

Form 5500 Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Annual Return/Report of Employee Benefit Plan This form is required to be filed for employee benefit plans under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and sections 6057(b) and 6058(a) of the Internal Revenue Code (the Code). ▶ Complete all entries in accordance with the instructions to the Form 5500.	OMB Nos. 1210-0110 1210-0089 2021 This Form is Open to Public Inspection
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Part I	Annual Report Identification Information
For calendar plan year 2021 or fiscal plan year beginning <u>01/01/2021</u> and ending <u>12/31/2021</u>	
A This return/report is for:	☐ a multiemployer plan ☐ a multiple-employer plan (Filers checking this box must attach a list of participating employer information in accordance with the form instructions.) ☒ a single-employer plan ☐ a DFE (specify) _____
B This return/report is:	☐ the first return/report ☐ the final return/report ☐ an amended return/report ☐ a short plan year return/report (less than 12 months)
C If the plan is a collectively-bargained plan, check here.	☐
D Check box if filing under:	☒ Form 5558 ☐ automatic extension ☐ the DFVC program ☐ special extension (enter description)
E If this is a retroactively adopted plan permitted by SECURE Act section 201, check here.	☐

Part II	Basic Plan Information—enter all requested information				
1a Name of plan <u>EARL SWENSSON ASSOCIATES, INC. SAVINGS & RETIREMENT 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>001</u></td> </tr> <tr> <td colspan="2">1c Effective date of plan <u>09/15/1967</u></td> </tr> </table>	1b Three-digit plan number (PN) ▶	<u>001</u>	1c Effective date of plan <u>09/15/1967</u>	
1b Three-digit plan number (PN) ▶	<u>001</u>				
1c Effective date of plan <u>09/15/1967</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>EARL SWENSSON ASSOCIATES, INC.</u> <u>1033 DEMONBRUEN STREET SUITE 800</u> <u>NASHVILLE, TN 37203-4461</u>	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td>2b Employer Identification Number (EIN) <u>62-0897652</u></td> </tr> <tr> <td>2c Plan Sponsor's telephone number <u>615-329-9445</u></td> </tr> <tr> <td>2d Business code (see instructions) <u>541310</u></td> </tr> </table>	2b Employer Identification Number (EIN) <u>62-0897652</u>	2c Plan Sponsor's telephone number <u>615-329-9445</u>	2d Business code (see instructions) <u>541310</u>	
2b Employer Identification Number (EIN) <u>62-0897652</u>					
2c Plan Sponsor's telephone number <u>615-329-9445</u>					
2d Business code (see instructions) <u>541310</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.	07/30/2022	JUNE JOHNSTON
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE	Filed with authorized/valid electronic signature.	07/30/2022	JUNE JOHNSTON
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
SIGN HERE			
	Signature of DFE	Date	Enter name of individual signing as DFE

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

Form 5500 (2021)
v. 210624

3a Plan administrator's name and address ☒ Same as Plan Sponsor	3b Administrator's EIN 3c Administrator's telephone number
4 If the name and/or EIN of the plan sponsor or the plan name has changed since the last return/report filed for this plan, enter the plan sponsor's name, EIN, the plan name and the plan number from the last return/report: a Sponsor's name c Plan Name	4b EIN 4d PN
5 Total number of participants at the beginning of the plan year	5 223
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..... a(2) Total number of active participants at the end of the plan year b Retired or separated participants receiving benefits..... c Other retired or separated participants entitled to future benefits d Subtotal. Add lines 6a(2) , 6b , and 6c e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits. f Total. Add lines 6d and 6e g Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item) h Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested	6a(1) 174 6a(2) 168 6b 3 6c 55 6d 226 6e 4 6f 230 6g 230 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 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) ☒ <u>1</u> 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 A (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Insurance 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. ▶ Insurance companies are required to provide the information pursuant to ERISA section 103(a)(2).	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 EARL SWENSSON ASSOCIATES, INC. SAVINGS & RETIREMENT PLAN	B Three-digit plan number (PN) ▶ 001
C Plan sponsor's name as shown on line 2a of Form 5500 EARL SWENSSON ASSOCIATES, INC.	D Employer Identification Number (EIN) 62-0897652

Part I	Information Concerning Insurance Contract Coverage, Fees, and Commissions Provide information for each contract on a separate Schedule A. Individual contracts grouped as a unit in Parts II and III can be reported on a single Schedule A.
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1 Coverage Information:

(a) Name of insurance carrier
VOYA RETIREMENT INSURANCE AND ANNUITY COMPANY

(b) EIN	(c) NAIC code	(d) Contract or identification number	(e) Approximate number of persons covered at end of policy or contract year	Policy or contract year	
				(f) From	(g) To
71-0294708	86509	YH1225	230	01/01/2021	12/31/2021

2 Insurance fee and commission information. Enter the total fees and total commissions paid. List in line 3 the agents, brokers, and other persons in descending order of the amount paid.

(a) Total amount of commissions paid	(b) Total amount of fees paid

3 Persons receiving commissions and fees. (Complete as many entries as needed to report all persons).

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	

Part II Investment and Annuity Contract Information

Where individual contracts are provided, the entire group of such individual contracts with each carrier may be treated as a unit for purposes of this report.

4 Current value of plan's interest under this contract in the general account at year end **4** 3142724**5** Current value of plan's interest under this contract in separate accounts at year end..... **5****6** Contracts With Allocated Funds:**a** State the basis of premium rates ▶**b** Premiums paid to carrier **6b****c** Premiums due but unpaid at the end of the year **6c****d** If the carrier, service, or other organization incurred any specific costs in connection with the acquisition or retention of the contract or policy, enter amount. **6d**
Specify nature of costs ▶**e** Type of contract: (1) ☐ individual policies (2) ☐ group deferred annuity(3) ☐ other (specify) ▶**f** If contract purchased, in whole or in part, to distribute benefits from a terminating plan, check here ▶ ☐**7** Contracts With Unallocated Funds (Do not include portions of these contracts maintained in separate accounts)**a** Type of contract: (1) ☐ deposit administration (2) ☐ immediate participation guarantee(3) ☐ guaranteed investment (4) ☒ other ▶ GROUP PENSION FUNDING**b** Balance at the end of the previous year **7b** 2587081**c** Additions: (1) Contributions deposited during the year **7c(1)** 128940
(2) Dividends and credits..... **7c(2)**
(3) Interest credited during the year..... **7c(3)** 29561
(4) Transferred from separate account..... **7c(4)**
(5) Other (specify below)..... **7c(5)** 451223
▶ EMPLOYEE LOAN PAYMENTS TRANSFERS FROM MUTAL FUNDS(6) Total additions **7c(6)** 609724**d** Total of balance and additions (add lines **7b** and **7c(6)**). **7d** 3196805**e** Deductions:(1) Disbursed from fund to pay benefits or purchase annuities during year **7e(1)** 133691(2) Administration charge made by carrier..... **7e(2)** 1023(3) Transferred to separate account..... **7e(3)**(4) Other (specify below)..... **7e(4)** 13
▶ FORFEITURES/MISCELLANEOUS(5) Total deductions **7e(5)** 134727**f** Balance at the end of the current year (subtract line **7e(5)** from line **7d**)..... **7f** 3062078

Part III Welfare Benefit Contract Information

If more than one contract covers the same group of employees of the same employer(s) or members of the same employee organizations(s), the information may be combined for reporting purposes if such contracts are experience-rated as a unit. Where contracts cover individual employees, the entire group of such individual contracts with each carrier may be treated as a unit for purposes of this report.

8 Benefit and contract type (check all applicable boxes)

- a** ☐ Health (other than dental or vision)
 b ☐ Dental
 c ☐ Vision
 d ☐ Life insurance
e ☐ Temporary disability (accident and sickness)
 f ☐ Long-term disability
 g ☐ Supplemental unemployment
 h ☐ Prescription drug
i ☐ Stop loss (large deductible)
 j ☐ HMO contract
 k ☐ PPO contract
 l ☐ Indemnity contract
m ☐ Other (specify) ▶

9 Experience-rated contracts:

a Premiums: (1) Amount received	9a(1)		
(2) Increase (decrease) in amount due but unpaid	9a(2)		
(3) Increase (decrease) in unearned premium reserve	9a(3)		
(4) Earned ((1) + (2) - (3))		9a(4)	
b Benefit charges (1) Claims paid	9b(1)		
(2) Increase (decrease) in claim reserves	9b(2)		
(3) Incurred claims (add (1) and (2))		9b(3)	
(4) Claims charged		9b(4)	
c Remainder of premium: (1) Retention charges (on an accrual basis) --			
(A) Commissions	9c(1)(A)		
(B) Administrative service or other fees	9c(1)(B)		
(C) Other specific acquisition costs	9c(1)(C)		
(D) Other expenses	9c(1)(D)		
(E) Taxes	9c(1)(E)		
(F) Charges for risks or other contingencies	9c(1)(F)		
(G) Other retention charges	9c(1)(G)		
(H) Total retention		9c(1)(H)	
(2) Dividends or retroactive rate refunds. (These amounts were ☐ paid in cash, or ☐ credited.)		9c(2)	
d Status of policyholder reserves at end of year: (1) Amount held to provide benefits after retirement		9d(1)	
(2) Claim reserves		9d(2)	
(3) Other reserves		9d(3)	
e Dividends or retroactive rate refunds due. (Do not include amount entered in line 9c(2).)		9e	

10 Nonexperience-rated contracts:

a Total premiums or subscription charges paid to carrier	10a	
b If the carrier, service, or other organization incurred any specific costs in connection with the acquisition or retention of the contract or policy, other than reported in Part I, line 2 above, report amount. Specify nature of costs.	10b	

Part IV Provision of Information

11 Did the insurance company fail to provide any information necessary to complete Schedule A? ☐ Yes ☒ No

12 If the answer to line 11 is "Yes," specify the information not provided. ▶

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 EARL SWENSSON ASSOCIATES, INC. SAVINGS & RETIREMENT PLAN	B Three-digit plan number (PN) ▶	001
C Plan sponsor's name as shown on line 2a of Form 5500 EARL SWENSSON ASSOCIATES, INC.	D Employer Identification Number (EIN) 62-0897652	

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
VOYA RETIREMENT INSURANCE & ANNUITY
71-0294708

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

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

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

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

VOYA RETIREMENT INSURANCE & ANNUITY

71-0294708

(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?
64	SERVICE PROVIDER	9680	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
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(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide

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

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

SCHEDULE H (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Financial Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA), and section 6058(a) of the Internal Revenue Code (the Code). ► File as an attachment to Form 5500.	OMB No. 1210-0110 2021 This Form is Open to Public Inspection
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For calendar plan year 2021 or fiscal plan year beginning <u>01/01/2021</u> and ending <u>12/31/2021</u>		
A Name of plan <u>EARL SWENSSON ASSOCIATES, INC. SAVINGS & RETIREMENT PLAN</u>	B Three-digit plan number (PN) ►	<u>001</u>
C Plan sponsor's name as shown on line 2a of Form 5500 <u>EARL SWENSSON ASSOCIATES, INC.</u>	D Employer Identification Number (EIN) <u>62-0897652</u>	

Part I	Asset and Liability Statement
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1 Current value of plan assets and liabilities at the beginning and end of the plan year. Combine the value of plan assets held in more than one trust. Report the value of the plan's interest in a commingled fund containing the assets of more than one plan on a line-by-line basis unless the value is reportable on lines 1c(9) through 1c(14). Do not enter the value of that portion of an insurance contract which guarantees, during this plan year, to pay a specific dollar benefit at a future date. **Round off amounts to the nearest dollar.** MTIAs, CCTs, PSAs, and 103-12 IEs do not complete lines 1b(1), 1b(2), 1c(8), 1g, 1h, and 1i. CCTs, PSAs, and 103-12 IEs also do not complete lines 1d and 1e. See instructions.

Assets		(a) Beginning of Year	(b) End of Year
a Total noninterest-bearing cash.....	1a		
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)		
(2) Participant contributions.....	1b(2)		
(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)	138635	96618
(9) Value of interest in common/collective trusts	1c(9)		
(10) Value of interest in pooled separate accounts	1c(10)		
(11) Value of interest in master trust investment accounts	1c(11)		
(12) Value of interest in 103-12 investment entities	1c(12)		
(13) Value of interest in registered investment companies (e.g., mutual funds)	1c(13)	69793385	82568083
(14) Value of funds held in insurance company general account (unallocated contracts).....	1c(14)	2587081	3062078
(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	72519101 85726779
Liabilities			
g	Benefit claims payable	1g	
h	Operating payables	1h	
i	Acquisition indebtedness.....	1i	
j	Other liabilities.....	1j	
k	Total liabilities (add all amounts in lines 1g through 1j)	1k	0 0
Net Assets			
l	Net assets (subtract line 1k from line 1f)	1l	72519101 85726779

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)	2014876
	(B) Participants	2a(1)(B)	1716138
	(C) Others (including rollovers).....	2a(1)(C)	49592
(2)	Noncash contributions.....	2a(2)	
(3)	Total contributions. Add lines 2a(1)(A) , (B) , (C) , and line 2a(2)	2a(3)	3780606
b	Earnings on investments:		
(1)	Interest:		
	(A) Interest-bearing cash (including money market accounts and certificates of deposit).....	2b(1)(A)	
	(B) U.S. Government securities	2b(1)(B)	
	(C) Corporate debt instruments	2b(1)(C)	
	(D) Loans (other than to participants)	2b(1)(D)	
	(E) Participant loans.....	2b(1)(E)	6465
	(F) Other	2b(1)(F)	29561
	(G) Total interest. Add lines 2b(1)(A) through (F)	2b(1)(G)	36026
(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)	4092178
	(D) Total dividends. Add lines 2b(2)(A) , (B) , and (C)	2b(2)(D)	4092178
(3)	Rents	2b(3)	
(4)	Net gain (loss) on sale of assets: (A) Aggregate proceeds	2b(4)(A)	
	(B) Aggregate carrying amount (see instructions).....	2b(4)(B)	
	(C) Subtract line 2b(4)(B) from line 2b(4)(A) and enter result	2b(4)(C)	0
(5)	Unrealized appreciation (depreciation) of assets: (A) Real estate	2b(5)(A)	
	(B) Other	2b(5)(B)	
	(C) Total unrealized appreciation of assets. Add lines 2b(5)(A) and (B)	2b(5)(C)	0

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts.....	2b(6)		
(7) Net investment gain (loss) from pooled separate accounts.....	2b(7)		
(8) Net investment gain (loss) from master trust investment accounts.....	2b(8)		
(9) Net investment gain (loss) from 103-12 investment entities.....	2b(9)		
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds).....	2b(10)		7825685
c Other income.....	2c		666
d Total income. Add all income amounts in column (b) and enter total.....	2d		15735161
Expenses			
e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers.....	2e(1)	2517803	
(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)		2517803
f Corrective distributions (see instructions).....	2f		
g Certain deemed distributions of participant loans (see instructions).....	2g		
h Interest expense.....	2h		
i Administrative expenses: (1) Professional fees.....	2i(1)		
(2) Contract administrator fees.....	2i(2)		
(3) Investment advisory and management fees.....	2i(3)		
(4) Other.....	2i(4)	9680	
(5) Total administrative expenses. Add lines 2i(1) through (4).....	2i(5)		9680
j Total expenses. Add all expense amounts in column (b) and enter total.....	2j		2527483
Net Income and Reconciliation			
k Net income (loss). Subtract line 2j from line 2d.....	2k		13207678
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: MULLINS CLEMMONS & MAYES, PLLC

(2) EIN: 62-1409003

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		16700

	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		500000
f Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?		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.
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For calendar plan year 2021 or fiscal plan year beginning 01/01/2021 and ending 12/31/2021

A Name of plan <u>EARL SWENSSON ASSOCIATES, INC. SAVINGS & RETIREMENT PLAN</u>	B Three-digit plan number (PN) ▶ <u>001</u>
C Plan sponsor's name as shown on line 2a of Form 5500 <u>EARL SWENSSON ASSOCIATES, INC.</u>	D Employer Identification Number (EIN) <u>62-0897652</u>

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

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

1 Total value of distributions paid in property other than in cash or the forms of property specified in the instructions.....	1
2 Enter the EIN(s) of payor(s) who paid benefits on behalf of the plan to participants or beneficiaries during the year (if more than two, enter EINs of the two payors who paid the greatest dollar amounts of benefits): EIN(s): <u>71-0294708</u> 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
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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
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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.
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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 _____

EARL SWENSSON ASSOCIATES, INC.
SAVINGS AND RETIREMENT PLAN

**FINANCIAL STATEMENTS,
SUPPLEMENTAL SCHEDULES AND
INDEPENDENT AUDITOR'S REPORT**

DECEMBER 31, 2021 and 2020

EARL SWENSSON ASSOCIATES, INC. SAVINGS AND RETIREMENT PLAN

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MULLINS CLEMMONS & MAYES, PLLC

CERTIFIED PUBLIC ACCOUNTANTS

INDEPENDENT AUDITOR'S REPORT

To the Administrator of
Earl Swensson Associates, Inc. Savings and Retirement Plan:

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

We have performed an audit of the accompanying financial statements of Earl Swensson Associates, Inc. Savings and Retirement Plan, an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 (ERISA), as permitted by ERISA Section 103(a)(3)(C). The financial statements comprise the statement of net assets available for benefits as of December 31, 2021, and the related statement of changes in net assets available for benefits for the year then ended, and the related notes to the financial statements.

Management, having determined it is permissible in the circumstances, has elected to have the audit of Earl Swensson Associates, Inc. Savings and Retirement 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 8 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 Earl Swensson Associates, Inc. Savings and Retirement 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 Earl Swensson Associates, Inc. Savings and Retirement 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 Earl Swensson Associates, Inc. Savings and Retirement 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 Earl Swensson Associates, Inc. Savings and Retirement 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 of Schedule H, Line 4i, Schedule of Assets (Held at End of Year) and Schedule H, Line 4a, Schedule of Delinquent Participant Contributions, 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).

Mullins Clemens + Mayes, PLLC

Brentwood, Tennessee
July 26, 2022

MULLINS CLEMMONS & MAYES, PLLC

CERTIFIED PUBLIC ACCOUNTANTS

INDEPENDENT AUDITOR'S REPORT

To the Administrator of
Earl Swensson Associates, Inc. Savings and Retirement Plan:

We were engaged to audit the accompanying statement of net assets available for benefits of Earl Swensson Associates, Inc. Savings and Retirement Plan as of December 31, 2020, and the related notes to the financial statement.

Management's Responsibility for the Financial Statement

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

Auditor's Responsibility

Our responsibility is to express an opinion on the 2020 financial statement based on conducting the audit in accordance with auditing standards generally accepted in the United States of America. Because of the matter described in the Basis for Disclaimer of Opinion paragraph, however, we were not able to obtain sufficient appropriate audit evidence to provide a basis for an audit opinion.

Basis for Disclaimer of Opinion

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

Disclaimer of Opinion

Because of the significance of the matter described in the Basis for Disclaimer of Opinion paragraph, we have not been able to obtain sufficient appropriate audit evidence to provide a basis for an audit opinion 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 DOL Rules and Regulations for 2020 Financial Statement

The form and content of the information included in the 2020 financial statement, other than that derived from the information certified by the trustee, have been audited by us in accordance with auditing standards generally accepted in the United States of America and, in our opinion, are presented in compliance with the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974.

Mullins Clemmons & Mayes, PLLC

Brentwood, TN
July 26, 2022

EARL SWENSSON ASSOCIATES, INC. SAVINGS AND RETIREMENT PLAN

**STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS
DECEMBER 31, 2021 AND 2020**

	<u>2021</u>	<u>2020</u>
ASSETS:		
Investments at fair value	\$ 82,568,083	\$ 69,793,385
Investments at contract value	<u>3,062,078</u>	<u>2,587,081</u>
Total investments	85,630,161	72,380,466
Notes receivable from participants	<u>96,618</u>	<u>138,635</u>
TOTAL ASSETS	\$ 85,726,779	72,519,101
LIABILITIES	<u>-</u>	<u>-</u>
NET ASSETS AVAILABLE FOR BENEFITS	<u>\$ 85,726,779</u>	<u>\$ 72,519,101</u>

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

EARL SWENSSON ASSOCIATES, INC. SAVINGS AND RETIREMENT PLAN

**STATEMENTS OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS
FOR THE YEARS ENDED DECEMBER 31, 2021 AND 2020**

	<u>2021</u>
ADDITIONS:	
Additions to net assets attributed to:	
Investment income:	
Net appreciation in fair value of investments	\$ 7,825,685
Interest and dividends on investments	4,121,739
Other income	<u>666</u>
Total investment income	<u>11,948,090</u>
 Interest income on notes receivable from participants	 <u>6,465</u>
 Contributions:	
Participants	1,716,138
Employer	2,014,876
Rollover	<u>49,592</u>
Total contributions	<u>3,780,606</u>
 Total additions	 <u>15,735,161</u>
 DEDUCTIONS:	
Deductions from net assets attributed to:	
Benefits paid to participants	2,517,803
Administrative expenses	<u>9,680</u>
Total deductions	<u>2,527,483</u>
 NET CHANGE IN NET ASSETS	 13,207,678
 NET ASSETS AVAILABLE FOR BENEFITS:	
Beginning	<u>72,519,101</u>
Ending	<u>\$ 85,726,779</u>

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

EARL SWENSSON ASSOCIATES, INC. SAVINGS AND RETIREMENT PLAN

NOTES TO FINANCIAL STATEMENTS DECEMBER 31, 2021 AND 2020

NOTE 1 – DESCRIPTION OF THE PLAN

The following description of the Earl Swensson Associates, Inc. Savings and Retirement Plan (the "Plan") provides only general information. Participants should refer to the Plan agreement for a more complete description of the Plan's provisions.

General – The Plan is a defined contribution plan which was adopted to provide retirement benefits for eligible employees of Earl Swensson Associates, Inc. (the "Plan Sponsor"). The plan covers substantially all full-time employees with a minimum age of 18. Participants are eligible to participate for purposes of salary deferral and employer matching contributions after 90 days of service (effective July 1, 2019).

The Plan is intended to qualify as a salary reduction plan under Section 401(k) and as a qualified defined contributions plan under Section 401(a) of the Internal Revenue Code. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 ("ERISA"), as amended.

The Plan was originally effective September 15, 1957, and has been revised periodically to modify certain plan provisions and comply with changes in applicable tax regulations.

Contributions – Each year, participants may contribute up to 100% of pretax annual compensation, as defined by the Plan, not to exceed the statutory maximum. Participants who have attained age 50 before the end of the Plan year are eligible to make catch-up contributions in excess of their regular elective contributions, up to a maximum of \$6,500 for 2021.

Eligible wages include regular wages, overtime and bonuses. The maximum contribution amount is adjusted annually for inflation, as announced by the United States Secretary of the Treasury. Participant contributions to the Plan are made by means of payroll deductions during each regular payroll period. A participant may make rollover contributions directly from certain other qualified plans or from certain qualified special individual retirement accounts.

The Plan allows for the Plan Sponsor to make discretionary match contributions on eligible participant elective deferrals not to exceed 6% of the participant's compensation. During 2021, the Plan Sponsor made matching contributions on deferrals equal to 50% of the participant's elective deferrals up to 6% of the participant's compensation. The Plan Sponsor may also, at their discretion, contribute an additional profit-sharing contribution, which is allocated based on a participant's annual compensation compared to total compensation for all participants who are employed on the last day of the year, or who have completed 500 hours of service or whose termination was due to retirement, death, or disability. The Plan Sponsor made a profit-sharing contribution of 7.5% during 2021 (7.5% in 2020). Participants may direct contributions into various investment funds through Voya Institutional Trust Company, the Trustee of the Plan.

Participant Accounts – Each participant's account is credited with the participant's contribution and Plan Sponsor matching contributions, as well as allocations of the Plan Sponsor's profit-sharing contribution and Plan earnings. Participants' accounts shall be reduced by any payments made from such accounts and their applicable share of any Plan losses. Participant accounts are charged with an allocation of administrative expenses that are paid by the Plan. Allocations are based on participant earnings, account balances, or specific participant transactions, as defined. The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested account.

Notes Receivable from Participants – Participants may borrow from their fund accounts a minimum of \$1,000 up to a maximum equal to the lesser of \$50,000 or 50% of their vested account balance. All payments of principal and interest will be credited to the participant's account. Loan terms may not exceed five years unless the loan is used to purchase a primary residence, in which case the Plan administrator may permit a longer term. The notes are collateralized by the balance in the participant's account and bear interest at a rate commensurate with local prevailing rates as determined by the Plan administrator. At December 31, 2021, the effective annual interest rate on the participant loans ranged from 5.25% – 7.25%. Principal and interest are paid no less frequently than monthly.

EARL SWENSSON ASSOCIATES, INC. SAVINGS AND RETIREMENT PLAN

NOTES TO FINANCIAL STATEMENTS (CONTINUED) DECEMBER 31, 2021 AND 2020

NOTE 1 – DESCRIPTION OF THE PLAN (CONTINUED)

Vesting – Participants are immediately vested in their account upon their effective date of participation in the Plan. Accordingly, there are no forfeited, non-vested balances.

Investment Options – Upon enrollment in the Plan, participants may direct contributions into any of a variety of investment options provided under a contract with Voya Institutional Trust Company. Participants may change their investment options daily.

Payment of Benefits – Participants are eligible for payment of vested benefits upon retirement (age 65), death, permanent disability or termination of employment. Payments may be in the form of a lump-sum distribution of the entire vested balance or single sum distribution of a portion of the vested balance.

Active employees may make withdrawals of all or a portion of their account balances subject to certain withdrawal and contribution suspension rules as defined by the Plan. Withdrawals from the accounts are not allowed for participants who are less than 59 ½ years of age, except under certain safe harbor hardship withdrawal provisions. Participants may withdraw all or a portion of their account values under a specified hardship withdrawal, as defined by the Plan.

Plan Termination – The Plan Sponsor expects the Plan to continue indefinitely. However, the Plan Sponsor retains the right under the Plan to discontinue their contributions at any time and to terminate the Plan. These balances would continue to be held in custody by the applicable trustee until all vested Plan benefits were distributed to the participants.

NOTE 2 – SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

Accounting Periods – Any references to 2021 or 2020 in these financial statements refer to the years ended December 31, 2021 and 2020, respectively, unless otherwise noted.

Basis of Accounting – The financial statements of the Plan are prepared using the accrual method of accounting in accordance with accounting principles generally accepted in the United States of America ("U.S. GAAP").

Use of Estimates – The preparation of financial statements in conformity with U.S. GAAP requires the Plan administrator to make estimates and assumptions that affect certain reported amounts and disclosures. Accordingly, actual results may differ from those estimates.

Investment Valuation and Income Recognition – Investments held by a defined contribution plan are required to be reported at fair value, except for fully benefit-responsive investment contracts. Contract value is the relevant measure for the portion of the net assets available for benefits of a defined contribution plan attributable to fully benefit-responsive investment contracts because contract value is the amount participants normally would receive if they were to initiate permitted transactions under the terms of the Plan.

Purchases and sales of investments are recorded on a trade-date basis and gains and losses on sales of investments are based on carrying values. Interest income is recorded on the accrual basis. Dividends are recorded on the ex-dividend date. Investments quoted at market values are subject to risk due to market price fluctuations.

Payment of Benefits – Benefits are recorded when paid.

EARL SWENSSON ASSOCIATES, INC. SAVINGS AND RETIREMENT PLAN

NOTES TO FINANCIAL STATEMENTS (CONTINUED) DECEMBER 31, 2021 AND 2020

NOTE 2 - SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

Administration of Plan Assets – The Plan's assets are held by the Trustee of the Plan. Contributions are received by the Trustee and invested into participant directed funds. The Trustee receives and re-invests any interest and dividend income and makes distributions to participants. Certain administrative functions are performed by officers and employees of the Plan Sponsor. No such officers or employees receive compensation from the Plan.

Notes Receivable from Participants – Notes receivable from participants are recorded at outstanding principal balance plus accrued interest receivable. No allowance for loan losses is recorded. If a participant ceases to make loan repayments, the loan will be deemed a distribution and the vested balance will be reduced accordingly. Interest income on notes receivable from participants is recognized when earned and any loan-related fees are expensed when incurred.

Administrative Expenses – The Plan is responsible for its administrative expenses unless paid by the Plan Sponsor. Currently, the Plan incurs expenses for trust services. The Plan Sponsor pays recordkeeping fees, audit fees, investment advisory services, and other administrative fees for the Plan.

Date of Management's Review - Subsequent events were evaluated through July 22, 2022, which is the date the financial statements were available to be issued.

NOTE 3 – FULLY BENEFIT - RESPONSIVE CONTRACTS

In 2017, the Plan entered into a fully benefit-responsive guaranteed investment contract with Voya Institutional Trust Company. The funds are held in the Voya Fixed account. This investment is deemed fully benefit-responsive as its investments are contracts issued by insurance companies that have rates of return similar to fixed income securities without the market fluctuations. These investments are reported at contract value in the statements of net assets available for benefit. The contract value represents contributions made under the contract, plus earnings, less participant withdrawals and administrative expenses. Participants may ordinarily direct the withdrawal or transfer of all or a portion of their investment at contract value. There are no reserves required against contract value for credit risk of the contract issuer.

Certain events limit the ability of the Plan to transact at contract value with the issuer. These events include termination of the Plan, a material adverse change to the provisions of the Plan, the employer's election to withdraw from a contract in order to switch to a different investment provider or employer-initiated events, if material. The Plan Administrator does not believe that the occurrence of any such event is probable.

Investment contracts generally impose conditions on both the fund and the issuer (also referred to as the "wrap provider"). If a default, within the meaning of an investment contract, occurs and is not cured, the non-defaulting party may terminate the contract. If the Trustee is the defaulting party, the wrap provider receives accrued but unpaid fees plus a fee penalty if the contract is less than two years old and the contract terminates at fair value. If the wrap provider is the defaulting party, the difference between fair value and contract value is made up by the wrap provider and the wrap provider receives accrued but unpaid fees up to the date of default.

EARL SWENSSON ASSOCIATES, INC. SAVINGS AND RETIREMENT PLAN

NOTES TO FINANCIAL STATEMENTS (CONTINUED) DECEMBER 31, 2021 AND 2020

NOTE 4 – FAIR VALUE MEASUREMENTS

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

Level 1 – Inputs to the valuation methodology are unadjusted quoted prices for identical assets or liabilities in active markets which the Plan has the ability to access at the measurement date.

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

Level 3 – Inputs to the valuation methodology are unobservable and significant to the fair value measurement.

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

Following is a description of the valuation methodologies used for assets measured at fair value. There have been no changes in the methodologies used at December 31, 2021 or 2020.

Mutual funds: Valued at the daily closing price as reported by the fund. Mutual funds held by the Plan are open-end mutual funds that are registered with the U.S. Securities and Exchange Commission. These funds are required to publish their daily net asset value and to transact at that price. The mutual funds held by the Plan are deemed to be actively traded.

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

EARL SWENSSON ASSOCIATES, INC. SAVINGS AND RETIREMENT PLAN

NOTES TO FINANCIAL STATEMENTS (CONTINUED) DECEMBER 31, 2021 AND 2020

NOTE 4 – FAIR VALUE MEASUREMENTS (CONTINUED)

The financial information below was certified as complete and accurate by Voya Institutional Trust Company. The following table sets forth by level, within the fair value hierarchy, the Plan's assets at fair value as of December 31, 2021 and 2020:

	Fair Value Measurements Using: Quoted Prices in Active Markets for Identical Assets (Level 1)	
	Fair Value	
At December 31, 2021:		
Mutual funds	\$ 82,568,083	\$ 82,568,083
At December 31, 2020:		
Mutual funds	\$ 69,793,385	\$ 69,793,385

NOTE 5 – TAX STATUS

The IRS has determined and informed the Plan Sponsor by a letter dated September 1, 2014, the Plan and related trust are designed in accordance with applicable sections of the Internal Revenue Code (IRC). The Plan has been restated since receiving the determination letter with the adoption of the Voya Retirement Insurance and Annuity Company Defined Contribution Prototype Plan and Trust on November 1, 2016. However, the Plan Administrator believes the Plan is designed, and is currently being operated, in compliance with the applicable requirements of the IRC and, therefore, believe the plan is qualified and the related trust is tax-exempt.

Accounting principles generally accepted in the United States of America require the Plan Administrator to evaluate tax positions taken by the Plan and recognize a tax liability (or asset) if the Plan has taken an uncertain position that more likely than not would not be sustained upon examination by the IRS. The Plan administrator has analyzed the tax positions taken by the Plan, and has concluded as of December 31, 2021, there are no uncertain positions taken or expected to be taken that would require recognition of a liability or asset or disclosure in the financial statements. The Plan is subject to routine audits by tax authorities; however, there are currently no audits for any tax periods in progress. The Plan administrator believes that the Plan is no longer subject to income tax examinations for years prior to 2018.

NOTE 6 – RISK 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 benefits.

NOTE 7 – PARTY-IN-INTEREST TRANSACTIONS

Certain Plan investments are managed by companies related to the Plan's investment custodian. The administrative fees reflected in the Statements of Changes in Net Assets Available for Benefits represent the fees paid for services to the investment custodian and related companies. These transactions qualify as party-in-interest transactions. All of these party-in-interest transactions are exempt from the prohibited transaction rules of ERISA.

EARL SWENSSON ASSOCIATES, INC. SAVINGS AND RETIREMENT PLAN

NOTES TO FINANCIAL STATEMENTS (CONTINUED)
DECEMBER 31, 2021 AND 2020

NOTE 8 – INFORMATION PREPARED AND CERTIFIED BY THE PLAN'S TRUSTEE

The following information included in the accompanying financial statements and supplemental schedule was obtained from data which has been prepared by and certified to as complete and accurate by Voya Institutional Trust Company, the Trustee of the assets of the Plan.

	<u>2021</u>	<u>2020</u>
Statements of Net Assets Available for Benefits:		
Investments at fair value	\$ 82,568,083	\$ 69,793,385
Investments at contract value	\$ 3,062,078	\$ 2,587,081
 Statement of Changes in Net Assets Available for Benefits:		
Net appreciation in fair value of investments	\$ 7,825,685	
Dividend and interest income	\$ 4,121,739	
Other income	\$ 666	
Interest income from participant loans	\$ 6,465	

EARL SWENSSON ASSOCIATES, INC. SAVINGS AND RETIREMENT PLAN**SCHEDULE H, LINE 4i - SCHEDULE OF ASSETS (HELD AT END OF YEAR)****DECEMBER 31, 2021**

PLAN SPONSOR - EARL SWENSSON ASSOCIATES, INC.**PLAN SPONSOR EIN - 62-0897652****PLAN NUMBER 001**

<u>(a)</u>	<u>(b) Identity of issue</u>	<u>(c) Description of investment</u>	<u>(d) (1)</u>	<u>(e) Current value</u>
	Franklin	Growth Fund R6	\$	14,765,567
	Vanguard	500 Index Admiral	\$	11,494,796
	American Funds	Washington Mutual R6	\$	11,477,448
	American Funds	New Perspective R6	\$	7,863,550
	Vanguard	Vanguard Target Retire Inc Fd Inv	\$	12
	Vanguard	Intermediate-Term Bond	\$	5,216,028
*	Voya	Fixed Account	\$	3,062,078
	Vanguard	Small Cap Index Admiral	\$	2,804,851
	Vanguard	Target Retirement Fund 2030	\$	12
	American Funds	New World R6	\$	1,612,061
	Vanguard	Target Retirement Fund 2035	\$	12
	American Funds	EuroPacific R6	\$	1,202,722
	Vanguard	Mid Cap Index Admiral	\$	1,699,808
	AB	Global Bond Fund Z	\$	1,158,066
	Vanguard	Target Retirement Fund 2050	\$	12
	Vanguard	Developed Market Index	\$	1,549,768
	Mass Mutual	Select Mid Cap Growth Equity I	\$	1,215,288
	MFS Investment Management	International Value Fund R6	\$	1,127,922
	American Century	Mid Cap Value Fund	\$	1,047,920
	Vanguard	Target Retirement Fund 2045	\$	12
	Vanguard	Target Retirement Fund 2020	\$	12
	Vanguard	High-Yield Corporate	\$	827,654
	Vanguard	Target Retirement Fund 2015	\$	12
	Vanguard	Target Retirement Fund 2025	\$	12
	Vanguard	Target Retirement Fund 2055	\$	12
	Lord Abbett	Short Duration Income Fund Class R6	\$	464,513
	Vanguard	REIT Index Admiral	\$	350,822
	Vanguard	Target Retirement Fund 2040	\$	12
	Vanguard	Target Retirement Fund 2060	\$	12
	American Century	Small Cap Value Fund R6	\$	303,128

* Represents a party-in-interest

(1) According to the instructions to Form 5500, "column (d) information may be omitted when reporting transactions of an individual account plan that a participant or beneficiary directed with respect to assets allocated to his or her account." Accordingly, this information is not required for this plan.

EARL SWENSSON ASSOCIATES, INC. SAVINGS AND RETIREMENT PLAN

SCHEDULE H, LINE 4i - SCHEDULE OF ASSETS (HELD AT END OF YEAR) (CONTINUED) DECEMBER 31, 2021

PLAN SPONSOR - EARL SWENSSON ASSOCIATES, INC.

PLAN SPONSOR EIN - 62-0897652

PLAN NUMBER 001

(a)	(b) Identity of issue	(c) Description of investment	(d) (1)	(e) Current value
	Neuberger Berman	Genesis Fund Class R6	\$	25,122
	Vanguard	Life Strategies Growth Fund	\$	16,914
*	Voya	Government Money Market Fund A	\$	12
	American Funds	AMCAP Fund	\$	12
	Invesco	Diversified Dividend Fund	\$	12
	Invesco	Stable Value Fund	\$	12
	Vanguard	Institutional Index Fund	\$	12
	Vanguard	Institutional Target Retirement 2015	\$	768,287
	Vanguard	Institutional Target Retirement 2020	\$	798,027
	Vanguard	Institutional Target Retirement 2025	\$	758,728
	Vanguard	Institutional Target Retirement 2030	\$	2,629,054
	Vanguard	Institutional Target Retirement 2035	\$	1,764,307
	Vanguard	Institutional Target Retirement 2040	\$	410,470
	Vanguard	Institutional Target Retirement 2045	\$	991,789
	Vanguard	Institutional Target Retirement 2050	\$	1,428,003
	Vanguard	Institutional Target Retirement 2055	\$	750,746
	Vanguard	Institutional Target Retirement 2060	\$	264,979
	Vanguard	Institutional Target Retirement 2065	\$	4,237
	Vanguard	Institutional Target Retirement Income	\$	5,775,232
	Vanguard	Life Strategies Conservative Growth Fund	\$	12
	Vanguard	Life Strategies Income Fund	\$	12
	Vanguard	Life Strategies Moderate Growth Fund	\$	12
	Vanguard	Mid-Cap Index Fund	\$	12
	Vanguard	Small-Cap Index Fund	\$	12
	Vanguard	Target Retirement 2010	\$	12
	Vanguard	Target Retirement 2065	\$	12
	Notes receivable from participants	5.25%-7.25%, maturities through 2030	\$	96,618
			\$	<u>85,726,779</u>

* Represents a party-in-interest

(1) According to the instructions to Form 5500, "column (d) information may be omitted when reporting transactions of an individual account plan that a participant or beneficiary directed with respect to assets allocated to his or her account." Accordingly, this information is not required for this plan.

EARL SWENSSON ASSOCIATES, INC. SAVINGS AND RETIREMENT PLAN

**SCHEDULE H, LINE 4a - SCHEDULE OF DELINQUENT PARTICIPANT CONTRIBUTIONS
FOR THE YEAR ENDED DECEMBER 31, 2021**

PLAN SPONSOR - EARL SWENSSON ASSOCIATES, INC.
PLAN SPONSOR EIN - 62-0897652
PLAN NUMBER 001

Participant Contributions Transferred Late to the Plan			
Total that Constitutes Nonexempt Prohibited Transactions			Total Fully
Contributions	Contributions	Contributions	Corrected
Not Corrected	Corrected	Pending Correction	Under VFCP
	Outside VFCP	in VFCP	and PTE 2002-51
\$ -	\$ 16,700	\$ -	\$ -

* There were late remittances of payments on notes receivable from participants.

Attachment to 2021 Form 5500
Schedule H, line 4i - Schedule of Assets
(Held at End of Year)
EARL SWENSSON ASSOCIATES, INC SAVINGS AND
RET. PLAN
EIN#62-0897652
Plan#001
As Of December 31, 2021

(a) (b) Identity of issue, borrower, lessor or similar party	(c) Description of investments including maturity date, rate of interest, collateral, par, or maturity date	(d) Cost	(e) Current Value
AB Global Bond Fund Z	Registered Investment Company		\$1,158,066
AmCen Mid Cap Value Fund R6	Registered Investment Company		\$1,047,920
AmCen Small Cap Value Fund R6	Registered Investment Company		\$303,128
American Funds EuroPacific R6	Registered Investment Company		\$1,202,722
American Funds New World R6	Registered Investment Company		\$1,612,061
American Funds Nw Prspctv R6	Registered Investment Company		\$7,863,550
American Funds Wash Mtual R6	Registered Investment Company		\$11,477,448
American Funds AMCAP Fund R6	Registered Investment Company		\$12
Franklin Growth Fund R6	Registered Investment Company		\$14,765,567
Lord Abbett Shrt Dur Inc Fd R6	Registered Investment Company		\$464,513
MFS Intl Intrinsic Val Fnd R6	Registered Investment Company		\$1,127,922
MssMtl Md Cp Gr Fd I	Registered Investment Company		\$1,215,288
Neuberg Berm Genesis Fund R6	Registered Investment Company		\$25,122
Vangrd 500 Index Fund Adm	Registered Investment Company		\$11,494,792
Vangrd Dev Mkts Index Fd Adm	Registered Investment Company		\$1,549,768
Vangrd High-Yd Corp Fnd Adm	Registered Investment Company		\$827,654
Vangrd Instit Tgt Ret 2015 Ins	Registered Investment Company		\$768,287
Vangrd Instit Tgt Ret 2020 Ins	Registered Investment Company		\$798,027
Vangrd Instit Tgt Ret 2025 Ins	Registered Investment Company		\$758,728
Vangrd Instit Tgt Ret 2030 Ins	Registered Investment Company		\$2,629,054
Vangrd Instit Tgt Ret 2035 Ins	Registered Investment Company		\$1,764,307
Vangrd Instit Tgt Ret 2040 Ins	Registered Investment Company		\$410,470
Vangrd Instit Tgt Ret 2045 Ins	Registered Investment Company		\$991,789
Vangrd Instit Tgt Ret 2050 Ins	Registered Investment Company		\$1,428,003
Vangrd Instit Tgt Ret 2055 Ins	Registered Investment Company		\$750,746
Vangrd Instit Tgt Ret 2060 Ins	Registered Investment Company		\$264,979
Vangrd Instit Tgt Ret 2065 Ins	Registered Investment Company		\$4,237
Vangrd Instit Tgt Ret Inc Ins	Registered Investment Company		\$5,775,232
Vangrd Int-Trm Bd Indx Fd Adm	Registered Investment Company		\$5,216,028
Vangrd LifeStrat Grw Fd Inv	Registered Investment Company		\$16,914
Vangrd Mid-Cap Index Fund Adm	Registered Investment Company		\$1,699,808
Vangrd Small-Cap Index Fnd Adm	Registered Investment Company		\$2,804,851
Vanguard Real Estate Indx Adm	Registered Investment Company		\$350,822
Vanguard Mid-Cap Index Fund Inst	Registered Investment Company		\$12
Vanguard Small-Cap Index Fund Inst	Registered Investment Company		\$12
Vanguard Real Estate Index Inst	Registered Investment Company		\$12
Vanguard Instit Index Fnd Inst P	Registered Investment Company		\$12
Vanguard Trgt Retire 2015 Fnd Inv	Registered Investment Company		\$12
Vanguard Trgt Retire 2035 Fnd Inv	Registered Investment Company		\$12
Vanguard Trgt Retire 2045 Fnd Inv	Registered Investment Company		\$12
Vanguard Trgt Retire Income Fnd Inv	Registered Investment Company		\$12
Vanguard Trgt Retire 2025 Fnd Inv	Registered Investment Company		\$12
Vanguard Trgt Retire 2010 Fnd Inv	Registered Investment Company		\$12
Vanguard Trgt Retire 2020 Fnd Inv	Registered Investment Company		\$12
Vanguard Trgt Retire 2030 Fnd Inv	Registered Investment Company		\$12
Vanguard Trgt Retire 2040 Fnd Inv	Registered Investment Company		\$12
Vanguard Trgt Retire 2050 Fnd Inv	Registered Investment Company		\$12
Vanguard Trgt Retire 2055 Fnd Inv	Registered Investment Company		\$12
Vanguard Trgt Retire 2060 Fnd Inv	Registered Investment Company		\$12
Vangrd Trgt Retire 2085 Fd Inv	Registered Investment Company		\$12
Vanguard LifeStrat Cnsvr Grw Fd Inv	Registered Investment Company		\$12
Vanguard LifeStrat Income Fd Inv	Registered Investment Company		\$12
Vanguard LifeStrat Mod Grwth Fd Inv	Registered Investment Company		\$12
Invesco Diversified Dividend Fund R6	Registered Investment Company		\$12
Invesco Stable Value Trust C	Registered Investment Company		\$12
* Voya Fixed Account (4062)	Insurance Company General Account		\$3,062,078
* Voya Gv Mny Mkt F A (Hld Acct)	Registered Investment Company		\$12
	Participant Loan Rates 5.25%-7.00%		\$96,618
TOTAL			\$85,726,779

* denotes party-in-interest

Column (d) is not required as the Plan's investments are totally participant directed.

EARL SWENSSON ASSOCIATES, INC.
SAVINGS AND RETIREMENT PLAN

**FINANCIAL STATEMENTS,
SUPPLEMENTAL SCHEDULES AND
INDEPENDENT AUDITOR'S REPORT**

DECEMBER 31, 2021 and 2020

EARL SWENSSON ASSOCIATES, INC. SAVINGS AND RETIREMENT PLAN

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MULLINS CLEMMONS & MAYES, PLLC

CERTIFIED PUBLIC ACCOUNTANTS

INDEPENDENT AUDITOR'S REPORT

To the Administrator of
Earl Swensson Associates, Inc. Savings and Retirement Plan:

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

We have performed an audit of the accompanying financial statements of Earl Swensson Associates, Inc. Savings and Retirement Plan, an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 (ERISA), as permitted by ERISA Section 103(a)(3)(C). The financial statements comprise the statement of net assets available for benefits as of December 31, 2021, and the related statement of changes in net assets available for benefits for the year then ended, and the related notes to the financial statements.

Management, having determined it is permissible in the circumstances, has elected to have the audit of Earl Swensson Associates, Inc. Savings and Retirement 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 8 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 Earl Swensson Associates, Inc. Savings and Retirement 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 Earl Swensson Associates, Inc. Savings and Retirement 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 Earl Swensson Associates, Inc. Savings and Retirement 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 Earl Swensson Associates, Inc. Savings and Retirement 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 of Schedule H, Line 4i, Schedule of Assets (Held at End of Year) and Schedule H, Line 4a, Schedule of Delinquent Participant Contributions, 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).

Mullins Clemens + Mayes, PLLC

Brentwood, Tennessee
July 26, 2022

MULLINS CLEMMONS & MAYES, PLLC

CERTIFIED PUBLIC ACCOUNTANTS

INDEPENDENT AUDITOR'S REPORT

To the Administrator of
Earl Swensson Associates, Inc. Savings and Retirement Plan:

We were engaged to audit the accompanying statement of net assets available for benefits of Earl Swensson Associates, Inc. Savings and Retirement Plan as of December 31, 2020, and the related notes to the financial statement.

Management's Responsibility for the Financial Statement

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

Auditor's Responsibility

Our responsibility is to express an opinion on the 2020 financial statement based on conducting the audit in accordance with auditing standards generally accepted in the United States of America. Because of the matter described in the Basis for Disclaimer of Opinion paragraph, however, we were not able to obtain sufficient appropriate audit evidence to provide a basis for an audit opinion.

Basis for Disclaimer of Opinion

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

Disclaimer of Opinion

Because of the significance of the matter described in the Basis for Disclaimer of Opinion paragraph, we have not been able to obtain sufficient appropriate audit evidence to provide a basis for an audit opinion 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 DOL Rules and Regulations for 2020 Financial Statement

The form and content of the information included in the 2020 financial statement, other than that derived from the information certified by the trustee, have been audited by us in accordance with auditing standards generally accepted in the United States of America and, in our opinion, are presented in compliance with the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974.

Mullins Clemmons & Mayes, PLLC

Brentwood, TN
July 26, 2022

EARL SWENSSON ASSOCIATES, INC. SAVINGS AND RETIREMENT PLAN

**STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS
DECEMBER 31, 2021 AND 2020**

	<u>2021</u>	<u>2020</u>
ASSETS:		
Investments at fair value	\$ 82,568,083	\$ 69,793,385
Investments at contract value	<u>3,062,078</u>	<u>2,587,081</u>
Total investments	85,630,161	72,380,466
Notes receivable from participants	<u>96,618</u>	<u>138,635</u>
TOTAL ASSETS	\$ 85,726,779	72,519,101
LIABILITIES	<u>-</u>	<u>-</u>
NET ASSETS AVAILABLE FOR BENEFITS	<u>\$ 85,726,779</u>	<u>\$ 72,519,101</u>

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

EARL SWENSSON ASSOCIATES, INC. SAVINGS AND RETIREMENT PLAN

**STATEMENTS OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS
FOR THE YEARS ENDED DECEMBER 31, 2021 AND 2020**

	<u>2021</u>
ADDITIONS:	
Additions to net assets attributed to:	
Investment income:	
Net appreciation in fair value of investments	\$ 7,825,685
Interest and dividends on investments	4,121,739
Other income	<u>666</u>
Total investment income	<u>11,948,090</u>
Interest income on notes receivable from participants	<u>6,465</u>
Contributions:	
Participants	1,716,138
Employer	2,014,876
Rollover	<u>49,592</u>
Total contributions	<u>3,780,606</u>
Total additions	<u>15,735,161</u>
DEDUCTIONS:	
Deductions from net assets attributed to:	
Benefits paid to participants	2,517,803
Administrative expenses	<u>9,680</u>
Total deductions	<u>2,527,483</u>
NET CHANGE IN NET ASSETS	13,207,678
NET ASSETS AVAILABLE FOR BENEFITS:	
Beginning	<u>72,519,101</u>
Ending	<u><u>\$ 85,726,779</u></u>

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

EARL SWENSSON ASSOCIATES, INC. SAVINGS AND RETIREMENT PLAN

NOTES TO FINANCIAL STATEMENTS DECEMBER 31, 2021 AND 2020

NOTE 1 – DESCRIPTION OF THE PLAN

The following description of the Earl Swensson Associates, Inc. Savings and Retirement Plan (the "Plan") provides only general information. Participants should refer to the Plan agreement for a more complete description of the Plan's provisions.

General – The Plan is a defined contribution plan which was adopted to provide retirement benefits for eligible employees of Earl Swensson Associates, Inc. (the "Plan Sponsor"). The plan covers substantially all full-time employees with a minimum age of 18. Participants are eligible to participate for purposes of salary deferral and employer matching contributions after 90 days of service (effective July 1, 2019).

The Plan is intended to qualify as a salary reduction plan under Section 401(k) and as a qualified defined contributions plan under Section 401(a) of the Internal Revenue Code. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 ("ERISA"), as amended.

The Plan was originally effective September 15, 1957, and has been revised periodically to modify certain plan provisions and comply with changes in applicable tax regulations.

Contributions – Each year, participants may contribute up to 100% of pretax annual compensation, as defined by the Plan, not to exceed the statutory maximum. Participants who have attained age 50 before the end of the Plan year are eligible to make catch-up contributions in excess of their regular elective contributions, up to a maximum of \$6,500 for 2021.

Eligible wages include regular wages, overtime and bonuses. The maximum contribution amount is adjusted annually for inflation, as announced by the United States Secretary of the Treasury. Participant contributions to the Plan are made by means of payroll deductions during each regular payroll period. A participant may make rollover contributions directly from certain other qualified plans or from certain qualified special individual retirement accounts.

The Plan allows for the Plan Sponsor to make discretionary match contributions on eligible participant elective deferrals not to exceed 6% of the participant's compensation. During 2021, the Plan Sponsor made matching contributions on deferrals equal to 50% of the participant's elective deferrals up to 6% of the participant's compensation. The Plan Sponsor may also, at their discretion, contribute an additional profit-sharing contribution, which is allocated based on a participant's annual compensation compared to total compensation for all participants who are employed on the last day of the year, or who have completed 500 hours of service or whose termination was due to retirement, death, or disability. The Plan Sponsor made a profit-sharing contribution of 7.5% during 2021 (7.5% in 2020). Participants may direct contributions into various investment funds through Voya Institutional Trust Company, the Trustee of the Plan.

Participant Accounts – Each participant's account is credited with the participant's contribution and Plan Sponsor matching contributions, as well as allocations of the Plan Sponsor's profit-sharing contribution and Plan earnings. Participants' accounts shall be reduced by any payments made from such accounts and their applicable share of any Plan losses. Participant accounts are charged with an allocation of administrative expenses that are paid by the Plan. Allocations are based on participant earnings, account balances, or specific participant transactions, as defined. The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested account.

Notes Receivable from Participants – Participants may borrow from their fund accounts a minimum of \$1,000 up to a maximum equal to the lesser of \$50,000 or 50% of their vested account balance. All payments of principal and interest will be credited to the participant's account. Loan terms may not exceed five years unless the loan is used to purchase a primary residence, in which case the Plan administrator may permit a longer term. The notes are collateralized by the balance in the participant's account and bear interest at a rate commensurate with local prevailing rates as determined by the Plan administrator. At December 31, 2021, the effective annual interest rate on the participant loans ranged from 5.25% – 7.25%. Principal and interest are paid no less frequently than monthly.

EARL SWENSSON ASSOCIATES, INC. SAVINGS AND RETIREMENT PLAN

NOTES TO FINANCIAL STATEMENTS (CONTINUED) DECEMBER 31, 2021 AND 2020

NOTE 1 – DESCRIPTION OF THE PLAN (CONTINUED)

Vesting – Participants are immediately vested in their account upon their effective date of participation in the Plan. Accordingly, there are no forfeited, non-vested balances.

Investment Options – Upon enrollment in the Plan, participants may direct contributions into any of a variety of investment options provided under a contract with Voya Institutional Trust Company. Participants may change their investment options daily.

Payment of Benefits – Participants are eligible for payment of vested benefits upon retirement (age 65), death, permanent disability or termination of employment. Payments may be in the form of a lump-sum distribution of the entire vested balance or single sum distribution of a portion of the vested balance.

Active employees may make withdrawals of all or a portion of their account balances subject to certain withdrawal and contribution suspension rules as defined by the Plan. Withdrawals from the accounts are not allowed for participants who are less than 59 ½ years of age, except under certain safe harbor hardship withdrawal provisions. Participants may withdraw all or a portion of their account values under a specified hardship withdrawal, as defined by the Plan.

Plan Termination – The Plan Sponsor expects the Plan to continue indefinitely. However, the Plan Sponsor retains the right under the Plan to discontinue their contributions at any time and to terminate the Plan. These balances would continue to be held in custody by the applicable trustee until all vested Plan benefits were distributed to the participants.

NOTE 2 – SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

Accounting Periods – Any references to 2021 or 2020 in these financial statements refer to the years ended December 31, 2021 and 2020, respectively, unless otherwise noted.

Basis of Accounting – The financial statements of the Plan are prepared using the accrual method of accounting in accordance with accounting principles generally accepted in the United States of America ("U.S. GAAP").

Use of Estimates – The preparation of financial statements in conformity with U.S. GAAP requires the Plan administrator to make estimates and assumptions that affect certain reported amounts and disclosures. Accordingly, actual results may differ from those estimates.

Investment Valuation and Income Recognition – Investments held by a defined contribution plan are required to be reported at fair value, except for fully benefit-responsive investment contracts. Contract value is the relevant measure for the portion of the net assets available for benefits of a defined contribution plan attributable to fully benefit-responsive investment contracts because contract value is the amount participants normally would receive if they were to initiate permitted transactions under the terms of the Plan.

Purchases and sales of investments are recorded on a trade-date basis and gains and losses on sales of investments are based on carrying values. Interest income is recorded on the accrual basis. Dividends are recorded on the ex-dividend date. Investments quoted at market values are subject to risk due to market price fluctuations.

Payment of Benefits – Benefits are recorded when paid.

EARL SWENSSON ASSOCIATES, INC. SAVINGS AND RETIREMENT PLAN

NOTES TO FINANCIAL STATEMENTS (CONTINUED) DECEMBER 31, 2021 AND 2020

NOTE 2 - SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

Administration of Plan Assets – The Plan's assets are held by the Trustee of the Plan. Contributions are received by the Trustee and invested into participant directed funds. The Trustee receives and re-invests any interest and dividend income and makes distributions to participants. Certain administrative functions are performed by officers and employees of the Plan Sponsor. No such officers or employees receive compensation from the Plan.

Notes Receivable from Participants – Notes receivable from participants are recorded at outstanding principal balance plus accrued interest receivable. No allowance for loan losses is recorded. If a participant ceases to make loan repayments, the loan will be deemed a distribution and the vested balance will be reduced accordingly. Interest income on notes receivable from participants is recognized when earned and any loan-related fees are expensed when incurred.

Administrative Expenses – The Plan is responsible for its administrative expenses unless paid by the Plan Sponsor. Currently, the Plan incurs expenses for trust services. The Plan Sponsor pays recordkeeping fees, audit fees, investment advisory services, and other administrative fees for the Plan.

Date of Management's Review - Subsequent events were evaluated through July 22, 2022, which is the date the financial statements were available to be issued.

NOTE 3 – FULLY BENEFIT - RESPONSIVE CONTRACTS

In 2017, the Plan entered into a fully benefit-responsive guaranteed investment contract with Voya Institutional Trust Company. The funds are held in the Voya Fixed account. This investment is deemed fully benefit-responsive as its investments are contracts issued by insurance companies that have rates of return similar to fixed income securities without the market fluctuations. These investments are reported at contract value in the statements of net assets available for benefit. The contract value represents contributions made under the contract, plus earnings, less participant withdrawals and administrative expenses. Participants may ordinarily direct the withdrawal or transfer of all or a portion of their investment at contract value. There are no reserves required against contract value for credit risk of the contract issuer.

Certain events limit the ability of the Plan to transact at contract value with the issuer. These events include termination of the Plan, a material adverse change to the provisions of the Plan, the employer's election to withdraw from a contract in order to switch to a different investment provider or employer-initiated events, if material. The Plan Administrator does not believe that the occurrence of any such event is probable.

Investment contracts generally impose conditions on both the fund and the issuer (also referred to as the "wrap provider"). If a default, within the meaning of an investment contract, occurs and is not cured, the non-defaulting party may terminate the contract. If the Trustee is the defaulting party, the wrap provider receives accrued but unpaid fees plus a fee penalty if the contract is less than two years old and the contract terminates at fair value. If the wrap provider is the defaulting party, the difference between fair value and contract value is made up by the wrap provider and the wrap provider receives accrued but unpaid fees up to the date of default.

EARL SWENSSON ASSOCIATES, INC. SAVINGS AND RETIREMENT PLAN

NOTES TO FINANCIAL STATEMENTS (CONTINUED) DECEMBER 31, 2021 AND 2020

NOTE 4 – FAIR VALUE MEASUREMENTS

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

Level 1 – Inputs to the valuation methodology are unadjusted quoted prices for identical assets or liabilities in active markets which the Plan has the ability to access at the measurement date.

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

Level 3 – Inputs to the valuation methodology are unobservable and significant to the fair value measurement.

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

Following is a description of the valuation methodologies used for assets measured at fair value. There have been no changes in the methodologies used at December 31, 2021 or 2020.

Mutual funds: Valued at the daily closing price as reported by the fund. Mutual funds held by the Plan are open-end mutual funds that are registered with the U.S. Securities and Exchange Commission. These funds are required to publish their daily net asset value and to transact at that price. The mutual funds held by the Plan are deemed to be actively traded.

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

EARL SWENSSON ASSOCIATES, INC. SAVINGS AND RETIREMENT PLAN

NOTES TO FINANCIAL STATEMENTS (CONTINUED) DECEMBER 31, 2021 AND 2020

NOTE 4 – FAIR VALUE MEASUREMENTS (CONTINUED)

The financial information below was certified as complete and accurate by Voya Institutional Trust Company. The following table sets forth by level, within the fair value hierarchy, the Plan's assets at fair value as of December 31, 2021 and 2020:

	Fair Value Measurements Using: Quoted Prices in Active Markets for Identical Assets (Level 1)	
	Fair Value	
At December 31, 2021:		
Mutual funds	\$ 82,568,083	\$ 82,568,083
At December 31, 2020:		
Mutual funds	\$ 69,793,385	\$ 69,793,385

NOTE 5 – TAX STATUS

The IRS has determined and informed the Plan Sponsor by a letter dated September 1, 2014, the Plan and related trust are designed in accordance with applicable sections of the Internal Revenue Code (IRC). The Plan has been restated since receiving the determination letter with the adoption of the Voya Retirement Insurance and Annuity Company Defined Contribution Prototype Plan and Trust on November 1, 2016. However, the Plan Administrator believes the Plan is designed, and is currently being operated, in compliance with the applicable requirements of the IRC and, therefore, believe the plan is qualified and the related trust is tax-exempt.

Accounting principles generally accepted in the United States of America require the Plan Administrator to evaluate tax positions taken by the Plan and recognize a tax liability (or asset) if the Plan has taken an uncertain position that more likely than not would not be sustained upon examination by the IRS. The Plan administrator has analyzed the tax positions taken by the Plan, and has concluded as of December 31, 2021, there are no uncertain positions taken or expected to be taken that would require recognition of a liability or asset or disclosure in the financial statements. The Plan is subject to routine audits by tax authorities; however, there are currently no audits for any tax periods in progress. The Plan administrator believes that the Plan is no longer subject to income tax examinations for years prior to 2018.

NOTE 6 – RISK 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 benefits.

NOTE 7 – PARTY-IN-INTEREST TRANSACTIONS

Certain Plan investments are managed by companies related to the Plan's investment custodian. The administrative fees reflected in the Statements of Changes in Net Assets Available for Benefits represent the fees paid for services to the investment custodian and related companies. These transactions qualify as party-in-interest transactions. All of these party-in-interest transactions are exempt from the prohibited transaction rules of ERISA.

EARL SWENSSON ASSOCIATES, INC. SAVINGS AND RETIREMENT PLAN

NOTES TO FINANCIAL STATEMENTS (CONTINUED)
DECEMBER 31, 2021 AND 2020

NOTE 8 – INFORMATION PREPARED AND CERTIFIED BY THE PLAN'S TRUSTEE

The following information included in the accompanying financial statements and supplemental schedule was obtained from data which has been prepared by and certified to as complete and accurate by Voya Institutional Trust Company, the Trustee of the assets of the Plan.

	<u>2021</u>	<u>2020</u>
Statements of Net Assets Available for Benefits:		
Investments at fair value	\$ 82,568,083	\$ 69,793,385
Investments at contract value	\$ 3,062,078	\$ 2,587,081
 Statement of Changes in Net Assets Available for Benefits:		
Net appreciation in fair value of investments	\$ 7,825,685	
Dividend and interest income	\$ 4,121,739	
Other income	\$ 666	
Interest income from participant loans	\$ 6,465	

EARL SWENSSON ASSOCIATES, INC. SAVINGS AND RETIREMENT PLAN**SCHEDULE H, LINE 4i - SCHEDULE OF ASSETS (HELD AT END OF YEAR)****DECEMBER 31, 2021**

PLAN SPONSOR - EARL SWENSSON ASSOCIATES, INC.**PLAN SPONSOR EIN - 62-0897652****PLAN NUMBER 001**

<u>(a)</u>	<u>(b) Identity of issue</u>	<u>(c) Description of investment</u>	<u>(d) (1)</u>	<u>(e) Current value</u>
	Franklin	Growth Fund R6	\$	14,765,567
	Vanguard	500 Index Admiral	\$	11,494,796
	American Funds	Washington Mutual R6	\$	11,477,448
	American Funds	New Perspective R6	\$	7,863,550
	Vanguard	Vanguard Target Retire Inc Fd Inv	\$	12
	Vanguard	Intermediate-Term Bond	\$	5,216,028
*	Voya	Fixed Account	\$	3,062,078
	Vanguard	Small Cap Index Admiral	\$	2,804,851
	Vanguard	Target Retirement Fund 2030	\$	12
	American Funds	New World R6	\$	1,612,061
	Vanguard	Target Retirement Fund 2035	\$	12
	American Funds	EuroPacific R6	\$	1,202,722
	Vanguard	Mid Cap Index Admiral	\$	1,699,808
	AB	Global Bond Fund Z	\$	1,158,066
	Vanguard	Target Retirement Fund 2050	\$	12
	Vanguard	Developed Market Index	\$	1,549,768
	Mass Mutual	Select Mid Cap Growth Equity I	\$	1,215,288
	MFS Investment Management	International Value Fund R6	\$	1,127,922
	American Century	Mid Cap Value Fund	\$	1,047,920
	Vanguard	Target Retirement Fund 2045	\$	12
	Vanguard	Target Retirement Fund 2020	\$	12
	Vanguard	High-Yield Corporate	\$	827,654
	Vanguard	Target Retirement Fund 2015	\$	12
	Vanguard	Target Retirement Fund 2025	\$	12
	Vanguard	Target Retirement Fund 2055	\$	12
	Lord Abbett	Short Duration Income Fund Class R6	\$	464,513
	Vanguard	REIT Index Admiral	\$	350,822
	Vanguard	Target Retirement Fund 2040	\$	12
	Vanguard	Target Retirement Fund 2060	\$	12
	American Century	Small Cap Value Fund R6	\$	303,128

* Represents a party-in-interest

(1) According to the instructions to Form 5500, "column (d) information may be omitted when reporting transactions of an individual account plan that a participant or beneficiary directed with respect to assets allocated to his or her account." Accordingly, this information is not required for this plan.

EARL SWENSSON ASSOCIATES, INC. SAVINGS AND RETIREMENT PLAN

SCHEDULE H, LINE 4i - SCHEDULE OF ASSETS (HELD AT END OF YEAR) (CONTINUED)
DECEMBER 31, 2021

PLAN SPONSOR - EARL SWENSSON ASSOCIATES, INC.

PLAN SPONSOR EIN - 62-0897652

PLAN NUMBER 001

<u>(a)</u>	<u>(b) Identity of issue</u>	<u>(c) Description of investment</u>	<u>(d) (1)</u>	<u>(e) Current value</u>
	Neuberger Berman	Genesis Fund Class R6	\$	25,122
	Vanguard	Life Strategies Growth Fund	\$	16,914
*	Voya	Government Money Market Fund A	\$	12
	American Funds	AMCAP Fund	\$	12
	Invesco	Diversified Dividend Fund	\$	12
	Invesco	Stable Value Fund	\$	12
	Vanguard	Institutional Index Fund	\$	12
	Vanguard	Institutional Target Retirement 2015	\$	768,287
	Vanguard	Institutional Target Retirement 2020	\$	798,027
	Vanguard	Institutional Target Retirement 2025	\$	758,728
	Vanguard	Institutional Target Retirement 2030	\$	2,629,054
	Vanguard	Institutional Target Retirement 2035	\$	1,764,307
	Vanguard	Institutional Target Retirement 2040	\$	410,470
	Vanguard	Institutional Target Retirement 2045	\$	991,789
	Vanguard	Institutional Target Retirement 2050	\$	1,428,003
	Vanguard	Institutional Target Retirement 2055	\$	750,746
	Vanguard	Institutional Target Retirement 2060	\$	264,979
	Vanguard	Institutional Target Retirement 2065	\$	4,237
	Vanguard	Institutional Target Retirement Income	\$	5,775,232
	Vanguard	Life Strategies Conservative Growth Fund	\$	12
	Vanguard	Life Strategies Income Fund	\$	12
	Vanguard	Life Strategies Moderate Growth Fund	\$	12
	Vanguard	Mid-Cap Index Fund	\$	12
	Vanguard	Small-Cap Index Fund	\$	12
	Vanguard	Target Retirement 2010	\$	12
	Vanguard	Target Retirement 2065	\$	12
	Notes receivable from participants	5.25%-7.25%, maturities through 2030	\$	96,618
			\$	<u>85,726,779</u>

* Represents a party-in-interest

(1) According to the instructions to Form 5500, "column (d) information may be omitted when reporting transactions of an individual account plan that a participant or beneficiary directed with respect to assets allocated to his or her account." Accordingly, this information is not required for this plan.

EARL SWENSSON ASSOCIATES, INC. SAVINGS AND RETIREMENT PLAN

**SCHEDULE H, LINE 4a - SCHEDULE OF DELINQUENT PARTICIPANT CONTRIBUTIONS
FOR THE YEAR ENDED DECEMBER 31, 2021**

PLAN SPONSOR - EARL SWENSSON ASSOCIATES, INC.
PLAN SPONSOR EIN - 62-0897652
PLAN NUMBER 001

Participant Contributions Transferred Late to the Plan			
Total that Constitutes Nonexempt Prohibited Transactions			Total Fully
Contributions	Contributions	Contributions	Corrected
Not Corrected	Corrected	Pending Correction	Under VFCP
	Outside VFCP	in VFCP	and PTE 2002-51
\$ -	\$ 16,700	\$ -	\$ -

* There were late remittances of payments on notes receivable from participants.