K) PLAN	D Employer Identification Number (EIN) 43-1068291	

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

1 Information on Persons Receiving Only Eligible Indirect Compensation

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

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

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

ALERUS FINANCIAL, N.A.

45-6062081

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
15 19 21 25 50 64	NONE	29656	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 ☐

(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:

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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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
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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 01/01/2021 and ending 12/31/2021		
A Name of plan MISSOURI HIGHLANDS HEALTH CARE 401(K) PLAN	B Three-digit plan number (PN) ►	002
C Plan sponsor's name as shown on line 2a of Form 5500 MISSOURI HIGHLANDS HEALTH CARE 401(K) PLAN	D Employer Identification Number (EIN) 43-1068291	

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		193919
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)	6788	13383
(2) Participant contributions.....	1b(2)	10358	16569
(3) Other	1b(3)		
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)		
(2) U.S. Government securities	1c(2)		
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)		
(B) All other	1c(3)(B)		
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)		
(B) Common	1c(4)(B)		
(5) Partnership/joint venture interests	1c(5)		
(6) Real estate (other than employer real property)	1c(6)		
(7) Loans (other than to participants)	1c(7)		
(8) Participant loans	1c(8)	49429	56067
(9) Value of interest in common/collective trusts.....	1c(9)		43883
(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)	2380597	3315371
(14) Value of funds held in insurance company general account (unallocated contracts).....	1c(14)		
(15) Other.....	1c(15)		

		(a) Beginning of Year	(b) End of Year
1d	Employer-related investments:		
(1)	Employer securities.....	1d(1)	
(2)	Employer real property.....	1d(2)	
e	Buildings and other property used in plan operation	1e	
f	Total assets (add all amounts in lines 1a through 1e)	1f	2447172 3639192
Liabilities			
g	Benefit claims payable	1g	
h	Operating payables	1h	
i	Acquisition indebtedness.....	1i	
j	Other liabilities.....	1j	222061
k	Total liabilities (add all amounts in lines 1g through 1j)	1k	0 222061
Net Assets			
l	Net assets (subtract line 1k from line 1f)	1l	2447172 3417131

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)	269139
	(B) Participants	2a(1)(B)	443217
	(C) Others (including rollovers).....	2a(1)(C)	44606
(2)	Noncash contributions.....	2a(2)	
(3)	Total contributions. Add lines 2a(1)(A) , (B) , (C) , and line 2a(2)	2a(3)	756962
b	Earnings on investments:		
(1)	Interest:		
	(A) Interest-bearing cash (including money market accounts and certificates of deposit).....	2b(1)(A)	
	(B) U.S. Government securities	2b(1)(B)	
	(C) Corporate debt instruments	2b(1)(C)	
	(D) Loans (other than to participants)	2b(1)(D)	2718
	(E) Participant loans.....	2b(1)(E)	
	(F) Other	2b(1)(F)	
	(G) Total interest. Add lines 2b(1)(A) through (F)	2b(1)(G)	2718
(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)	252907
	(D) Total dividends. Add lines 2b(2)(A) , (B) , and (C)	2b(2)(D)	252907
(3)	Rents	2b(3)	
(4)	Net gain (loss) on sale of assets: (A) Aggregate proceeds	2b(4)(A)	
	(B) Aggregate carrying amount (see instructions).....	2b(4)(B)	
	(C) Subtract line 2b(4)(B) from line 2b(4)(A) and enter result	2b(4)(C)	0
(5)	Unrealized appreciation (depreciation) of assets: (A) Real estate	2b(5)(A)	
	(B) Other	2b(5)(B)	
	(C) Total unrealized appreciation of assets. Add lines 2b(5)(A) and (B)	2b(5)(C)	0

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts.....	2b(6)		1018
(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)		164900
c Other income.....	2c		
d Total income. Add all income amounts in column (b) and enter total.....	2d		1178505
Expenses			
e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers.....	2e(1)	170313	
(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)		170313
f Corrective distributions (see instructions).....	2f		8577
g Certain deemed distributions of participant loans (see instructions).....	2g		
h Interest expense.....	2h		
i Administrative expenses: (1) Professional fees.....	2i(1)		
(2) Contract administrator fees.....	2i(2)	29656	
(3) Investment advisory and management fees.....	2i(3)		
(4) Other.....	2i(4)		
(5) Total administrative expenses. Add lines 2i(1) through (4).....	2i(5)		29656
j Total expenses. Add all expense amounts in column (b) and enter total.....	2j		208546
Net Income and Reconciliation			
k Net income (loss). Subtract line 2j from line 2d.....	2k		969959
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: **PEAK AUDIT AND ACCOUNTING LLC**

(2) EIN: **83-1056549**

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		250000
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.)			
4j		X	
k Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?			
4k		X	
l Has the plan failed to provide any benefit when due under the plan?			
4l		X	
m If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)			
4m		X	
n If 4m was answered "Yes," check the "Yes" box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3.			
4n			
5a Has a resolution to terminate the plan been adopted during the plan year or any prior plan year?..... ☐ Yes ☒ No If "Yes," enter the amount of any plan assets that reverted to the employer this year _____.			
5b If, during this plan year, any assets or liabilities were transferred from this plan to another plan(s), identify the plan(s) to which assets or liabilities were transferred. (See instructions.)			
5b(1) Name of plan(s)	5b(2) EIN(s)	5b(3) PN(s)	
5c Was the plan a defined benefit plan covered under the PBGC insurance program at any time during this plan year? (See ERISA section 4021 and instructions.) ☐ Yes ☐ No ☐ Not determined If "Yes" is checked, enter the My PAA confirmation number from the PBGC premium filing for this plan year _____.			

SCHEDULE R (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Retirement Plan Information This schedule is required to be filed under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6058(a) of the Internal Revenue Code (the Code). ► File as an attachment to Form 5500.	OMB No. 1210-0110 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 MISSOURI HIGHLANDS HEALTH CARE 401(K) PLAN	B Three-digit plan number (PN) ► 002
C Plan sponsor's name as shown on line 2a of Form 5500 MISSOURI HIGHLANDS HEALTH CARE 401(K) PLAN	D Employer Identification Number (EIN) 43-1068291

Part I	Distributions
--------	---------------

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

1 Total value of distributions paid in property other than in cash or the forms of property specified in the instructions.....	1	0
2 Enter the EIN(s) of payor(s) who paid benefits on behalf of the plan to participants or beneficiaries during the year (if more than two, enter EINs of the two payors who paid the greatest dollar amounts of benefits): EIN(s): 45-6062081		
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 _____

**MISSOURI HIGHLANDS HEALTH
CARE 401(k) PLAN**

DECEMBER 31, 2021 AND 2020

MISSOURI HIGHLANDS HEALTH CARE 401(K) PLAN

FINANCIAL STATEMENTS
and
SUPPLEMENTARY INFORMATION
with
INDEPENDENT AUDITORS' REPORT

YEAR ENDED DECEMBER 31, 2021

CONTENTS

Financial Statements

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INDEPENDENT AUDITORS' REPORT

Board of Directors
Missouri Highlands Health Care 401(k) Plan
Ellington, Missouri

Scope and Nature of the ERISA Section 103(a)(3)(C) Audit

We have performed an audit of the accompanying financial statements of Missouri Highlands Health Care 401(k) 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) [ERISA Section 103(a)(3)(C) audit]. 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.

Management, having determined it is permissible in the circumstances, has elected to have the audit of Missouri Highlands Health Care 401(k) Plan's 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 5 to the financial statements, is complete and accurate.

Opinion

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

- the amounts and disclosures in the financial statements referred to above, 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 financial statements referred to above 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

We conducted our audit in accordance with auditing standards generally accepted in the United States of America. Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are required to be independent of Missouri Highlands Health Care 401(k) 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 Financial Statements

Management is responsible for the preparation and fair presentation of these financial statements in accordance with accounting principles generally accepted in the United States of America, 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 Missouri Highlands Health Care 401(k) Plan's ability to continue as a going concern for one year after the date the financial statements are available to be 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 Financial Statements

Except as described in the Scope and Nature of the ERISA Section 103(a)(3)(C) Audit 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 generally accepted auditing standards 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 generally accepted auditing standards, 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 Missouri Highlands Health Care 401(k) 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 Missouri Highlands Health Care 401(k) 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.

Supplemental Schedules Required by ERISA

The supplemental schedules 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 generally accepted auditing standards. 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).

Peak Audit & Accounting

St. Louis, Missouri
June 27, 2022



INDEPENDENT AUDITORS' REPORT

Board of Directors
Missouri Highlands Health Care 401(k) Plan
Ellington, Missouri

Report on the Financial Statements

We were engaged to audit the accompanying statement of net assets available for plan benefits of Missouri Highlands Health Care 401(k) Plan (the "Plan"), as of December 31, 2020, and the related notes to the financial statements.

Management's Responsibility for the Financial Statements

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

Auditors' Responsibility

Our responsibility is to express an opinion on the 2020 financial statements based on conducting the audit in accordance with auditing standards generally accepted in the United States of America; this includes the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of a financial statement that is free from material misstatement, whether due to fraud or error.

Basis for Disclaimer of Opinion

As permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974, the Plan administrator instructed us not to perform, and we did not perform, any auditing procedures with respect to the information summarized in Notes 3 and 5, which was certified by United of Omaha Life Insurance Company and Alerus, NA, custodian of the Plan, except for comparing the information with the related information included in the financial statements. We have been informed by the Plan administrator that the custodian holds the Plan's investment assets and executes investment transactions. The Plan administrator has obtained a certification from the custodian as of December 31, 2020 that the information provided to the Plan administrator by the custodian is complete and accurate.

Disclaimer of Opinion

Because of the significance of the matter described in the Basis for Disclaimer of Opinion paragraph, we have not been able to obtain sufficient appropriate audit evidence to provide a basis for an audit opinion on the 2020 financial statement. Accordingly, we do not express an opinion on the 2020 financial statement.

Report on Form and Content in Compliance with the DOL Rules and Regulations for 2020 Financial Statement

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

Peak Audit & Accounting

St. Louis, Missouri

June 27, 2022

MISSOURI HIGHLANDS HEALTH CARE 401(K) PLAN

STATEMENTS OF NET ASSETS AVAILABLE FOR PLAN BENEFITS

	December 31,	2021	2020
ASSETS			
Investments:			
Investments at fair value (see note 3)		\$3,359,254	\$2,380,597
Cash		193,919	-
TOTAL INVESTMENTS		3,553,173	2,380,597
RECEIVABLES			
Employer receivable		13,383	6,788
Employee receivable		16,569	10,358
Notes receivable from participants		56,067	49,429
TOTAL RECEIVABLES		86,019	66,575
TOTAL ASSETS		3,639,192	2,447,172
LIABILITIES			
Pending trades		222,061	-
NET ASSETS AVAILABLE FOR PLAN BENEFITS		\$3,417,131	\$2,447,172

The accompanying notes are an integral part of the financial statements.

MISSOURI HIGHLANDS HEALTH CARE 401(K) PLAN

STATEMENT OF CHANGES IN NET ASSETS AVAILABLE FOR PLAN BENEFITS

Year Ended December 31,		2021
ADDITIONS TO NET ASSETS		
Investment income:		
Investment income	\$	255,625
Net appreciation in fair value of investments		165,918
		<u>421,543</u>
Contributions:		
Employer		269,139
Participants		443,217
Rollover		44,606
		<u>756,962</u>
TOTAL ADDITIONS		<u>1,178,505</u>
DEDUCTIONS FROM NET ASSETS		
Benefits paid to participants		170,313
Corrective distributions		8,577
Administrative expenses		29,656
		<u>208,546</u>
TOTAL DEDUCTIONS		<u>208,546</u>
NET INCREASE		969,959
NET ASSETS AVAILABLE FOR PLAN BENEFITS		
Beginning of year		<u>2,447,172</u>
End of year		<u><u>\$3,417,131</u></u>

The accompanying notes are an integral part of the financial statements.

MISSOURI HIGHLANDS HEALTH CARE 401(K) PLAN

NOTES TO FINANCIAL STATEMENTS

1. DESCRIPTION OF THE PLAN

The following brief description of the Missouri Highlands Health Care 401(k) Plan (the "Plan") is provided for general information purposes only. Participants should refer to the Summary Plan Description for more complete information.

General

The Plan is a defined contribution plan covering substantially all full-time employees of Missouri Highlands Health Care (the "Company") who meet eligibility requirements. Participants are eligible to participate in the Plan if they have completed three consecutive months of eligibility service. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 ("ERISA").

Contributions

Participants in the Plan may elect for any calendar year to contribute on a pretax or Roth basis, up to the lesser of the maximum amount permitted under Section 402(g) of the Internal Revenue Code of 1986 (\$19,500 and \$19,500 for 2021 and 2020, respectively) as adjusted by a cost of living factor each year or 50 percent of their annual compensation. In addition, certain participants are allowed to contribute an additional amount (\$6,500 and \$6,500 for 2021 and 2020, respectively) to the Plan as allowed by the catch-up rules. Contributions are subject to certain limitations.

The employer matches a portion of the employee deferrals. For the Plan year ended December 31, 2021, and 2020 the employer provided matching contributions of 100 percent of the amount contributed by each participant up to their first 3 percent then 50% of compensation up to 5%, limited to \$100,000 of salary. Non-elective contributions may be permitted at the discretion of the Company. No discretionary contributions were made for 2021.

Participant accounts

Each participant's account is credited with (a) the participant's contributions, (b) the Company's contributions, and (c) Plan earnings and appreciation. Each participant's account is charged with (a) any withdrawals or distributions, (b) Plan losses and depreciation, and (c) an allocation of administrative and mutual fund expenses. Allocations are based on participant earnings or account balances, as defined. The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested account.

Investment options

Participants were able to allocate their contributions among a variety of managed funds by Alerus.

1. DESCRIPTION OF THE PLAN - CONTINUED

Vesting

Participants are always 100 percent vested in their deferred contribution and employer contributions.

Participant loans

Participants may borrow from their accounts a minimum of \$1,000 up a maximum equal to the lesser of \$50,000 or 50 percent of their vested account balance. The loans are secured by the balance in the participant's account and bear interest at a rate range of 4.25 – 6.50 percent, which is commensurate with local prevailing rates as determined quarterly by the Plan administrator. Principal and interest are paid ratably through payroll deductions.

Payment of benefits

On termination of service due to death, disability, or retirement, a participant may elect to receive either a lump-sum amount equal to the value of the participant's vested interest in his or her account if the participant's account balance is \$1,000 or less. If the participant does not elect to receive the distribution, then the amount will be rolled into an Individual Retirement Account. If the participant's vested account balance is greater than \$1,000, the participant may elect to leave the account balance in the Plan or receive part of the vest account. The Plan also permits hardship withdrawals from employee and employer contributions.

Payment of administrative expenses

It is the policy of the Plan that certain administrative expenses pertaining to the Plan be paid by the Company.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

Basis of accounting

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

Use of estimates

The preparation of financial statements in conformity with accounting principles generally accepted in the United States of America requires the Plan administrator to make estimates and assumptions that affect certain reported amounts and disclosures. Accordingly, actual results may differ from those estimates.

Investments valuation and recognition

The Plan's investments are stated at fair value (except for the fully benefit-responsive investment contract which is reported at contract value). Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. The Committee determines the Plan's valuation policies utilizing information provided by the investment custodian. See note 3 for discussion of fair value measurements.

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

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES – CONTINUED

Notes receivable from participants – Notes receivable from participants are measured at their unpaid principal balance plus accrued but unpaid interest. Interest income is recorded on an accrual basis. Related fees are recorded as administrative expenses and are expensed when they are incurred. No allowance for credit losses has been recorded as of December 31, 2021 or 2020. If a participant ceases to make loan repayments and the plan administrator deems the participant loan to be in default, the participant loan balance is reduced and a benefit payment is recorded.

3. FAIR VALUE MEASUREMENTS

The Plan's investments are reported at fair value in the accompanying statement of net assets available for benefit.

	Investments at Fair Value as of December 31, 2021			
	Level 1	Level 2	Level 3	Total
Mutual funds	\$ 3,315,371	\$ -	\$ -	\$ 3,315,371
Investments at NAV				43,883
Total investments at fair value				\$ 3,359,254

	Investments at Fair Value as of December 31, 2020			
	Level 1	Level 2	Level 3	Total
Mutual funds	\$ 2,310,236	\$ -	\$ -	\$ 2,310,236
Investments at NAV				70,361
Total investments at fair value				\$ 2,380,597

FASB ASC 820-10, *Fair Value Measurements*, establishes a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. This hierarchy consists of three broad levels: Level 1 inputs consist of unadjusted quoted prices in active markets for identical assets and have the highest priority, and Level 3 inputs have the lowest priority. The Plan uses appropriate valuation techniques based on the available inputs to measure the fair value of its investments. When available, the Plan measures fair value using Level 1 inputs because they generally provide the most reliable evidence of fair value. Level 3 inputs are only used when Level 1 or Level 2 inputs are not available.

Net Asset Value (NAV)

Certain investment have been measured at net asset value practical expedient and have not been classified in the fair value hierarchy.

Level 1 Fair Value Measurements

Level 1 inputs are quoted prices in active markets on the actual asset being valued. An active market has sufficient transaction activity to provide pricing information on an ongoing basis.

3. FAIR VALUE MEASUREMENTS – CONTINUED

Level 2 Fair Value Measurements

Level 2 inputs are those other than quoted prices in Level 1 that are observable and include the following quoted prices on similar assets in active markets; quoted prices for identical or similar assets in markets that are not active; observable inputs other than quoted prices such as yield curves, volatilities, prepayment speeds, or inputs derived principally or corroborated by observable market data by correlation or other means.

Level 3 Fair Value Measurements

Level 3 inputs are unobservable inputs for the asset reflecting internal assumptions used to arrive at an estimate or exit price. Those inputs are based on the best information available in the circumstances.

4. TAX STATUS

The Internal Revenue Service (“IRS”) has determined that the prototype 401(k) profit sharing plan is designed in accordance with applicable sections of the internal revenue code and informed the custodian of such a letter dated March 31, 2014. Although the Plan has been amended since receiving the opinion letter, the Committee believes the Plan and related trust are currently designed and being operated in compliance with the applicable requirements of the internal revenue code.

5. INFORMATION CERTIFIED BY THE CUSTODIAN

The plan administrator has elected the method of annual reporting compliance permitted by 29 CFR 2520.103-8 of the DOL’s Rules and Regulations for Reporting and Disclosure under ERISA. Accordingly, Alerus, NA, the custodian of the Plan, have certified that the following data included in the accompanying financial statements and supplemental schedule are complete and accurate with respect to investments:

- Investments at fair value
- Net appreciation in fair value of investments
- Interest and dividends
- Schedule of assets (held at end of year)

The Plan’s independent public accountants 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 schedule.

6. RISKS AND UNCERTAINTIES

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

7. PLAN TERMINATION

While it is the Company's intention to continue the Plan indefinitely, it has the right to terminate or amend the Plan at any time. No amendment, however, may permit any part of the assets of the Plan, other than those required to pay taxes and administrative expenses, to be used for any purpose other than for the exclusive benefit of the participants.

8. RELATED PARTY TRANSACTIONS

Certain Plan investments are sponsored by Mutual of Omaha. Alerus, NA is the custodian as defined by the Plan and, therefore, these transactions qualify as party-in-interest transactions. Account fees were paid by the Plan for services provided by the custodian.

9. SUBSEQUENT EVENTS

Management has evaluated subsequent events through June 27, 2022, the date on which the financial statements were available to be issued.

SUPPLEMENTARY INFORMATION

SCHEDULE OF ASSETS HELD FOR INVESTMENT PURPOSES

Missouri Highlands Health Care 401(k) Plan Number: 001

EIN 43-1068291

Attachment to Form 5500, Schedule D

December 31, 2021

(a)	(b) Identity of issue, borrower, lessor, or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par, or maturity value	(d) Cost	(e) Current value
	Invesco QQQ Trust	ETF	**	\$ 371,856
	Investco Bldrs Index	ETF	**	6,507
	American Balanced R6	Mutual Fund	**	684,481
	Alta Trust Build Cnservtv Index	Mutual Fund	**	129,261
	Alta Trust Build Mod Index	Mutual Fund	**	73
	MFS Growth Allocation R4	Mutual Fund	**	47,672
	Schwab Fdmtl US LG CO IDX	Mutual Fund	**	71,825
	Vanguard Target Retirement 2025	Mutual Fund	**	80,356
	Vanguard Target Retirement 2035	Mutual Fund	**	189,776
	Vanguard Target Retirement 2045	Mutual Fund	**	471,979
	Vanguard Target Retirement 2020	Mutual Fund	**	69,519
	Vanguard Target Retirement 2060	Mutual Fund	**	65,405
	Vanguard Target Retirement 2055	Mutual Fund	**	249,579
	Vanguard Target Retirement 2050	Mutual Fund	**	158,223
	Vanguard Target Retirement 2040	Mutual Fund	**	120,782
	Vanguard Target Retirement 2030	Mutual Fund	**	67,629
	Pimco Income Fund	Mutual Fund	**	10,257
	Vanguard Long Term Grade Admiral	Mutual Fund	**	4,595
	Dimensional US Vector Equity	Mutual Fund	**	930
	Dimensional Real Estate Securities	Mutual Fund	**	73,726
	Lord Abnett Development Growth R6	Mutual Fund	**	39,424
	Northern Funds Mid Cap Index	Mutual Fund	**	26,571
	TIAA – CREF Equity Index	Mutual Fund	**	85,350
	Vanguard Small Cap Value Index Admiral	Mutual Fund	**	10,656
	Vanguard Small Cap Value Fund #548	Mutual Fund	**	118,430
	Allspring Enterprise FD	Mutual Fund	**	18,991
	AFS Europacific Growth R6	Mutual Fund	**	32,650
	American Funds New Perspective R6	Mutual Fund	**	108,868
	Met Life GAC 25554	Common/Collective Trust	**	43,883
				3,359,254
*	Participant Loans	4.25 – 6.50%		56,067
				\$ 3,415,321

* - Party in interest.

** - Participant directed investments

ANNUAL TRUST REPORT FOR AUDIT

Statement Period
Account Number

01/01/21 through 12/31/21
1066689000

Schedule Of Reportable Transactions

PLAN NUMBER:

EIN NUMBER: 43-1068291

DESCRIPTION	PURCH / SELL PRICE EXPENSE INCURRED	COST OF ASSET	VALUE OF ASSET ON TXN DATE	NET GAIN OR LOSS
BEGINNING MARKET VALUE: 2,430,026.44				
SECURITY TRANSACTIONS EXCEEDING 5%:				
ETF - DOMESTIC EQUITY				
INVESCO QQQ TRUST				
PURCHASED AT 311.898	884.23	884.23	871.88	
PURCHASED AT 307.582	216.23	216.23	221.43	
PURCHASED AT 319.119	336.99	336.99	332.03	
SOLD AT 314.432	1,154.91 0.03	1,118.14	1,153.03	36.74
SOLD AT 312.329	22.80 0.01	22.22	23.07	0.57
PURCHASED AT 316.041	4,350.31	4,350.31	4,327.03	
PURCHASED AT 314.350	14,638.66	14,638.66	14,522.70	
PURCHASED AT 311.862	13,992.00	13,992.00	14,196.05	
PURCHASED AT 316.419	3,688.50	3,688.50	3,774.19	
PURCHASED AT 327.659	2,096.36	2,096.36	2,088.18	
SOLD AT 331.915	140.40 0.01	129.44	141.10	10.95
PURCHASED AT 335.555	3,534.74	3,534.74	3,517.62	
SOLD AT 322.437	3,935.34 0.03	3,739.73	3,923.66	195.58
PURCHASED AT 304.068	1,208.67	1,208.67	1,227.00	
PURCHASED AT 308.659	3,311.60	3,311.60	3,218.06	
PURCHASED AT 315.487	1,482.79	1,482.79	1,498.50	
SOLD AT 318.942	274.29 0.01	263.57	275.70	10.71
PURCHASED AT 316.016	3,482.18	3,482.18	3,481.01	

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PLAN NUMBER:

EIN NUMBER: 43-1068291

DESCRIPTION	PURCH / SELL PRICE EXPENSE INCURRED	COST OF ASSET	VALUE OF ASSET ON TXN DATE	NET GAIN OR LOSS
SOLD AT 326.129	10.11 0.01	9.50	10.26	0.60
SOLD AT 334.345	112.34 0.01	103.02	113.27	9.31
PURCHASED AT 337.161	3,455.90	3,455.90	3,450.87	
SOLD AT 336.397	183.00 0.01	167.01	185.29	15.98
SOLD AT 337.727	14.86 0.01	13.51	15.03	1.34
PURCHASED AT 339.402	3,387.57	3,387.57	3,409.81	
PURCHASED AT 339.456 FOR REINVESTMENT	330.63	330.63	321.56	
SOLD AT 334.378	161.17 0.01	148.18	157.02	12.98
PURCHASED AT 325.737	664.83	664.83	663.96	
SOLD AT 325.137	248.73 0.01	235.21	242.42	13.51
PURCHASED AT 332.476	3,375.30	3,375.30	3,380.31	
PURCHASED AT 335.596	3,279.78	3,279.78	3,289.59	
SOLD AT 336.992	169.17 0.01	154.66	169.05	14.50
SOLD AT 336.270	42.37 0.01	38.82	42.44	3.54
PURCHASED AT 341.477	270.45	270.45	272.85	
PURCHASED AT 349.463	3,273.77	3,273.77	3,313.56	
SOLD AT 347.333	10.42 0.01	9.26	10.76	1.15
PURCHASED AT 360.186	3,327.76	3,327.76	3,334.82	
SOLD AT 360.714	126.25 0.01	108.19	125.57	18.05

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1066689000

Schedule Of Reportable Transactions

PLAN NUMBER:

EIN NUMBER: 43-1068291

DESCRIPTION	PURCH / SELL PRICE EXPENSE INCURRED	COST OF ASSET	VALUE OF ASSET ON TXN DATE	NET GAIN OR LOSS
SOLD AT 356.383	16.75 0.01	14.53	17.03	2.21
SOLD AT 362.598	537.37 0.01	458.12	537.11	79.24
SOLD AT 361.777	120.11 0.01	102.63	120.54	17.47
PURCHASED AT 354.671	3,334.62	3,334.62	3,373.34	
PURCHASED AT 364.607	3,327.77	3,327.77	3,327.70	
SOLD AT 369.698	968.61 0.01	812.67	964.29	155.93
SOLD AT 368.447	194.54 0.01	163.78	194.69	30.75
PURCHASED AT 364.712 FOR REINVESTMENT	335.90	335.90	337.86	
SOLD AT 470.000	0.47	0.31	0.37	0.16
PURCHASED AT 368.972	3,327.76	3,327.76	3,298.52	
PURCHASED AT 376.067	3,375.58	3,375.58	3,413.21	
SOLD AT 380.575	205.13 0.01	167.89	204.53	37.23
PURCHASED AT 376.307	3,363.06	3,363.06	3,353.70	
PURCHASED AT 373.301	3,363.07	3,363.07	3,336.48	
SOLD AT 360.217	16.57 0.01	14.39	16.22	2.17
SOLD AT 363.022	194.58 0.01	167.62	193.58	26.95
PURCHASED AT 361.147	3,303.41	3,303.41	3,266.76	
SOLD AT 358.498	119.38 0.01	104.30	118.93	15.07
SOLD AT 357.152	708.59 0.01	621.39	714.24	87.19

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Schedule Of Reportable Transactions

PLAN NUMBER:

EIN NUMBER: 43-1068291

DESCRIPTION	PURCH / SELL PRICE EXPENSE INCURRED	COST OF ASSET	VALUE OF ASSET ON TXN DATE	NET GAIN OR LOSS
PURCHASED AT 374.098	3,387.08	3,387.08	3,421.78	
PURCHASED AT 377.937	4,278.62	4,278.62	4,292.02	
PURCHASED AT 381.236 FOR REINVESTMENT	382.38	382.38	390.22	
SOLD AT 398.156	220.18 0.01	173.99	220.13	46.18
PURCHASED AT 389.506	3,279.64	3,279.64	3,323.37	
PURCHASED AT 398.737	3,279.61	3,279.61	3,217.62	
PURCHASED AT 386.194	3,390.78	3,390.78	3,492.95	
PURCHASED AT 397.827	9,311.13	9,311.13	9,352.87	
SOLD AT 399.619	32,213.28 0.17	25,679.03	31,738.58	6,534.08
PURCHASED AT 393.790	1,126.24	1,126.24	1,138.31	
PURCHASED AT 384.852	3,573.74	3,573.74	3,535.09	
PURCHASED AT 397.833	3,629.43	3,629.43	3,664.53	
PURCHASED AT 400.990 FOR REINVESTMENT	453.52	453.52	434.63	
TOTAL	176,534.31 0.47	169,153.70	176,311.88	7,380.14
TOTAL ETF - DOMESTIC EQUITY	176,534.31 0.47	169,153.70	176,311.88	7,380.14

MUTUAL FUNDS - BALANCED

AMERICAN BALANCED AMERICAN
BALANCED R6

PURCHASED AT 30.110	2,338.11	2,338.11	2,349.78	
SOLD AT 30.458	37.89	38.09	37.92	0.20 -
SOLD AT 30.484	65.45	65.74	65.48	0.29 -
SOLD AT 30.500	1,074.77	1,078.97	1,075.82	4.20 -

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1066689000

Schedule Of Reportable Transactions

PLAN NUMBER:

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DESCRIPTION	PURCH/SELL PRICE EXPENSE INCURRED	COST OF ASSET	VALUE OF ASSET ON TXN DATE	NET GAIN OR LOSS
SOLD AT 30.530	1,115.77	1,119.05	1,110.66	3.28 -
PURCHASED AT 30.600	7,145.40	7,145.40	7,189.77	
SOLD AT 30.790	17,300.00	17,204.10	17,288.77	95.90
PURCHASED AT 30.530	2,938.52	2,938.52	2,939.51	
SOLD AT 30.701	318.80	317.95	320.66	0.85
SOLD AT 30.990	1,665.51	1,645.55	1,669.26	19.96
PURCHASED AT 31.049	3,130.71	3,130.71	3,129.76	
PURCHASED AT 30.277	100.67	100.67	102.01	
PURCHASED AT 30.681	2,831.02	2,831.02	2,818.94	
PURCHASED AT 31.158	434.81	434.81	434.42	
SOLD AT 31.130	5,443.53	5,354.67	5,441.80	88.86
PURCHASED AT 31.130 FOR REINVESTMENT	2,381.55	2,381.55	2,365.47	
PURCHASED AT 31.370	3,188.44	3,188.44	3,182.35	
SOLD AT 31.509	18.37	17.86	18.51	0.51
SOLD AT 31.809	254.73	245.27	255.54	9.46
PURCHASED AT 31.910	3,129.71	3,129.71	3,126.73	
SOLD AT 31.880	372.01	357.47	372.24	14.54
PURCHASED AT 32.130	3,108.75	3,108.75	3,111.67	
SOLD AT 32.761	334.46	312.82	332.61	21.64
PURCHASED AT 32.579	1,516.97	1,516.97	1,507.71	
PURCHASED AT 32.660	3,108.75	3,108.75	3,105.92	
PURCHASED AT 32.990	3,058.21	3,058.21	3,053.54	
SOLD AT 32.939	346.78	322.86	346.48	23.92
SOLD AT 32.907	8.49	7.91	8.48	0.58

ANNUAL TRUST REPORT FOR AUDIT

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01/01/21 through 12/31/21
1066689000

Schedule Of Reportable Transactions

PLAN NUMBER:

EIN NUMBER: 43-1068291

DESCRIPTION	PURCH / SELL PRICE EXPENSE INCURRED	COST OF ASSET	VALUE OF ASSET ON TXN DATE	NET GAIN OR LOSS
PURCHASED AT 32.710 FOR REINVESTMENT	2,471.20	2,471.20	2,450.81	
PURCHASED AT 32.710 FOR REINVESTMENT	3,502.18	3,502.18	3,473.29	
PURCHASED AT 32.610	3,057.02	3,057.02	3,060.77	
SOLD AT 32.755	18.31	17.16	18.37	1.15
PURCHASED AT 32.800	2,991.04	2,991.04	2,996.50	
SOLD AT 32.860	265.67	248.25	264.06	17.42
SOLD AT 33.000	6,690.12	6,224.68	6,669.78	465.44
SOLD AT 32.903	233.68	218.06	233.73	15.62
PURCHASED AT 32.350	2,797.18	2,797.18	2,818.82	
PURCHASED AT 32.600	4,015.60	4,015.60	4,040.24	
SOLD AT 32.800	11,500.00	10,771.86	11,510.53	728.14
PURCHASED AT 33.039	2,581.64	2,581.64	2,580.90	
SOLD AT 33.130	751.26	696.89	751.48	54.37
SOLD AT 33.140	354.73	328.96	354.09	25.77
PURCHASED AT 33.390	2,680.69	2,680.69	2,668.64	
PURCHASED AT 33.530	2,715.23	2,715.23	2,717.66	
SOLD AT 33.479	360.74	331.38	359.99	29.36
PURCHASED AT 33.300	2,636.23	2,636.23	2,625.14	
PURCHASED AT 33.300 FOR REINVESTMENT	2,502.70	2,502.70	2,499.69	
PURCHASED AT 33.050	2,636.23	2,636.23	2,636.20	
SOLD AT 32.606	35.54	33.55	35.32	1.99
SOLD AT 32.809	385.80	361.98	385.22	23.82
PURCHASED AT 32.760	2,556.82	2,556.82	2,544.36	

ANNUAL TRUST REPORT FOR AUDIT

Statement Period
Account Number

01/01/21 through 12/31/21
1066689000

Schedule Of Reportable Transactions

PLAN NUMBER:

EIN NUMBER: 43-1068291

DESCRIPTION	PURCH / SELL PRICE EXPENSE INCURRED	COST OF ASSET	VALUE OF ASSET ON TXN DATE	NET GAIN OR LOSS
SOLD AT 32.610	234.73	221.63	234.65	13.10
PURCHASED AT 33.520	2,595.17	2,595.17	2,598.25	
SOLD AT 33.560	486.92	446.89	487.21	40.03
SOLD AT 34.020	364.90	330.37	365.33	34.53
PURCHASED AT 33.870	2,380.27	2,380.27	2,394.34	
PURCHASED AT 33.910	2,380.29	2,380.29	2,353.64	
PURCHASED AT 33.590	2,630.96	2,630.96	2,656.03	
SOLD AT 33.910	3,601.65	3,274.84	3,599.52	326.81
SOLD AT 33.890	21,103.70	19,199.98	21,016.36	1,903.72
SOLD AT 33.736	15.08	13.78	15.19	1.30
SOLD AT 32.739	324.48	305.59	327.36	18.89
PURCHASED AT 32.821	2,448.87	2,448.87	2,433.91	
PURCHASED AT 32.740 FOR REINVESTMENT	2,469.94	2,469.94	2,460.89	
PURCHASED AT 32.740 FOR REINVESTMENT	16,952.50	16,952.50	16,890.38	
PURCHASED AT 33.480	2,488.27	2,488.27	2,487.52	
TOTAL	184,985.52	181,015.81	184,777.98	3,969.71
VANGUARD TARGET RETIREMENT 2035				
PURCHASED AT 25.261	1,003.10	1,003.10	1,007.05	
SOLD AT 25.719	592.90	581.69	589.23	11.21
SOLD AT 25.561	253.90	250.64	254.68	3.26
SOLD AT 25.639	16.46	16.20	16.48	0.26
SOLD AT 25.710	759.62	745.53	753.72	14.09
PURCHASED AT 25.700	1,024.40	1,024.40	1,033.17	

ANNUAL TRUST REPORT FOR AUDIT

Statement Period
Account Number

01/01/21 through 12/31/21
1066689000

Schedule Of Reportable Transactions

PLAN NUMBER:

EIN NUMBER: 43-1068291

DESCRIPTION	PURCH / SELL PRICE EXPENSE INCURRED	COST OF ASSET	VALUE OF ASSET ON TXN DATE	NET GAIN OR LOSS
PURCHASED AT 25.700	1,039.47	1,039.47	1,041.08	
SOLD AT 25.982	82.70	80.34	83.24	2.36
SOLD AT 26.280	15,171.59	14,570.68	15,212.01	600.91
PURCHASED AT 26.360	1,389.07	1,389.07	1,386.43	
PURCHASED AT 25.620	1,319.14	1,319.14	1,309.85	
PURCHASED AT 26.100	1,236.66	1,236.66	1,241.41	
PURCHASED AT 26.060	1,395.05	1,395.05	1,390.76	
SOLD AT 25.833	0.62	0.61	0.64	0.01
SOLD AT 26.595	60.61	57.59	60.76	3.02
PURCHASED AT 26.660	1,381.04	1,381.04	1,378.45	
SOLD AT 26.612	151.34	143.78	151.84	7.56
PURCHASED AT 26.980	1,380.12	1,380.12	1,382.69	
SOLD AT 27.152	79.50	74.07	78.91	5.43
PURCHASED AT 26.950	751.94	751.94	746.91	
PURCHASED AT 27.020	1,380.12	1,380.12	1,380.13	
PURCHASED AT 27.380	1,380.12	1,380.12	1,380.62	
SOLD AT 27.395	83.61	77.34	83.66	6.27
SOLD AT 27.419	42.39	39.17	42.30	3.22
PURCHASED AT 27.530	1,374.11	1,374.11	1,374.60	
SOLD AT 26.957	0.62	0.58	0.64	0.04
PURCHASED AT 27.590	1,374.12	1,374.12	1,376.61	
SOLD AT 27.642	64.71	59.41	64.19	5.30
SOLD AT 27.725	46.19	42.28	46.03	3.91
SOLD AT 27.632	119.01	109.30	119.09	9.71

ANNUAL TRUST REPORT FOR AUDIT

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01/01/21 through 12/31/21
1066689000

Schedule Of Reportable Transactions

PLAN NUMBER:

EIN NUMBER: 43-1068291

DESCRIPTION	PURCH / SELL PRICE EXPENSE INCURRED	COST OF ASSET	VALUE OF ASSET ON TXN DATE	NET GAIN OR LOSS
PURCHASED AT 27.130	1,374.16	1,374.16	1,387.33	
PURCHASED AT 27.690	1,374.16	1,374.16	1,376.65	
SOLD AT 27.862	89.13	81.29	89.06	7.84
PURCHASED AT 27.960	1,062.91	1,062.91	1,055.30	
PURCHASED AT 28.090	1,062.91	1,062.91	1,065.55	
PURCHASED AT 28.250	23,776.94	23,776.94	23,835.87	
SOLD AT 28.320	11,917.94	10,853.99	11,930.53	1,063.95
SOLD AT 28.177	97.55	89.29	97.46	8.26
PURCHASED AT 28.090	1,349.46	1,349.46	1,344.64	
PURCHASED AT 27.870	1,349.45	1,349.45	1,348.01	
SOLD AT 27.727	0.61	0.57	0.60	0.04
SOLD AT 27.511	104.24	97.85	104.08	6.39
PURCHASED AT 27.470	1,136.75	1,136.75	1,132.18	
SOLD AT 27.362	125.07	118.09	125.06	6.98
PURCHASED AT 28.140	1,408.25	1,408.25	1,411.74	
SOLD AT 28.679	99.83	89.99	99.97	9.84
PURCHASED AT 28.440	1,158.26	1,158.26	1,166.01	
SOLD AT 28.320	3,346.21	3,056.56	3,348.60	289.65
PURCHASED AT 28.340	1,158.26	1,158.26	1,140.27	
PURCHASED AT 27.870	1,158.26	1,158.26	1,175.32	
SOLD AT 28.342	98.66	90.15	98.06	8.51
PURCHASED AT 27.920	1,383.20	1,383.20	1,371.79	
PURCHASED AT 23.840	1,383.20	1,383.20	1,385.52	
PURCHASED AT 23.860 FOR REINVESTMENT	83.32	83.32	83.39	

ANNUAL TRUST REPORT FOR AUDIT

Statement Period
Account Number

01/01/21 through 12/31/21
1066689000

Schedule Of Reportable Transactions

PLAN NUMBER:

EIN NUMBER: 43-1068291

DESCRIPTION	PURCH / SELL PRICE EXPENSE / INCURRED	COST OF ASSET	VALUE OF ASSET ON TXN DATE	NET GAIN OR LOSS
PURCHASED AT 23.860 FOR REINVESTMENT	26,988.94	26,988.94	27,011.55	
PURCHASED AT 23.860 FOR REINVESTMENT	3,696.57	3,696.57	3,699.66	
TOTAL	121,738.47	119,660.45	121,871.38	2,078.02
VANGUARD TARGET RETIREMENT 2045				
PURCHASED AT 28.260	2,991.87	2,991.87	3,007.74	
PURCHASED AT 28.410	841.61	841.61	850.51	
PURCHASED AT 28.900	834.94	834.94	829.17	
SOLD AT 28.706	30.17	29.36	30.28	0.81
SOLD AT 28.810	4,788.83	4,643.92	4,793.78	144.91
SOLD AT 28.840	1,190.52	1,153.30	1,192.17	37.22
SOLD AT 28.880	12,459.78	12,053.51	12,347.58	406.27
PURCHASED AT 28.860	3,068.10	3,068.10	3,100.00	
SOLD AT 28.620	3,452.67	3,371.40	3,391.16	81.27
PURCHASED AT 28.880	3,113.10	3,113.10	3,119.56	
SOLD AT 29.278	198.68	189.70	200.25	8.98
PURCHASED AT 29.810	3,223.28	3,223.28	3,215.70	
PURCHASED AT 28.520	923.18	923.18	934.85	
PURCHASED AT 28.880	2,999.84	2,999.84	2,977.00	
PURCHASED AT 29.550	3,192.36	3,192.36	3,207.47	
SOLD AT 29.690	5,604.28	5,283.81	5,596.73	320.47
PURCHASED AT 29.500	3,192.36	3,192.36	3,180.44	
SOLD AT 30.200	160.09	148.45	160.57	11.64
PURCHASED AT 30.290	3,364.09	3,364.09	3,357.43	

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01/01/21 through 12/31/21
1066689000

Schedule Of Reportable Transactions

PLAN NUMBER:

EIN NUMBER: 43-1068291

DESCRIPTION	PURCH / SELL PRICE EXPENSE INCURRED	COST OF ASSET	VALUE OF ASSET ON TXN DATE	NET GAIN OR LOSS
SOLD AT 30.231	273.53	253.57	274.61	19.96
PURCHASED AT 30.710	3,386.21	3,386.21	3,393.93	
SOLD AT 30.950	210.71	190.95	208.87	19.76
PURCHASED AT 30.681	2,735.29	2,735.29	2,714.74	
SOLD AT 30.450	2,270.32	2,092.53	2,226.33	177.79
PURCHASED AT 30.790	3,308.27	3,308.27	3,306.11	
PURCHASED AT 31.250	3,243.47	3,243.47	3,245.54	
SOLD AT 31.272	220.69	198.39	220.81	22.30
SOLD AT 31.286	42.58	38.26	42.48	4.32
SOLD AT 31.370	4,284.33	3,839.44	4,261.08	444.89
PURCHASED AT 31.450	3,207.81	3,207.81	3,207.81	
SOLD AT 31.430	1,352.42	1,210.78	1,350.25	141.64
PURCHASED AT 31.480	3,310.41	3,310.41	3,316.71	
SOLD AT 31.540	168.14	150.15	166.49	17.99
SOLD AT 31.670	659.44	586.46	656.73	72.98
SOLD AT 31.542	166.29	148.49	166.33	17.80
PURCHASED AT 30.800	3,310.41	3,310.41	3,349.14	
PURCHASED AT 31.570	3,310.41	3,310.41	3,315.64	
SOLD AT 31.809	231.09	204.97	231.03	26.12
PURCHASED AT 31.940	3,310.41	3,310.41	3,282.44	
PURCHASED AT 32.130	3,310.41	3,310.41	3,319.69	
SOLD AT 32.260	237.63	208.24	237.19	29.39
PURCHASED AT 32.130	3,310.41	3,310.41	3,294.96	
PURCHASED AT 31.860	3,310.41	3,310.41	3,307.30	

ANNUAL TRUST REPORT FOR AUDIT

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1066689000

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PLAN NUMBER:

EIN NUMBER: 43-1068291

DESCRIPTION	PURCH / SELL PRICE EXPENSE INCURRED	COST OF ASSET	VALUE OF ASSET ON TXN DATE	NET GAIN OR LOSS
SOLD AT 31.408	253.34	228.49	252.95	24.85
PURCHASED AT 31.360	3,258.03	3,258.03	3,242.47	
SOLD AT 31.217	169.26	153.71	169.22	15.55
PURCHASED AT 32.290	3,207.81	3,207.81	3,217.72	
SOLD AT 32.961	244.34	210.36	244.85	33.98
PURCHASED AT 32.660	3,207.81	3,207.81	3,235.33	
PURCHASED AT 32.570	3,207.81	3,207.81	3,142.82	
PURCHASED AT 31.850	3,207.81	3,207.81	3,266.22	
SOLD AT 32.530	1,245.55	1,089.72	1,236.35	155.83
SOLD AT 31.940	823.07	733.40	832.34	89.67
PURCHASED AT 31.920	3,413.53	3,413.53	3,380.37	
PURCHASED AT 28.380	3,190.34	3,190.34	3,200.48	
PURCHASED AT 28.420 FOR REINVESTMENT	1,268.44	1,268.44	1,271.12	
PURCHASED AT 28.420 FOR REINVESTMENT	52,296.69	52,296.69	52,407.10	
PURCHASED AT 28.420 FOR REINVESTMENT	9,009.36	9,009.36	9,028.39	
TOTAL	192,804.03	190,477.64	192,716.33	2,326.39
VANGUARD TARGET RETIREMENT 2055 INV				
PURCHASED AT 49.460	1,477.62	1,477.62	1,485.39	
SOLD AT 49.721	317.32	311.79	320.76	5.53
SOLD AT 50.251	22.06	21.45	22.14	0.61
SOLD AT 50.385	14.41	13.97	14.44	0.44
PURCHASED AT 50.480	37,370.75	37,370.75	37,429.92	

ANNUAL TRUST REPORT FOR AUDIT

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Account Number

01/01/21 through 12/31/21
1066689000

Schedule Of Reportable Transactions

PLAN NUMBER:

EIN NUMBER: 43-1068291

DESCRIPTION	PURCH / SELL PRICE EXPENSE INCURRED	COST OF ASSET	VALUE OF ASSET ON TXN DATE	NET GAIN OR LOSS
PURCHASED AT 50.560	3,081.02	3,081.02	3,052.99	
PURCHASED AT 50.531	2,799.07	2,799.07	2,827.81	
SOLD AT 50.101	1,381.88	1,358.72	1,357.31	23.16
PURCHASED AT 50.549	2,611.53	2,611.53	2,617.25	
SOLD AT 51.271	96.44	92.70	97.17	3.74
PURCHASED AT 52.210	2,470.53	2,470.53	2,464.85	
SOLD AT 49.931	1,910.35	1,886.97	1,934.81	23.38
PURCHASED AT 50.569	2,384.56	2,384.56	2,366.71	
PURCHASED AT 51.769	2,480.84	2,480.84	2,491.89	
SOLD AT 52.000	5,688.31	5,400.53	5,680.67	287.78
PURCHASED AT 51.670	2,480.84	2,480.84	2,471.71	
SOLD AT 52.190	92.69	87.74	93.61	4.95
SOLD AT 52.921	77.00	71.88	77.22	5.12
PURCHASED AT 53.070	2,462.92	2,462.92	2,457.36	
SOLD AT 52.946	198.60	185.48	199.44	13.12
PURCHASED AT 53.801	2,465.90	2,465.90	2,471.83	
SOLD AT 54.233	102.23	93.32	101.36	8.91
PURCHASED AT 53.770	1,814.05	1,814.05	1,799.87	
PURCHASED AT 53.950	2,465.90	2,465.90	2,464.06	
PURCHASED AT 54.760	2,465.90	2,465.90	2,467.70	
SOLD AT 54.809	108.96	98.73	109.00	10.23
SOLD AT 54.813	42.59	38.59	42.50	4.00
PURCHASED AT 55.131	2,451.00	2,451.00	2,450.52	
SOLD AT 55.087	406.38	366.83	405.66	39.55

ANNUAL TRUST REPORT FOR AUDIT

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Account Number

01/01/21 through 12/31/21
1066689000

Schedule Of Reportable Transactions

PLAN NUMBER:

EIN NUMBER: 43-1068291

DESCRIPTION	PURCH / SELL PRICE EXPENSE INCURRED	COST OF ASSET	VALUE OF ASSET ON TXN DATE	NET GAIN OR LOSS
PURCHASED AT 55.159	2,451.00	2,451.00	2,455.92	
SOLD AT 55.258	84.60	76.23	83.78	8.37
SOLD AT 55.510	60.45	54.22	60.20	6.23
SOLD AT 55.274	151.45	136.42	151.49	15.03
PURCHASED AT 53.950	2,527.43	2,527.43	2,557.43	
PURCHASED AT 55.310	2,527.43	2,527.43	2,531.56	
SOLD AT 55.767	117.39	105.05	117.33	12.34
SOLD AT 55.794	418.96	374.73	420.28	44.23
PURCHASED AT 55.970	2,527.43	2,527.43	2,506.67	
PURCHASED AT 56.320	2,527.43	2,527.43	2,534.60	
SOLD AT 56.572	121.46	107.45	121.22	14.01
PURCHASED AT 56.330	2,527.43	2,527.43	2,514.85	
PURCHASED AT 55.840	2,527.43	2,527.43	2,525.17	
SOLD AT 55.040	130.39	118.88	130.22	11.51
PURCHASED AT 54.970	2,417.23	2,417.23	2,404.94	
SOLD AT 54.714	162.83	149.49	162.76	13.34
PURCHASED AT 56.630	2,444.27	2,444.27	2,452.03	
SOLD AT 57.827	126.70	110.21	126.95	16.49
PURCHASED AT 57.291	2,444.27	2,444.27	2,465.55	
PURCHASED AT 57.130	2,361.47	2,361.47	2,312.69	
PURCHASED AT 55.840	2,506.93	2,506.93	2,553.18	
SOLD AT 57.050	128.82	114.01	127.87	14.81
PURCHASED AT 55.960	2,518.93	2,518.93	2,494.17	
PURCHASED AT 52.220	2,425.56	2,425.56	2,433.93	

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EIN NUMBER: 43-1068291

DESCRIPTION	PURCH / SELL PRICE EXPENSE INCURRED	COST OF ASSET	VALUE OF ASSET ON TXN DATE	NET GAIN OR LOSS
PURCHASED AT 52.289 FOR REINVESTMENT	808.34	808.34	810.21	
PURCHASED AT 52.290 FOR REINVESTMENT	17,001.73	17,001.73	17,040.74	
PURCHASED AT 52.290 FOR REINVESTMENT	4,726.12	4,726.12	4,736.97	
TOTAL	140,515.13	139,928.25	140,608.66	586.88
VANGUARD TARGET RETIREMENT 2040				
PURCHASED AT 44.360	1,053.51	1,053.51	1,058.26	
SOLD AT 45.261	579.03	563.12	575.30	15.91
SOLD AT 44.934	23.77	23.29	23.87	0.48
SOLD AT 45.171	18.52	18.05	18.52	0.47
SOLD AT 45.170	6,557.16	6,389.90	6,567.31	167.26
SOLD AT 45.240	11,245.67	10,941.84	11,151.16	303.83
SOLD AT 44.860	69,960.03	68,646.72	70,521.40	1,313.31
PURCHASED AT 45.221	1,651.59	1,651.59	1,667.27	
PURCHASED AT 44.860	6,907.03	6,907.03	6,794.56	
PURCHASED AT 45.229	1,974.66	1,974.66	1,978.19	
SOLD AT 45.771	49.57	47.79	49.95	1.78
PURCHASED AT 46.540	2,073.30	2,073.30	2,069.30	
PURCHASED AT 45.160	2,025.60	2,025.60	2,011.25	
PURCHASED AT 46.110	2,529.94	2,529.94	2,540.34	
PURCHASED AT 46.040	2,235.68	2,235.68	2,227.93	
SOLD AT 46.468	12.50	11.92	12.61	0.58
SOLD AT 47.078	42.70	40.17	42.79	2.53
PURCHASED AT 47.180	2,355.28	2,355.28	2,350.28	

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EIN NUMBER: 43-1068291

DESCRIPTION	PURCH / SELL PRICE EXPENSE INCURRED	COST OF ASSET	VALUE OF ASSET ON TXN DATE	NET GAIN OR LOSS
SOLD AT 47.082	215.87	203.38	216.69	12.49
PURCHASED AT 47.789	2,350.33	2,350.33	2,354.79	
SOLD AT 48.149	57.49	53.05	57.01	4.44
PURCHASED AT 47.750	1,710.74	1,710.74	1,698.20	
PURCHASED AT 47.890	2,350.33	2,350.33	2,349.36	
PURCHASED AT 48.561	2,350.33	2,350.33	2,351.76	
SOLD AT 48.602	62.60	57.49	62.62	5.11
SOLD AT 48.604	42.48	39.01	42.41	3.47
SOLD AT 48.790	1,700.00	1,555.22	1,701.73	144.78
PURCHASED AT 48.860	2,344.33	2,344.33	2,344.35	
SOLD AT 48.924	25.00	22.85	25.08	2.15
PURCHASED AT 48.930	2,383.23	2,383.23	2,387.62	
SOLD AT 49.036	48.84	44.62	48.40	4.22
SOLD AT 49.183	34.92	31.81	34.80	3.11
SOLD AT 49.007	206.27	188.57	206.41	17.70
PURCHASED AT 48.001	2,383.23	2,383.23	2,408.03	
PURCHASED AT 49.089	2,383.23	2,383.23	2,387.15	
SOLD AT 49.446	68.68	62.43	68.62	6.25
SOLD AT 49.440	786.88	715.34	789.27	71.54
PURCHASED AT 49.610	2,383.23	2,383.23	2,364.96	
PURCHASED AT 49.880	2,383.23	2,383.23	2,389.43	
SOLD AT 50.180	23,776.94	21,378.94	23,843.28	2,398.00
SOLD AT 50.068	58.78	52.97	58.69	5.81
PURCHASED AT 49.890	2,190.88	2,190.88	2,181.65	

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PLAN NUMBER:

EIN NUMBER: 43 - 1068291

DESCRIPTION	PURCH / SELL PRICE EXPENSE INCURRED	COST OF ASSET	VALUE OF ASSET ON TXN DATE	NET GAIN OR LOSS
PURCHASED AT 49.470	2,119.16	2,119.16	2,117.00	
SOLD AT 49.420	4,000.00	3,666.12	3,932.02	333.88
SOLD AT 48.638	25.00	23.28	24.74	1.72
SOLD AT 48.803	61.98	57.52	61.89	4.46
PURCHASED AT 48.729	2,106.18	2,106.18	2,097.13	
SOLD AT 48.533	194.86	182.13	194.81	12.73
PURCHASED AT 50.051	2,256.08	2,256.08	2,262.36	
SOLD AT 51.037	61.04	54.37	61.15	6.67
PURCHASED AT 50.600	2,256.08	2,256.08	2,273.49	
PURCHASED AT 50.440	2,256.08	2,256.08	2,215.83	
PURCHASED AT 49.470	2,256.08	2,256.08	2,293.02	
SOLD AT 50.403	63.76	57.84	63.35	5.92
SOLD AT 50.080	4,505.94	4,113.82	4,523.04	392.12
PURCHASED AT 49.570	2,136.07	2,136.07	2,116.68	
PURCHASED AT 42.030	2,136.07	2,136.07	2,141.13	
PURCHASED AT 42.071 FOR REINVESTMENT	311.62	311.62	312.13	
PURCHASED AT 42.070 FOR REINVESTMENT	17,677.00	17,677.00	17,706.43	
PURCHASED AT 42.070 FOR REINVESTMENT	2,347.22	2,347.22	2,351.12	
TOTAL	210,363.60	205,120.88	210,779.92	5,242.72
TOTAL MUTUAL FUNDS - BALANCED	850,406.75	836,203.03	850,754.27	14,203.72
TOTAL SECURITY TRANSACTIONS EXCEEDING 5%		1,005,356.73		

**MISSOURI HIGHLANDS HEALTH
CARE 401(k) PLAN**

DECEMBER 31, 2021 AND 2020

MISSOURI HIGHLANDS HEALTH CARE 401(K) PLAN

FINANCIAL STATEMENTS
and
SUPPLEMENTARY INFORMATION
with
INDEPENDENT AUDITORS' REPORT

YEAR ENDED DECEMBER 31, 2021

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INDEPENDENT AUDITORS' REPORT

Board of Directors
Missouri Highlands Health Care 401(k) Plan
Ellington, Missouri

Scope and Nature of the ERISA Section 103(a)(3)(C) Audit

We have performed an audit of the accompanying financial statements of Missouri Highlands Health Care 401(k) 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) [ERISA Section 103(a)(3)(C) audit]. 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.

Management, having determined it is permissible in the circumstances, has elected to have the audit of Missouri Highlands Health Care 401(k) Plan's 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 5 to the financial statements, is complete and accurate.

Opinion

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

- the amounts and disclosures in the financial statements referred to above, 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 financial statements referred to above 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

We conducted our audit in accordance with auditing standards generally accepted in the United States of America. Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are required to be independent of Missouri Highlands Health Care 401(k) 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 Financial Statements

Management is responsible for the preparation and fair presentation of these financial statements in accordance with accounting principles generally accepted in the United States of America, 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 Missouri Highlands Health Care 401(k) Plan's ability to continue as a going concern for one year after the date the financial statements are available to be 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 Financial Statements

Except as described in the Scope and Nature of the ERISA Section 103(a)(3)(C) Audit 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 generally accepted auditing standards 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 generally accepted auditing standards, 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 Missouri Highlands Health Care 401(k) 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 Missouri Highlands Health Care 401(k) 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.

Supplemental Schedules Required by ERISA

The supplemental schedules 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 generally accepted auditing standards. 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).

Peak Audit & Accounting

St. Louis, Missouri
June 27, 2022



INDEPENDENT AUDITORS' REPORT

Board of Directors
Missouri Highlands Health Care 401(k) Plan
Ellington, Missouri

Report on the Financial Statements

We were engaged to audit the accompanying statement of net assets available for plan benefits of Missouri Highlands Health Care 401(k) Plan (the "Plan"), as of December 31, 2020, and the related notes to the financial statements.

Management's Responsibility for the Financial Statements

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

Auditors' Responsibility

Our responsibility is to express an opinion on the 2020 financial statements based on conducting the audit in accordance with auditing standards generally accepted in the United States of America; this includes the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of a financial statement that is free from material misstatement, whether due to fraud or error.

Basis for Disclaimer of Opinion

As permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974, the Plan administrator instructed us not to perform, and we did not perform, any auditing procedures with respect to the information summarized in Notes 3 and 5, which was certified by United of Omaha Life Insurance Company and Alerus, NA, custodian of the Plan, except for comparing the information with the related information included in the financial statements. We have been informed by the Plan administrator that the custodian holds the Plan's investment assets and executes investment transactions. The Plan administrator has obtained a certification from the custodian as of December 31, 2020 that the information provided to the Plan administrator by the custodian is complete and accurate.

Disclaimer of Opinion

Because of the significance of the matter described in the Basis for Disclaimer of Opinion paragraph, we have not been able to obtain sufficient appropriate audit evidence to provide a basis for an audit opinion on the 2020 financial statement. Accordingly, we do not express an opinion on the 2020 financial statement.

Report on Form and Content in Compliance with the DOL Rules and Regulations for 2020 Financial Statement

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

Peak Audit & Accounting

St. Louis, Missouri

June 27, 2022

MISSOURI HIGHLANDS HEALTH CARE 401(K) PLAN

STATEMENTS OF NET ASSETS AVAILABLE FOR PLAN BENEFITS

	December 31,	2021	2020
ASSETS			
Investments:			
Investments at fair value (see note 3)		\$3,359,254	\$2,380,597
Cash		193,919	-
TOTAL INVESTMENTS		3,553,173	2,380,597
RECEIVABLES			
Employer receivable		13,383	6,788
Employee receivable		16,569	10,358
Notes receivable from participants		56,067	49,429
TOTAL RECEIVABLES		86,019	66,575
TOTAL ASSETS		3,639,192	2,447,172
LIABILITIES			
Pending trades		222,061	-
NET ASSETS AVAILABLE FOR PLAN BENEFITS		\$3,417,131	\$2,447,172

The accompanying notes are an integral part of the financial statements.

MISSOURI HIGHLANDS HEALTH CARE 401(K) PLAN

STATEMENT OF CHANGES IN NET ASSETS AVAILABLE FOR PLAN BENEFITS

Year Ended December 31,		2021
ADDITIONS TO NET ASSETS		
Investment income:		
Investment income	\$	255,625
Net appreciation in fair value of investments		165,918
		<u>421,543</u>
Contributions:		
Employer		269,139
Participants		443,217
Rollover		44,606
		<u>756,962</u>
TOTAL ADDITIONS		<u>1,178,505</u>
DEDUCTIONS FROM NET ASSETS		
Benefits paid to participants		170,313
Corrective distributions		8,577
Administrative expenses		29,656
		<u>208,546</u>
TOTAL DEDUCTIONS		<u>208,546</u>
NET INCREASE		969,959
NET ASSETS AVAILABLE FOR PLAN BENEFITS		
Beginning of year		<u>2,447,172</u>
End of year		<u><u>\$3,417,131</u></u>

The accompanying notes are an integral part of the financial statements.

MISSOURI HIGHLANDS HEALTH CARE 401(K) PLAN

NOTES TO FINANCIAL STATEMENTS

1. DESCRIPTION OF THE PLAN

The following brief description of the Missouri Highlands Health Care 401(k) Plan (the "Plan") is provided for general information purposes only. Participants should refer to the Summary Plan Description for more complete information.

General

The Plan is a defined contribution plan covering substantially all full-time employees of Missouri Highlands Health Care (the "Company") who meet eligibility requirements. Participants are eligible to participate in the Plan if they have completed three consecutive months of eligibility service. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 ("ERISA").

Contributions

Participants in the Plan may elect for any calendar year to contribute on a pretax or Roth basis, up to the lesser of the maximum amount permitted under Section 402(g) of the Internal Revenue Code of 1986 (\$19,500 and \$19,500 for 2021 and 2020, respectively) as adjusted by a cost of living factor each year or 50 percent of their annual compensation. In addition, certain participants are allowed to contribute an additional amount (\$6,500 and \$6,500 for 2021 and 2020, respectively) to the Plan as allowed by the catch-up rules. Contributions are subject to certain limitations.

The employer matches a portion of the employee deferrals. For the Plan year ended December 31, 2021, and 2020 the employer provided matching contributions of 100 percent of the amount contributed by each participant up to their first 3 percent then 50% of compensation up to 5%, limited to \$100,000 of salary. Non-elective contributions may be permitted at the discretion of the Company. No discretionary contributions were made for 2021.

Participant accounts

Each participant's account is credited with (a) the participant's contributions, (b) the Company's contributions, and (c) Plan earnings and appreciation. Each participant's account is charged with (a) any withdrawals or distributions, (b) Plan losses and depreciation, and (c) an allocation of administrative and mutual fund expenses. Allocations are based on participant earnings or account balances, as defined. The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested account.

Investment options

Participants were able to allocate their contributions among a variety of managed funds by Alerus.

1. DESCRIPTION OF THE PLAN - CONTINUED

Vesting

Participants are always 100 percent vested in their deferred contribution and employer contributions.

Participant loans

Participants may borrow from their accounts a minimum of \$1,000 up a maximum equal to the lesser of \$50,000 or 50 percent of their vested account balance. The loans are secured by the balance in the participant's account and bear interest at a rate range of 4.25 – 6.50 percent, which is commensurate with local prevailing rates as determined quarterly by the Plan administrator. Principal and interest are paid ratably through payroll deductions.

Payment of benefits

On termination of service due to death, disability, or retirement, a participant may elect to receive either a lump-sum amount equal to the value of the participant's vested interest in his or her account if the participant's account balance is \$1,000 or less. If the participant does not elect to receive the distribution, then the amount will be rolled into an Individual Retirement Account. If the participant's vested account balance is greater than \$1,000, the participant may elect to leave the account balance in the Plan or receive part of the vest account. The Plan also permits hardship withdrawals from employee and employer contributions.

Payment of administrative expenses

It is the policy of the Plan that certain administrative expenses pertaining to the Plan be paid by the Company.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

Basis of accounting

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

Use of estimates

The preparation of financial statements in conformity with accounting principles generally accepted in the United States of America requires the Plan administrator to make estimates and assumptions that affect certain reported amounts and disclosures. Accordingly, actual results may differ from those estimates.

Investments valuation and recognition

The Plan's investments are stated at fair value (except for the fully benefit-responsive investment contract which is reported at contract value). Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. The Committee determines the Plan's valuation policies utilizing information provided by the investment custodian. See note 3 for discussion of fair value measurements.

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

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES – CONTINUED

Notes receivable from participants – Notes receivable from participants are measured at their unpaid principal balance plus accrued but unpaid interest. Interest income is recorded on an accrual basis. Related fees are recorded as administrative expenses and are expensed when they are incurred. No allowance for credit losses has been recorded as of December 31, 2021 or 2020. If a participant ceases to make loan repayments and the plan administrator deems the participant loan to be in default, the participant loan balance is reduced and a benefit payment is recorded.

3. FAIR VALUE MEASUREMENTS

The Plan's investments are reported at fair value in the accompanying statement of net assets available for benefit.

Investments at Fair Value as of December 31, 2021			
Level 1	Level 2	Level 3	Total
Mutual funds	\$ 3,315,371	\$ -	\$ -
Investments at NAV			43,883
Total investments at fair value			\$ 3,359,254

Investments at Fair Value as of December 31, 2020			
Level 1	Level 2	Level 3	Total
Mutual funds	\$ 2,310,236	\$ -	\$ -
Investments at NAV			70,361
Total investments at fair value			\$ 2,380,597

FASB ASC 820-10, *Fair Value Measurements*, establishes a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. This hierarchy consists of three broad levels: Level 1 inputs consist of unadjusted quoted prices in active markets for identical assets and have the highest priority, and Level 3 inputs have the lowest priority. The Plan uses appropriate valuation techniques based on the available inputs to measure the fair value of its investments. When available, the Plan measures fair value using Level 1 inputs because they generally provide the most reliable evidence of fair value. Level 3 inputs are only used when Level 1 or Level 2 inputs are not available.

Net Asset Value (NAV)

Certain investment have been measured at net asset value practical expedient and have not been classified in the fair value hierarchy.

Level 1 Fair Value Measurements

Level 1 inputs are quoted prices in active markets on the actual asset being valued. An active market has sufficient transaction activity to provide pricing information on an ongoing basis.

3. FAIR VALUE MEASUREMENTS – CONTINUED

Level 2 Fair Value Measurements

Level 2 inputs are those other than quoted prices in Level 1 that are observable and include the following quoted prices on similar assets in active markets; quoted prices for identical or similar assets in markets that are not active; observable inputs other than quoted prices such as yield curves, volatilities, prepayment speeds, or inputs derived principally or corroborated by observable market data by correlation or other means.

Level 3 Fair Value Measurements

Level 3 inputs are unobservable inputs for the asset reflecting internal assumptions used to arrive at an estimate or exit price. Those inputs are based on the best information available in the circumstances.

4. TAX STATUS

The Internal Revenue Service (“IRS”) has determined that the prototype 401(k) profit sharing plan is designed in accordance with applicable sections of the internal revenue code and informed the custodian of such a letter dated March 31, 2014. Although the Plan has been amended since receiving the opinion letter, the Committee believes the Plan and related trust are currently designed and being operated in compliance with the applicable requirements of the internal revenue code.

5. INFORMATION CERTIFIED BY THE CUSTODIAN

The plan administrator has elected the method of annual reporting compliance permitted by 29 CFR 2520.103-8 of the DOL’s Rules and Regulations for Reporting and Disclosure under ERISA. Accordingly, Alerus, NA, the custodian of the Plan, have certified that the following data included in the accompanying financial statements and supplemental schedule are complete and accurate with respect to investments:

- Investments at fair value
- Net appreciation in fair value of investments
- Interest and dividends
- Schedule of assets (held at end of year)

The Plan’s independent public accountants 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 schedule.

6. RISKS AND UNCERTAINTIES

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

7. PLAN TERMINATION

While it is the Company's intention to continue the Plan indefinitely, it has the right to terminate or amend the Plan at any time. No amendment, however, may permit any part of the assets of the Plan, other than those required to pay taxes and administrative expenses, to be used for any purpose other than for the exclusive benefit of the participants.

8. RELATED PARTY TRANSACTIONS

Certain Plan investments are sponsored by Mutual of Omaha. Alerus, NA is the custodian as defined by the Plan and, therefore, these transactions qualify as party-in-interest transactions. Account fees were paid by the Plan for services provided by the custodian.

9. SUBSEQUENT EVENTS

Management has evaluated subsequent events through June 27, 2022, the date on which the financial statements were available to be issued.

SUPPLEMENTARY INFORMATION

SCHEDULE OF ASSETS HELD FOR INVESTMENT PURPOSES

Missouri Highlands Health Care 401(k) Plan Number: 001

EIN 43-1068291

Attachment to Form 5500, Schedule D

December 31, 2021

(a)	(b) Identity of issue, borrower, lessor, or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par, or maturity value	(d) Cost	(e) Current value
	Invesco QQQ Trust	ETF	**	\$ 371,856
	Investco Bldrs Index	ETF	**	6,507
	American Balanced R6	Mutual Fund	**	684,481
	Alta Trust Build Cnservtv Index	Mutual Fund	**	129,261
	Alta Trust Build Mod Index	Mutual Fund	**	73
	MFS Growth Allocation R4	Mutual Fund	**	47,672
	Schwab Fdmtl US LG CO IDX	Mutual Fund	**	71,825
	Vanguard Target Retirement 2025	Mutual Fund	**	80,356
	Vanguard Target Retirement 2035	Mutual Fund	**	189,776
	Vanguard Target Retirement 2045	Mutual Fund	**	471,979
	Vanguard Target Retirement 2020	Mutual Fund	**	69,519
	Vanguard Target Retirement 2060	Mutual Fund	**	65,405
	Vanguard Target Retirement 2055	Mutual Fund	**	249,579
	Vanguard Target Retirement 2050	Mutual Fund	**	158,223
	Vanguard Target Retirement 2040	Mutual Fund	**	120,782
	Vanguard Target Retirement 2030	Mutual Fund	**	67,629
	Pimco Income Fund	Mutual Fund	**	10,257
	Vanguard Long Term Grade Admiral	Mutual Fund	**	4,595
	Dimensional US Vector Equity	Mutual Fund	**	930
	Dimensional Real Estate Securities	Mutual Fund	**	73,726
	Lord Abnett Development Growth R6	Mutual Fund	**	39,424
	Northern Funds Mid Cap Index	Mutual Fund	**	26,571
	TIAA – CREF Equity Index	Mutual Fund	**	85,350
	Vanguard Small Cap Value Index Admiral	Mutual Fund	**	10,656
	Vanguard Small Cap Value Fund #548	Mutual Fund	**	118,430
	Allspring Enterprise FD	Mutual Fund	**	18,991
	AFS Europacific Growth R6	Mutual Fund	**	32,650
	American Funds New Perspective R6	Mutual Fund	**	108,868
	Met Life GAC 25554	Common/Collective Trust	**	43,883
				3,359,254
*	Participant Loans	4.25 – 6.50%		56,067
				\$ 3,415,321

* - Party in interest.

** - Participant directed investments

ANNUAL TRUST REPORT FOR AUDIT

Statement Period
Account Number

01/01/21 through 12/31/21
1066689000

Schedule Of Reportable Transactions

PLAN NUMBER:

EIN NUMBER: 43-1068291

DESCRIPTION	PURCH / SELL PRICE EXPENSE / INCURRED	COST OF ASSET	VALUE OF ASSET ON TXN DATE	NET GAIN OR LOSS
BEGINNING MARKET VALUE: 2,430,026.44				
SECURITY TRANSACTIONS EXCEEDING 5%:				
ETF - DOMESTIC EQUITY				
INVESCO QQQ TRUST				
PURCHASED AT 311.898	884.23	884.23	871.88	
PURCHASED AT 307.582	216.23	216.23	221.43	
PURCHASED AT 319.119	336.99	336.99	332.03	
SOLD AT 314.432	1,154.91 0.03	1,118.14	1,153.03	36.74
SOLD AT 312.329	22.80 0.01	22.22	23.07	0.57
PURCHASED AT 316.041	4,350.31	4,350.31	4,327.03	
PURCHASED AT 314.350	14,638.66	14,638.66	14,522.70	
PURCHASED AT 311.862	13,992.00	13,992.00	14,196.05	
PURCHASED AT 316.419	3,688.50	3,688.50	3,774.19	
PURCHASED AT 327.659	2,096.36	2,096.36	2,088.18	
SOLD AT 331.915	140.40 0.01	129.44	141.10	10.95
PURCHASED AT 335.555	3,534.74	3,534.74	3,517.62	
SOLD AT 322.437	3,935.34 0.03	3,739.73	3,923.66	195.58
PURCHASED AT 304.068	1,208.67	1,208.67	1,227.00	
PURCHASED AT 308.659	3,311.60	3,311.60	3,218.06	
PURCHASED AT 315.487	1,482.79	1,482.79	1,498.50	
SOLD AT 318.942	274.29 0.01	263.57	275.70	10.71
PURCHASED AT 316.016	3,482.18	3,482.18	3,481.01	

ANNUAL TRUST REPORT FOR AUDIT

Statement Period
Account Number

01/01/21 through 12/31/21
1066689000

Schedule Of Reportable Transactions

PLAN NUMBER:

EIN NUMBER: 43-1068291

DESCRIPTION	PURCH / SELL PRICE EXPENSE INCURRED	COST OF ASSET	VALUE OF ASSET ON TXN DATE	NET GAIN OR LOSS
SOLD AT 326.129	10.11 0.01	9.50	10.26	0.60
SOLD AT 334.345	112.34 0.01	103.02	113.27	9.31
PURCHASED AT 337.161	3,455.90	3,455.90	3,450.87	
SOLD AT 336.397	183.00 0.01	167.01	185.29	15.98
SOLD AT 337.727	14.86 0.01	13.51	15.03	1.34
PURCHASED AT 339.402	3,387.57	3,387.57	3,409.81	
PURCHASED AT 339.456 FOR REINVESTMENT	330.63	330.63	321.56	
SOLD AT 334.378	161.17 0.01	148.18	157.02	12.98
PURCHASED AT 325.737	664.83	664.83	663.96	
SOLD AT 325.137	248.73 0.01	235.21	242.42	13.51
PURCHASED AT 332.476	3,375.30	3,375.30	3,380.31	
PURCHASED AT 335.596	3,279.78	3,279.78	3,289.59	
SOLD AT 336.992	169.17 0.01	154.66	169.05	14.50
SOLD AT 336.270	42.37 0.01	38.82	42.44	3.54
PURCHASED AT 341.477	270.45	270.45	272.85	
PURCHASED AT 349.463	3,273.77	3,273.77	3,313.56	
SOLD AT 347.333	10.42 0.01	9.26	10.76	1.15
PURCHASED AT 360.186	3,327.76	3,327.76	3,334.82	
SOLD AT 360.714	126.25 0.01	108.19	125.57	18.05

ANNUAL TRUST REPORT FOR AUDIT

Statement Period
Account Number

01/01/21 through 12/31/21
1066689000

Schedule Of Reportable Transactions

PLAN NUMBER:

EIN NUMBER: 43-1068291

DESCRIPTION	PURCH / SELL PRICE EXPENSE INCURRED	COST OF ASSET	VALUE OF ASSET ON TXN DATE	NET GAIN OR LOSS
SOLD AT 356.383	16.75 0.01	14.53	17.03	2.21
SOLD AT 362.598	537.37 0.01	458.12	537.11	79.24
SOLD AT 361.777	120.11 0.01	102.63	120.54	17.47
PURCHASED AT 354.671	3,334.62	3,334.62	3,373.34	
PURCHASED AT 364.607	3,327.77	3,327.77	3,327.70	
SOLD AT 369.698	968.61 0.01	812.67	964.29	155.93
SOLD AT 368.447	194.54 0.01	163.78	194.69	30.75
PURCHASED AT 364.712 FOR REINVESTMENT	335.90	335.90	337.86	
SOLD AT 470.000	0.47	0.31	0.37	0.16
PURCHASED AT 368.972	3,327.76	3,327.76	3,298.52	
PURCHASED AT 376.067	3,375.58	3,375.58	3,413.21	
SOLD AT 380.575	205.13 0.01	167.89	204.53	37.23
PURCHASED AT 376.307	3,363.06	3,363.06	3,353.70	
PURCHASED AT 373.301	3,363.07	3,363.07	3,336.48	
SOLD AT 360.217	16.57 0.01	14.39	16.22	2.17
SOLD AT 363.022	194.58 0.01	167.62	193.58	26.95
PURCHASED AT 361.147	3,303.41	3,303.41	3,266.76	
SOLD AT 358.498	119.38 0.01	104.30	118.93	15.07
SOLD AT 357.152	708.59 0.01	621.39	714.24	87.19

ANNUAL TRUST REPORT FOR AUDIT

Statement Period
Account Number

01/01/21 through 12/31/21
1066689000

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PLAN NUMBER:

EIN NUMBER: 43-1068291

DESCRIPTION	PURCH / SELL PRICE EXPENSE INCURRED	COST OF ASSET	VALUE OF ASSET ON TXN DATE	NET GAIN OR LOSS
PURCHASED AT 374.098	3,387.08	3,387.08	3,421.78	
PURCHASED AT 377.937	4,278.62	4,278.62	4,292.02	
PURCHASED AT 381.236 FOR REINVESTMENT	382.38	382.38	390.22	
SOLD AT 398.156	220.18 0.01	173.99	220.13	46.18
PURCHASED AT 389.506	3,279.64	3,279.64	3,323.37	
PURCHASED AT 398.737	3,279.61	3,279.61	3,217.62	
PURCHASED AT 386.194	3,390.78	3,390.78	3,492.95	
PURCHASED AT 397.827	9,311.13	9,311.13	9,352.87	
SOLD AT 399.619	32,213.28 0.17	25,679.03	31,738.58	6,534.08
PURCHASED AT 393.790	1,126.24	1,126.24	1,138.31	
PURCHASED AT 384.852	3,573.74	3,573.74	3,535.09	
PURCHASED AT 397.833	3,629.43	3,629.43	3,664.53	
PURCHASED AT 400.990 FOR REINVESTMENT	453.52	453.52	434.63	
TOTAL	176,534.31 0.47	169,153.70	176,311.88	7,380.14
TOTAL ETF - DOMESTIC EQUITY	176,534.31 0.47	169,153.70	176,311.88	7,380.14

MUTUAL FUNDS - BALANCED

AMERICAN BALANCED AMERICAN
BALANCED R6

PURCHASED AT 30.110	2,338.11	2,338.11	2,349.78	
SOLD AT 30.458	37.89	38.09	37.92	0.20 -
SOLD AT 30.484	65.45	65.74	65.48	0.29 -
SOLD AT 30.500	1,074.77	1,078.97	1,075.82	4.20 -

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DESCRIPTION	PURCH/SELL PRICE EXPENSE INCURRED	COST OF ASSET	VALUE OF ASSET ON TXN DATE	NET GAIN OR LOSS
SOLD AT 30.530	1,115.77	1,119.05	1,110.66	3.28 -
PURCHASED AT 30.600	7,145.40	7,145.40	7,189.77	
SOLD AT 30.790	17,300.00	17,204.10	17,288.77	95.90
PURCHASED AT 30.530	2,938.52	2,938.52	2,939.51	
SOLD AT 30.701	318.80	317.95	320.66	0.85
SOLD AT 30.990	1,665.51	1,645.55	1,669.26	19.96
PURCHASED AT 31.049	3,130.71	3,130.71	3,129.76	
PURCHASED AT 30.277	100.67	100.67	102.01	
PURCHASED AT 30.681	2,831.02	2,831.02	2,818.94	
PURCHASED AT 31.158	434.81	434.81	434.42	
SOLD AT 31.130	5,443.53	5,354.67	5,441.80	88.86
PURCHASED AT 31.130 FOR REINVESTMENT	2,381.55	2,381.55	2,365.47	
PURCHASED AT 31.370	3,188.44	3,188.44	3,182.35	
SOLD AT 31.509	18.37	17.86	18.51	0.51
SOLD AT 31.809	254.73	245.27	255.54	9.46
PURCHASED AT 31.910	3,129.71	3,129.71	3,126.73	
SOLD AT 31.880	372.01	357.47	372.24	14.54
PURCHASED AT 32.130	3,108.75	3,108.75	3,111.67	
SOLD AT 32.761	334.46	312.82	332.61	21.64
PURCHASED AT 32.579	1,516.97	1,516.97	1,507.71	
PURCHASED AT 32.660	3,108.75	3,108.75	3,105.92	
PURCHASED AT 32.990	3,058.21	3,058.21	3,053.54	
SOLD AT 32.939	346.78	322.86	346.48	23.92
SOLD AT 32.907	8.49	7.91	8.48	0.58

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DESCRIPTION	PURCH / SELL PRICE EXPENSE INCURRED	COST OF ASSET	VALUE OF ASSET ON TXN DATE	NET GAIN OR LOSS
PURCHASED AT 32.710 FOR REINVESTMENT	2,471.20	2,471.20	2,450.81	
PURCHASED AT 32.710 FOR REINVESTMENT	3,502.18	3,502.18	3,473.29	
PURCHASED AT 32.610	3,057.02	3,057.02	3,060.77	
SOLD AT 32.755	18.31	17.16	18.37	1.15
PURCHASED AT 32.800	2,991.04	2,991.04	2,996.50	
SOLD AT 32.860	265.67	248.25	264.06	17.42
SOLD AT 33.000	6,690.12	6,224.68	6,669.78	465.44
SOLD AT 32.903	233.68	218.06	233.73	15.62
PURCHASED AT 32.350	2,797.18	2,797.18	2,818.82	
PURCHASED AT 32.600	4,015.60	4,015.60	4,040.24	
SOLD AT 32.800	11,500.00	10,771.86	11,510.53	728.14
PURCHASED AT 33.039	2,581.64	2,581.64	2,580.90	
SOLD AT 33.130	751.26	696.89	751.48	54.37
SOLD AT 33.140	354.73	328.96	354.09	25.77
PURCHASED AT 33.390	2,680.69	2,680.69	2,668.64	
PURCHASED AT 33.530	2,715.23	2,715.23	2,717.66	
SOLD AT 33.479	360.74	331.38	359.99	29.36
PURCHASED AT 33.300	2,636.23	2,636.23	2,625.14	
PURCHASED AT 33.300 FOR REINVESTMENT	2,502.70	2,502.70	2,499.69	
PURCHASED AT 33.050	2,636.23	2,636.23	2,636.20	
SOLD AT 32.606	35.54	33.55	35.32	1.99
SOLD AT 32.809	385.80	361.98	385.22	23.82
PURCHASED AT 32.760	2,556.82	2,556.82	2,544.36	

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DESCRIPTION	PURCH / SELL PRICE EXPENSE INCURRED	COST OF ASSET	VALUE OF ASSET ON TXN DATE	NET GAIN OR LOSS
SOLD AT 32.610	234.73	221.63	234.65	13.10
PURCHASED AT 33.520	2,595.17	2,595.17	2,598.25	
SOLD AT 33.560	486.92	446.89	487.21	40.03
SOLD AT 34.020	364.90	330.37	365.33	34.53
PURCHASED AT 33.870	2,380.27	2,380.27	2,394.34	
PURCHASED AT 33.910	2,380.29	2,380.29	2,353.64	
PURCHASED AT 33.590	2,630.96	2,630.96	2,656.03	
SOLD AT 33.910	3,601.65	3,274.84	3,599.52	326.81
SOLD AT 33.890	21,103.70	19,199.98	21,016.36	1,903.72
SOLD AT 33.736	15.08	13.78	15.19	1.30
SOLD AT 32.739	324.48	305.59	327.36	18.89
PURCHASED AT 32.821	2,448.87	2,448.87	2,433.91	
PURCHASED AT 32.740 FOR REINVESTMENT	2,469.94	2,469.94	2,460.89	
PURCHASED AT 32.740 FOR REINVESTMENT	16,952.50	16,952.50	16,890.38	
PURCHASED AT 33.480	2,488.27	2,488.27	2,487.52	
TOTAL	184,985.52	181,015.81	184,777.98	3,969.71
VANGUARD TARGET RETIREMENT 2035				
PURCHASED AT 25.261	1,003.10	1,003.10	1,007.05	
SOLD AT 25.719	592.90	581.69	589.23	11.21
SOLD AT 25.561	253.90	250.64	254.68	3.26
SOLD AT 25.639	16.46	16.20	16.48	0.26
SOLD AT 25.710	759.62	745.53	753.72	14.09
PURCHASED AT 25.700	1,024.40	1,024.40	1,033.17	

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PURCHASED AT 25.700	1,039.47	1,039.47	1,041.08	
SOLD AT 25.982	82.70	80.34	83.24	2.36
SOLD AT 26.280	15,171.59	14,570.68	15,212.01	600.91
PURCHASED AT 26.360	1,389.07	1,389.07	1,386.43	
PURCHASED AT 25.620	1,319.14	1,319.14	1,309.85	
PURCHASED AT 26.100	1,236.66	1,236.66	1,241.41	
PURCHASED AT 26.060	1,395.05	1,395.05	1,390.76	
SOLD AT 25.833	0.62	0.61	0.64	0.01
SOLD AT 26.595	60.61	57.59	60.76	3.02
PURCHASED AT 26.660	1,381.04	1,381.04	1,378.45	
SOLD AT 26.612	151.34	143.78	151.84	7.56
PURCHASED AT 26.980	1,380.12	1,380.12	1,382.69	
SOLD AT 27.152	79.50	74.07	78.91	5.43
PURCHASED AT 26.950	751.94	751.94	746.91	
PURCHASED AT 27.020	1,380.12	1,380.12	1,380.13	
PURCHASED AT 27.380	1,380.12	1,380.12	1,380.62	
SOLD AT 27.395	83.61	77.34	83.66	6.27
SOLD AT 27.419	42.39	39.17	42.30	3.22
PURCHASED AT 27.530	1,374.11	1,374.11	1,374.60	
SOLD AT 26.957	0.62	0.58	0.64	0.04
PURCHASED AT 27.590	1,374.12	1,374.12	1,376.61	
SOLD AT 27.642	64.71	59.41	64.19	5.30
SOLD AT 27.725	46.19	42.28	46.03	3.91
SOLD AT 27.632	119.01	109.30	119.09	9.71

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DESCRIPTION	PURCH / SELL PRICE EXPENSE INCURRED	COST OF ASSET	VALUE OF ASSET ON TXN DATE	NET GAIN OR LOSS
PURCHASED AT 27.130	1,374.16	1,374.16	1,387.33	
PURCHASED AT 27.690	1,374.16	1,374.16	1,376.65	
SOLD AT 27.862	89.13	81.29	89.06	7.84
PURCHASED AT 27.960	1,062.91	1,062.91	1,055.30	
PURCHASED AT 28.090	1,062.91	1,062.91	1,065.55	
PURCHASED AT 28.250	23,776.94	23,776.94	23,835.87	
SOLD AT 28.320	11,917.94	10,853.99	11,930.53	1,063.95
SOLD AT 28.177	97.55	89.29	97.46	8.26
PURCHASED AT 28.090	1,349.46	1,349.46	1,344.64	
PURCHASED AT 27.870	1,349.45	1,349.45	1,348.01	
SOLD AT 27.727	0.61	0.57	0.60	0.04
SOLD AT 27.511	104.24	97.85	104.08	6.39
PURCHASED AT 27.470	1,136.75	1,136.75	1,132.18	
SOLD AT 27.362	125.07	118.09	125.06	6.98
PURCHASED AT 28.140	1,408.25	1,408.25	1,411.74	
SOLD AT 28.679	99.83	89.99	99.97	9.84
PURCHASED AT 28.440	1,158.26	1,158.26	1,166.01	
SOLD AT 28.320	3,346.21	3,056.56	3,348.60	289.65
PURCHASED AT 28.340	1,158.26	1,158.26	1,140.27	
PURCHASED AT 27.870	1,158.26	1,158.26	1,175.32	
SOLD AT 28.342	98.66	90.15	98.06	8.51
PURCHASED AT 27.920	1,383.20	1,383.20	1,371.79	
PURCHASED AT 23.840	1,383.20	1,383.20	1,385.52	
PURCHASED AT 23.860 FOR REINVESTMENT	83.32	83.32	83.39	

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PURCHASED AT 23.860 FOR REINVESTMENT	26,988.94	26,988.94	27,011.55	
PURCHASED AT 23.860 FOR REINVESTMENT	3,696.57	3,696.57	3,699.66	
TOTAL	121,738.47	119,660.45	121,871.38	2,078.02
VANGUARD TARGET RETIREMENT 2045				
PURCHASED AT 28.260	2,991.87	2,991.87	3,007.74	
PURCHASED AT 28.410	841.61	841.61	850.51	
PURCHASED AT 28.900	834.94	834.94	829.17	
SOLD AT 28.706	30.17	29.36	30.28	0.81
SOLD AT 28.810	4,788.83	4,643.92	4,793.78	144.91
SOLD AT 28.840	1,190.52	1,153.30	1,192.17	37.22
SOLD AT 28.880	12,459.78	12,053.51	12,347.58	406.27
PURCHASED AT 28.860	3,068.10	3,068.10	3,100.00	
SOLD AT 28.620	3,452.67	3,371.40	3,391.16	81.27
PURCHASED AT 28.880	3,113.10	3,113.10	3,119.56	
SOLD AT 29.278	198.68	189.70	200.25	8.98
PURCHASED AT 29.810	3,223.28	3,223.28	3,215.70	
PURCHASED AT 28.520	923.18	923.18	934.85	
PURCHASED AT 28.880	2,999.84	2,999.84	2,977.00	
PURCHASED AT 29.550	3,192.36	3,192.36	3,207.47	
SOLD AT 29.690	5,604.28	5,283.81	5,596.73	320.47
PURCHASED AT 29.500	3,192.36	3,192.36	3,180.44	
SOLD AT 30.200	160.09	148.45	160.57	11.64
PURCHASED AT 30.290	3,364.09	3,364.09	3,357.43	

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SOLD AT 30.231	273.53	253.57	274.61	19.96
PURCHASED AT 30.710	3,386.21	3,386.21	3,393.93	
SOLD AT 30.950	210.71	190.95	208.87	19.76
PURCHASED AT 30.681	2,735.29	2,735.29	2,714.74	
SOLD AT 30.450	2,270.32	2,092.53	2,226.33	177.79
PURCHASED AT 30.790	3,308.27	3,308.27	3,306.11	
PURCHASED AT 31.250	3,243.47	3,243.47	3,245.54	
SOLD AT 31.272	220.69	198.39	220.81	22.30
SOLD AT 31.286	42.58	38.26	42.48	4.32
SOLD AT 31.370	4,284.33	3,839.44	4,261.08	444.89
PURCHASED AT 31.450	3,207.81	3,207.81	3,207.81	
SOLD AT 31.430	1,352.42	1,210.78	1,350.25	141.64
PURCHASED AT 31.480	3,310.41	3,310.41	3,316.71	
SOLD AT 31.540	168.14	150.15	166.49	17.99
SOLD AT 31.670	659.44	586.46	656.73	72.98
SOLD AT 31.542	166.29	148.49	166.33	17.80
PURCHASED AT 30.800	3,310.41	3,310.41	3,349.14	
PURCHASED AT 31.570	3,310.41	3,310.41	3,315.64	
SOLD AT 31.809	231.09	204.97	231.03	26.12
PURCHASED AT 31.940	3,310.41	3,310.41	3,282.44	
PURCHASED AT 32.130	3,310.41	3,310.41	3,319.69	
SOLD AT 32.260	237.63	208.24	237.19	29.39
PURCHASED AT 32.130	3,310.41	3,310.41	3,294.96	
PURCHASED AT 31.860	3,310.41	3,310.41	3,307.30	

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SOLD AT 31.408	253.34	228.49	252.95	24.85
PURCHASED AT 31.360	3,258.03	3,258.03	3,242.47	
SOLD AT 31.217	169.26	153.71	169.22	15.55
PURCHASED AT 32.290	3,207.81	3,207.81	3,217.72	
SOLD AT 32.961	244.34	210.36	244.85	33.98
PURCHASED AT 32.660	3,207.81	3,207.81	3,235.33	
PURCHASED AT 32.570	3,207.81	3,207.81	3,142.82	
PURCHASED AT 31.850	3,207.81	3,207.81	3,266.22	
SOLD AT 32.530	1,245.55	1,089.72	1,236.35	155.83
SOLD AT 31.940	823.07	733.40	832.34	89.67
PURCHASED AT 31.920	3,413.53	3,413.53	3,380.37	
PURCHASED AT 28.380	3,190.34	3,190.34	3,200.48	
PURCHASED AT 28.420 FOR REINVESTMENT	1,268.44	1,268.44	1,271.12	
PURCHASED AT 28.420 FOR REINVESTMENT	52,296.69	52,296.69	52,407.10	
PURCHASED AT 28.420 FOR REINVESTMENT	9,009.36	9,009.36	9,028.39	
TOTAL	192,804.03	190,477.64	192,716.33	2,326.39
VANGUARD TARGET RETIREMENT 2055 INV				
PURCHASED AT 49.460	1,477.62	1,477.62	1,485.39	
SOLD AT 49.721	317.32	311.79	320.76	5.53
SOLD AT 50.251	22.06	21.45	22.14	0.61
SOLD AT 50.385	14.41	13.97	14.44	0.44
PURCHASED AT 50.480	37,370.75	37,370.75	37,429.92	

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PURCHASED AT 50.560	3,081.02	3,081.02	3,052.99	
PURCHASED AT 50.531	2,799.07	2,799.07	2,827.81	
SOLD AT 50.101	1,381.88	1,358.72	1,357.31	23.16
PURCHASED AT 50.549	2,611.53	2,611.53	2,617.25	
SOLD AT 51.271	96.44	92.70	97.17	3.74
PURCHASED AT 52.210	2,470.53	2,470.53	2,464.85	
SOLD AT 49.931	1,910.35	1,886.97	1,934.81	23.38
PURCHASED AT 50.569	2,384.56	2,384.56	2,366.71	
PURCHASED AT 51.769	2,480.84	2,480.84	2,491.89	
SOLD AT 52.000	5,688.31	5,400.53	5,680.67	287.78
PURCHASED AT 51.670	2,480.84	2,480.84	2,471.71	
SOLD AT 52.190	92.69	87.74	93.61	4.95
SOLD AT 52.921	77.00	71.88	77.22	5.12
PURCHASED AT 53.070	2,462.92	2,462.92	2,457.36	
SOLD AT 52.946	198.60	185.48	199.44	13.12
PURCHASED AT 53.801	2,465.90	2,465.90	2,471.83	
SOLD AT 54.233	102.23	93.32	101.36	8.91
PURCHASED AT 53.770	1,814.05	1,814.05	1,799.87	
PURCHASED AT 53.950	2,465.90	2,465.90	2,464.06	
PURCHASED AT 54.760	2,465.90	2,465.90	2,467.70	
SOLD AT 54.809	108.96	98.73	109.00	10.23
SOLD AT 54.813	42.59	38.59	42.50	4.00
PURCHASED AT 55.131	2,451.00	2,451.00	2,450.52	
SOLD AT 55.087	406.38	366.83	405.66	39.55

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PURCHASED AT 55.159	2,451.00	2,451.00	2,455.92	
SOLD AT 55.258	84.60	76.23	83.78	8.37
SOLD AT 55.510	60.45	54.22	60.20	6.23
SOLD AT 55.274	151.45	136.42	151.49	15.03
PURCHASED AT 53.950	2,527.43	2,527.43	2,557.43	
PURCHASED AT 55.310	2,527.43	2,527.43	2,531.56	
SOLD AT 55.767	117.39	105.05	117.33	12.34
SOLD AT 55.794	418.96	374.73	420.28	44.23
PURCHASED AT 55.970	2,527.43	2,527.43	2,506.67	
PURCHASED AT 56.320	2,527.43	2,527.43	2,534.60	
SOLD AT 56.572	121.46	107.45	121.22	14.01
PURCHASED AT 56.330	2,527.43	2,527.43	2,514.85	
PURCHASED AT 55.840	2,527.43	2,527.43	2,525.17	
SOLD AT 55.040	130.39	118.88	130.22	11.51
PURCHASED AT 54.970	2,417.23	2,417.23	2,404.94	
SOLD AT 54.714	162.83	149.49	162.76	13.34
PURCHASED AT 56.630	2,444.27	2,444.27	2,452.03	
SOLD AT 57.827	126.70	110.21	126.95	16.49
PURCHASED AT 57.291	2,444.27	2,444.27	2,465.55	
PURCHASED AT 57.130	2,361.47	2,361.47	2,312.69	
PURCHASED AT 55.840	2,506.93	2,506.93	2,553.18	
SOLD AT 57.050	128.82	114.01	127.87	14.81
PURCHASED AT 55.960	2,518.93	2,518.93	2,494.17	
PURCHASED AT 52.220	2,425.56	2,425.56	2,433.93	

ANNUAL TRUST REPORT FOR AUDIT

Statement Period
Account Number

01/01/21 through 12/31/21
1066689000

Schedule Of Reportable Transactions

PLAN NUMBER:

EIN NUMBER: 43-1068291

DESCRIPTION	PURCH / SELL PRICE EXPENSE INCURRED	COST OF ASSET	VALUE OF ASSET ON TXN DATE	NET GAIN OR LOSS
PURCHASED AT 52.289 FOR REINVESTMENT	808.34	808.34	810.21	
PURCHASED AT 52.290 FOR REINVESTMENT	17,001.73	17,001.73	17,040.74	
PURCHASED AT 52.290 FOR REINVESTMENT	4,726.12	4,726.12	4,736.97	
TOTAL	140,515.13	139,928.25	140,608.66	586.88
VANGUARD TARGET RETIREMENT 2040				
PURCHASED AT 44.360	1,053.51	1,053.51	1,058.26	
SOLD AT 45.261	579.03	563.12	575.30	15.91
SOLD AT 44.934	23.77	23.29	23.87	0.48
SOLD AT 45.171	18.52	18.05	18.52	0.47
SOLD AT 45.170	6,557.16	6,389.90	6,567.31	167.26
SOLD AT 45.240	11,245.67	10,941.84	11,151.16	303.83
SOLD AT 44.860	69,960.03	68,646.72	70,521.40	1,313.31
PURCHASED AT 45.221	1,651.59	1,651.59	1,667.27	
PURCHASED AT 44.860	6,907.03	6,907.03	6,794.56	
PURCHASED AT 45.229	1,974.66	1,974.66	1,978.19	
SOLD AT 45.771	49.57	47.79	49.95	1.78
PURCHASED AT 46.540	2,073.30	2,073.30	2,069.30	
PURCHASED AT 45.160	2,025.60	2,025.60	2,011.25	
PURCHASED AT 46.110	2,529.94	2,529.94	2,540.34	
PURCHASED AT 46.040	2,235.68	2,235.68	2,227.93	
SOLD AT 46.468	12.50	11.92	12.61	0.58
SOLD AT 47.078	42.70	40.17	42.79	2.53
PURCHASED AT 47.180	2,355.28	2,355.28	2,350.28	

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DESCRIPTION	PURCH / SELL PRICE EXPENSE INCURRED	COST OF ASSET	VALUE OF ASSET ON TXN DATE	NET GAIN OR LOSS
SOLD AT 47.082	215.87	203.38	216.69	12.49
PURCHASED AT 47.789	2,350.33	2,350.33	2,354.79	
SOLD AT 48.149	57.49	53.05	57.01	4.44
PURCHASED AT 47.750	1,710.74	1,710.74	1,698.20	
PURCHASED AT 47.890	2,350.33	2,350.33	2,349.36	
PURCHASED AT 48.561	2,350.33	2,350.33	2,351.76	
SOLD AT 48.602	62.60	57.49	62.62	5.11
SOLD AT 48.604	42.48	39.01	42.41	3.47
SOLD AT 48.790	1,700.00	1,555.22	1,701.73	144.78
PURCHASED AT 48.860	2,344.33	2,344.33	2,344.35	
SOLD AT 48.924	25.00	22.85	25.08	2.15
PURCHASED AT 48.930	2,383.23	2,383.23	2,387.62	
SOLD AT 49.036	48.84	44.62	48.40	4.22
SOLD AT 49.183	34.92	31.81	34.80	3.11
SOLD AT 49.007	206.27	188.57	206.41	17.70
PURCHASED AT 48.001	2,383.23	2,383.23	2,408.03	
PURCHASED AT 49.089	2,383.23	2,383.23	2,387.15	
SOLD AT 49.446	68.68	62.43	68.62	6.25
SOLD AT 49.440	786.88	715.34	789.27	71.54
PURCHASED AT 49.610	2,383.23	2,383.23	2,364.96	
PURCHASED AT 49.880	2,383.23	2,383.23	2,389.43	
SOLD AT 50.180	23,776.94	21,378.94	23,843.28	2,398.00
SOLD AT 50.068	58.78	52.97	58.69	5.81
PURCHASED AT 49.890	2,190.88	2,190.88	2,181.65	

ANNUAL TRUST REPORT FOR AUDIT

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PLAN NUMBER:

EIN NUMBER: 43-1068291

DESCRIPTION	PURCH / SELL PRICE EXPENSE INCURRED	COST OF ASSET	VALUE OF ASSET ON TXN DATE	NET GAIN OR LOSS
PURCHASED AT 49.470	2,119.16	2,119.16	2,117.00	
SOLD AT 49.420	4,000.00	3,666.12	3,932.02	333.88
SOLD AT 48.638	25.00	23.28	24.74	1.72
SOLD AT 48.803	61.98	57.52	61.89	4.46
PURCHASED AT 48.729	2,106.18	2,106.18	2,097.13	
SOLD AT 48.533	194.86	182.13	194.81	12.73
PURCHASED AT 50.051	2,256.08	2,256.08	2,262.36	
SOLD AT 51.037	61.04	54.37	61.15	6.67
PURCHASED AT 50.600	2,256.08	2,256.08	2,273.49	
PURCHASED AT 50.440	2,256.08	2,256.08	2,215.83	
PURCHASED AT 49.470	2,256.08	2,256.08	2,293.02	
SOLD AT 50.403	63.76	57.84	63.35	5.92
SOLD AT 50.080	4,505.94	4,113.82	4,523.04	392.12
PURCHASED AT 49.570	2,136.07	2,136.07	2,116.68	
PURCHASED AT 42.030	2,136.07	2,136.07	2,141.13	
PURCHASED AT 42.071 FOR REINVESTMENT	311.62	311.62	312.13	
PURCHASED AT 42.070 FOR REINVESTMENT	17,677.00	17,677.00	17,706.43	
PURCHASED AT 42.070 FOR REINVESTMENT	2,347.22	2,347.22	2,351.12	
TOTAL	210,363.60	205,120.88	210,779.92	5,242.72
TOTAL MUTUAL FUNDS - BALANCED	850,406.75	836,203.03	850,754.27	14,203.72
TOTAL SECURITY TRANSACTIONS EXCEEDING 5%		1,005,356.73		