

Form 5500 Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Annual Return/Report of Employee Benefit Plan This form is required to be filed for employee benefit plans under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and sections 6057(b) and 6058(a) of the Internal Revenue Code (the Code). ▶ Complete all entries in accordance with the instructions to the Form 5500.	OMB Nos. 1210-0110 1210-0089 2020 This Form is Open to Public Inspection
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Part I	Annual Report Identification Information For calendar plan year 2020 or fiscal plan year beginning <u>11/01/2020</u> and ending <u>10/31/2021</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.)
B This return/report is:	☒ a single-employer plan ☐ a DFE (specify) _____ ☐ 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)

Part II	Basic Plan Information —enter all requested information		
1a Name of plan <u>CHILD DEVELOPMENT COUNCIL OF FRANKLIN COUNTY, INC. IRC 403(B) TAX DEFERRED RETIREMENT PLAN</u>	1b Three-digit plan number (PN) ▶	<u>001</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>CHILD DEVELOPMENT COUNCIL OF FRANKLIN COUNTY, INC</u> <u>999 CRUPPER AVENUE</u> <u>COLUMBUS, OH 43229</u>	1c Effective date of plan <u>11/01/1994</u>	2b Employer Identification Number (EIN) <u>31-1138997</u>	2c Plan Sponsor's telephone number <u>614-221-1709</u>
		2d Business code (see instructions) <u>624100</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.	<u>08/15/2022</u>	<u>BRENDA RIVERS</u>
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE	_____	_____	_____
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
SIGN HERE	_____	_____	_____
	Signature of DFE	Date	Enter name of individual signing as DFE

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

Form 5500 (2020)
v. 200204

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	513
6 Number of participants as of the end of the plan year unless otherwise stated (welfare plans complete only lines 6a(1) , 6a(2) , 6b , 6c , and 6d).			
a(1) Total number of active participants at the beginning of the plan year.....		6a(1)	381
a(2) Total number of active participants at the end of the plan year		6a(2)	349
b Retired or separated participants receiving benefits.....		6b	43
c Other retired or separated participants entitled to future benefits		6c	113
d Subtotal. Add lines 6a(2) , 6b , and 6c		6d	505
e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.		6e	0
f Total. Add lines 6d and 6e		6f	505
g Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item)		6g	433
h Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested		6h	4
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: 2F 2G 2L 2M 2R 2T			
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>3</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 2020 Form M-1 annual report. If the plan was not required to file the 2020 Form M-1 annual report, enter the Receipt Confirmation Code for the most recent Form M-1 that was required to be filed under the Form M-1 filing requirements. (Failure to enter a valid Receipt Confirmation Code will subject the Form 5500 filing to rejection as incomplete.)

Receipt Confirmation Code _____

SCHEDULE 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 2020 This Form is Open to Public Inspection
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For calendar plan year 2020 or fiscal plan year beginning 11/01/2020 and ending 10/31/2021		
A Name of plan CHILD DEVELOPMENT COUNCIL OF FRANKLIN COUNTY, INC. IRC 403(B) TAX DEFERRED RETIREMENT PLAN	B Three-digit plan number (PN) 001	
C Plan sponsor's name as shown on line 2a of Form 5500 CHILD DEVELOPMENT COUNCIL OF FRANKLIN COUNTY, INC	D Employer Identification Number (EIN) 31-1138997	

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 NATIONWIDE LIFE INSURANCE 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
31-4156830	66869	GAP-B2-HM4C	433	11/01/2020	10/31/2021

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 1361	(b) Total amount of fees paid 0

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 LINCOLN FINANCIAL CORPORATION1300 S CLINTON ST SUITE 150 FORT WAYNE, IN 46802	

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	
1216			3

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid LPL FINANCIAL, LLC4707 EXECUTIVE DR SAN DIEGO, CA 92121	
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(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	
145			3

(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	
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. Specify nature of costs ▶	6d	
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 ▶		
b	Balance at the end of the previous year	7b	362907
c	Additions: (1) Contributions deposited during the year	7c(1)	24780
	(2) Dividends and credits.....	7c(2)	0
	(3) Interest credited during the year.....	7c(3)	5505
	(4) Transferred from separate account.....	7c(4)	0
	(5) Other (specify below)	7c(5)	8429
	▶ LOAN REPAYMENTS 6067;TRANSFER INTO NW 2362		
	(6)Total additions	7c(6)	38714
d	Total of balance and additions (add lines 7b and 7c(6))	7d	401621
e	Deductions:		
	(1) Disbursed from fund to pay benefits or purchase annuities during year	7e(1)	162008
	(2) Administration charge made by carrier.....	7e(2)	1001
	(3) Transferred to separate account.....	7e(3)	
	(4) Other (specify below)	7e(4)	7900
	▶ LOAN WITHDRAWAL		
	(5) Total deductions	7e(5)	170909
f	Balance at the end of the current year (subtract line 7e(5) from line 7d)	7f	230712

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)	0
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)	0
(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)	0
(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 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 2020 This Form is Open to Public Inspection
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For calendar plan year 2020 or fiscal plan year beginning 11/01/2020 and ending 10/31/2021	
A Name of plan CHILD DEVELOPMENT COUNCIL OF FRANKLIN COUNTY, INC. IRC 403(B) TAX DEFERRED RETIREMENT PLAN	B Three-digit plan number (PN) ▶ 001
C Plan sponsor's name as shown on line 2a of Form 5500 CHILD DEVELOPMENT COUNCIL OF FRANKLIN COUNTY, INC	D Employer Identification Number (EIN) 31-1138997

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
LINCOLN NATIONAL LIFE INSURANCE 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
35-0472300	65676	CR27323	50	11/01/2020	10/31/2021

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 162	(b) Total amount of fees paid 0
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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
LINCOLN FINANCIAL ADVISORS
1300 SOUTH CLINTON STREET
SUITE #150
FORT WAYNE, IN 46802-9999

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	
162			4

(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	
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. Specify nature of costs ▶	6d	
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 ▶		
b	Balance at the end of the previous year	7b	192972
c	Additions: (1) Contributions deposited during the year	7c(1)	
	(2) Dividends and credits.....	7c(2)	7303
	(3) Interest credited during the year.....	7c(3)	
	(4) Transferred from separate account.....	7c(4)	
	(5) Other (specify below)..... ▶ LOAN REPAY/FOR/TAKEOVER/ADJUSTMENTS	7c(5)	899
	(6) Total additions	7c(6)	8202
d	Total of balance and additions (add lines 7b and 7c(6))	7d	201174
e	Deductions:		
	(1) Disbursed from fund to pay benefits or purchase annuities during year	7e(1)	31160
	(2) Administration charge made by carrier.....	7e(2)	445
	(3) Transferred to separate account.....	7e(3)	
	(4) Other (specify below)..... ▶ LOAN ISSUES/FOR/FEES/CORRECTIVE/ADJ/INS	7e(4)	899
	(5) Total deductions	7e(5)	32504
f	Balance at the end of the current year (subtract line 7e(5) from line 7d)	7f	168670

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)	0
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)	0
(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)	0
(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 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 2020 This Form is Open to Public Inspection
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For calendar plan year 2020 or fiscal plan year beginning 11/01/2020 and ending 10/31/2021		
A Name of plan CHILD DEVELOPMENT COUNCIL OF FRANKLIN COUNTY, INC. IRC 403(B) TAX DEFERRED RETIREMENT PLAN	B Three-digit plan number (PN) ▶	001
C Plan sponsor's name as shown on line 2a of Form 5500 CHILD DEVELOPMENT COUNCIL OF FRANKLIN COUNTY, INC	D Employer Identification Number (EIN) 31-1138997	

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 CO

(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	VC0195	2	11/01/2020	10/31/2021

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
38	0

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
JOHN ROESCH- VOYA
545 METRO PL, STE 100
DUBLIN, OH 43017

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	
38			3

(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	

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	(c) Amount	(d) Purpose	

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	(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	
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. Specify nature of costs ▶	6d	
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 ▶		
b	Balance at the end of the previous year	7b	23888
c	Additions: (1) Contributions deposited during the year	7c(1)	700
	(2) Dividends and credits.....	7c(2)	0
	(3) Interest credited during the year.....	7c(3)	943
	(4) Transferred from separate account.....	7c(4)	0
	(5) Other (specify below)	7c(5)	324
	▶ LOAN REPAY/FOR/TAKEOVER/ADJUSTMENTS		
	(6) Total additions	7c(6)	1967
d	Total of balance and additions (add lines 7b and 7c(6))	7d	25855
e	Deductions:		
	(1) Disbursed from fund to pay benefits or purchase annuities during year	7e(1)	944
	(2) Administration charge made by carrier.....	7e(2)	30
	(3) Transferred to separate account.....	7e(3)	0
	(4) Other (specify below)	7e(4)	0
	▶		
	(5) Total deductions	7e(5)	974
f	Balance at the end of the current year (subtract line 7e(5) from line 7d)	7f	24881

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)	0
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)	0
(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)	0
(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
		2020
		This Form is Open to Public Inspection.

For calendar plan year 2020 or fiscal plan year beginning 11/01/2020 and ending 10/31/2021		
A Name of plan CHILD DEVELOPMENT COUNCIL OF FRANKLIN COUNTY, INC. IRC 403(B) TAX DEFERRED RETIREMENT PLAN	B Three-digit plan number (PN) ▶	001
C Plan sponsor's name as shown on line 2a of Form 5500 CHILD DEVELOPMENT COUNCIL OF FRANKLIN COUNTY, INC	D Employer Identification Number (EIN) 31-1138997	

Part I	Service Provider Information (see instructions)
---------------	--

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

1 Information on Persons Receiving Only Eligible Indirect Compensation

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

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

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

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

NATIONWIDE

ONE NATIONWIDE PLAZA
COLUMBUS, OH 43215

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
15 64 37 18 23 38 49 50 53 63 65 72	RECORD KEEPER	87583	Yes ☒ No ☐	Yes ☒ No ☐	9053	Yes ☐ No ☒

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

LINCOLN FINANCIAL ADVISORS CORP

1300 S. CLINTON ST
SUITE 150
FORT WAYNE, IN 46802

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
15 64 37 18 23 53 50 63 65 72	RECORDKEEPER	0	Yes ☒ No ☐	Yes ☐ No ☒	38840	Yes ☐ No ☒

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

APS-PENTEGRA

6830 COMMERCE COURT DRIVE
BLACKLICK, OH 43004

13-3892096

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
15 17 64 37 38 49	TPA	15965	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)

MEEDER ADVISORY SERVICES, INC

6125 MEMORIAL DRIVE
DUBLIN, OH 43017

31-1332744

(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?
26 27 51 72	INVESTMENT	9053	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

LPL FINANCIAL, LLC

4707 EXECUTIVE DR
SAN DIEGO, CA 43215

95-2834236

(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?
26 27 52 72	INVESTMENT	0	Yes ☒ No ☐	Yes ☐ No ☒	5833	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
NATIONWIDE	15 64 37 18 23 38 49 50 53 63 65 72	9053

(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.
MEEDER INVESTMENT MANAGEMENT 31-1332744	ADVISORY/SERVICE PROVIDER FEE

(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
LINCOLN FINANCIAL ADVISORS CORP	15 64 37 18 23 53 50 63 65 72	38840

(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.
NATIONWIDE ONE NATIONWIDE PLAZA COLUMBUS, OH 43215	COMPENSATION

(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
LPL FINANCIAL, LLC	26 27 52 72	5833

(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.
NATIONWIDE ONE NATIONWIDE PLAZA COLUMBUS, OH 43215	ADVISORY/SERVICE PROVIDER FEE

Part II Service Providers Who Fail or Refuse to Provide Information

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

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

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

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

SCHEDULE H (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Financial Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA), and section 6058(a) of the Internal Revenue Code (the Code). ► File as an attachment to Form 5500.	OMB No. 1210-0110 2020 This Form is Open to Public Inspection
For calendar plan year 2020 or fiscal plan year beginning 11/01/2020 and ending 10/31/2021		
A Name of plan CHILD DEVELOPMENT COUNCIL OF FRANKLIN COUNTY, INC. IRC 403(B) TAX DEFERRED RETIREMENT PLAN	B Three-digit plan number (PN) ►	001
C Plan sponsor's name as shown on line 2a of Form 5500 CHILD DEVELOPMENT COUNCIL OF FRANKLIN COUNTY, INC	D Employer Identification Number (EIN) 31-1138997	

Part I	Asset and Liability Statement		
1 Current value of plan assets and liabilities at the beginning and end of the plan year. Combine the value of plan assets held in more than one trust. Report the value of the plan's interest in a commingled fund containing the assets of more than one plan on a line-by-line basis unless the value is reportable on lines 1c(9) through 1c(14). Do not enter the value of that portion of an insurance contract which guarantees, during this plan year, to pay a specific dollar benefit at a future date. Round off amounts to the nearest dollar. MTIAs, CCTs, PSAs, and 103-12 IEs do not complete lines 1b(1), 1b(2), 1c(8), 1g, 1h, and 1i. CCTs, PSAs, and 103-12 IEs also do not complete lines 1d and 1e. See instructions.			
Assets		(a) Beginning of Year	(b) End of Year
a Total noninterest-bearing cash.....	1a		
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)	16222	15459
(2) Participant contributions.....	1b(2)	3327	3213
(3) Other	1b(3)		
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)	1266	1228
(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)	641370	542925
(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)	7245526	9374084
(14) Value of funds held in insurance company general account (unallocated contracts).....	1c(14)	673874	530163
(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	8581585 10467072
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	8581585 10467072

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)	812918
	(B) Participants	2a(1)(B)	167826
	(C) Others (including rollovers).....	2a(1)(C)	15747
(2)	Noncash contributions	2a(2)	
(3)	Total contributions. Add lines 2a(1)(A) , (B) , (C) , and line 2a(2)	2a(3)	996491
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)	23291
	(E) Participant loans.....	2b(1)(E)	
	(F) Other	2b(1)(F)	
	(G) Total interest. Add lines 2b(1)(A) through (F)	2b(1)(G)	23291
(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)	
	(D) Total dividends. Add lines 2b(2)(A) , (B) , and (C)	2b(2)(D)	0
(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)		1985134
c Other income	2c		
d Total income. Add all income amounts in column (b) and enter total.....	2d		3004916

Expenses

e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers.....	2e(1)	1108767	
(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)		1108767
f Corrective distributions (see instructions)	2f		
g Certain deemed distributions of participant loans (see instructions).....	2g		9718
h Interest expense.....	2h		
i Administrative expenses: (1) Professional fees	2i(1)	944	
(2) Contract administrator fees	2i(2)		
(3) Investment advisory and management fees	2i(3)		
(4) Other.....	2i(4)		
(5) Total administrative expenses. Add lines 2i(1) through (4)	2i(5)		944
j Total expenses. Add all expense amounts in column (b) and enter total.....	2j		1119429

Net Income and Reconciliation

k Net income (loss). Subtract line 2j from line 2d	2k		1885487
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: **PARMS & COMPANY, LLC**

(2) EIN: **01-0548473**

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

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

Part IV Compliance Questions

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

During the plan year:

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

	Yes	No	Amount
4a		X	

	Yes	No	Amount
b Were any loans by the plan or fixed income obligations due the plan in default as of the close of the plan year or classified during the year as uncollectible? Disregard participant loans secured by participant's account balance. (Attach Schedule G (Form 5500) Part I if "Yes" is checked.)			
4b		X	
c Were any leases to which the plan was a party in default or classified during the year as uncollectible? (Attach Schedule G (Form 5500) Part II if "Yes" is checked.)			
4c		X	
d Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 4a. Attach Schedule G (Form 5500) Part III if "Yes" is checked.)			
4d		X	
e Was this plan covered by a fidelity bond?	X		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?		X	
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?		X	
4h		X	
i Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.)	X		
4i	X		
j Were any plan transactions or series of transactions in excess of 5% of the current value of plan assets? (Attach schedule of transactions if "Yes" is checked and see instructions for format requirements.)		X	
4j		X	
k Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?		X	
4k		X	
l Has the plan failed to provide any benefit when due under the plan?		X	
4l		X	
m If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)		X	
4m		X	
n If 4m was answered "Yes," check the "Yes" box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3.			
4n			

5a Has a resolution to terminate the plan been adopted during the plan year or any prior plan year? ☐ Yes ☒ No
If "Yes," enter the amount of any plan assets that reverted to the employer this year _____.

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

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

5c Was the plan a defined benefit plan covered under the PBGC insurance program at any time during this plan year? (See ERISA section 4021 and instructions.) ☐ Yes ☐ No ☐ Not determined
If "Yes" is checked, enter the My PAA confirmation number from the PBGC premium filing for this plan year _____.

SCHEDULE R (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Retirement Plan Information This schedule is required to be filed under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6058(a) of the Internal Revenue Code (the Code). ▶ File as an attachment to Form 5500.	OMB No. 1210-0110 2020 This Form is Open to Public Inspection.
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For calendar plan year 2020 or fiscal plan year beginning 11/01/2020 and ending 10/31/2021

A Name of plan CHILD DEVELOPMENT COUNCIL OF FRANKLIN COUNTY, INC. IRC 403(B) TAX DEFERRED RETIREMENT PLAN	B Three-digit plan number (PN) ▶ 001
C Plan sponsor's name as shown on line 2a of Form 5500 CHILD DEVELOPMENT COUNCIL OF FRANKLIN COUNTY, INC	D Employer Identification Number (EIN) 31-1138997

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

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

1	Total value of distributions paid in property other than in cash or the forms of property specified in the instructions.....	1	0
2	Enter the EIN(s) of payor(s) who paid benefits on behalf of the plan to participants or beneficiaries during the year (if more than two, enter EINs of the two payors who paid the greatest dollar amounts of benefits): EIN(s): 31-1592130 35-1140070 Profit-sharing plans, ESOPs, and stock bonus plans, skip line 3.		
3	Number of participants (living or deceased) whose benefits were distributed in a single sum, during the plan year	3	

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

4	Is the plan administrator making an election under Code section 412(d)(2) or ERISA section 302(d)(2)?	☐ Yes	☐ No	☐ N/A
If the plan is a defined benefit plan, go to line 8.				
5	If a waiver of the minimum funding standard for a prior year is being amortized in this plan year, see instructions and enter the date of the ruling letter granting the waiver. Date: Month _____ Day _____ Year _____ If you completed line 5, complete lines 3, 9, and 10 of Schedule MB and do not complete the remainder of this schedule.			
6	a Enter the minimum required contribution for this plan year (include any prior year accumulated funding deficiency not waived)	6a		
	b Enter the amount contributed by the employer to the plan for this plan year	6b		
	c Subtract the amount in line 6b from the amount in line 6a. Enter the result (enter a minus sign to the left of a negative amount).....	6c		
If you completed line 6c, skip lines 8 and 9.				
7	Will the minimum funding amount reported on line 6c be met by the funding deadline?	☐ Yes	☐ No	☐ N/A
8	If a change in actuarial cost method was made for this plan year pursuant to a revenue procedure or other authority providing automatic approval for the change or a class ruling letter, does the plan sponsor or plan administrator agree with the change?	☐ Yes	☐ No	☐ N/A

Part III	Amendments
----------	------------

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

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

10	Were unallocated employer securities or proceeds from the sale of unallocated securities used to repay any exempt loan?	☐ Yes	☐ No
11	a Does the ESOP hold any preferred stock?	☐ Yes	☐ No
	b If the ESOP has an outstanding exempt loan with the employer as lender, is such loan part of a "back-to-back" loan? (See instructions for definition of "back-to-back" loan.)	☐ Yes	☐ No
12	Does the ESOP hold any stock that is not readily tradable on an established securities market?	☐ Yes	☐ No

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

Schedule R (Form 5500) 2020
v. 200204

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).....

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).....

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).....

14a	
14b	
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.....

b The corresponding number for the second preceding plan year.....

15a	
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.....

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.....

16a	
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 _____

Audit Report

**CHILD DEVELOPMENT COUNCIL OF
FRANKLIN COUNTY
403(b) TAX DEFERRED RETIREMENT PLAN**

Financial Statements

For the Year Ended October 31, 2021
And Independent Auditor's Report

**CHILD DEVELOPMENT COUNCIL OF FRANKLIN COUNTY
403(b) TAX DEFERRED RETIREMENT PLAN**

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Note: All other supplemental schedules required by Section 2520.103–10 Department of Labor’s Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974 have been omitted because they are not applicable.

INDEPENDENT AUDITOR'S REPORT

To the Board of Directors of
Child Development Council of Franklin County
403(b) Tax Deferred Retirement Plan

Report on the Financial Statements

We were engaged to audit the accompanying financial statements of Child Development Council of Franklin County 403(b) Tax Deferred Retirement Plan, which comprise the statements of net assets available for benefits as of October 31, 2021 and 2020, the related statement of changes in net asset available for benefits for the year ended October 31, 2021, and the related notes to the financial statements.

Management's Responsibility for the Financial Statements

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

Auditor's Responsibility

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

Basis for Disclaimer of Opinion

As permitted by 29 CFR 2520.103-8 of the Department of Labor's 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 4, which was certified by Nationwide Financial Retirement Plans, Lincoln Financial Group, Voya Financial, and Ameriprise Financial, the custodians of the Plan, except for comparing such information with the related information included in the financial statements. We have been informed by the plan administrator that the custodians held the Plan's investment assets and executed investment transactions. The plan administrator has obtained certifications from the custodians as of and for the years ended October 31, 2021 and 2020, that the information provided to the plan administrator by the custodian is complete and accurate.

Disclaimer of Opinion

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

Other Matter

The supplemental Schedule of Assets (Held at Year End) as of October 31, 2021 is required by the Department of Labor's (DOL) Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974 and is presented for the purpose of additional analysis and are not a required part of the financial statements. Because of the significance of the matter described in the *Basis for Disclaimer of Opinion* paragraph, we do not express an opinion on the supplemental schedule referred to above.

Report on Form and Content in Compliance With DOL Rules and Regulations

The form and content of the information included in the financial statements and supplemental schedule, other than that derived from the information certified by the custodians, 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.

Parms & Company, LLC

Columbus, Ohio
August 12, 2022

CHILD DEVELOPMENT COUNCIL OF FRANKLIN COUNTY 403(B)
TAX DEFERRED RETIREMENT PLAN
STATEMENTS OF NET ASSETS AVAILABLE FOR PLAN BENEFITS
FOR THE YEARS ENDED OCTOBER 31, 2021 AND 2020

	<u>2021</u>	<u>2020</u>
ASSETS		
Investments at Fair Value (Note 6):		
Money Market	\$ 1,228	\$ 1,266
Mutual Funds	9,374,084	7,245,526
Guaranteed Investment Contracts	530,163	673,874
Total	<u>9,905,475</u>	<u>7,920,666</u>
Receivables:		
Notes Receivable-Participants	542,925	641,370
Employee Receivable	3,213	3,327
Employer Receivable	15,459	16,222
Total	<u>561,597</u>	<u>660,919</u>
Net Assets Available for Plan Benefits	<u><u>\$ 10,467,072</u></u>	<u><u>\$ 8,581,585</u></u>

The notes to the financial statements are an integral part of these statements.

CHILD DEVELOPMENT COUNCIL OF FRANKLIN COUNTY 403(B)
TAX DEFERRED RETIREMENT PLAN
STATEMENT OF CHANGES IN NET ASSETS AVAILABLE
FOR PLAN BENEFITS
FOR THE YEAR ENDED OCTOBER 31, 2021

	<u>2021</u>
Additions to Net Assets Attributed to:	
Investment Activity:	
Net Appreciation in Fair Value of Investments	\$ 1,985,134
Investment Income/Participant Interest on Loans	23,291
Total Investment Income	<u>2,008,425</u>
Contributions	
Employer	812,918
Participants/Employees	167,826
Rollover Contributions	15,747
Total Contributions	<u>996,491</u>
Total Additions to Plan Net Assets	<u>3,004,916</u>
Deductions from Net Assets Attributed to:	
Benefits Paid to Participants	1,108,767
Deemed Distributed	9,718
Administrative Expenses	944
Total Deductions to Plan Net Assets	<u>1,119,429</u>
Total Increase in Plan Net Assets	1,885,487
Net Assets Available for Plan Benefits:	
Beginning of Year	8,581,585
End of Year	<u><u>\$ 10,467,072</u></u>

The notes to the financial statements are an integral part of these statements.

CHILD DEVELOPMENT COUNCIL OF FRANKLIN COUNTY
403(b) TAX DEFERRED RETIREMENT PLAN
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED OCTOBER 31, 2021

1. DESCRIPTION OF PLAN

The following description of the Child Development Council of Franklin County 403(b) Tax Deferred Retirement Plan (the Plan) provides only general information. Participants should refer to the Summary Plan Description for a more complete description of the Plan's provisions.

A. General

The Plan is a defined contribution plan available to all employees of Child Development Council of Franklin County (CDCFC). The plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA).

B. Participant Accounts

Plan participants may contribute up to a 100% of their annual compensation, limited to the maximum salary deferral permitted by the Internal Revenue Code (IRC). CDCFC makes a discretionary contribution equal to 7% of the employee's gross compensation. All employees who have completed two years of service are eligible for the employer contribution. Participants designate how all Plan contributions are to be invested. Compensation for allocation purposes is total cash compensation including overtime, bonuses, and commissions paid to the participants during the year.

C. Payment of Benefits

Participants, or their beneficiaries, are entitled to receive 100% of their contributions and related earnings, and the vested portion of CDCFC contributions and related earnings, upon normal retirement (age 65), death, termination, or disability. Benefit payments to participants are recorded upon distribution.

D. Notes Receivable

The Plan permits loans to participants at origination, of not less than \$1,000. The loans are secured by the participants' vested interest in the Plan's assets and are generally due in installment payments of principal plus interest at the interest rate of 3.25% to 5.50%, with maturity dates ranging from one to five years. A maximum of two loans per participant may be outstanding at any given time. Principal and interest are paid ratably through payroll deductions. Notes receivable from participants are measured at their unpaid principal balance plus any accrued but unpaid interest. Delinquent participant loans are recorded as distributions based on the terms of the Plan documents. During fiscal year 2021, delinquent loans of \$9,718 were recorded as deemed distributed in accordance with the Plan documents.

E. Vesting

Participants are fully vested in their elective deferral, qualified non-elective and rollover contributions, plus actual earnings thereon. Employee credited portion of the employer discretionary matching contributions vest based on date hired and vest at 33% after one year, 66% after two years and 100% after three years.

CHILD DEVELOPMENT COUNCIL OF FRANKLIN COUNTY
403(b) TAX DEFERRED RETIREMENT PLAN
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED OCTOBER 31, 2021

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

A. Basis of accounting

The financial statements of the Plan are prepared using the accrual method of accounting.

B. Estimates

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

C. Investment Valuation and Income Recognition

Investments are reported at fair value. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. See Note 6 for a discussion of fair value measurements. Purchases and sales of securities are recorded on a trade-date basis. Interest income is recorded on the accrual basis. Dividends are recorded on the ex-dividend date. Net appreciation includes the Plan's gains and losses on investments bought and sold, as well as held during the year.

The Company follows FASB ASU 2015-12, Plan Accounting: Defined Contribution Pension Plans (Topic 962).

D. Plan Benefit Allocations

CDCFC provides information on individual employees to the trustee who makes allocations and maintains accounts for each plan participant.

E. Subsequent Events

The Plan has evaluated subsequent events through August 12, 2022, the date the financial statements were available to be issued.

F. Administrative Expenses

Expenses incurred in connection with investment transactions are paid by the Plan. Administrative fees and other expenses of the Plan are paid by the Plan. Administrative direct expenses of the Plan totaled \$944 for the year ended October 31, 2021.

CHILD DEVELOPMENT COUNCIL OF FRANKLIN COUNTY
403(b) TAX DEFERRED RETIREMENT PLAN
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED OCTOBER 31, 2021

3. INCOME TAX STATUS

On January 1, 1994, the Plan adopted the prototype plan for Lincoln National Life (Lincoln). On November 1, 1994, the Plan adopted the prototype plan for Nationwide Financial Services, Inc. (Nationwide). The Plan was restated effective June 1, 2015. The IRS has not issued determination letters for 403(b) plans that would state that the Plan, as designed, complies with the applicable requirements of the IRC. However, the Plan Administrator believes that the Plan is currently designed and being operated in compliance with applicable requirements of the IRC.

Management has analyzed the tax positions taken by the plan administrators, and has concluded that as of October 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 taxing jurisdictions, however, there are currently no audits for any tax periods in progress. All required federal returns for the Plan have been filed up to, and including, the tax year ended October 31, 2021.

4. INFORMATION PREPARED AND CERTIFIED BY CUSTODIANS

The Plan Administrator has obtained certification from Nationwide Financial Retirement Plans, Lincoln Financial Group, Voya Financial, and Ameriprise Financial (the Custodians) that the information provided to the Plan Administrator by the Custodians is complete and accurate in accordance with 29 CFR 2520.103-5 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. A summary of information included in the financial statements, which has been certified, is as follows at October 31, 2021:

Money Market	\$ 1,228
Mutual Funds	\$ 9,374,084
Fixed Income	\$ 530,163
Notes Receivable	\$ 552,643
Net Appreciation in Fair Value of Investments	\$ 1,985,134
Investment Income	\$ 23,291

**CHILD DEVELOPMENT COUNCIL OF FRANKLIN COUNTY
403(b) TAX DEFERRED RETIREMENT PLAN
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED OCTOBER 31, 2021**

5. PARTY-IN-INTEREST TRANSACTIONS

Certain Plan investments are shares of mutual funds and fixed accounts managed by Nationwide, Lincoln, Ameriprise Financial (Ameriprise) and VOYA Financial (VOYA). Nationwide, Lincoln, Ameriprise and VOYA are the Custodians of the Plan, therefore, related investment transaction qualify as party-in-interest transactions. Participant loans are available to participants. Related transactions qualify as party-in-interest transactions. Fees paid by the Plan for the investment management services to the custodians included direct fees of \$103,548 and \$47,893 in indirect fees for the year ended October 31, 2021. These transactions qualify as party-in-interest transactions.

6. FAIR VALUE MEASUREMENTS

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

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

Level 2 - Inputs to the valuation methodology include:

- Quoted prices for similar assets or liabilities in active markets;
- Quoted prices for identical or similar assets or liabilities in inactive markets;
- Inputs other than quoted prices that are observable for the asset or liability;
- Inputs that are derived principally from or corroborated by observable market data by correlation or other means.

If the asset or liability has a specified (contractual) term, the level 2 input must be observable for substantially the full term of the asset or liability.

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

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

**CHILD DEVELOPMENT COUNCIL OF FRANKLIN COUNTY
403(b) TAX DEFERRED RETIREMENT PLAN
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED OCTOBER 31, 2021**

6. FAIR VALUE MEASUREMENTS (CONTINUED)

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 October 31, 2019.

- Money market: Valued at amortized cost which approximates fair value and includes investments in high quality, short-term money market instruments which are issued and payable in US dollars. (Level 2)
- Mutual funds: Valued at quoted market prices, which represent the net asset value of shares held by the Plan at year-end. (Level 1)

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

The following tables sets forth by level, within the fair value hierarchy, the Plan's assets at fair value:

	Total	Level 1	Level 2	Level 3
Money Market	\$ 1,228	-	1,228	\$ -
Mutual Funds	9,374,084	9,374,084	-	-
Total	<u>\$ 9,375,312</u>	<u>9,374,084</u>	<u>1,228</u>	<u>\$ -</u>

7. GUARANTEED INVESTMENTS CONTRACTS

The Plan entered into benefit-responsive investment contracts with the Custodians. The Custodians maintain the contributions in a general account. The accounts are credited with earnings on the underlying investments and charged for participant withdrawals and administrative expenses. The contracts are included in the financial statements at contract value as reported to the Plan by the Custodians. The contract issuer is contractually obligated to repay the principal and a specified interest rate that is guaranteed to the Plan.

Because the fixed income investments are fully benefit-responsive, contract value is the relevant measurement attribute for the portion of the net assets available for benefits attributable to the guaranteed investment contract. Contract value, as reported to the Plan by the Custodians, 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.

**CHILD DEVELOPMENT COUNCIL OF FRANKLIN COUNTY
403(b) TAX DEFERRED RETIREMENT PLAN
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED OCTOBER 31, 2021**

7. GUARANTEED INVESTMENTS CONTRACTS (CONTINUED)

The BOA-Fixed contract was not considered fully benefit responsive as of October 31, 2021.

A summary of the Guaranteed Investment Contracts are as follows:

Custodian	Description	Value
Lincoln Financial	Fixed Income	\$ 110,917
Ameriprise Financial	Fixed Income	163,654
Voya Financial	Fixed Income	24,880
Total Benefit Responsive Contracts		299,451
Nationwide Financial	BOA-Fixed	230,712
Total Fixed Income Contracts		<u>\$ 530,163</u>

Certain events limit the ability of the Plan to transact at contract value with the issuer. Such events include the following: (1) amendments to the Plan documents (including complete or partial Plan termination or merger with another plan), (2) changes to the Plan's prohibition on completing investment options or deletion of equity wash provisions, (3) bankruptcy of the Plan Sponsor or other Plan Sponsor events (for example, divestitures or spin-offs of a subsidiary) that cause a significant withdrawal from the Plan, or (4) the failure of the trust to qualify for exemption from federal income taxes or any required prohibited transaction exemption under ERISA. The Plan Administrator does not believe that any events that would limit the Plan's ability to transact at contract value with participants are probable of occurring.

The guaranteed investment contract does not permit the Custodians to terminate the agreement prior to the scheduled maturity date.

8. PLAN TERMINATION

Although it has not expressed any intent to do so, CDCFC's management has the right to terminate the Plan subject to the provisions of ERISA. In the event of plan termination, participants will become 100 percent vested in their accounts.

9. RISKS AND UNCERTAINTIES

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

CHILD DEVELOPMENT COUNCIL OF FRANKLIN COUNTY 403(B)
TAX DEFERRED RETIREMENT PLAN
EIN: 31-1138997
PLAN NUMBER: 001
SUPPLEMENTAL SCHEDULE
FORM 5500, SCHEDULE H, LINE 4i
SCHEDULE OF ASSETS (HELD AT END OF YEAR)
FOR THE YEAR ENDED OCTOBER 31, 2021

(a)	(b) Identity of Issue	(c) Description	(e) Current Value
Money Market:			
*	Lincoln National Life	LVIP Money Market	\$ 1,228
Total Money Market			\$ 1,228
Mutual Funds:			
*	Nationwide Financial Services	NW Dest 2035 R6	\$ 929,419
*	Nationwide Financial Services	Meeder Gbl Alloc Instl	755,488
*	Nationwide Financial Services	NW Dest 2030 R6	717,601
*	Nationwide Financial Services	Meeder Dynmc Alloc Instl	687,384
*	Nationwide Financial Services	NW Dest 2045 R6	611,821
*	Nationwide Financial Services	Meeder Mrfld Instl	598,299
*	Nationwide Financial Services	Meeder Bal Instl	564,875
*	Nationwide Financial Services	NW Dest 2040 R6	473,087
*	Nationwide Financial Services	NW Dest 2050 R6	450,815
*	Nationwide Financial Services	NW Dest 2025 R6	426,429
*	Nationwide Financial Services	NW Dest Rtrmt R6	340,821
*	Nationwide Financial Services	Meeder Mod Alloc Instl	336,307
*	Nationwide Financial Services	NW Dest 2055 R6	308,405
*	Nationwide Financial Services	Meeder Spctrm Instl	274,625
*	Nationwide Financial Services	Meeder Cnsrv Alloc Instl	273,778
*	Nationwide Financial Services	Meeder Tctcl Inc Inst	216,159
*	Nationwide Financial Services	Meeder Qntx Instl	172,601
*	Nationwide Financial Services	Vngrd 500 Index Fd AS	159,677
*	Nationwide Financial Services	JPM Cor Bd R6	158,040
*	Nationwide Financial Services	NW Dest 2060 R6	123,064
*	Nationwide Financial Services	Vngrd Mid-Cap Idx Fd AS	122,255
*	Nationwide Financial Services	JPM Gr Advtg R5	121,701
*	Nationwide Financial Services	Fed Hrms Gov Oblgtns Prmr	194
*	Nationwide Financial Services	Vngrd Sm Cap Idx Fd AS	79,011
*	Nationwide Financial Services	DFA US LgCap Val Inst	66,988
*	Nationwide Financial Services	Vngrd Ttl IntlStkIdx Adml	50,241
*	Lincoln National Life	LVIP Dimensional U.S. Core Equity 1	46,049
*	Nationwide Financial Services	Okmrk Intl Inv	33,264
*	Lincoln National Life	LVIP Blackrock Dividend Value MNGDVLTLTY	29,196
*	Lincoln National Life	American Funds Growth	27,718
*	Nationwide Financial Services	NW Inv Dest Aggr R6	27,253
*	Lincoln National Life	Fidelity VIP Contrafund	20,762
*	Nationwide Financial Services	NW Inv Dest Mod Aggr R6	20,647
*	Lincoln National Life	LVIP T Rowe Price Stuctured MID-CAP Growth	17,877
*	Nationwide Financial Services	NW Inv Dest Mod R6	15,495
*	Nationwide Financial Services	NW Inv Dest Mod Cnsrv R6	14,340
*	Nationwide Financial Services	NW Inv Dest Cnsrv R6	12,951
*	Nationwide Financial Services	Vngrd Ttl Bnd Mkt Idx Adm	12,489
*	Lincoln National Life	LVIP Delaware SMID CAP Core Series	12,256
*	Lincoln National Life	MFS Utilities	10,735
*	Lincoln National Life	LVIP Delaware Social Awareness	10,311
*	Lincoln National Life	American Funds Global Growth	9,589
*	Lincoln National Life	LVIP Baron Growth Opportunities	7,039

CHILD DEVELOPMENT COUNCIL OF FRANKLIN COUNTY 403(B)
TAX DEFERRED RETIREMENT PLAN
EIN: 31-1138997
PLAN NUMBER: 001
SUPPLEMENTAL SCHEDULE
FORM 5500, SCHEDULE H, LINE 4i
SCHEDULE OF ASSETS (HELD AT END OF YEAR)
FOR THE YEAR ENDED OCTOBER 31, 2021

(a)	(b) Identity of Issue	(c) Description	(e) Current Value
*	Lincoln National Life	LVIP Blended LRG CAP Growth MNGDVOLTLTY	5,266
*	Lincoln National Life	LVIP T Rowe Price 2040 Fund	4,604
*	Lincoln National Life	American Funds International	4,573
*	Lincoln National Life	LVIP Delaware Value Series	3,215
*	Lincoln National Life	LVIP SSGA S&P 500 Index	2,505
*	Nationwide Financial Services	Meeder Mrfld	1,904
*	Nationwide Financial Services	Meeder Tctcl Inc Rtl	1,033
*	Nationwide Financial Services	Meeder Bal	978
*	VOYA	VOYA Variable	702
*	Lincoln National Life	LVIP Delaware MID CAP Value Fund	687
*	Nationwide Financial Services	Meeder Spctrm	614
*	Nationwide Financial Services	NW Dest 2065 R6	447
*	Nationwide Financial Services	Meeder Dynmc Alloc	108
*	Nationwide Financial Services	Meeder Qntx	104
*	Nationwide Financial Services	Meeder Mod Alloc	95
*	Lincoln National Life	LVIP SSGA Small-CAP Index	83
*	Lincoln National Life	LVIP Delaware REIT Series	48
	Nationwide Financial Services	Meeder Cnsrv Alloc Rtl	46
	Lincoln National Life	Fidelity VIP Growth	12
	Lincoln National Life	LVIP Delaware Bond	5
*	Nationwide Financial Services	Dbline Ttl Rtn Bd N	-
Total Mutual Funds			9,374,084
Fixed Income:			
*	Nationwide Financial Services	BOA-Fixed	230,712
*	Lincoln Natational Life	Fixed Account	110,917
*	Ameriprise Financial Services	Fixed Account	163,654
*	VOYA	Fixed Account	24,880
Total Fixed Income			530,163
*	Notes Receivable from Participants	Interest Rates of 3.25% to 5.50%	542,925
			542,925
Total Assets Held For Investment			\$ 10,448,400

Note: All investments are participant directed.

* A party in interest, as defined by the Employee Retirement Income Security Act of 1974, as amended.

** Cost of investment is not presented as all investments are participant-directed.

CHILD DEVELOPMENT COUNCIL OF FRANKLIN COUNTY 403(B)TAX DEFERRED
RETIREMENT PLAN
EIN: 31-1138997PLAN NUMBER: 001
SUPPLEMENTAL SCHEDULE FORM 5500, SCHEDULE H, LINE 4i
SCHEDULE OF ASSETS (HELD AT END OF YEAR)FOR THE YEAR ENDED OCTOBER 31, 2021

	Identity of Issue	Description	Current Value
Money Market:			
*	Lincoln National Life	LVIP Money Market	\$1,228.39
Total Money Market			\$1,228.39
Mutual Funds:			
*	Nationwide Financial Services	NW Dest 2035 R6	\$929,419.25
*	Nationwide Financial Services	Meeder Gbl Alloc Instl	\$755,487.59
*	Nationwide Financial Services	NW Dest 2030 R6	\$717,600.68
*	Nationwide Financial Services	Meeder Dynmc Alloc Instl	\$687,384.34
*	Nationwide Financial Services	NW Dest 2045 R6	\$611,820.89
*	Nationwide Financial Services	Meeder Mrfld Instl	\$598,298.79
*	Nationwide Financial Services	Meeder Bal Instl	\$564,874.70
*	Nationwide Financial Services	NW Dest 2040 R6	\$473,087.27
*	Nationwide Financial Services	NW Dest 2050 R6	\$450,814.54
*	Nationwide Financial Services	NW Dest 2025 R6	\$426,428.54
*	Nationwide Financial Services	NW Dest Rtrmt R6	\$340,821.15
*	Nationwide Financial Services	Meeder Mod Alloc Instl	\$336,306.64
*	Nationwide Financial Services	NW Dest 2055 R6	\$308,404.96
*	Nationwide Financial Services	Meeder Spctrm Instl	\$274,624.71
*	Nationwide Financial Services	Meeder Cnsvr Alloc Instl	\$273,778.34
*	Nationwide Financial Services	Meeder Tctcl Inc Inst	\$216,159.25
*	Nationwide Financial Services	Meeder Qntx Instl	\$172,600.92
*	Nationwide Financial Services	Vngrd 500 Index Fd AS	\$159,676.97
*	Nationwide Financial Services	JPM Cor Bd R6	\$158,039.61
*	Nationwide Financial Services	NW Dest 2060 R6	\$123,064.16
*	Nationwide Financial Services	Vngrd Mid-Cap Idx Fd AS	\$122,255.00
*	Nationwide Financial Services	JPM Gr Advtg R5	\$121,700.63
*	Nationwide Financial Services	Vngrd Sm Cap Idx Fd AS	\$79,011.40
*	Nationwide Financial Services	DFA US LgCap Val Inst	\$66,987.60
*	Nationwide Financial Services	Vngrd Ttl IntlStkIdx Adml	\$50,241.37
*	Lincoln National Life	LVIP Dimensional U.S. Core Equity 1	\$46,049.17
*	Nationwide Financial Services	Okmrk Intl Inv	\$33,263.66
*	Lincoln National Life	LVIP Blackrock Dividend Value MNGDVLTLTY	\$29,195.90
*	Lincoln National Life	American Funds Growth	\$27,718.00
*	Nationwide Financial Services	NW Inv Dest Aggr R6	\$27,253.07
*	Lincoln National Life	Fidelity VIP Contrafund	\$20,762.13
*	Nationwide Financial Services	NW Inv Dest Mod Aggr R6	\$20,646.92
*	Lincoln National Life	LVIP T Rowe Price Stuctured MID-CAP Growth	\$17,877.06
*	Nationwide Financial Services	NW Inv Dest Mod R6	\$15,494.78
*	Nationwide Financial Services	NW Inv Dest Mod Cnsvr R6	\$14,340.31
*	Nationwide Financial Services	NW Inv Dest Cnsvr R6	\$12,951.14
*	Nationwide Financial Services	Vngrd Ttl Bnd Mkt Idx Adm	\$12,489.31
*	Lincoln National Life	LVIP Delaware SMID CAP Core Series	\$12,255.93
*	Lincoln National Life	MFS Utilities	\$10,735.03
*	Lincoln National Life	LVIP Delaware Social Awareness	\$10,310.69
*	Lincoln National Life	American Funds Global Growth	\$9,589.07
*	Lincoln National Life	LVIP Baron Growth Opportunities	\$7,039.12
*	Lincoln National Life	LVIP Blended LRG CAP Growth MNGDVOLTLY	\$5,266.21

CHILD DEVELOPMENT COUNCIL OF FRANKLIN COUNTY 403(B) TAX DEFERRED
RETIREMENT PLAN
EIN: 31-1138997 PLAN NUMBER: 001
SUPPLEMENTAL SCHEDULE FORM 5500, SCHEDULE H, LINE 4i
SCHEDULE OF ASSETS (HELD AT END OF YEAR) FOR THE YEAR ENDED OCTOBER 31, 2021

	Identity of Issue	Description	Current Value
*	Lincoln National Life	LVIP T Rowe Price 2040 Fund	\$4,604.12
*	Lincoln National Life	American Funds International	\$4,573.44
*	Lincoln National Life	LVIP Delaware Value Series	\$3,215.30
*	Lincoln National Life	LVIP SSGA S&P 500 Index	\$2,504.73
*	Nationwide Financial Services	Meeder Mrfld	\$1,903.71
*	Nationwide Financial Services	Meeder Tctcl Inc Rtl	\$1,033.35
*	Nationwide Financial Services	Meeder Bal	\$977.59
*	VOYA	VOYA Variable	\$701.68
*	Lincoln National Life	LVIP Delaware MID CAP Value Fund	\$686.64
*	Nationwide Financial Services	Meeder Spctrm	\$613.72
*	Nationwide Financial Services	NW Dest 2065 R6	\$447.25
*	Nationwide Financial Services	Fed Hrms Gov Oblgtns Prmr	\$193.68
*	Nationwide Financial Services	Meeder Dynmc Alloc	\$108.12
*	Nationwide Financial Services	Meeder Qntx	\$104.13
*	Nationwide Financial Services	Meeder Mod Alloc	\$95.00
*	Lincoln National Life	LVIP SSGA Small-CAP Index	\$83.19
*	Lincoln National Life	LVIP Delaware REIT Series	\$48.41
*	Nationwide Financial Services	Meeder Cnsvr Alloc Rtl	\$45.60
*	Lincoln National Life	Fidelity VIP Growth	\$11.67
*	Lincoln National Life	LVIP Delaware Bond	\$5.48
*	Nationwide Financial Services	Dblne Ttl Rtn Bd N	\$0.00
Total Mutual Funds			\$9,374,083.61
Fixed Income:			
*	Nationwide Financial Services	BOA-Fixed	\$230,711.47
*	Lincoln National Life	Fixed Account	\$110,916.83
*	Ameriprise Financial Services	Fixed Account	\$163,653.94
*	VOYA	Fixed Account	\$24,880.47
Total Fixed Income			\$530,162.71
Loans:			
	Nationwide Financial Services		\$323,996.39
	Nationwide Financial Services		\$150,841.63
	Nationwide Financial Services		\$4,215.59
	Nationwide Financial Services		\$3,494.33
	Lincoln National Life		\$57,751.72
	VOYA		2625.73
Total Loans			\$542,925.39
Plan Total			\$10,448,400.10