Form 5500

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Annual Return/Report of Employee Benefit Plan

This form is required to be filed for employee benefit plans under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and sections 6057(b) and 6058(a) of the Internal Revenue Code (the Code).

▶ **Complete all entries in accordance with the instructions to the Form 5500.**

OMB Nos. 1210-0110
1210-0089

2020

This Form is Open to Public Inspection

Part I Annual Report Identification Information

For calendar plan year 2020 or fiscal plan year beginning 12/01/2020 and ending 11/30/2021

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

B This return/report is:
- [ ] the first return/report
- [ ] the final return/report
- [ ] an amended return/report
- [ ] a short plan year return/report (less than 12 months)

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

D Check box if filing under:
- [X] Form 5558
- [ ] automatic extension
- [ ] the DFVC program
- [ ] special extension (enter description)

Part II Basic Plan Information—enter all requested information

1a Name of plan
WHITE HOUSE MANUFACTURING CORPORATION RETIREMENT PLAN

1b Three-digit plan number (PN) ▶ 001

1c Effective date of plan 01/01/1976

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)
WHITE HOUSE MANUFACTURING CORP

PO BOX 339
WHITE HALL, IL 62092-0339

PO BOX 339
WHITE HALL, IL 62092-0339

2b Employer Identification Number (EIN) 37-0992051

2c Plan Sponsor's telephone number 217-374-2141

2d Business code (see instructions) 322200

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.	09/15/2022	JOHN VOSS
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE	Filed with authorized/valid electronic signature.	09/15/2022	JOHN VOSS
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
SIGN HERE			
	Signature of DFE	Date	Enter name of individual signing as DFE

3a Plan administrator's name and address [X] Same as Plan Sponsor

3b Administrator's EIN

3c Administrator's telephone number

4 If the name and/or EIN of the plan sponsor or the plan name has changed since the last return/report filed for this plan, enter the plan sponsor's name, EIN, the plan name and the plan number from the last return/report:

a Sponsor's name

c Plan Name

4b EIN

4d PN

5	Total number of participants at the beginning of the plan year	**5**	1174
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)**	241
a(2)	Total number of active participants at the end of the plan year	**6a(2)**	211
b	Retired or separated participants receiving benefits	**6b**	592
c	Other retired or separated participants entitled to future benefits	**6c**	344
d	Subtotal. Add lines **6a(2)**, **6b**, and **6c**.	**6d**	1147
e	Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.	**6e**	
f	Total. Add lines **6d** and **6e**.	**6f**	1147
g	Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item)	**6g**	
h	Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested	**6h**	
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:

1A 1I 3H 1C

b If the plan provides welfare benefits, enter the applicable welfare feature codes from the List of Plan Characteristics Codes in the instructions:

9a Plan funding arrangement (check all that apply)

- **(1)** [ ] Insurance
- **(2)** [ ] Code section 412(e)(3) insurance contracts
- **(3)** [X] Trust
- **(4)** [ ] General assets of the sponsor

9b Plan benefit arrangement (check all that apply)

- **(1)** [ ] Insurance
- **(2)** [ ] Code section 412(e)(3) insurance contracts
- **(3)** [X] Trust
- **(4)** [ ] General assets of the sponsor

10 Check all applicable boxes in 10a and 10b to indicate which schedules are attached, and, where indicated, enter the number attached. (See instructions)

a Pension Schedules

- **(1)** [X] **R** (Retirement Plan Information)
- **(2)** [ ] **MB** (Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information) - signed by the plan actuary
- **(3)** [X] **SB** (Single-Employer Defined Benefit Plan Actuarial Information) - signed by the plan actuary

b General Schedules

- **(1)** [X] **H** (Financial Information)
- **(2)** [ ] **I** (Financial Information – Small Plan)
- **(3)** [ ] ___ **A** (Insurance Information)
- **(4)** [X] **C** (Service Provider Information)
- **(5)** [ ] **D** (DFE/Participating Plan Information)
- **(6)** [ ] **G** (Financial Transaction Schedules)

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

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

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

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

11c Enter the Receipt Confirmation Code for the 2020 Form M-1 annual report. If the plan was not required to file the 2020 Form M-1 annual report, enter the Receipt Confirmation Code for the most recent Form M-1 that was required to be filed under the Form M-1 filing requirements. (Failure to enter a valid Receipt Confirmation Code will subject the Form 5500 filing to rejection as incomplete.)

Receipt Confirmation Code_____

SCHEDULE SB (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Single-Employer Defined Benefit Plan Actuarial Information

This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6059 of the Internal Revenue Code (the Code).

▶ **File as an attachment to Form 5500 or 5500-SF.**

OMB No. 1210-0110

2020

This Form is Open to Public Inspection

For calendar plan year 2020 or fiscal plan year beginning 12/01/2020 and ending 11/30/2021

▶ **Round off amounts to nearest dollar.**

▶ **Caution:** A penalty of $1,000 will be assessed for late filing of this report unless reasonable cause is established.

A Name of plan
WHITE HOUSE MANUFACTURING CORPORATION RETIREMENT PLAN

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF
WHITE HOUSE MANUFACTURING CORP

D Employer Identification Number (EIN)
37-0992051

E Type of plan: [X] Single [ ] Multiple-A [ ] Multiple-B

F Prior year plan size: [ ] 100 or fewer [ ] 101-500 [X] More than 500

Part I Basic Information

1 Enter the valuation date: Month 12 Day 01 Year 2020

2 Assets:

a Market value	**2a**	41130172
b Actuarial value	**2b**	40251607

3 Funding target/participant count breakdown

	(1) Number of participants	(2) Vested Funding Target	(3) Total Funding Target
a For retired participants and beneficiaries receiving payment	580	28622385	28622385
b For terminated vested participants	316	6416450	6416450
c For active participants	241	5877574	5881501
d Total	1137	40916409	40920336

4 If the plan is in at-risk status, check the box and complete lines (a) and (b) [ ]

a Funding target disregarding prescribed at-risk assumptions	**4a**	
b Funding target reflecting at-risk assumptions, but disregarding transition rule for plans that have been in at-risk status for fewer than five consecutive years and disregarding loading factor	**4b**	
5 Effective interest rate	**5**	5.64 %
6 Target normal cost	**6**	123391

Statement by Enrolled Actuary

To the best of my knowledge, the information supplied in this schedule and accompanying schedules, statements and attachments, if any, is complete and accurate. Each prescribed assumption was applied in accordance with applicable law and regulations. In my opinion, each other assumption is reasonable (taking into account the experience of the plan and reasonable expectations) and such other assumptions, in combination, offer my best estimate of anticipated experience under the plan.

SIGN HERE

Signature of actuary — Date: 08/24/2022

DANIEL W. GARDECKI — Type or print name of actuary

20-05777 — Most recent enrollment number

AON CONSULTING, INC. — Firm name

410-547-2911 — Telephone number (including area code)

MSC# 17852
PO BOX 549294
WALTHAM, MA 02454-9294

Address of the firm

If the actuary has not fully reflected any regulation or ruling promulgated under the statute in completing this schedule, check the box and see instructions [ ]

Part II Beginning of Year Carryover and Prefunding Balances

		(a) Carryover balance	(b) Prefunding balance
7	Balance at beginning of prior year after applicable adjustments (line 13 from prior year)	0	0
8	Portion elected for use to offset prior year's funding requirement (line 35 from prior year)	0	0
9	Amount remaining (line 7 minus line 8)	0	0
10	Interest on line 9 using prior year's actual return of 8.11 %	0	0
11	Prior year's excess contributions to be added to prefunding balance:		
a	Present value of excess contributions (line 38a from prior year)		0
b(1)	Interest on the excess, if any, of line 38a over line 38b from prior year Schedule SB, using prior year's effective interest rate of 5.43 %		0
b(2)	Interest on line 38b from prior year Schedule SB, using prior year's actual return		0
c	Total available at beginning of current plan year to add to prefunding balance		0
d	Portion of (c) to be added to prefunding balance		0
12	Other reductions in balances due to elections or deemed elections	0	0
13	Balance at beginning of current year (line 9 + line 10 + line 11d – line 12)	0	0

Part III Funding Percentages

14	Funding target attainment percentage	14	98.36 %
15	Adjusted funding target attainment percentage	15	98.36 %
16	Prior year's funding percentage for purposes of determining whether carryover/prefunding balances may be used to reduce current year's funding requirement	16	95.32 %
17	If the current value of the assets of the plan is less than 70 percent of the funding target, enter such percentage	17	%

Part IV Contributions and Liquidity Shortfalls

18 Contributions made to the plan for the plan year by employer(s) and employees:

(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees	(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees
03/12/2021	117967	0			
09/15/2021	13000	0			
12/13/2021	45000	0			
03/15/2022	50000	0			
			Totals ► 18(b)	225967	18(c) 0

19	Discounted employer contributions – see instructions for small plan with a valuation date after the beginning of the year:		
a	Contributions allocated toward unpaid minimum required contributions from prior years.	19a	0
b	Contributions made to avoid restrictions adjusted to valuation date	19b	0
c	Contributions allocated toward minimum required contribution for current year adjusted to valuation date	19c	217756

20 Quarterly contributions and liquidity shortfalls:

a Did the plan have a "funding shortfall" for the prior year? [X] Yes [ ] No

b If line 20a is "Yes," were required quarterly installments for the current year made in a timely manner? [X] Yes [ ] No

c If line 20a is "Yes," see instructions and complete the following table as applicable:

Liquidity shortfall as of end of quarter of this plan year

(1) 1st	(2) 2nd	(3) 3rd	(4) 4th
0	0	0	0

Part V Assumptions Used to Determine Funding Target and Target Normal Cost

21 Discount rate:

a Segment rates:

1st segment:	2nd segment:	3rd segment:	
4.75 %	5.50 %	6.27 %	☐ N/A, full yield curve used

b Applicable month (enter code)	**21b**	4
22 Weighted average retirement age	**22**	65

23 Mortality table(s) (see instructions) ☐ Prescribed - combined ☒ Prescribed - separate ☐ Substitute

Part VI Miscellaneous Items

24 Has a change been made in the non-prescribed actuarial assumptions for the current plan year? If "Yes," see instructions regarding required attachment	☒ Yes	☐ No
25 Has a method change been made for the current plan year? If "Yes," see instructions regarding required attachment	☐ Yes	☒ No
26 Is the plan required to provide a Schedule of Active Participants? If "Yes," see instructions regarding required attachment	☒ Yes	☐ No

27 If the plan is subject to alternative funding rules, enter applicable code and see instructions regarding attachment	**27**	

Part VII Reconciliation of Unpaid Minimum Required Contributions For Prior Years

28 Unpaid minimum required contributions for all prior years	**28**	0
29 Discounted employer contributions allocated toward unpaid minimum required contributions from prior years (line 19a)	**29**	0
30 Remaining amount of unpaid minimum required contributions (line 28 minus line 29)	**30**	0

Part VIII Minimum Required Contribution For Current Year

31 Target normal cost and excess assets (see instructions):

a Target normal cost (line 6)	**31a**	123391
b Excess assets, if applicable, but not greater than line 31a	**31b**	0

32 Amortization installments:

	Outstanding Balance	Installment
a Net shortfall amortization installment	668729	71032
b Waiver amortization installment	0	0

33 If a waiver has been approved for this plan year, enter the date of the ruling letter granting the approval (Month _____ Day _____ Year _____) and the waived amount	**33**	
34 Total funding requirement before reflecting carryover/prefunding balances (lines 31a - 31b + 32a + 32b - 33)	**34**	194423

	Carryover balance	Prefunding balance	Total balance
35 Balances elected for use to offset funding requirement	0	0	0

36 Additional cash requirement (line 34 minus line 35)	**36**	194423
37 Contributions allocated toward minimum required contribution for current year adjusted to valuation date (line 19c)	**37**	217756

38 Present value of excess contributions for current year (see instructions)

a Total (excess, if any, of line 37 over line 36)	**38a**	23333
b Portion included in line 38a attributable to use of prefunding and funding standard carryover balances	**38b**	0
39 Unpaid minimum required contribution for current year (excess, if any, of line 36 over line 37)	**39**	0
40 Unpaid minimum required contributions for all years	**40**	0

Part IX Pension Funding Relief Under Pension Relief Act of 2010 (See Instructions)

41 If an election was made to use PRA 2010 funding relief for this plan:

a Schedule elected ☐ 2 plus 7 years ☐ 15 years

b Eligible plan year(s) for which the election in line 41a was made ☐ 2008 ☐ 2009 ☐ 2010 ☐ 2011

SCHEDULE C (Form 5500)	Service Provider Information	OMB No. 1210-0110
Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ▶ **File as an attachment to Form 5500.**	**2020** **This Form is Open to Public Inspection.**

For calendar plan year 2020 or fiscal plan year beginning 12/01/2020 and ending 11/30/2021

A Name of plan
WHITE HOUSE MANUFACTURING CORPORATION RETIREMENT PLAN

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500
WHITE HOUSE MANUFACTURING CORP

D Employer Identification Number (EIN)
37-0992051

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

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

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

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

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

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

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

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

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

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

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

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

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

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

CHARLES SCHWAB BANK

42-1558008

(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?
21 50	NONE	19222	Yes [ ] No [X]	Yes [ ] No [ ]		Yes [ ] No [ ]

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

AON HEWITT

22-2232264

(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?
11 50	NONE	65611	Yes [ ] No [X]	Yes [ ] No [ ]		Yes [ ] No [ ]

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

COZAD ASSET MANAGEMENT

37-0958133

(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?
27 28 50 72	NONE	140460	Yes [ ] No [X]	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)

BUSEY WEALTH MANAGEMENT

37-1205455

(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?
21 50	NONE	100837	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

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

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

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

Part I Service Provider Information (continued)

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

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

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

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

Part II Service Providers Who Fail or Refuse to Provide Information

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

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

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

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

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

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

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

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

a Name:

b EIN:

c Position:

d Address:

e Telephone:

Explanation:

a Name:

b EIN:

c Position:

d Address:

e Telephone:

Explanation:

a Name:

b EIN:

c Position:

d Address:

e Telephone:

Explanation:

a Name:

b EIN:

c Position:

d Address:

e Telephone:

Explanation:

a Name:

b EIN:

c Position:

d Address:

e Telephone:

Explanation:

SCHEDULE 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 12/01/2020 and ending 11/30/2021

A Name of plan
WHITE HOUSE MANUFACTURING CORPORATION RETIREMENT PLAN

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500
WHITE HOUSE MANUFACTURING CORP

D Employer Identification Number (EIN)
37-0992051

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	419999	1422828
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)	489950	95000
(2) Participant contributions	1b(2)		
(3) Other	1b(3)	29312	27488
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)	363766	414355
(2) U.S. Government securities	1c(2)	1131375	1180066
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)		
(B) All other	1c(3)(B)	1325231	1202153
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)		
(B) Common	1c(4)(B)	19245233	21655116
(5) Partnership/joint venture interests	1c(5)		
(6) Real estate (other than employer real property)	1c(6)		
(7) Loans (other than to participants)	1c(7)		
(8) Participant loans	1c(8)		
(9) Value of interest in common/collective trusts	1c(9)		
(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)	18310026	19156926
(14) Value of funds held in insurance company general account (unallocated contracts)	1c(14)		
(15) Other	1c(15)	42258	34267

			(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	41357150	45188199
	Liabilities			
g	Benefit claims payable	1g		
h	Operating payables	1h		
i	Acquisition indebtedness	1i		
j	Other liabilities	1j	50492	56410
k	Total liabilities (add all amounts in lines 1g through1j)	1k	50492	56410
	Net Assets			
l	Net assets (subtract line 1k from line 1f)	1l	41306658	45131789

Part II Income and Expense Statement

2 Plan income, expenses, and changes in net assets for the year. Include all income and expenses of the plan, including any trust(s) or separately maintained fund(s) and any payments/receipts to/from insurance carriers. Round off amounts to the nearest dollar. MTIAs, CCTs, PSAs, and 103-12 IEs do not complete lines 2a, 2b(1)(E), 2e, 2f, and 2g.

	Income		**(a)** Amount	**(b)** Total
a	**Contributions:**			
	(1) Received or receivable in cash from: **(A)** Employers	2a(1)(A)	3084	
	(B) Participants	2a(1)(B)		
	(C) Others (including rollovers)	2a(1)(C)		
	(2) Noncash contributions	2a(2)		
	(3) Total contributions. Add lines **2a(1)(A), (B), (C),** and line **2a(2)**	2a(3)		3084
b	**Earnings on investments:**			
	(1) Interest:			
	(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)	50	
	(B) U.S. Government securities	2b(1)(B)	25939	
	(C) Corporate debt instruments	2b(1)(C)	50975	
	(D) Loans (other than to participants)	2b(1)(D)		
	(E) Participant loans	2b(1)(E)		
	(F) Other	2b(1)(F)	2278	
	(G) Total interest. Add lines **2b(1)(A)** through **(F)**	2b(1)(G)		79242
	(2) Dividends: **(A)** Preferred stock	2b(2)(A)		
	(B) Common stock	2b(2)(B)	365993	
	(C) Registered investment company shares (e.g. mutual funds)	2b(2)(C)	530624	
	(D) Total dividends. Add lines **2b(2)(A)**, **(B)**, and **(C)**	2b(2)(D)		896617
	(3) Rents	2b(3)		
	(4) Net gain (loss) on sale of assets: **(A)** Aggregate proceeds	2b(4)(A)	13273697	
	(B) Aggregate carrying amount (see instructions)	2b(4)(B)	10888510	
	(C) Subtract line **2b(4)(B)** from line **2b(4)(A)** and enter result	2b(4)(C)		2385187
	(5) Unrealized appreciation (depreciation) of assets: **(A)** Real estate	2b(5)(A)		
	(B) Other	2b(5)(B)	2222368	
	(C) Total unrealized appreciation of assets. Add lines **2b(5)(A)** and **(B)**	2b(5)(C)		2222368

		(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)		1526619
c Other income	2c		
d Total income. Add all **income** amounts in column (b) and enter total	2d		7113117
Expenses			
e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	2961286	
(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)		2961286
f Corrective distributions (see instructions)	2f		
g Certain deemed distributions of participant loans (see instructions)	2g		
h Interest expense	2h		
i Administrative expenses: **(1)** Professional fees	2i(1)	65611	
(2) Contract administrator fees	2i(2)		
(3) Investment advisory and management fees	2i(3)	261089	
(4) Other	2i(4)		
(5) Total administrative expenses. Add lines **2i(1)** through **(4)**	2i(5)		326700
j Total expenses. Add all **expense** amounts in column (b) and enter total	2j		3287986
Net Income and Reconciliation			
k Net income (loss). Subtract line **2j** from line **2d**	2k		3825131
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) [X] 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) [X] DOL Regulation 2520.103-8 **(2)** [ ] DOL Regulation 2520.103-12(d) **(3)** [ ] neither DOL Regulation 2520.103-8 nor DOL Regulation 2520.103-12(d).

c Enter the name and EIN of the accountant (or accounting firm) below:

(1) Name: FORVIS, LLP F/K/A BKD, LLP **(2)** EIN: 44-0160260

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

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

Part IV Compliance Questions

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

During the plan year:

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

			Yes	No	Amount
b	Were any loans by the plan or fixed income obligations due the plan in default as of the close of the plan year or classified during the year as uncollectible? Disregard participant loans secured by participant's account balance. (Attach Schedule G (Form 5500) Part I if "Yes" is checked.)	**4b**		X	
c	Were any leases to which the plan was a party in default or classified during the year as uncollectible? (Attach Schedule G (Form 5500) Part II if "Yes" is checked.)	**4c**		X	
d	Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 4a. Attach Schedule G (Form 5500) Part III if "Yes" is checked.)	**4d**		X	
e	Was this plan covered by a fidelity bond?	**4e**	X		500000
f	Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?	**4f**		X	
g	Did the plan hold any assets whose current value was neither readily determinable on an established market nor set by an independent third party appraiser?	**4g**		X	
h	Did the plan receive any noncash contributions whose value was neither readily determinable on an established market nor set by an independent third party appraiser?	**4h**		X	
i	Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.)	**4i**	X		
j	Were any plan transactions or series of transactions in excess of 5% of the current value of plan assets? (Attach schedule of transactions if "Yes" is checked and see instructions for format requirements.)	**4j**	X		
k	Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?	**4k**		X	
l	Has the plan failed to provide any benefit when due under the plan?	**4l**		X	
m	If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)	**4m**			
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 428178.

SCHEDULE R (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Retirement Plan Information

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

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

OMB No. 1210-0110

2020

This Form is Open to Public Inspection.

For calendar plan year 2020 or fiscal plan year beginning 12/01/2020 and ending 11/30/2021

A Name of plan
WHITE HOUSE MANUFACTURING CORPORATION RETIREMENT PLAN

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500
WHITE HOUSE MANUFACTURING CORP

D Employer Identification Number (EIN)
37-0992051

Part I Distributions

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

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

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

EIN(s): 37-0992051

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** 0

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

4 Is the plan administrator making an election under Code section 412(d)(2) or ERISA section 302(d)(2)? ..... ☐ **Yes** ☒ **No** ☐ **N/A**

If the plan is a defined benefit plan, go to line 8.

5 If a waiver of the minimum funding standard for a prior year is being amortized in this plan year, see instructions and enter the date of the ruling letter granting the waiver. **Date:** Month _____ Day _____ Year _____

If you completed line 5, complete lines 3, 9, and 10 of Schedule MB and do not complete the remainder of this schedule.

6 a Enter the minimum required contribution for this plan year (include any prior year accumulated funding deficiency not waived) **6a**

b Enter the amount contributed by the employer to the plan for this plan year **6b**

c Subtract the amount in line 6b from the amount in line 6a. Enter the result (enter a minus sign to the left of a negative amount) **6c**

If you completed line 6c, skip lines 8 and 9.

7 Will the minimum funding amount reported on line 6c be met by the funding deadline? ..... ☐ **Yes** ☐ **No** ☐ **N/A**

8 If a change in actuarial cost method was made for this plan year pursuant to a revenue procedure or other authority providing automatic approval for the change or a class ruling letter, does the plan sponsor or plan administrator agree with the change? ..... ☐ **Yes** ☐ **No** ☒ **N/A**

Part III Amendments

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

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

10 Were unallocated employer securities or proceeds from the sale of unallocated securities used to repay any exempt loan? ..... ☐ **Yes** ☐ **No**

11 a Does the ESOP hold any preferred stock? ..... ☐ **Yes** ☐ **No**

b If the ESOP has an outstanding exempt loan with the employer as lender, is such loan part of a "back-to-back" loan? (See instructions for definition of "back-to-back" loan.) ..... ☐ **Yes** ☐ **No**

12 Does the ESOP hold any stock that is not readily tradable on an established securities market? ..... ☐ **Yes** ☐ **No**

Part V Additional Information for Multiemployer Defined Benefit Pension Plans

13 Enter the following information for each employer that contributed more than 5% of total contributions to the plan during the plan year (measured in dollars). See instructions. *Complete as many entries as needed to report all applicable employers.*

a Name of contributing employer

b EIN **c** Dollar amount contributed by employer

d Date collective bargaining agreement expires *(If employer contributes under more than one collective bargaining agreement, check box* ☐ *and see instructions regarding required attachment. Otherwise, enter the applicable date.)* Month _____ Day _____ Year _____

e Contribution rate information *(If more than one rate applies, check this box* ☐ *and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify):

---

a Name of contributing employer

b EIN **c** Dollar amount contributed by employer

d Date collective bargaining agreement expires *(If employer contributes under more than one collective bargaining agreement, check box* ☐ *and see instructions regarding required attachment. Otherwise, enter the applicable date.)* Month _____ Day _____ Year _____

e Contribution rate information *(If more than one rate applies, check this box* ☐ *and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

---

a Name of contributing employer

b EIN **c** Dollar amount contributed by employer

d Date collective bargaining agreement expires *(If employer contributes under more than one collective bargaining agreement, check box* ☐ *and see instructions regarding required attachment. Otherwise, enter the applicable date.)* Month _____ Day _____ Year _____

e Contribution rate information *(If more than one rate applies, check this box* ☐ *and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

---

a Name of contributing employer

b EIN **c** Dollar amount contributed by employer

d Date collective bargaining agreement expires *(If employer contributes under more than one collective bargaining agreement, check box* ☐ *and see instructions regarding required attachment. Otherwise, enter the applicable date.)* Month _____ Day _____ Year _____

e Contribution rate information *(If more than one rate applies, check this box* ☐ *and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

---

a Name of contributing employer

b EIN **c** Dollar amount contributed by employer

d Date collective bargaining agreement expires *(If employer contributes under more than one collective bargaining agreement, check box* ☐ *and see instructions regarding required attachment. Otherwise, enter the applicable date.)* Month _____ Day _____ Year _____

e Contribution rate information *(If more than one rate applies, check this box* ☐ *and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

---

a Name of contributing employer

b EIN **c** Dollar amount contributed by employer

d Date collective bargaining agreement expires *(If employer contributes under more than one collective bargaining agreement, check box* ☐ *and see instructions regarding required attachment. Otherwise, enter the applicable date.)* Month _____ Day _____ Year _____

e Contribution rate information *(If more than one rate applies, check this box* ☐ *and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

14 Enter the number of deferred vested and retired participants (inactive participants), as of the beginning of the plan year, whose contributing employer is no longer making contributions to the plan for:

a The current plan year. Check the box to indicate the counting method used to determine the number of inactive participants: ☐ last contributing employer ☐ alternative ☐ reasonable approximation (see instructions for required attachment)	**14a**	
b The plan year immediately preceding the current plan year. ☐ Check the box if the number reported is a change from what was previously reported (see instructions for required attachment)	**14b**	
c The second preceding plan year. ☐ Check the box if the number reported is a change from what was previously reported (see instructions for required attachment)	**14c**	

15 Enter the ratio of the number of participants under the plan on whose behalf no employer had an obligation to make an employer contribution during the current plan year to:

a The corresponding number for the plan year immediately preceding the current plan year	**15a**	
b The corresponding number for the second preceding plan year	**15b**	

16 Information with respect to any employers who withdrew from the plan during the preceding plan year:

a Enter the number of employers who withdrew during the preceding plan year	**16a**	
b If line 16a is greater than 0, enter the aggregate amount of withdrawal liability assessed or estimated to be assessed against such withdrawn employers	**16b**	

17 If assets and liabilities from another plan have been transferred to or merged with this plan during the plan year, check box and see instructions regarding supplemental information to be included as an attachment. ☐

Part VI Additional Information for Single-Employer and Multiemployer Defined Benefit Pension Plans

18 If any liabilities to participants or their beneficiaries under the plan as of the end of the plan year consist (in whole or in part) of liabilities to such participants and beneficiaries under two or more pension plans as of immediately before such plan year, check box and see instructions regarding supplemental information to be included as an attachment. ☐

19 If the total number of participants is 1,000 or more, complete lines (a) through (c)

a Enter the percentage of plan assets held as:
Stock: 47.7 % Investment-Grade Debt: 47.4 % High-Yield Debt: _____% Real Estate: _____% Other: 4.9 %

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_____

White House Manufacturing Corporation Retirement Plan

EIN 37-0992051 PN 001

Independent Auditor's Report and Financial Statements

November 30, 2021 and 2020

White House Manufacturing Corporation Retirement Plan

November 30, 2021 and 2020

Contents

Independent Auditor's Report **1**

Financial Statements

Statements of Net Assets Available for Benefits 5

Statements of Changes in Net Assets Available for Benefits 6

Notes to Financial Statements 7

Supplemental Schedule

Schedule H, Line 4i – Schedule of Assets (Held at End of Year) 16

Schedule H, Line 4j – Schedule of Reportable Transactions 24

FORVIS

225 N. Water Street, Suite 400 / Decatur, IL 62523
P 217.429.2411 / **F** 217.429.6109
forvis.com

Independent Auditor's Report

Plan Administrator
White House Manufacturing Corporation Retirement Plan
Springfield, Illinois

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

We have performed an audit of the financial statements of White House Manufacturing Corporation Retirement Plan (the "Plan"), an employee benefit plan subject to the *Employee Retirement Income Security Act of 1974* (ERISA), as permitted by ERISA Section 103(a)(3)(C) (ERISA Section 103(a)(3)(C) audit). The financial statements comprise the statement of net assets available for benefits as of November 30, 2021, and the related statement of changes in net assets available for benefits for the year then ended, and the related notes to the financial statements (2021 Financial Statements).

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

Management has obtained a certification from a qualified institution as of and for the year ended November 30, 2021, stating that the certified investment information, as described in Note 5 to the financial statements, is complete and accurate.

Opinion on the 2021 Financial Statements

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

- The amounts and disclosures in the accompanying 2021 financial statements, other than those agreed to or derived from the certified investment information, are presented fairly, in all material respects, in accordance with accounting principles generally accepted in the United States of America.

FORVIS is a trademark of FORVIS, LLP, registration of which is pending with the U.S. Patent and Trademark Office

PRAXITY™ Empowering Business Globally

- The information in the accompanying 2021 financial statements related to assets held by and certified to by a qualified institution agrees to, or is derived from, in all material respects, the information prepared and certified by an institution that management determined meets the requirements of ERISA Section 103(a)(3)(C).

Basis for Opinion on the 2021 Financial Statements

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

Responsibilities of Management for the 2021 Financial Statements

Management is responsible for the preparation and fair presentation of the financial statements in accordance with accounting principles generally accepted in the United States of America, and for the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error. Management's election of the ERISA Section 103(a)(3)(C) audit does not affect management's responsibility for the financial statements.

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

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

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

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

In performing an audit in accordance with GAAS, we:

- Exercise professional judgment and maintain professional skepticism throughout the audit.

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements.

- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Plan's internal control. Accordingly, no such opinion is expressed.

- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements.

- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about the Plan's ability to continue as a going concern for a reasonable period of time.

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

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

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

Other Matters

2021 Supplemental Schedules Required by ERISA

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

statements themselves, and other additional procedures in accordance with GAAS. For information included in the supplemental schedules that agreed to or is derived from the certified investment information, we compared such information to the related certified investment information.

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

In our opinion:

- The form and content of the supplemental schedules, other than the information in the supplemental schedules that agreed to or is derived from the certified investment information, are presented, in all material respects, in conformity with the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.

- The information in the supplemental schedules related to assets held by and certified to by a qualified institution agrees to, or is derived from, in all material respects, the information prepared and certified by an institution that management determined meets the requirements of ERISA Section 103(a)(3)(C).

Auditor's Report on the 2020 Financial Statements

We were engaged to audit the 2020 financial statements of the Plan. As permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA, the plan administrator instructed us not to perform and we did not perform any auditing procedures with respect to the information certified by a qualified institution. In our report dated August 20, 2021, we indicated that (a) because of the significance of the information that we did not audit, we were not able to obtain sufficient appropriate audit evidence to provide a basis for an audit opinion and accordingly, we did not express an opinion on the 2020 financial statements, and (b) the form and content of the information included in the 2020 financial statements other than that derived from the certified information were presented in compliance with the Department of Labor's Rules and Regulations under ERISA.

FORVIS, LLP

Decatur, Illinois
September 9, 2022

Federal Employer Identification Number: 44-0160260

White House Manufacturing Corporation Retirement Plan

Statements of Net Assets Available for Benefits

November 30, 2021 and 2020

	2021	2020
Assets		
Investments, At Fair Value	$ 43,642,883	$ 40,417,889
Receivables		
Employer contribution	95,000	489,950
Accrued income	27,488	29,312
	122,488	519,262
Noninterest-bearing Cash	1,422,828	419,999
Total assets	45,188,199	41,357,150
Liability		
Accrued Expenses	56,410	50,492
Net Assets Available for Benefits	$ 45,131,789	$ 41,306,658

White House Manufacturing Corporation Retirement Plan

Statements of Changes in Net Assets Available for Benefits

Years Ended November 30, 2021 and 2020

	2021	2020
Investment Income		
Net appreciation in fair value of investments	$ 6,134,174	$ 2,498,480
Interest and dividends	975,859	922,810
	7,110,033	3,421,290
Employer Contributions	3,084	438,874
Total additions	7,113,117	3,860,164
Deductions		
Benefits paid to participants	2,961,286	2,973,013
Administrative expenses	326,700	362,905
Total deductions	3,287,986	3,335,918
Net Increase	3,825,131	524,246
Net Assets Available for Benefits, Beginning of Year	41,306,658	40,782,412
Net Assets Available for Benefits, End of Year	$ 45,131,789	$ 41,306,658

White House Manufacturing Corporation Retirement Plan

Notes to Financial Statements

November 30, 2021 and 2020

Note 1: Description of the Plan

The following description of the White House Manufacturing Corporation Retirement Plan (Plan) is provided for general information. Additional information about the vesting and benefit provisions and the Pension Benefit Guaranty Corporation's (PBGC) benefit guarantee is contained in the Plan Document and *Summary Plan Description*, which are available from the Plan administrator.

General

The Plan is a noncontributory defined benefit pension plan sponsored by of Bunn-O-Matic Corporation and its wholly owned subsidiaries, Bunn Capitol Company and White House Manufacturing Corporation (Company), for the benefit of its employees and provides for retirement, death and disability benefits. The Plan is subject to provisions of the *Employee Retirement Income Security Act of 1974* (ERISA). The Plan's trustees and recordkeepers are Busey Trust Company and Charles Schwab Trust Bank.

Contributions

The Company has agreed to voluntarily contribute such amounts as are necessary to provide assets sufficient to meet the benefits to be paid to Plan members. The Company's present intention is to make contributions in amounts sufficient to fund the Plan's current service cost on a current basis and to fund the actuarially-determined unfunded liability over a period of ten years. The Plan has met the minimum funding requirements established by the federal government.

In June 2020, the Company implemented a *Coronavirus Aid, Relief, and Economic Security* Act (CARES Act) provision relating to employer contributions. This provision deferred the due date for any minimum required employer contributions during calendar year 2020 until January 4, 2021. The amount of any deferred contributions is increased by interest accruing for the period between the original due date for the contribution and the payment date, at the effective rate of interest for the plan year which includes such payment date. In accordance with this provision, the Company deferred payment of employer contributions during 2020 totaling $178,666, which was paid to the Plan on January 4, 2021, including interest of $3,180, for a total employer contribution of $181,846. This is included within the employer's contribution receivable on the statement of net assets available for benefits at November 30, 2020.

Effective in 2020, the Company implemented an *American Rescue Plan* Act (ARPA) provision relating to employer contributions. This provision provided funding relief for the Company, which lowered the ERISA minimum required contributions due to the Plan for 2020. In accordance with this provision, the Company's ERISA minimum required contributions for 2020 were lowered from $471,865 to $308,104, a decrease of $163,761. This is included within the employer's contribution receivable on the statement of net assets available for benefits at November 30, 2020.

Benefits

Employees with five or more years of service are entitled to annual pension benefits beginning at normal retirement age (65) equal to the sum of their future retirement income credits and past service retirement credits. The Plan permits early retirement for participants who have completed at least five years of service and are within the ten-year period immediately preceding the normal retirement date. Employees may elect to receive their pension benefits in the form of a joint and survivor annuity. If employees terminate before rendering five years of service, they forfeit the right to receive all of their accumulated Plan benefits. Employees receive their benefits as a life annuity payable monthly upon retirement. Death benefits are generally equal to accumulated pension benefits at date of death, and employees who become disabled may elect normal retirement pension benefits at age 65 or reduced benefits commencing at an earlier date.

Employees became eligible to participate in the Plan after they had attained 21 years of age and completed one year of service. However, as of December 31, 1998, all participation in the Plan, BOM Plan, and BCC Plan was frozen for non-union employees and December 31, 2000 for union employees. No new participants are eligible to join the Plan after these dates.

Death Benefits

The spouse of a participant will receive a 50% survivor annuity, as defined in the Plan, upon the death of the participant. The surviving spouse annuity is equal to 50% of the participant's monthly benefit. This benefit is immediately payable to the spouse if the participant was already receiving benefits. If the participant was not already receiving benefits, payments to the spouse may commence as of the earliest date the participant would have received benefits.

Note 2: Summary of Significant Accounting Policies

Basis of Accounting

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

Use of Estimates

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

Investment Valuation and Income Recognition

Marketable securities are stated at fair value. Securities traded on a national securities exchange are valued at the last reported sales price on the last business day of the Plan year; investments traded in the over-the-counter market and listed securities for which no sale was reported on that date are valued at the average of the last reported bid and ask prices. Mutual funds are valued at the net asset value (NAV) of shares held by the Plan at year end.

For certain investments consisting of corporate obligations, U.S. treasury and federal agency securities, and mortgage-backed securities that do not have an established fair value, Plan management and the trustees have established a fair value based on yields currently available on comparable securities of issuers with similar credit ratings.

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 in the fair value of investments includes the Plan's gains and losses on investments bought and sold as well as held during the year.

Payment of Benefits

Benefit payments to participants are recorded upon distribution.

Administrative Expenses

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

Accumulated Plan Benefits

Accumulated plan benefits (see *Note 3*) are those estimated future periodic payments, including lump-sum distributions, that are attributable under the Plan's provisions to the service employees have rendered. Accumulated plan benefits include benefits expected to be paid to:

(A) Retired or terminated employees or their beneficiaries

(B) Present employees or their beneficiaries

(C) Beneficiaries of employees who have died

Benefits under the Plan are based on employees' average compensation during their years of service. The accumulated Plan benefits for active employees are based on their compensation during their years of service proceeding the valuation date. Benefits payable under all circumstances – retirement, death, disability, and termination of service – are included, to the extent they are deemed attributable to employee service rendered to the valuation date.

Note 3: Accumulated Plan Benefits

An actuary from Aon Consulting determines the actuarial present value of accumulated Plan benefits, which is the amount that results from applying actuarial assumptions to adjust the accumulated Plan benefits to reflect the time value of money (through discounts for interest) and the probability of payment (by means of decrements such as for death, disability, withdrawal, or retirement) between the valuation date and the expected date of payment.

The accumulated Plan benefit information, which was determined by the actuary as of December 1, 2020, was as follows:

Actuarial present value of accumulated Plan benefits	
Vested benefits	
Participants currently receiving payments	$ 24,204,551
Other participants	9,334,988
	33,539,539
Nonvested benefits	67,418
Total actuarial present value of accumulated Plan benefits as of December 1, 2020	$ 33,606,957

Changes in the actuarial present value of accumulated Plan benefits were as follows:

Actuarial present value of accumulated Plan benefits, December 1, 2019	$ 34,460,786
Increase (decrease) during the year attributable to:	
Adjustments for benefits and experience	(440,779)
Increase for interest due to the decrease in the discount period	2,640,615
Assumption changes	(80,652)
Benefits paid	(2,973,013)
Net decrease	(853,829)
Actuarial present value of accumulated Plan benefits, December 1, 2020	$ 33,606,957

Significant assumptions underlying the actuarial computations are:

- Assumed rate of return on investments: 8.00%
- Mortality basis: Pri-2012 Mortality Table with Fully Generational Projection using Scale MP-2020, Prescribed 2020 Static Mortality Table for Annuitants and Non-Annuitants
- Asset Valuation: Fair Market Value
- Retirement: Varying rates between ages 55 and 70 with at least 5 years of service

The foregoing actuarial assumptions are based on the presumption that the Plan will continue. Were the Plan to terminate, different actuarial assumptions and other factors might be applicable in determining the actuarial present value of accumulated Plan benefits.

Note 4: Disclosures About Fair Value of Plan Assets

Fair value is the price that would be received to sell an asset in an orderly transaction between market participants at the measurement date. Fair value measurements must maximize the use of observable inputs and minimize the use of unobservable inputs. There is a hierarchy of three levels of inputs that may be used to measure fair value:

Level 1 Quoted prices in active markets for identical assets

Level 2 Observable inputs other than Level 1 prices, such as quoted prices for similar assets; quoted prices in markets that are not active; or other inputs that are observable or can be corroborated by observable market data for substantially the full term of the assets

Level 3 Unobservable inputs supported by little or no market activity and are significant to the fair value of the assets

Recurring Measurements

The following table presents the fair value measurements of assets recognized in the accompanying statements of net assets available for benefits measured at fair value on a recurring basis and the level within the fair value hierarchy in which the fair value measurements fall at November 30, 2021 and 2020:

		Fair Value Measurements Using		
	Fair Value	Quoted Prices in Active Markets for Identical Assets (Level 1)	Significant Other Observable Inputs (Level 2)	Significant Unobservable Inputs (Level 3)
November 30, 2021				
Money market funds	$ 414,355	$ 414,355	$ -	$ -
Common stocks	21,655,116	21,655,116	-	-
Mutual funds	19,156,926	19,156,926	-	-
Corporate obligations	1,202,153	-	1,202,153	-
U.S. treasury and federal agency securities	1,180,066	-	1,180,066	-
Mortgage-backed security	34,267	-	34,267	-
Total	$ 43,642,883	$ 41,226,397	$ 2,416,486	$ -

		Fair Value Measurements Using		
	Fair Value	Quoted Prices in Active Markets for Identical Assets (Level 1)	Significant Other Observable Inputs (Level 2)	Significant Unobservable Inputs (Level 3)
November 30, 2020				
Money market funds	$ 363,766	$ 363,766	$ -	$ -
Common stocks	19,245,233	19,245,233	-	-
Mutual funds	18,310,026	18,310,026	-	-
Corporate obligations	1,325,231	-	1,325,231	-
U.S. treasury and federal agency securities	1,131,375	-	1,131,375	-
Mortgage-backed security	42,258	-	42,258	-
	$ 40,417,889	$ 37,919,025	$ 2,498,864	$ -

Following is a description of the valuation methodologies and inputs used for assets measured at fair value on a recurring basis and recognized in the accompanying statements of net assets available for benefits, as well as the general classification of such assets pursuant to the valuation hierarchy. There have been no significant changes in the valuation techniques during the year ended November 30, 2021. The Plan had no liabilities measured at fair value on a recurring basis. In addition, the Plan had no assets or liabilities measured at fair value on a nonrecurring basis.

Investments

Where quoted market prices were available in an active market, securities are classified within Level 1 of the valuation hierarchy. If quoted market prices were not available, then fair values are estimated by using quoted prices of securities with similar characteristics or independent asset pricing services and pricing models, the inputs of which are market-based or independently sourced market parameters, including, but not limited to, yield curves, interest rates, volatilities, prepayments, defaults, cumulative loss projections and cash flows. Such securities are classified in Level 2 of the valuation hierarchy. In certain cases where Level 1 or Level 2 inputs were not available, securities are classified within Level 3 of the hierarchy.

Note 5: Certifications of Plan Trustees

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

- Investments as shown in the Statements of Net Assets Available for Benefits as of November 30, 2021 and 2020
- Investment income as shown in the Statements of Changes in Net Assets Available for Benefits for the years ended November 30, 2021 and 2020
- Investment information included in the accompanying Schedule of Assets (Held at End of Year) as of November 30, 2021 and the accompanying Schedule of Reportable Transactions for the year ended November 30, 2021

The Plan's independent auditors did not perform procedures with respect to this certified investment information, except for comparing such certified investment information to the related investment information included in the financial statements and ERISA-required supplemental schedules.

Note 6: Related Party and Party-in-Interest Transactions

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

The Plan invests in funds of the Charles Schwab Corporation, which is a related party to a trustee, Charles Schwab Trust Bank. Fees for trust and investment management services paid by the Plan to this trustee were $19,222 and $17,867 for 2021 and 2020, respectively. Fees for trust and investment management services paid by the Plan to Busey Trust Company, a trustee, were $100,837 and $89,622 for 2021 and 2020, respectively. Fees for investment management services paid by the Plan to Cozad Asset Management, Inc., an investment manager, were $140,460 and $122,013 for 2021 and 2020, respectively. Actuarial fees paid by the Plan to Aon Consulting totaled $65,611 and $133,403 for 2021 and 2020, respectively.

The Company provides certain administrative services at no cost to the Plan.

Note 7: Plan Termination

Although it has not expressed any intention to do so, the Company has the right under the Plan to discontinue its contributions at any time and to terminate the Plan subject to the provisions set forth in ERISA. In the event the Plan terminates, the net assets of the Plan will be allocated, as prescribed by ERISA and its related regulations, generally to provide the following benefits in the order indicated:

(D) Annuity benefits that former employees or their beneficiaries have been receiving for at least three years, or that employees eligible to retire for that three-year period would have been receiving if they had retired with benefits in the normal form of annuity under the Plan. The priority amount is limited to the lowest benefit that was payable (or would have been payable) during those three years. The amount is further limited to the lowest benefit that would be payable under plan provisions in effect at any time during the five years preceding plan termination.

(E) Other vested benefits insured by the PBGC (a U.S. government agency) up to the applicable limitations discussed below

(F) All other vested benefits (that is, vested benefits not insured by the PBGC)

(G) All nonvested benefits

Certain benefits under the Plan are insured by the PBGC if the Plan terminates. Generally, the PBGC guarantees most vested normal age retirement benefits, early retirement benefits and certain disability and survivor's pensions. However, the PBGC does not guarantee all types of benefits under the Plan, and the amount of benefit protection is subject to certain limitations. Vested benefits under the Plan are guaranteed at the level in effect on the date of the Plan's termination.

However, there is a statutory ceiling, which is adjusted periodically, on the amount of an individual's monthly benefit that the PBGC guarantees.

Whether all participants receive their benefits should the Plan terminate at some future time will depend on the sufficiency, at that time, of the Plan's net assets to provide for accumulated benefit obligations and may also depend on the financial condition of the Plan sponsor and the level of benefits guaranteed by the PBGC.

Note 8: Tax Status

The Plan obtained its latest determination letter on August 8, 2018, in which the Internal Revenue Service stated that the Plan and related trust, as then designed, were in compliance with the applicable requirements of the Internal Revenue Code and therefore not subject to tax. The Plan has been amended since receiving the determination letter. However, the Plan administrator believes that the Plan and related trust are currently designed and being operated in compliance with the applicable requirements of the Internal Revenue Code, and that the Plan was qualified, and the related trust was tax exempt through the date of termination.

Note 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 the amounts reported in the statements of net assets available for benefits.

Plan contributions are made, and the actuarial present value of accumulated Plan benefits are reported based on certain assumptions pertaining to interest rates, inflation rates, and employee demographics, all of which are subject to change. Due to uncertainties inherent in the estimation and assumption process, it is at least reasonably possible that changes in these estimates and assumptions in the near term would be material to the financial statements.

Note 10: Subsequent Events

Subsequent events have been evaluated through September 9, 2022, which is the date the financial statements were available to be issued.

Supplemental Schedules

White House Manufacturing Corporation Retirement Plan

Employer Identification Number: 37-0992051 Plan Number: 001

Schedule H, Line 4i – Schedule of Assets

(Held at End of Year)

November 30, 2021

Identity of Issuer	Description of Investment	Cost	Current Value
Money Market Funds			
Goldman Sachs Financial Square Treasury Solutions Institutional	408,440 shares	$ 408,440	$ 408,440
*Schwab Government Money Fund - Investor Shares	5,915 shares	5,915	5,915
		414,355	414,355
Common Stocks			
AGNC INVESTMENT C	4,743 shares	76,651	72,520
ABB Ltd	1,121 shares	26,631	38,731
Accenture PLC	255 shares	30,077	91,137
Alphabet, Inc	194 shares	153,106	551,022
Altria Group Inc	1,569 shares	67,959	66,902
Amazon.com Inc	169 shares	225,886	592,695
American States Water Co	919 shares	21,040	86,551
Amgen Inc	287 shares	48,548	57,079
Anheuser Busch Inbev	484 shares	33,509	26,969
Apple Inc	5,263 shares	286,010	869,974
Applied Materials	535 shares	18,201	78,746
Aqua America Inc	1,790 shares	70,240	84,613
Astrazeneca PLC	493 shares	13,939	27,031
Avis Budget Group Inc	1,400 shares	175,490	384,426
BCE Inc	575 shares	26,937	28,963
Bank of Montreal	412 shares	24,422	42,877
Becton Dickinson and Co	159 shares	28,329	37,705
Berkshire Hathaway Inc	510 shares	92,949	141,112
BHP Billiton Ltd	536 shares	24,383	30,118
Blackstone Group Inc	3,000 shares	141,540	424,350
Boeing Co	67 shares	22,864	13,256
BP PLC	1,027 shares	33,952	26,661
Borgwarner Inc	1,147 shares	52,595	50,001
Bristol Myers Squibb Company	642 shares	37,352	34,431
Broadcom Ltd	950 shares	205,801	525,996
Canadian Imperial Bank of Commerce	335 shares	25,916	37,343
Canon Inc Sponsored Adr	1,163 shares	34,770	25,586
Cardinal Health Inc	1,830 shares	94,582	84,601
CBRE Group Inc	254 shares	10,754	24,275
*Charles Schwab Corporation	376 shares	15,112	29,099
Charter Communications	450 shares	204,452	290,826

White House Manufacturing Corporation Retirement Plan

Employer Identification Number: 37-0992051 Plan Number: 001

Schedule H, Line 4i – Schedule of Assets

(Held at End of Year)

November 30, 2021

Identity of Issuer	Description of Investment	Cost	Current Value
Common Stocks (continued)			
Chevron Corp	500 shares	$ 55,423	$ 56,435
Chipotle Mexican Grill	200 shares	354,630	328,682
Cigna Corp	226 shares	43,683	43,369
Cisco Systems Inc	1,241 shares	49,224	68,057
Citigroup Inc	5,776 shares	385,825	367,931
Citizens Financial Group	1,871 shares	76,360	88,442
Clorox Co	364 shares	50,300	59,277
CNOOC Limited Adr	200 shares	23,087	17,998
Coca-Cola European Partners	500 shares	22,307	24,685
Colgate Palmolive Co	640 shares	45,306	48,013
Comcast Corp	797 shares	29,425	39,834
Copart Inc	2,500 shares	335,625	362,900
Consolidated Edison Inc	324 shares	22,718	25,156
Costco Wholesale Corp	800 shares	249,482	431,504
Crown Castle International Corp	867 shares	75,024	157,490
Cummins Inc	212 shares	42,959	44,467
CVS Health Corporation	5,200 shares	322,613	463,112
Danaher Corporation	264 shares	22,108	84,913
Deere & Co	900 shares	242,505	310,986
Diageo PLC	186 shares	18,050	37,790
Digital Realty Trust	547 shares	32,640	91,754
Discover Financial Services	291 shares	14,660	31,384
DT Midstream Inc	410 shares	17,228	18,807
DTE Energy Co	820 shares	70,471	88,839
Eaton Corp PLC	279 shares	24,372	45,215
Electronic Arts Inc	367 shares	36,171	45,589
Enbridge Inc	2,357 shares	69,470	88,482
EOG Res Inc	190 shares	19,344	16,530
Equinor	1,674 shares	34,931	41,950
Estee Lauder Companies Inc	1,000 shares	318,610	332,070
Exelon Corp	1,095 shares	38,135	57,739
Expeditors International of Washington DC	396 shares	21,579	48,161
Exxon Mobil Corp	823 shares	67,655	49,248
Facebook Inc	1,436 shares	211,912	465,925
Fiserv Inc	3,219 shares	276,105	310,698
Garmin Ltd	939 shares	37,470	125,394
General Dynamics Corp	252 shares	46,619	47,620
General Mills Inc	1,297 shares	57,740	80,116
Genuine Parts Co	977 shares	85,481	124,802

White House Manufacturing Corporation Retirement Plan

Employer Identification Number: 37-0992051 Plan Number: 001

Schedule H, Line 4i – Schedule of Assets

(Held at End of Year)

November 30, 2021

Identity of Issuer	Description of Investment	Cost	Current Value
Common Stocks (continued)			
Gerdau SA ADR	8,670 shares	$ 39,968	$ 39,188
Glaxosmithkline PLC	568 shares	25,443	23,356
Globe Life Inc	419 shares	34,524	36,260
Goldman Sachs Group Inc	96 shares	21,570	36,575
Grupo Aeroportuario Del Pacifico Adr	198 shares	12,130	22,869
H & E Equipment Services	4,062 shares	115,971	171,010
Hanesbrands Inc	6,597 shares	116,767	106,542
HCA Holdings Inc	1,300 shares	319,943	293,267
Hewlett Packard Enterprise	6,967 shares	96,667	99,976
Hologogic Inc	4,600 shares	342,031	343,758
Honda Motor Company	909 shares	24,416	24,879
Infosys Tech Spon Adr	2,852 shares	30,575	64,398
Intercontinental Exchange Inc	2,700 shares	216,048	352,944
Isuzu Motors Ltd Adr	2,360 shares	24,181	31,612
Johnson & Johnson	697 shares	80,570	108,683
Johnson Controls International PLC	347 shares	17,535	25,941
JPMorgan Chase & Co	668 shares	58,153	106,099
Kansas City Southern	197 shares	23,275	57,297
Kimberly-Clark Corp	508 shares	69,637	66,197
Kraft Heinz Company	2,091 shares	48,154	70,279
Kronos Worldwide Inc	5,695 shares	60,964	79,730
Laboratory Corp American Holdings	255 shares	37,210	72,760
LAM Research Corp	600 shares	368,414	407,910
Leidos Holdings Inc	1,473 shares	82,281	129,491
Linde PLC	135 shares	34,257	42,949
Logitech Intl SA	437 shares	5,821	34,829
Lowes Companies	2,014 shares	296,074	492,604
Lyondellbasell Industries NV	575 shares	30,734	29,101
Mastercard Inc	1,278 shares	240,515	402,467
Medtronic PLC	395 shares	30,019	42,146
Merck & Co Inc	1,015 shares	48,152	76,034
Microchip Technology, Inc	6,334 shares	247,700	528,446
Microsoft Corp	1364 shares	117,155	450,925
Mitsubishi UFJ Financial Group Inc	5,080 shares	23,538	26,822
Mosaic Co	5,594 shares	82,721	191,427
Mowi Asa	1,245 shares	16,241	28,212
National Grid PLC Adr	605 shares	39,798	39,972
Nestle SA Adr	233 shares	17,426	29,940
Newell Rubbermaid Inc	4,924 shares	117,093	105,718

White House Manufacturing Corporation Retirement Plan

Employer Identification Number: 37-0992051 Plan Number: 001

Schedule H, Line 4i – Schedule of Assets

(Held at End of Year)

November 30, 2021

Identity of Issuer	Description of Investment	Cost	Current Value
Common Stocks (continued)			
Nike Inc	391 shares	$ 21,957	$ 66,173
Novartis Ag Adr	321 shares	23,089	25,584
Nucor Corp	1961 shares	100,195	208,375
Nvent Electric PLC	1,329 shares	32,036	46,289
Nvidia Corp	1,200 shares	67,881	392,112
Old Republic International Corp	4,914 shares	74,097	117,739
Oracle Corp	1,058 shares	42,955	96,003
Orange Adr	3,630 shares	40,268	38,914
Organon & Co	101 shares	3,737	2,952
Orion Office Reit	135 shares	2,875	2,399
Owens & Minor Inc	5,937 shares	35,206	237,480
Packaging Corp of America	578 shares	76,858	75,481
Pacwest Bancorp	2,239 shares	75,450	100,173
Paychex Inc	1,420 shares	53,126	169,264
Pentair PLC	361 shares	14,120	26,602
Pepsico Inc	580 shares	63,034	92,672
Perusahaan Perseroan Persero Telkom Adr	928 shares	18,568	26,049
Pfizer, Inc	4,296 shares	121,670	230,825
Philip Morris Intl Inc	734 shares	59,422	63,080
Proctor and Gamble Co	411 shares	36,362	59,422
Qualcomm Inc	2,871 shares	327,997	518,388
Raytheon Technologies Corp	515 shares	33,076	41,674
Realty Income Corp	1,355 shares	50,276	92,032
Rio Tinto PLC Spon Adr	450 shares	22,287	28,210
Royal Dutch Shell	714 shares	35,538	30,017
RPM Inc. Ohio	1,419 shares	33,176	129,186
S & P Global Inc	800 shares	307,283	364,584
Salesforce.com Inc	1,300 shares	128,513	370,448
Sanofi Adr	556 shares	23,139	26,449
Schlumberger Ltd	705 shares	58,212	20,219
Seagate Technology PLC	540 shares	19,797	55,442
Sherwin Williams Co	540 shares	280,117	397,488
Siemens Ag Adr	490 shares	29,033	39,220
SK Telecom Co Ltd	737 shares	26,507	33,902
Southern Copper Corp	530 shares	34,015	31,005
Starbucks Corp	501 shares	28,064	54,929
Sun Life Financial Inc	775 shares	23,128	41,137
Swiss RE Ltd Adr	1,080 shares	24,035	25,337
Taiwan Semiconductor Mfg Co Ltd	311 shares	5,256	36,434

White House Manufacturing Corporation Retirement Plan

Employer Identification Number: 37-0992051 Plan Number: 001

Schedule H, Line 4i – Schedule of Assets

(Held at End of Year)

November 30, 2021

Identity of Issuer	Description of Investment	Cost	Current Value
Common Stocks (continued)			
Target	340 shares	$ 18,399	$ 82,906
Thermo Fisher Scientific Corp	727 shares	147,946	460,067
Timken Co	1,655 shares	48,073	108,949
Total Fina SA Adr	520 shares	28,305	23,915
Tyson Foods Inc	402 shares	22,471	31,742
UBS Group Ag	2,211 shares	30,462	38,206
Umpqua Holdings Corp	6265 shares	115,766	119,411
Unilever PLC Adr	572 shares	23,417	29,086
Unitedhealth Group Inc	900 shares	176,196	399,798
Valero Energy Corp	325 shares	21,949	21,755
Vale SA	1,500 shares	29,350	18,555
Ventas Inc	390 shares	19,873	18,299
Veolia Environment Adr	1,052 shares	17,759	33,948
Verizon Communications	1,233 shares	63,398	61,983
ViacomCBS Inc	1,091 shares	37,731	33,766
Virtu Financial Inco	2,755 shares	76,237	77,636
Vodafone Group PLC Adr	1,541 shares	42,958	22,622
W.P. Carey Inc	1,472 shares	71,193	112,387
Walt Disney Co	184 shares	10,795	26,662
Williams Companies, Inc	4,786 shares	80,717	128,217
Willis Towers Watson	230 shares	47,909	51,944
		13,468,174	21,655,116
Mutual Funds			
AllianceBernstein Income Advisor	34,564.658 shares	273,321	272,370
Alphacentric Income Opportunity Fund I	32,038.837 shares	362,582	388,631
American Century Mid Cap Value Y	16,627.058 shares	246,350	323,064
American Century Small Cap Value	28,382.327 shares	261,011	322,139
American Funds Strategic Bond F3	21,934.018 shares	253,739	250,925
American Funds Europacific Growth Fund F-3	10,629.851 shares	525,495	711,243
AMG Managers DoubleLine Core Plus Bond I	67.496 shares	714	722
Annaly Capital Management, Inc	9,292.000 shares	76,566	75,265
AQR Funds Emerging Multi-Style R6	32,973.456 shares	342,463	389,087
Blackrock Event Driven Equity Instl	30,583.566 shares	303,587	301,249
Blackrock Systematic Multi-Strategy Instl	30,292.116 shares	307,503	319,582
Brookfield Investment Funds Global Listed RE Y	24,943.155 shares	321,280	333,241
Calamos Market Neutral Income Instl	22,023.742 shares	301,310	317,362
Congress Mid Cap Growth Instl	7,165.977 shares	130,866	257,975

White House Manufacturing Corporation Retirement Plan

Employer Identification Number: 37-0992051 Plan Number: 001

Schedule H, Line 4i – Schedule of Assets

(Held at End of Year)

November 30, 2021

Identity of Issuer	Description of Investment	Cost	Current Value
Mutual Funds (continued)			
DFA Emerging Markets Small Cap Instl	17,479.948 shares	$ 370,368	$ 442,942
DFA International Core Equity I	57,557.226 shares	707,050	895,015
Eaton Vance Short Duration Strategic Income	48,833.071 shares	357,836	346,715
Eaton Vance Total Return Bond Fund	27,174.631 shares	325,762	334,520
Federated Hermes Short Term Income Fund R6	15,505.365 shares	135,000	133,811
Federated Institutional High Yield Bond R6	21,506.623 shares	215,496	210,550
Federated Strategic Income Fund	32,411.631 shares	308,480	299,483
Federated Ultra Short Bond Instl	29,406.065 shares	269,084	269,948
Fidelity Advisor Small Cap Value I	34,632.000 shares	568,010	727,289
Foreside Tortoise Noth American Pipeline Fund	10,029.000 shares	198,267	217,429
GMO Int'l Developed Equity Allocation III	31,232.650 shares	474,482	537,826
GMO SGM Major Markets III	9,354.624 shares	302,901	269,319
Goldman Sachs Enhanced Income Instl	10,580.824 shares	100,966	100,412
Goldman Sachs Intl Equity Esg Instl	5,612.837 shares	150,000	165,915
Guggenheim Total Return Bond Instl	10,882.492 shares	319,738	314,613
Hartford Strategic Income I	53,203.003 shares	466,181	483,083
iShares Russel Mid Cap Value ETF	1,518.000 shares	157,052	175,481
Janus Henderson Multi-Sector Income I	55,404.893 shares	551,257	551,833
Lord Abbett Bond Debenture I	42,145.475 shares	339,814	353,179
Pimco GNMA & Gov't Securities Instl	22,482.651 shares	256,965	252,031
Pimco Income Fund Inst	21,251.248 shares	258,142	251,827
Pimco Low Duration Income I	84,745.251 shares	724,877	727,114
Pimco Real Return Fund Instl	21,122.774 shares	260,432	261,077
Putnam Small Cap Growth Fund Class Y	5,394.134 shares	400,000	434,120
Stone Ridge High Yield Reinsurance Risk Premium	33,282.816 shares	301,473	301,875
Thornburg Strategic Income Fund I	20,821.580 shares	258,579	254,648
Transamerica Bond I	30,667.929 shares	285,149	292,265
Vanguard Emerging Markets Bond Fund	18,842.466 shares	513,552	504,790
Vanguard FTSE All World Ex ETF	4,410.000 shares	222,990	264,335
Vanguard FTSE Emerging Markets ETF	1,350.000 shares	54,114	66,407
Vanguard GNMA Fund Adm	42,840.183 shares	458,956	453,249
Vanguard Inflation Protected Securities Adm	8,992.501 shares	257,184	260,603
Vanguard Intermediate Term Corporate Bd Index - ETF	336.000 shares	31,674	31,382
Vanguard Intermediate Term Treasury Index Adm	1,710.601 shares	39,447	38,814
Vanguard Short Term Treasury Index Adm	1,931.604 shares	39,643	39,405
Vanguard Short Term Corporate Bd Index Fd - ETF	566.000 shares	46,826	46,157
Vanguard Small Cap Growth Index Adm	6,515.841 shares	407,698	635,685
Vanguard Small Cap Index Adm	4,983.895 shares	278,061	524,456
Vanguard Small Cap Value Index Adm	7,248.407 shares	424,076	534,425

White House Manufacturing Corporation Retirement Plan

Employer Identification Number: 37-0992051 Plan Number: 001

Schedule H, Line 4i – Schedule of Assets

(Held at End of Year)

November 30, 2021

Identity of Issuer	Description of Investment	Cost	Current Value
Mutual Funds (continued)			
Virtus Allianzgi Short Duration High Income	24,610.934 shares	$ 365,530	$ 352,182
Virtus Kar Int'l Small Cap R6	8,921.340 shares	133,503	216,699
Virtus Newfleet Multi-Sector Short Term Bond I	122,398.851 shares	587,178	577,723
Virtus SGA Intl Growth I	13,811.296 shares	147,508	151,510
William Blair Emerging Mkts Sm Cap Growth R6	18,179.980 shares	272,296	461,226
William Blair Low Duration I	15,486.114 shares	134,841	130,703
		17,185,225	19,156,926
Corporate Obligations			
Aon PLC	$75,000, 3.875%, due 12/15/2025	76,845	81,530
Abbvie Inc	$45,000, 3.600%, due 05/14/2025	49,000	47,948
Amgen Inc	$50,000, 3.625%, due 05/15/2022	51,755	50,345
Amgen Inc	$20,000, 3.625%, due 05/15/2022	20,702	20,138
Avalonbay Communities Inc	$100,000, 3.200%, due 01/15/2028	110,560	108,057
Citigroup Inc	$50,000, 3.875%, due 10/25/2023	52,069	52,973
Citigroup Inc	$50,000, 3.750%, due 06/16/2024	51,051	53,228
Discover	$15,000, 4.200%, due 08/08/2023	15,732	15,835
Discovery Communications LLC	$55,000, 4.900%, due 03/11/2026	58,878	61,580
Enbridge Energy Partners	$50,000, 5.875%, due 10/15/2025	56,484	57,161
Exelon Generation Co	$70,000, 4.250%, due 06/15/2022	72,981	70,724
Goldman Sachs Group Inc	$50,000, 4.000%, due 03/03/2024	51,874	53,118
Keurig Dr Pepper Inc	$50,000, 3.200%, due 05/01/2030	55,461	53,109
Lowes Inc	$60,000, 4.500%, due 04/15/2030	73,258	69,626
McDonalds Corp	$60,000, 2.625%, due 09/01/2029	64,459	61,904
Morgan Stanley	$75,000, 3.875%, due 04/29/2024	77,151	79,691
Morgan Stanley	$20,000, 4.000%, due 07/23/2025	20,513	21,705
Nasdaq Group Inc	$20,000, 3.850%, due 06/30/2026	20,024	21,909
Salesforce.com Inc	$60,000, 3.700%, due 04/11/2028	66,398	66,947
Spectra Energy Partners	$20,000, 4.750%, due 03/15/2024	21,369	21,434
Spectra Energy Partners	$75,000, 4.750%, due 03/15/2024	81,688	80,377
Wells Fargo & Co	$50,000, 3.300%, due 09/09/2024	49,954	52,814
		1,198,206	1,202,153

White House Manufacturing Corporation Retirement Plan

Employer Identification Number: 37-0992051 Plan Number: 001

Schedule H, Line 4i – Schedule of Assets

(Held at End of Year)

November 30, 2021

Identity of Issuer	Description of Investment	Cost	Current Value
U.S. Treasury and Federal Agency Securities			
FHLB Cons Bond	$50,000, 4.000%, due 09/01/2028	$ 60,616	$ 58,318
FHLB Cons Bond	$50,000, 3.000%, due 03/12/2027	50,240	54,551
FHLB Cons Bond	$75,000, 2.875%, due 06/13/2025	74,012	79,811
FHLB Cons Bond	$75,000, 2.625%, due 09/12/2025	74,546	79,280
FHLB Cons Bond	$200,000, 2.625%, due 09/10/2027	198,950	213,642
FHLB Cons Bond	$50,000, 2.125%, due 12/14/2029	49,840	52,409
FNMA Fr Bond	$55,000, 0.875%, due 08/05/2030	53,151	51,913
FNMA Fr Bond	$75,000, 2.125%, due 04/24/2026	71,397	78,101
FNMA Fr Bond	$75,000, 2.625%, due 09/06/2024	76,153	78,855
FHLMC Fr Bond	$50,000, 2.375%, due 01/13/2022	50,945	50,134
U.S. Treasury Bond	$45,000, 5.250%, due 02/15/2029	58,039	57,103
U.S. Treasury Bond	$80,000, 1.500%, due 08/15/2026	83,509	81,378
U.S. Treasury Bond	$100,000, 1.750%, due 05/15/2022	98,793	100,750
U.S. Treasury Bond	$80,000, 1.750%, due 05/15/2023	78,059	81,609
U.S. Treasury Bond	$20,000, 2.375%, due 08/15/2024	20,023	20,869
U.S. Treasury Bond	$20,000, 2.250%, due 11/15/2025	19,638	20,941
U.S. Treasury Bond	$20,000, 1.750%, due 05/15/2023	19,515	20,402
		1,137,426	1,180,066
Mortgage-backed Security			
GNMA Pass-thru Pool #003151M	$29,485, 7.000%, due 10/20/2031	34,605	34,267
Total		$ 33,437,991	$ 43,642,883

* Represents a party-in-interest to the Plan

White House Manufacturing Corporation Retirement Plan

Employer Identification Number: 37-0992051 Plan Number: 001

Schedule H, Line 4j – Schedule of Reportable Transactions

Year Ended November 30, 2021

Description	Sale Price	Purchase Price	Expenses Incurred in Transaction	Net Gain (Loss)
Series of Transactions				
Purchases				
Goldman Sachs Treasury Solutions	$ -	$ 3,175,668	$ -	$ -
Sales				
Goldman Sachs Treasury Solutions	$ 3,125,080	$ 3,125,080	$ -	$ -

Schedule SB Attachment (Form 5500)—2020 Plan Year
White House Manufacturing Corporation Retirement Plan
EIN: 37-0992051 PN: 001

Schedule SB, Part V—Summary of Plan Provisions

Bunn-O-Matic

Effective Date	The original effective date of the plan was July 1, 1961. The plan was last amended and restated effective January 1, 2011 and last amended effective December 31, 2018 to merge into the White House Manufacturing Corporation Retirement Plan.
Employers Included	Bunn-O-Matic Corporation
Employees Eligible for Participation	Any employee who is regularly employed by the company will become a participant on the first day of the month on or next following completion of one year of service and the attainment of age 21. No new entrants will be allowed to join the plan after December 31, 1998.
Contributions	The company will pay to the trustee such sums of money as the enrolled actuary shall certify as the amounts necessary to meet the minimum required contribution within the meaning of IRC section 430. The company may also provide, from time to time, additional sums of money to the trustee as deemed appropriate. No employee contributions are required or permitted under the plan.
Expenses	All expenses incurred in connection with the administration of the plan and the trust are paid by the fund to the extent they are not paid by the company.
Definitions	
Vesting Service	A participant who performs 1,000 or more hours of service during a plan year will be credited with a year of vesting service, except that such participant will not be credited with vesting service for any plan years prior to the participant's eighteenth birth date.
Benefit Accrual Service	A participant will be credited with one year of benefit accrual service (referred to as service) for each year of service performed while a participant during which the participant completes at least 1,000 hours of service.
Earnings	Total compensation paid by the company for a plan year, including regular salary, wages, overtime,

	bonuses, and extra commissions, but not including earnings paid during a portion of a plan year during which the employee was not an active participant.
Past Service Earnings	The average of the participant's earnings for the three consecutive calendar years ending on December 31, 1988.
Normal Retirement	
Eligibility	The first day of the month coincident with or next following the participant's termination of employment after attaining age 65 and completing at least five years of vesting service (the participant's normal retirement date). This date shall be the participant's date of retirement.
Benefit	The normal retirement benefit shall be an annual annuity, payable monthly. The gross annual benefit is equal to the sum of the following retirement income credits: ▪ For each plan year, beginning on or after January 1, 1989 and ending December 31, 1998, a participant will be credited with an annual retirement income equal to 1½% of earnings during such plan year. ▪ For service prior to January 1, 1989: Each employee who was a participant as of January 1, 1989 was credited with a retirement income equal to the greater of: – 1½% of past service earnings multiplied by the number of years (to the last completed 1/12 year) of service while a participant prior to January 1, 1989; and – The sum of the participant's past service retirement income credits and accrued future service retirement income credits under the plan on January 1, 1989.
Date Payments Begin	The monthly pension commences on the first day of the month coincident with or next following the date of retirement.
Early Retirement	
Eligibility	Termination of employment after attaining age 55 and completing at least 10 years of vesting service, and before reaching eligibility for normal retirement. This date shall be the participant's date of retirement.

Benefit	The monthly pension is computed on the same basis as a normal retirement pension, considering service to the participant's actual date of retirement. The pension is reduced by 4% per year that benefit commencement precedes the participant's normal retirement date.
Date Payments Begin	The monthly pension commences at the date, which would have been the participant's normal retirement date had the participant not retired early. The participant may elect to commence payments at the early retirement date, or at any time thereafter.

Deferred Vested Pension

Eligibility	Termination of employment after completing at least five years of vesting service, and before reaching eligibility for normal or early retirement. This date shall be the participant's date of termination.
Benefit	The annual benefit, payable monthly as a straight life annuity starting on the participant's normal retirement date, equals the participant's accrued benefit on the date of termination. A participant who has completed at least 10 years of vesting service by the date of termination may elect to begin payment of the deferred vested benefit any time after attaining age 55. If the participant elects to receive the benefit early, it will be reduced by 4% for every year that commencement of payments precedes the participant's normal retirement date.
Date Payments Begin	The monthly pension commences at the participant's normal retirement date. The monthly pension may commence any time after the participant reaches age 55 if the participant had completed 10 years of vesting service at the date of termination.

Surviving spouse benefit

Eligibility	Surviving spouse of an active vested or terminated vested participant in the event of the participant's death after having been married for at least one year.
Benefit	The eligible spouse of an active participant who dies prior to normal retirement and before benefit payment commences is entitled to one of the following benefits: ▪ If the participant has between five and 15 years of service at the participant's date of death, the eligible spouse will receive a lifetime income benefit equal to 50% of the benefit accrued to the

date of death. The spouse's benefit will commence on the first day of the month on or following the later of the participant's date of death or the date the participant would have been eligible for early retirement age.

- If the participant has at least 15 years of service at the date of death or is eligible for early retirement, the eligible spouse will receive a lifetime income equal to 50% of the benefit accrued to the participant's date of death. The spouse's benefit will commence on the first day of the month following the participant's date of death.

The surviving spouse of a vested terminated participant whose service terminated after July 1, 1976 and who dies prior to normal retirement and before benefit payments commence and to whom the participant has been married for at least one year, is entitled to a lifetime income equal to a 50% qualified joint and survivor annuity reduced by 4% for every year that commencement of payments precedes the normal retirement date. The spouse's benefit will commence on the first day of the month on or following the later of the participant's date of death or the date the participant would have been eligible for early retirement.

Forms of Payment

The normal form of payment for a participant who has been married for at least one year at the benefit commencement date is an actuarially reduced qualified joint and survivor annuity, with 50% of the benefit continuing to the surviving spouse upon the earlier death of the participant. The normal form of benefits with respect to all other participants is a single life annuity.

In lieu of the normal form of retirement income, a married participant may elect, with the consent of their eligible spouse, to waive the qualified 50% joint and survivor annuity and to receive a single life annuity, a 75% joint and survivor annuity, or a 100% joint and survivor annuity.

Bunn Capitol

Effective Date	The effective date of the plan was July 1, 1961. The plan was last restated effective January 1, 2013. The plan was amended effective December 31, 2018 to merge into the White House Manufacturing Corporation Retirement Plan.
Employers Included	Bunn Capitol Company, LLC
Employees Eligible for Participation	Any employee who is regularly employed by the company will become a participant on the first day of the month on or next following completion one year of service and the attainment of age 21. No new non-bargained entrants will be allowed to join the plan after December 31, 1998 and no new bargained participants will be allowed to join the plan after December 31, 2000.
Contributions	The company will pay to the trustee such sums of money as the enrolled actuary shall certify as the amounts necessary to meet the minimum required contribution within the meaning of IRC section 430. The company may also provide, from time to time, additional sums of money to the trustee as deemed appropriate. No employee contributions are required or permitted under the plan.
Expenses	All expenses incurred in connection with the administration of the plan and the trust are paid by the fund to the extent they are not paid by the company.
Definitions	
Vesting Service	A participant who performs 1,000 or more hours of service during a plan year will be credited with a year of vesting service, except that such participant will not be credited with vesting service for any plan years prior to the participant's eighteenth birth date.
Benefit Accrual Service	A participant will be credited with one year of benefit accrual service (referred to as service) for each year of service performed while a participant during which the participant completes at least 1,000 hours of service.
Earnings	Total compensation paid by the company for a plan year, including regular salary, wages, overtime, bonuses, and extra commissions, but not including

earnings paid during a portion of a plan year during which the employee was not an active participant.

Past Service Earnings — The average of the participant's earning for the three consecutive calendar years ending on December 31, 1989.

Normal Retirement

Eligibility — The first day of the month coincident with or next following the participant's termination of employment after attaining age 65 and completing at least five years of vesting service (the participant's normal retirement date). This date shall be the participant's date of retirement.

Benefit — The normal retirement benefit shall be an annual annuity, payable monthly. The gross annual benefit is equal to the sum of the following retirement income credits:

- For each plan year while a participant on or after January 1, 1990, participants will be credited with an annual retirement income equal to 1½% of earnings during such plan year. Non-bargained participants cease receiving retirement income credits at December 31, 1998 and bargained participants cease receiving retirement income credits at December 31, 2000.
- For service prior to January 1, 1990: Each employee who was a participant as of January 1, 1990 was credited with a retirement income equal to the greater of:
  - 1½% of past service earnings multiplied by the number of years (to the last completed 1/12 year) of service while a participant prior to January 1, 1990; and
  - The sum of the participant's past service retirement income credits and accrued future service retirement income credits under the plan on January 1, 1990.

Date Payments Begin — The monthly pension commences on the first day of the month coincident with or next following the date of retirement.

Early Retirement

Eligibility — Termination after employment after attaining age 55 and completing at least 10 years of vesting service, and

	before reaching eligibility for normal retirement. This date shall be the participant's date of retirement.
Benefit	The monthly pension is computed on the same basis as a normal retirement pension, considering service to the participant's actual date of retirement. The pension is reduced by 4% per year that benefit commencement precedes the participant's normal retirement date.
Date Payments Begin	The monthly pension commences at the date, which would have been the participant's normal retirement date had the participant not retire early. The participant may elect to commence payments at the early retirement date, or at any time thereafter.
Deferred Vested Pension	
Eligibility	Termination of employment after completing at least five years of vesting service, and before reaching eligibility for normal or early retirement. This date shall be the participant's date of termination.
Benefit	The annual benefit, payable monthly as a straight life annuity starting on the participant's normal retirement date, equals the participant's accrued benefit on the date of termination. A participant who has completed at least 10 years of vesting service by the date of termination may elect to begin payment of the deferred vested benefit any time after attaining age 55. If the participant elects to receive the benefit early, it will be reduced by 4% for every year that commencement of payments precedes the participant's normal retirement date.
Date Payments Begin	The monthly pension commences at the participant's normal retirement date. The monthly pension may commence any time after the participant reaches age 55 if the participant had completed 10 years of vesting service at the date of termination.
Surviving Spouse's Benefit	
Eligibility	Surviving spouse of an active vested or terminated vested participant in the event of the participant's death after having been married for at least one year.
Benefit	The eligible spouse of an active participant who dies prior to normal retirement and before benefit payment commences is entitled to one of the following benefits:

- If the participant has between five and 15 years of service at the participant's date of death, the eligible spouse will receive a lifetime income benefit equal to 50% of the benefit accrued to the date of death. The spouse's benefit will commence on the first day of the month on or following the later of the participant's date of death or the date the participant would have been eligible for early retirement age.
- If the participant has at least 15 years of service at the date of death or is eligible for early retirement, the eligible spouse will receive a lifetime income equal to 50% of the benefit accrued to the participant's date of death. The spouse's benefit will commence on the first day of the month following the participant's date of death.

The surviving spouse of a vested terminated participant whose service terminated after July 1, 1976 and who dies prior to normal retirement and before benefit payments commence and to whom the participant has been married for at least one year, is entitled to a lifetime income equal to a 50% qualified joint and survivor annuity reduced by 4% for every year that commencement of payments precedes the normal retirement date. The spouse's benefit will commence on the first day of the month on or following the later of the participant's date of death or the date the participant would have been eligible for early retirement.

Forms of Payment

The normal form of payment for a participant who has been married for at least one year at the benefit commencement date is an actuarially reduced qualified joint and survivor annuity, with 50% of the benefit continuing to the surviving spouse upon the earlier death of the participant. The normal form of benefits with respect to all other participants is a single life annuity.

In lieu of the normal form of retirement income, a married participant may elect, with the consent of their eligible spouse, to waive the qualified 50% joint and survivor annuity and to receive a single life annuity, a 75% joint and survivor annuity, or a 100% joint and survivor annuity.

White House

Effective Date	The effective date of the plan was January 1, 1976. The plan restated effective January 1, 2017. Most recent amendment effective December 1, 2018. Effective December 31, 2018 the Bunn Capitol Company Retirement Plan and Bunn-O-Matic Corporation Retirement Plan merged into the White House Manufacturing Corporation Retirement Plan.
Employers Included	White House Manufacturing Corporation
Employees Eligible for Participation	Any employee who is regularly employed by the company will become a participant on the first day of the month on or next following completion one year of service and the attainment of age 21. No new entrants will be allowed to join the plan after December 31, 1998.
Contributions	The company will pay to the Trustee such sums of money as the enrolled actuary shall certify as the amounts necessary to meet the minimum required contribution within the meaning of IRC section 430. The company may also provide, from time to time, additional sums of money to the Trustee as deemed appropriate. No employee contributions are required or permitted under the plan.
Expenses	All expenses incurred in connection with the administration of the plan and the Trust are paid by the fund to the extent they are not paid by the company.
Definitions	
Vesting Service	A participant who performs 1,000 or more hours of service during a plan year will be credited with a year of vesting service, except that such participant will not be credited with vesting service for any plan years prior to the participant's eighteenth birth date.
Benefit Accrual Service	A participant will be credited with one year of benefit accrual service (referred to as service) for each year of service performed while a participant during which the participant completes at least 1,000 hours of service.
Earnings	Total compensation paid by the company for a plan year, including regular salary, wages, overtime, bonuses, and extra commissions, but not including

earnings paid during a portion of a plan year during which the employee was not an active participant.

Normal Retirement

Eligibility	The first day of the month coincident with or next following the participant's termination of employment after attaining age 65 and completing at least five years of vesting service (the participant's normal retirement date). This date shall be the participant's date of retirement.
Benefit	The normal retirement benefit shall be an annual annuity, payable monthly. The gross annual benefit is equal to the sum of the following retirement income credits: ▪ For each plan year, beginning on or after January 1, 1989 and ending December 31, 1998, a participant will be credited with an annual retirement income equal to 1½% of earnings during such plan year. ▪ For each plan year while a participant between January 1, 1976 and December 31, 1988, a participant will be credited with an annual retirement income equal to $48.00 plus 1½% of earnings in excess of $4,800 during the plan year.
Date Payments Begin	The monthly pension commences on the first day of the month coincident with or next following the date of retirement.

Early Retirement

Eligibility	Termination after employment after attaining age 55 and completing at least 10 years of vesting service, and before reaching eligibility for normal retirement. This date shall be the participant's date of retirement.
Benefit	The monthly pension is computed on the same basis as a normal retirement pension, considering service to the participant's actual date of retirement. The pension is reduced by 4% per year that benefit commencement precedes the participant's normal retirement date.
Date Payments Begin	The monthly pension commences at the date, which would have been the participant's normal retirement date had the participant not retire early. The participant may elect to commence payments at the early retirement date, or at any time thereafter.

Deferred vested pension

Eligibility	Termination of employment after completing at least five years of vesting service, and before reaching eligibility for normal or early retirement. This date shall be the participant's date of termination.
Benefit	The annual benefit, payable monthly as a straight life annuity starting on the participant's normal retirement date, equals the participant's accrued benefit on the date of termination. A participant who has completed at least 10 years of vesting service by the date of termination may elect to begin payment of the deferred vested benefit any time after attaining age 55. If the participant elects to receive the benefit early, it will be reduced by 4% for every year that commencement of payments precedes the participant's normal retirement date.
Date Payments Begin	The monthly pension commences at the participant's normal retirement date. The monthly pension may commence any time after the participant reaches age 55 if the participant had completed 10 years of vesting service at the date of termination.

Surviving Spouse's Benefit

Eligibility	Surviving spouse of an active vested or terminated vested participant in the event of the participant's death after having been married for at least one year.
Benefit	The eligible spouse of an active participant who dies prior to normal retirement and before benefit payment commences is entitled to one of the following benefits: ▪ If the participant has between five and 15 years of service at the participant's date of death, the eligible spouse will receive a lifetime income benefit equal to 50% of the benefit accrued to the date of death. The spouse's benefit will commence on the first day of the month on or following the later of the participant's date of death or the date the participant would have been eligible for early retirement age. ▪ If the participant has at least 15 years of service at the date of death or is eligible for early retirement, the eligible spouse will receive a lifetime income equal to 50% of the benefit accrued to the participant's date of death. The spouse's benefit will commence on the first day of the month following the participant's date of death.

	The surviving spouse of a vested terminated participant whose service terminated after July 1, 1976 and who dies prior to normal retirement and before benefit payments commence and to whom the participant has been married for at least one year, is entitled to a lifetime income equal to a 50% qualified joint and survivor annuity reduced by 4% for every year that commencement of payments precedes the normal retirement date. The spouse's benefit will commence on the first day of the month on or following the later of the participant's date of death or the date the participant would have been eligible for early retirement.
Forms of payment	The normal form of payment for a participant who has been married for at least one year at the benefit commencement date is an actuarially reduced qualified joint and survivor annuity, with 50% of the benefit continuing to the surviving spouse upon the earlier death of the participant. The normal form of benefits with respect to all other participants is a single life annuity. In lieu of the normal form of retirement income, a married participant may elect, with the consent of their eligible spouse, to waive the qualified 50% joint and survivor annuity and to receive a single life annuity, a 75% joint and survivor annuity, or a 100% joint and survivor annuity.

Plan Changes Since the Prior Year

The funding and plan reporting valuations do not reflect any plan changes

Other Information to Fully and Fairly Disclose the Actuarial Position of the Plan

Due to software limitations with the electronic filing process, information filed electronically cannot be controlled by the Enrolled Actuary. The values on the signed Schedule SB will govern to the extent there are any differences in the entries filed electronically and the actual data contained on the signed Schedule SB.

Under the American Rescue Plan Act of 2021 (ARPA), the stabilized interest rates for certain purposes will be adjusted once the ARPA stabilization is applied. This Schedule SB reflects stabilized 2020 minimum funding interest rates that are adjusted for ARPA as affirmatively elected by the plan sponsor on August 30, 2021.

Schedule SB Attachment (Form 5500)—2020 Plan Year
White House Manufacturing Corporation Retirement Plan
EIN: 37-0992051 PN: 001

Schedule SB, line 24—Change in Actuarial Assumptions

The funding valuation reflects the following non-prescribed assumption change:

- A change in the unlimited expected rate of return on assets from 6.29% for the 2019 plan year to 5.78% for the 2020 plan year.

The change to the non-prescribed assumption was made to better reflect the anticipated plan experience and did not reduce the funding shortfall more than the thresholds stated in Internal Revenue Service Section 430(h)(5); as such, approval of the Commissioner is not required.

SCHEDULE SB (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Single-Employer Defined Benefit Plan Actuarial Information

This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6059 of the Internal Revenue Code (the Code).

▶ File as an attachment to Form 5500 or 5500-SF.

OMB No. 1210-0110

2020

This Form is Open to Public Inspection

For calendar plan year 2020 or fiscal plan year beginning 12/01/2020 and ending 11/30/2021

▶ **Round off amounts to nearest dollar.**

▶ **Caution:** A penalty of $1,000 will be assessed for late filing of this report unless reasonable cause is established.

A Name of plan
WHITE HOUSE MANUFACTURING CORPORATION RETIREMENT PLAN

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF
WHITE HOUSE MANUFACTURING CORPORATION

D Employer Identification Number (EIN)
37-0992051

E Type of plan: [X] Single [ ] Multiple-A [ ] Multiple-B

F Prior year plan size: [ ] 100 or fewer [ ] 101-500 [X] More than 500

Part I Basic Information

1 Enter the valuation date: Month 12 Day 01 Year 2020

2 Assets:

a Market value	**2a**	41,130,172
b Actuarial value	**2b**	40,251,607

3 Funding target/participant count breakdown

	(1) Number of participants	(2) Vested Funding Target	(3) Total Funding Target
a For retired participants and beneficiaries receiving payment	580	28,622,385	28,622,385
b For terminated vested participants	316	6,416,450	6,416,450
c For active participants	241	5,877,574	5,881,501
d Total	1,137	40,916,409	40,920,336

4 If the plan is in at-risk status, check the box and complete lines (a) and (b) [ ]

a Funding target disregarding prescribed at-risk assumptions	**4a**	
b Funding target reflecting at-risk assumptions, but disregarding transition rule for plans that have been in at-risk status for fewer than five consecutive years and disregarding loading factor	**4b**	
5 Effective interest rate	**5**	5.64%
6 Target normal cost	**6**	123,391

Statement by Enrolled Actuary

To the best of my knowledge, the information supplied in this schedule and accompanying schedules, statements and attachments, if any, is complete and accurate. Each prescribed assumption was applied in accordance with applicable law and regulations. In my opinion, each other assumption is reasonable (taking into account the experience of the plan and reasonable expectations) and such other assumptions, in combination, offer my best estimate of anticipated experience under the plan.

SIGN HERE Daniel W. Gardecki

Signature of actuary

08/24/2022
Date

DANIEL W. GARDECKI
Type or print name of actuary

2005777
Most recent enrollment number

AON CONSULTING, INC.
Firm name

410-547-2911
Telephone number (including area code)

MSC# 17852
PO Box 549294
Waltham MA 02454-9294
Address of the firm

If the actuary has not fully reflected any regulation or ruling promulgated under the statute in completing this schedule, check the box and see instructions [ ]

Part II Beginning of Year Carryover and Prefunding Balances

		(a) Carryover balance	(b) Prefunding balance
7	Balance at beginning of prior year after applicable adjustments (line 13 from prior year)	0	0
8	Portion elected for use to offset prior year's funding requirement (line 35 from prior year)	0	0
9	Amount remaining (line 7 minus line 8)	0	0
10	Interest on line 9 using prior year's actual return of 8.11%	0	0
11	Prior year's excess contributions to be added to prefunding balance:		
	a Present value of excess contributions (line 38a from prior year)		0
	b(1) Interest on the excess, if any, of line 38a over line 38b from prior year Schedule SB, using prior year's effective interest rate of 5.43%		0
	b(2) Interest on line 38b from prior year Schedule SB, using prior year's actual return		0
	c Total available at beginning of current plan year to add to prefunding balance		0
	d Portion of (c) to be added to prefunding balance		0
12	Other reductions in balances due to elections or deemed elections	0	0
13	Balance at beginning of current year (line 9 + line 10 + line 11d – line 12)	0	0

Part III Funding Percentages

14	Funding target attainment percentage	14	98.36%
15	Adjusted funding target attainment percentage	15	98.36%
16	Prior year's funding percentage for purposes of determining whether carryover/prefunding balances may be used to reduce current year's funding requirement	16	95.32%
17	If the current value of the assets of the plan is less than 70 percent of the funding target, enter such percentage	17	%

Part IV Contributions and Liquidity Shortfalls

18 Contributions made to the plan for the plan year by employer(s) and employees:

(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees	(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees
03/12/2021	117,967	0			
09/15/2021	13,000	0			
12/13/2021	45,000	0			
03/15/2022	50,000	0			
			Totals ► 18(b)	225,967	18(c) 0

19	Discounted employer contributions – see instructions for small plan with a valuation date after the beginning of the year:		
	a Contributions allocated toward unpaid minimum required contributions from prior years	19a	0
	b Contributions made to avoid restrictions adjusted to valuation date	19b	0
	c Contributions allocated toward minimum required contribution for current year adjusted to valuation date	19c	217,756

20 Quarterly contributions and liquidity shortfalls:

a Did the plan have a "funding shortfall" for the prior year? ☒ Yes ☐ No

b If line 20a is "Yes," were required quarterly installments for the current year made in a timely manner? ☒ Yes ☐ No

c If line 20a is "Yes," see instructions and complete the following table as applicable:

Liquidity shortfall as of end of quarter of this plan year

(1) 1st	(2) 2nd	(3) 3rd	(4) 4th
0	0	0	0

Part V Assumptions Used to Determine Funding Target and Target Normal Cost

21 Discount rate:

a Segment rates:

1st segment:	2nd segment:	3rd segment:	
4.75 %	5.50 %	6.27%	☐ N/A, full yield curve used

b Applicable month (enter code)	21b	4
22 Weighted average retirement age	22	65

23 Mortality table(s) (see instructions) ☐ Prescribed - combined ☒ Prescribed - separate ☐ Substitute

Part VI Miscellaneous Items

24 Has a change been made in the non-prescribed actuarial assumptions for the current plan year? If "Yes," see instructions regarding required attachment. ☒ Yes ☐ No

25 Has a method change been made for the current plan year? If "Yes," see instructions regarding required attachment. ☐ Yes ☒ No

26 Is the plan required to provide a Schedule of Active Participants? If "Yes," see instructions regarding required attachment. ☒ Yes ☐ No

27 If the plan is subject to alternative funding rules, enter applicable code and see instructions regarding attachment	27	

Part VII Reconciliation of Unpaid Minimum Required Contributions For Prior Years

28 Unpaid minimum required contributions for all prior years	28	0
29 Discounted employer contributions allocated toward unpaid minimum required contributions from prior years (line 19a)	29	0
30 Remaining amount of unpaid minimum required contributions (line 28 minus line 29)	30	0

Part VIII Minimum Required Contribution For Current Year

31 Target normal cost and excess assets (see instructions):

a Target normal cost (line 6)	31a	123,391
b Excess assets, if applicable, but not greater than line 31a	31b	0

32 Amortization installments:	Outstanding Balance	Installment
a Net shortfall amortization installment	668,729	71,032
b Waiver amortization installment	0	0

33 If a waiver has been approved for this plan year, enter the date of the ruling letter granting the approval (Month _____ Day _____ Year _____) and the waived amount	33	
34 Total funding requirement before reflecting carryover/prefunding balances (lines 31a - 31b + 32a + 32b - 33)	34	194,423

	Carryover balance	Prefunding balance	Total balance
35 Balances elected for use to offset funding requirement	0	0	0

36 Additional cash requirement (line 34 minus line 35)	36	194,423
37 Contributions allocated toward minimum required contribution for current year adjusted to valuation date (line 19c)	37	217,756
38 Present value of excess contributions for current year (see instructions)		
a Total (excess, if any, of line 37 over line 36)	38a	23,333
b Portion included in line 38a attributable to use of prefunding and funding standard carryover balances	38b	0
39 Unpaid minimum required contribution for current year (excess, if any, of line 36 over line 37)	39	0
40 Unpaid minimum required contributions for all years	40	0

Part IX Pension Funding Relief Under Pension Relief Act of 2010 (See Instructions)

41 If an election was made to use PRA 2010 funding relief for this plan:

a Schedule elected ☐ 2 plus 7 years ☐ 15 years

b Eligible plan year(s) for which the election in line 41a was made ☐ 2008 ☐ 2009 ☐ 2010 ☐ 2011

Schedule SB Attachment (Form 5500)—2020 Plan Year
White House Manufacturing Corporation Retirement Plan
EIN: 37-0992051 PN: 001

Schedule SB, line 19—Discounted Employer Contributions

Year applied for contributions: 2020

Date	Amount	Days to Discount to 12/1/2020 at 5.64%	Interest Adjusted Contribution
March 12, 2021	$ 117,967	101	$ 116,190
September 15, 2021	13,000	288	12,449
December 13, 2021	45,000	377	42,521
March 15, 2022	50,000	469	46,596
	$ 225,967		$ 217,756

Schedule SB Attachment (Form 5500)—2020 Plan Year
White House Manufacturing Corporation Retirement Plan
EIN: 37-0992051 PN: 001

Schedule SB, line 22—Description of Weighted Average Retirement Age

The average retirement age shown in line 22 has been calculated by assuming the following retirement rates and no decrements other than retirement for this calculation. All retirements are assumed to occur at beginning of year.

(a) Age	(b) Rate	(c) Weight	(d) Product (a) × (b) × (c)
55	2.00%	1.0000	1.10
56	2.00%	0.9800	1.10
57	2.00%	0.9604	1.09
58	2.00%	0.9412	1.09
59	2.00%	0.9224	1.09
60	4.00%	0.9039	2.17
61	4.00%	0.8678	2.12
62	8.00%	0.8331	4.13
63	8.00%	0.7664	3.86
64	10.00%	0.7051	4.51
65	30.00%	0.6346	12.37
66	25.00%	0.4442	7.33
67	25.00%	0.3332	5.58
68	25.00%	0.2499	4.25
69	45.00%	0.1874	5.82
70	100.00%	0.1031	7.21
		Weighted Average	64.82

Schedule SB Attachment (Form 5500)—2020 Plan Year
White House Manufacturing Corporation Retirement Plan
EIN: 37-0992051 PN: 001

Schedule SB, Part V—Statement of Actuarial Assumptions/Methods

Interest Rates for Minimum Funding Purposes	Based on segment rates with a four-month lookback (as of August 2020), each adjusted as needed to fall within the 25-year average interest rate stabilization corridor of ARPA
1st Segment Rate	4.75%
2nd Segment Rate	5.50%
3rd Segment Rate	6.27%
Interest Rates for Maximum Tax Purposes	Based on segment rates with a four-month lookback (as of August 2020), without regard to interest rate stabilization
1st Segment Rate	2.33%
2nd Segment Rate	3.46%
3rd Segment Rate	3.98%
Retirement Age	
Active Participants	See Table 1
Terminated Vested Participants	See Table 2
Mortality Rates	
Healthy and Disabled	2020 static mortality table for annuitants and non-annuitants per §1.430(h)(3)-1(a)(3)
Withdrawal Rates	See Table 3
Disability Rates	None
Decrement Timing	Beginning of year decrements
Surviving Spouse Benefit	It is assumed that 85% of males and 85% of females have an eligible spouse, and that males are four years older than their spouses.
Benefit Limits	Projected benefits are limited by the current IRC section 415 maximum benefit of $230,000.

Valuation of Plan Assets	Smoothed fair market value of assets over the current and prior two years, adjusted for contributions, benefit payments, administrative expenses, and expected earnings. The average value of assets calculated in this manner is further limited to not less than 90% nor more than 110% of fair market value. A characteristic of this method is that the expected distribution of the value of plan assets is skewed toward understatement relative to the corresponding market values for expected long-term rates of return in excess of the third segment rate under IRC section 430(h)(2)(C)(iii).
Expected Return on Assets	
2018 Plan Year	5.90% Bunn-O-Matic, 6.04% Bunn Capitol, 6.08% White House
2019 Plan Year	6.29% for White House
2020 Plan Year	5.78% for White House
Trust Expenses Included in Target Normal Cost	0.30% of Market Value of Plan Assets.
Actuarial Method	Standard unit credit cost method
Valuation Date	December 1, 2020

Table 1

Retirement Rates – For Actives

Age	Rate
55	2.00%
56	2.00%
57	2.00%
58	2.00%
59	2.00%
60	4.00%
61	4.00%
62	8.00%
63	8.00%
64	10.00%
65	30.00%
66	25.00%
67	25.00%
68	25.00%
69	45.00%
70+	100.00%

Table 2

Retirement Rates – For Terminated Vested Participants

Age	Rate
55	4.00%
56	4.00%
57	4.00%
58	4.00%
59	4.00%
60	8.00%
61	8.00%
62	20.00%
63	20.00%
64	20.00%
65	100.00%

Table 3

Withdrawal Rates

Age	Rate	Age	Rate
15	20.16%	45	1.28%
16	19.16%	46	1.19%
17	18.16%	47	1.10%
18	17.16%	48	1.01%
19	16.16%	49	0.96%
20	15.16%	50	0.91%
21	14.16%	51	0.86%
22	13.16%	52	0.81%
23	12.16%	53	0.76%
24	11.16%	54	0.71%
25	10.16%	55+	0.00%
26	9.16%		
27	8.16%		
28	7.16%		
29	6.16%		
30	5.16%		
31	4.94%		
32	4.72%		
33	4.50%		
34	4.28%		
35	4.06%		
36	3.84%		
37	3.62%		
38	3.26%		
39	2.90%		
40	2.54%		
41	2.18%		
42	1.82%		
43	1.46%		
44	1.37%		

Schedule SB Attachment (Form 5500)—2020 Plan Year
White House Manufacturing Corporation Retirement Plan
EIN: 37-0992051 PN: 001

Schedule SB, Part V—Summary of Plan Provisions

Bunn-O-Matic

Effective Date	The original effective date of the plan was July 1, 1961. The plan was last amended and restated effective January 1, 2011 and last amended effective December 31, 2018 to merge into the White House Manufacturing Corporation Retirement Plan.
Employers Included	Bunn-O-Matic Corporation
Employees Eligible for Participation	Any employee who is regularly employed by the company will become a participant on the first day of the month on or next following completion of one year of service and the attainment of age 21. No new entrants will be allowed to join the plan after December 31, 1998.
Contributions	The company will pay to the trustee such sums of money as the enrolled actuary shall certify as the amounts necessary to meet the minimum required contribution within the meaning of IRC section 430. The company may also provide, from time to time, additional sums of money to the trustee as deemed appropriate. No employee contributions are required or permitted under the plan.
Expenses	All expenses incurred in connection with the administration of the plan and the trust are paid by the fund to the extent they are not paid by the company.
Definitions	
Vesting Service	A participant who performs 1,000 or more hours of service during a plan year will be credited with a year of vesting service, except that such participant will not be credited with vesting service for any plan years prior to the participant's eighteenth birth date.
Benefit Accrual Service	A participant will be credited with one year of benefit accrual service (referred to as service) for each year of service performed while a participant during which the participant completes at least 1,000 hours of service.
Earnings	Total compensation paid by the company for a plan year, including regular salary, wages, overtime,

	bonuses, and extra commissions, but not including earnings paid during a portion of a plan year during which the employee was not an active participant.
Past Service Earnings	The average of the participant's earnings for the three consecutive calendar years ending on December 31, 1988.
Normal Retirement	
Eligibility	The first day of the month coincident with or next following the participant's termination of employment after attaining age 65 and completing at least five years of vesting service (the participant's normal retirement date). This date shall be the participant's date of retirement.
Benefit	The normal retirement benefit shall be an annual annuity, payable monthly. The gross annual benefit is equal to the sum of the following retirement income credits: ▪ For each plan year, beginning on or after January 1, 1989 and ending December 31, 1998, a participant will be credited with an annual retirement income equal to 1½% of earnings during such plan year. ▪ For service prior to January 1, 1989: Each employee who was a participant as of January 1, 1989 was credited with a retirement income equal to the greater of: – 1½% of past service earnings multiplied by the number of years (to the last completed 1/12 year) of service while a participant prior to January 1, 1989; and – The sum of the participant's past service retirement income credits and accrued future service retirement income credits under the plan on January 1, 1989.
Date Payments Begin	The monthly pension commences on the first day of the month coincident with or next following the date of retirement.
Early Retirement	
Eligibility	Termination of employment after attaining age 55 and completing at least 10 years of vesting service, and before reaching eligibility for normal retirement. This date shall be the participant's date of retirement.

Benefit	The monthly pension is computed on the same basis as a normal retirement pension, considering service to the participant's actual date of retirement. The pension is reduced by 4% per year that benefit commencement precedes the participant's normal retirement date.
Date Payments Begin	The monthly pension commences at the date, which would have been the participant's normal retirement date had the participant not retired early. The participant may elect to commence payments at the early retirement date, or at any time thereafter.

Deferred Vested Pension

Eligibility	Termination of employment after completing at least five years of vesting service, and before reaching eligibility for normal or early retirement. This date shall be the participant's date of termination.
Benefit	The annual benefit, payable monthly as a straight life annuity starting on the participant's normal retirement date, equals the participant's accrued benefit on the date of termination. A participant who has completed at least 10 years of vesting service by the date of termination may elect to begin payment of the deferred vested benefit any time after attaining age 55. If the participant elects to receive the benefit early, it will be reduced by 4% for every year that commencement of payments precedes the participant's normal retirement date.
Date Payments Begin	The monthly pension commences at the participant's normal retirement date. The monthly pension may commence any time after the participant reaches age 55 if the participant had completed 10 years of vesting service at the date of termination.

Surviving spouse benefit

Eligibility	Surviving spouse of an active vested or terminated vested participant in the event of the participant's death after having been married for at least one year.
Benefit	The eligible spouse of an active participant who dies prior to normal retirement and before benefit payment commences is entitled to one of the following benefits: ▪ If the participant has between five and 15 years of service at the participant's date of death, the eligible spouse will receive a lifetime income benefit equal to 50% of the benefit accrued to the

date of death. The spouse's benefit will commence on the first day of the month on or following the later of the participant's date of death or the date the participant would have been eligible for early retirement age.

- If the participant has at least 15 years of service at the date of death or is eligible for early retirement, the eligible spouse will receive a lifetime income equal to 50% of the benefit accrued to the participant's date of death. The spouse's benefit will commence on the first day of the month following the participant's date of death.

The surviving spouse of a vested terminated participant whose service terminated after July 1, 1976 and who dies prior to normal retirement and before benefit payments commence and to whom the participant has been married for at least one year, is entitled to a lifetime income equal to a 50% qualified joint and survivor annuity reduced by 4% for every year that commencement of payments precedes the normal retirement date. The spouse's benefit will commence on the first day of the month on or following the later of the participant's date of death or the date the participant would have been eligible for early retirement.

Forms of Payment

The normal form of payment for a participant who has been married for at least one year at the benefit commencement date is an actuarially reduced qualified joint and survivor annuity, with 50% of the benefit continuing to the surviving spouse upon the earlier death of the participant. The normal form of benefits with respect to all other participants is a single life annuity.

In lieu of the normal form of retirement income, a married participant may elect, with the consent of their eligible spouse, to waive the qualified 50% joint and survivor annuity and to receive a single life annuity, a 75% joint and survivor annuity, or a 100% joint and survivor annuity.

Bunn Capitol

Effective Date	The effective date of the plan was July 1, 1961. The plan was last restated effective January 1, 2013. The plan was amended effective December 31, 2018 to merge into the White House Manufacturing Corporation Retirement Plan.
Employers Included	Bunn Capitol Company, LLC
Employees Eligible for Participation	Any employee who is regularly employed by the company will become a participant on the first day of the month on or next following completion one year of service and the attainment of age 21. No new non-bargained entrants will be allowed to join the plan after December 31, 1998 and no new bargained participants will be allowed to join the plan after December 31, 2000.
Contributions	The company will pay to the trustee such sums of money as the enrolled actuary shall certify as the amounts necessary to meet the minimum required contribution within the meaning of IRC section 430. The company may also provide, from time to time, additional sums of money to the trustee as deemed appropriate. No employee contributions are required or permitted under the plan.
Expenses	All expenses incurred in connection with the administration of the plan and the trust are paid by the fund to the extent they are not paid by the company.
Definitions	
Vesting Service	A participant who performs 1,000 or more hours of service during a plan year will be credited with a year of vesting service, except that such participant will not be credited with vesting service for any plan years prior to the participant's eighteenth birth date.
Benefit Accrual Service	A participant will be credited with one year of benefit accrual service (referred to as service) for each year of service performed while a participant during which the participant completes at least 1,000 hours of service.
Earnings	Total compensation paid by the company for a plan year, including regular salary, wages, overtime, bonuses, and extra commissions, but not including

earnings paid during a portion of a plan year during which the employee was not an active participant.

Past Service Earnings — The average of the participant's earning for the three consecutive calendar years ending on December 31, 1989.

Normal Retirement

Eligibility — The first day of the month coincident with or next following the participant's termination of employment after attaining age 65 and completing at least five years of vesting service (the participant's normal retirement date). This date shall be the participant's date of retirement.

Benefit — The normal retirement benefit shall be an annual annuity, payable monthly. The gross annual benefit is equal to the sum of the following retirement income credits:

- For each plan year while a participant on or after January 1, 1990, participants will be credited with an annual retirement income equal to 1½% of earnings during such plan year. Non-bargained participants cease receiving retirement income credits at December 31, 1998 and bargained participants cease receiving retirement income credits at December 31, 2000.
- For service prior to January 1, 1990: Each employee who was a participant as of January 1, 1990 was credited with a retirement income equal to the greater of:
  - 1½% of past service earnings multiplied by the number of years (to the last completed 1/12 year) of service while a participant prior to January 1, 1990; and
  - The sum of the participant's past service retirement income credits and accrued future service retirement income credits under the plan on January 1, 1990.

Date Payments Begin — The monthly pension commences on the first day of the month coincident with or next following the date of retirement.

Early Retirement

Eligibility — Termination after employment after attaining age 55 and completing at least 10 years of vesting service, and

	before reaching eligibility for normal retirement. This date shall be the participant's date of retirement.
Benefit	The monthly pension is computed on the same basis as a normal retirement pension, considering service to the participant's actual date of retirement. The pension is reduced by 4% per year that benefit commencement precedes the participant's normal retirement date.
Date Payments Begin	The monthly pension commences at the date, which would have been the participant's normal retirement date had the participant not retire early. The participant may elect to commence payments at the early retirement date, or at any time thereafter.
Deferred Vested Pension	
Eligibility	Termination of employment after completing at least five years of vesting service, and before reaching eligibility for normal or early retirement. This date shall be the participant's date of termination.
Benefit	The annual benefit, payable monthly as a straight life annuity starting on the participant's normal retirement date, equals the participant's accrued benefit on the date of termination. A participant who has completed at least 10 years of vesting service by the date of termination may elect to begin payment of the deferred vested benefit any time after attaining age 55. If the participant elects to receive the benefit early, it will be reduced by 4% for every year that commencement of payments precedes the participant's normal retirement date.
Date Payments Begin	The monthly pension commences at the participant's normal retirement date. The monthly pension may commence any time after the participant reaches age 55 if the participant had completed 10 years of vesting service at the date of termination.
Surviving Spouse's Benefit	
Eligibility	Surviving spouse of an active vested or terminated vested participant in the event of the participant's death after having been married for at least one year.
Benefit	The eligible spouse of an active participant who dies prior to normal retirement and before benefit payment commences is entitled to one of the following benefits:

- If the participant has between five and 15 years of service at the participant's date of death, the eligible spouse will receive a lifetime income benefit equal to 50% of the benefit accrued to the date of death. The spouse's benefit will commence on the first day of the month on or following the later of the participant's date of death or the date the participant would have been eligible for early retirement age.
- If the participant has at least 15 years of service at the date of death or is eligible for early retirement, the eligible spouse will receive a lifetime income equal to 50% of the benefit accrued to the participant's date of death. The spouse's benefit will commence on the first day of the month following the participant's date of death.

The surviving spouse of a vested terminated participant whose service terminated after July 1, 1976 and who dies prior to normal retirement and before benefit payments commence and to whom the participant has been married for at least one year, is entitled to a lifetime income equal to a 50% qualified joint and survivor annuity reduced by 4% for every year that commencement of payments precedes the normal retirement date. The spouse's benefit will commence on the first day of the month on or following the later of the participant's date of death or the date the participant would have been eligible for early retirement.

Forms of Payment

The normal form of payment for a participant who has been married for at least one year at the benefit commencement date is an actuarially reduced qualified joint and survivor annuity, with 50% of the benefit continuing to the surviving spouse upon the earlier death of the participant. The normal form of benefits with respect to all other participants is a single life annuity.

In lieu of the normal form of retirement income, a married participant may elect, with the consent of their eligible spouse, to waive the qualified 50% joint and survivor annuity and to receive a single life annuity, a 75% joint and survivor annuity, or a 100% joint and survivor annuity.

White House

Effective Date	The effective date of the plan was January 1, 1976. The plan restated effective January 1, 2017. Most recent amendment effective December 1, 2018. Effective December 31, 2018 the Bunn Capitol Company Retirement Plan and Bunn-O-Matic Corporation Retirement Plan merged into the White House Manufacturing Corporation Retirement Plan.
Employers Included	White House Manufacturing Corporation
Employees Eligible for Participation	Any employee who is regularly employed by the company will become a participant on the first day of the month on or next following completion one year of service and the attainment of age 21. No new entrants will be allowed to join the plan after December 31, 1998.
Contributions	The company will pay to the Trustee such sums of money as the enrolled actuary shall certify as the amounts necessary to meet the minimum required contribution within the meaning of IRC section 430. The company may also provide, from time to time, additional sums of money to the Trustee as deemed appropriate. No employee contributions are required or permitted under the plan.
Expenses	All expenses incurred in connection with the administration of the plan and the Trust are paid by the fund to the extent they are not paid by the company.
Definitions	
Vesting Service	A participant who performs 1,000 or more hours of service during a plan year will be credited with a year of vesting service, except that such participant will not be credited with vesting service for any plan years prior to the participant's eighteenth birth date.
Benefit Accrual Service	A participant will be credited with one year of benefit accrual service (referred to as service) for each year of service performed while a participant during which the participant completes at least 1,000 hours of service.
Earnings	Total compensation paid by the company for a plan year, including regular salary, wages, overtime, bonuses, and extra commissions, but not including

earnings paid during a portion of a plan year during which the employee was not an active participant.

Normal Retirement

Eligibility	The first day of the month coincident with or next following the participant's termination of employment after attaining age 65 and completing at least five years of vesting service (the participant's normal retirement date). This date shall be the participant's date of retirement.
Benefit	The normal retirement benefit shall be an annual annuity, payable monthly. The gross annual benefit is equal to the sum of the following retirement income credits: ▪ For each plan year, beginning on or after January 1, 1989 and ending December 31, 1998, a participant will be credited with an annual retirement income equal to 1½% of earnings during such plan year. ▪ For each plan year while a participant between January 1, 1976 and December 31, 1988, a participant will be credited with an annual retirement income equal to $48.00 plus 1½% of earnings in excess of $4,800 during the plan year.
Date Payments Begin	The monthly pension commences on the first day of the month coincident with or next following the date of retirement.

Early Retirement

Eligibility	Termination after employment after attaining age 55 and completing at least 10 years of vesting service, and before reaching eligibility for normal retirement. This date shall be the participant's date of retirement.
Benefit	The monthly pension is computed on the same basis as a normal retirement pension, considering service to the participant's actual date of retirement. The pension is reduced by 4% per year that benefit commencement precedes the participant's normal retirement date.
Date Payments Begin	The monthly pension commences at the date, which would have been the participant's normal retirement date had the participant not retire early. The participant may elect to commence payments at the early retirement date, or at any time thereafter.

Deferred vested pension

Eligibility	Termination of employment after completing at least five years of vesting service, and before reaching eligibility for normal or early retirement. This date shall be the participant's date of termination.
Benefit	The annual benefit, payable monthly as a straight life annuity starting on the participant's normal retirement date, equals the participant's accrued benefit on the date of termination. A participant who has completed at least 10 years of vesting service by the date of termination may elect to begin payment of the deferred vested benefit any time after attaining age 55. If the participant elects to receive the benefit early, it will be reduced by 4% for every year that commencement of payments precedes the participant's normal retirement date.
Date Payments Begin	The monthly pension commences at the participant's normal retirement date. The monthly pension may commence any time after the participant reaches age 55 if the participant had completed 10 years of vesting service at the date of termination.

Surviving Spouse's Benefit

Eligibility	Surviving spouse of an active vested or terminated vested participant in the event of the participant's death after having been married for at least one year.
Benefit	The eligible spouse of an active participant who dies prior to normal retirement and before benefit payment commences is entitled to one of the following benefits: ▪ If the participant has between five and 15 years of service at the participant's date of death, the eligible spouse will receive a lifetime income benefit equal to 50% of the benefit accrued to the date of death. The spouse's benefit will commence on the first day of the month on or following the later of the participant's date of death or the date the participant would have been eligible for early retirement age. ▪ If the participant has at least 15 years of service at the date of death or is eligible for early retirement, the eligible spouse will receive a lifetime income equal to 50% of the benefit accrued to the participant's date of death. The spouse's benefit will commence on the first day of the month following the participant's date of death.

	The surviving spouse of a vested terminated participant whose service terminated after July 1, 1976 and who dies prior to normal retirement and before benefit payments commence and to whom the participant has been married for at least one year, is entitled to a lifetime income equal to a 50% qualified joint and survivor annuity reduced by 4% for every year that commencement of payments precedes the normal retirement date. The spouse's benefit will commence on the first day of the month on or following the later of the participant's date of death or the date the participant would have been eligible for early retirement.
Forms of payment	The normal form of payment for a participant who has been married for at least one year at the benefit commencement date is an actuarially reduced qualified joint and survivor annuity, with 50% of the benefit continuing to the surviving spouse upon the earlier death of the participant. The normal form of benefits with respect to all other participants is a single life annuity. In lieu of the normal form of retirement income, a married participant may elect, with the consent of their eligible spouse, to waive the qualified 50% joint and survivor annuity and to receive a single life annuity, a 75% joint and survivor annuity, or a 100% joint and survivor annuity.

Plan Changes Since the Prior Year

The funding and plan reporting valuations do not reflect any plan changes

Other Information to Fully and Fairly Disclose the Actuarial Position of the Plan

Due to software limitations with the electronic filing process, information filed electronically cannot be controlled by the Enrolled Actuary. The values on the signed Schedule SB will govern to the extent there are any differences in the entries filed electronically and the actual data contained on the signed Schedule SB.

Under the American Rescue Plan Act of 2021 (ARPA), the stabilized interest rates for certain purposes will be adjusted once the ARPA stabilization is applied. This Schedule SB reflects stabilized 2020 minimum funding interest rates that are adjusted for ARPA as affirmatively elected by the plan sponsor on August 30, 2021.

Schedule SB Attachment (Form 5500)—2020 Plan Year
White House Manufacturing Corporation Retirement Plan
EIN: 37-0992051 PN: 001

Schedule SB, line 24—Change in Actuarial Assumptions

The funding valuation reflects the following non-prescribed assumption change:

- A change in the unlimited expected rate of return on assets from 6.29% for the 2019 plan year to 5.78% for the 2020 plan year.

The change to the non-prescribed assumption was made to better reflect the anticipated plan experience and did not reduce the funding shortfall more than the thresholds stated in Internal Revenue Service Section 430(h)(5); as such, approval of the Commissioner is not required.

Schedule SB Attachment (Form 5500)—2020 Plan Year
White House Manufacturing Corporation Retirement Plan
EIN: 37-0992051 PN: 001

Schedule SB, line 26—Schedule of Active Participant Data as of December 1, 2020

Number of Participants and Average Compensation

Attained Age	Years of Credited Service									
	<1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40+
<25										
25-29										
30-34										
35-39										
40-44						1				
45-49						5	8	2		
50-54		1		1		12	9	27		
55-59					2	9	11	34	17	4
60-64				2	1	8	12	18	13	31
65-69						1	3	3	2	1
70+						1	2			

N-241

Schedule SB Attachment (Form 5500)—2020 Plan Year
White House Manufacturing Corporation Retirement Plan
EIN: 37-0992051 PN: 001

Schedule SB, line 32—Schedule of Amortization Bases

Type of Base	Present Value of Installment	Date Established	Years Remaining	Amortization Installment
Shortfall	$ 1,892,043	December 1, 2019	14	$ 185,885
Shortfall	$ (1,223,314)	December 1, 2020	15	$ (114,853)

Schedule SB Attachment (Form 5500)—2020 Plan Year
White House Manufacturing Corporation Retirement Plan
EIN: 37-0992051 PN: 001

Schedule SB, line 26—Schedule of Active Participant Data as of December 1, 2020

Number of Participants and Average Compensation

Attained Age	Years of Credited Service									
	<1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40+
<25										
25-29										
30-34										
35-39										
40-44						1				
45-49						5	8	2		
50-54		1		1		12	9	27		
55-59					2	9	11	34	17	4
60-64				2	1	8	12	18	13	31
65-69						1	3	3	2	1
70+						1	2			

N-241

Schedule SB Attachment (Form 5500)—2020 Plan Year
White House Manufacturing Corporation Retirement Plan
EIN: 37-0992051 PN: 001

Schedule SB, Part V—Statement of Actuarial Assumptions/Methods

Interest Rates for Minimum Funding Purposes	Based on segment rates with a four-month lookback (as of August 2020), each adjusted as needed to fall within the 25-year average interest rate stabilization corridor of ARPA
1st Segment Rate	4.75%
2nd Segment Rate	5.50%
3rd Segment Rate	6.27%
Interest Rates for Maximum Tax Purposes	Based on segment rates with a four-month lookback (as of August 2020), without regard to interest rate stabilization
1st Segment Rate	2.33%
2nd Segment Rate	3.46%
3rd Segment Rate	3.98%
Retirement Age	
Active Participants	See Table 1
Terminated Vested Participants	See Table 2
Mortality Rates	
Healthy and Disabled	2020 static mortality table for annuitants and non-annuitants per §1.430(h)(3)-1(a)(3)
Withdrawal Rates	See Table 3
Disability Rates	None
Decrement Timing	Beginning of year decrements
Surviving Spouse Benefit	It is assumed that 85% of males and 85% of females have an eligible spouse, and that males are four years older than their spouses.
Benefit Limits	Projected benefits are limited by the current IRC section 415 maximum benefit of $230,000.

Valuation of Plan Assets	Smoothed fair market value of assets over the current and prior two years, adjusted for contributions, benefit payments, administrative expenses, and expected earnings. The average value of assets calculated in this manner is further limited to not less than 90% nor more than 110% of fair market value. A characteristic of this method is that the expected distribution of the value of plan assets is skewed toward understatement relative to the corresponding market values for expected long-term rates of return in excess of the third segment rate under IRC section 430(h)(2)(C)(iii).
Expected Return on Assets	
2018 Plan Year	5.90% Bunn-O-Matic, 6.04% Bunn Capitol, 6.08% White House
2019 Plan Year	6.29% for White House
2020 Plan Year	5.78% for White House
Trust Expenses Included in Target Normal Cost	0.30% of Market Value of Plan Assets.
Actuarial Method	Standard unit credit cost method
Valuation Date	December 1, 2020

Table 1

Retirement Rates – For Actives

Age	Rate
55	2.00%
56	2.00%
57	2.00%
58	2.00%
59	2.00%
60	4.00%
61	4.00%
62	8.00%
63	8.00%
64	10.00%
65	30.00%
66	25.00%
67	25.00%
68	25.00%
69	45.00%
70+	100.00%

Table 2

Retirement Rates – For Terminated Vested Participants

Age	Rate
55	4.00%
56	4.00%
57	4.00%
58	4.00%
59	4.00%
60	8.00%
61	8.00%
62	20.00%
63	20.00%
64	20.00%
65	100.00%

Table 3

Withdrawal Rates

Age	Rate	Age	Rate
15	20.16%	45	1.28%
16	19.16%	46	1.19%
17	18.16%	47	1.10%
18	17.16%	48	1.01%
19	16.16%	49	0.96%
20	15.16%	50	0.91%
21	14.16%	51	0.86%
22	13.16%	52	0.81%
23	12.16%	53	0.76%
24	11.16%	54	0.71%
25	10.16%	55+	0.00%
26	9.16%		
27	8.16%		
28	7.16%		
29	6.16%		
30	5.16%		
31	4.94%		
32	4.72%		
33	4.50%		
34	4.28%		
35	4.06%		
36	3.84%		
37	3.62%		
38	3.26%		
39	2.90%		
40	2.54%		
41	2.18%		
42	1.82%		
43	1.46%		
44	1.37%		

Schedule SB Attachment (Form 5500)—2020 Plan Year
White House Manufacturing Corporation Retirement Plan
EIN: 37-0992051 PN: 001

Schedule SB, line 32—Schedule of Amortization Bases

Type of Base	Present Value of Installment	Date Established	Years Remaining	Amortization Installment
Shortfall	$ 1,892,043	December 1, 2019	14	$ 185,885
Shortfall	$ (1,223,314)	December 1, 2020	15	$ (114,853)

Schedule SB Attachment (Form 5500)—2020 Plan Year
White House Manufacturing Corporation Retirement Plan
EIN: 37-0992051 PN: 001

Schedule SB, line 22—Description of Weighted Average Retirement Age

The average retirement age shown in line 22 has been calculated by assuming the following retirement rates and no decrements other than retirement for this calculation. All retirements are assumed to occur at beginning of year.

(a) Age	(b) Rate	(c) Weight	(d) Product (a) × (b) × (c)
55	2.00%	1.0000	1.10
56	2.00%	0.9800	1.10
57	2.00%	0.9604	1.09
58	2.00%	0.9412	1.09
59	2.00%	0.9224	1.09
60	4.00%	0.9039	2.17
61	4.00%	0.8678	2.12
62	8.00%	0.8331	4.13
63	8.00%	0.7664	3.86
64	10.00%	0.7051	4.51
65	30.00%	0.6346	12.37
66	25.00%	0.4442	7.33
67	25.00%	0.3332	5.58
68	25.00%	0.2499	4.25
69	45.00%	0.1874	5.82
70	100.00%	0.1031	7.21
		Weighted Average	64.82

Schedule SB Attachment (Form 5500)—2020 Plan Year
White House Manufacturing Corporation Retirement Plan
EIN: 37-0992051 PN: 001

Schedule SB, line 19—Discounted Employer Contributions

Year applied for contributions: 2020

Date	Amount	Days to Discount to 12/1/2020 at 5.64%	Interest Adjusted Contribution
March 12, 2021	$ 117,967	101	$ 116,190
September 15, 2021	13,000	288	12,449
December 13, 2021	45,000	377	42,521
March 15, 2022	50,000	469	46,596
	$ 225,967		$ 217,756

White House Manufacturing Corporation Retirement Plan

Employer Identification Number: 37-0992051 Plan Number: 001

Schedule H, Line 4j – Schedule of Reportable Transactions

Year Ended November 30, 2021

Description	Sale Price	Purchase Price	Expenses Incurred in Transaction	Net Gain (Loss)
Series of Transactions				
Purchases				
Goldman Sachs Treasury Solutions	$ -	$ 3,175,668	$ -	$ -
Sales				
Goldman Sachs Treasury Solutions	$ 3,125,080	$ 3,125,080	$ -	$ -

White House Manufacturing Corporation Retirement Plan

Employer Identification Number: 37-0992051 Plan Number: 001

Schedule H, Line 4i – Schedule of Assets

(Held at End of Year)

November 30, 2021

Identity of Issuer	Description of Investment	Cost	Current Value
Money Market Funds			
Goldman Sachs Financial Square Treasury Solutions Institutional	408,440 shares	$ 408,440	$ 408,440
*Schwab Government Money Fund - Investor Shares	5,915 shares	5,915	5,915
		414,355	414,355
Common Stocks			
AGNC INVESTMENT C	4,743 shares	76,651	72,520
ABB Ltd	1,121 shares	26,631	38,731
Accenture PLC	255 shares	30,077	91,137
Alphabet, Inc	194 shares	153,106	551,022
Altria Group Inc	1,569 shares	67,959	66,902
Amazon.com Inc	169 shares	225,886	592,695
American States Water Co	919 shares	21,040	86,551
Amgen Inc	287 shares	48,548	57,079
Anheuser Busch Inbev	484 shares	33,509	26,969
Apple Inc	5,263 shares	286,010	869,974
Applied Materials	535 shares	18,201	78,746
Aqua America Inc	1,790 shares	70,240	84,613
Astrazeneca PLC	493 shares	13,939	27,031
Avis Budget Group Inc	1,400 shares	175,490	384,426
BCE Inc	575 shares	26,937	28,963
Bank of Montreal	412 shares	24,422	42,877
Becton Dickinson and Co	159 shares	28,329	37,705
Berkshire Hathaway Inc	510 shares	92,949	141,112
BHP Billiton Ltd	536 shares	24,383	30,118
Blackstone Group Inc	3,000 shares	141,540	424,350
Boeing Co	67 shares	22,864	13,256
BP PLC	1,027 shares	33,952	26,661
Borgwarner Inc	1,147 shares	52,595	50,001
Bristol Myers Squibb Company	642 shares	37,352	34,431
Broadcom Ltd	950 shares	205,801	525,996
Canadian Imperial Bank of Commerce	335 shares	25,916	37,343
Canon Inc Sponsored Adr	1,163 shares	34,770	25,586
Cardinal Health Inc	1,830 shares	94,582	84,601
CBRE Group Inc	254 shares	10,754	24,275
*Charles Schwab Corporation	376 shares	15,112	29,099
Charter Communications	450 shares	204,452	290,826

White House Manufacturing Corporation Retirement Plan

Employer Identification Number: 37-0992051 Plan Number: 001

Schedule H, Line 4i – Schedule of Assets

(Held at End of Year)

November 30, 2021

Identity of Issuer	Description of Investment	Cost	Current Value
Common Stocks (continued)			
Chevron Corp	500 shares	$ 55,423	$ 56,435
Chipotle Mexican Grill	200 shares	354,630	328,682
Cigna Corp	226 shares	43,683	43,369
Cisco Systems Inc	1,241 shares	49,224	68,057
Citigroup Inc	5,776 shares	385,825	367,931
Citizens Financial Group	1,871 shares	76,360	88,442
Clorox Co	364 shares	50,300	59,277
CNOOC Limited Adr	200 shares	23,087	17,998
Coca-Cola European Partners	500 shares	22,307	24,685
Colgate Palmolive Co	640 shares	45,306	48,013
Comcast Corp	797 shares	29,425	39,834
Copart Inc	2,500 shares	335,625	362,900
Consolidated Edison Inc	324 shares	22,718	25,156
Costco Wholesale Corp	800 shares	249,482	431,504
Crown Castle International Corp	867 shares	75,024	157,490
Cummins Inc	212 shares	42,959	44,467
CVS Health Corporation	5,200 shares	322,613	463,112
Danaher Corporation	264 shares	22,108	84,913
Deere & Co	900 shares	242,505	310,986
Diageo PLC	186 shares	18,050	37,790
Digital Realty Trust	547 shares	32,640	91,754
Discover Financial Services	291 shares	14,660	31,384
DT Midstream Inc	410 shares	17,228	18,807
DTE Energy Co	820 shares	70,471	88,839
Eaton Corp PLC	279 shares	24,372	45,215
Electronic Arts Inc	367 shares	36,171	45,589
Enbridge Inc	2,357 shares	69,470	88,482
EOG Res Inc	190 shares	19,344	16,530
Equinor	1,674 shares	34,931	41,950
Estee Lauder Companies Inc	1,000 shares	318,610	332,070
Exelon Corp	1,095 shares	38,135	57,739
Expeditors International of Washington DC	396 shares	21,579	48,161
Exxon Mobil Corp	823 shares	67,655	49,248
Facebook Inc	1,436 shares	211,912	465,925
Fiserv Inc	3,219 shares	276,105	310,698
Garmin Ltd	939 shares	37,470	125,394
General Dynamics Corp	252 shares	46,619	47,620
General Mills Inc	1,297 shares	57,740	80,116
Genuine Parts Co	977 shares	85,481	124,802

White House Manufacturing Corporation Retirement Plan

Employer Identification Number: 37-0992051 Plan Number: 001

Schedule H, Line 4i – Schedule of Assets

(Held at End of Year)

November 30, 2021

Identity of Issuer	Description of Investment	Cost	Current Value
Common Stocks (continued)			
Gerdau SA ADR	8,670 shares	$ 39,968	$ 39,188
Glaxosmithkline PLC	568 shares	25,443	23,356
Globe Life Inc	419 shares	34,524	36,260
Goldman Sachs Group Inc	96 shares	21,570	36,575
Grupo Aeroportuario Del Pacifico Adr	198 shares	12,130	22,869
H & E Equipment Services	4,062 shares	115,971	171,010
Hanesbrands Inc	6,597 shares	116,767	106,542
HCA Holdings Inc	1,300 shares	319,943	293,267
Hewlett Packard Enterprise	6,967 shares	96,667	99,976
Hologogic Inc	4,600 shares	342,031	343,758
Honda Motor Company	909 shares	24,416	24,879
Infosys Tech Spon Adr	2,852 shares	30,575	64,398
Intercontinental Exchange Inc	2,700 shares	216,048	352,944
Isuzu Motors Ltd Adr	2,360 shares	24,181	31,612
Johnson & Johnson	697 shares	80,570	108,683
Johnson Controls International PLC	347 shares	17,535	25,941
JPMorgan Chase & Co	668 shares	58,153	106,099
Kansas City Southern	197 shares	23,275	57,297
Kimberly-Clark Corp	508 shares	69,637	66,197
Kraft Heinz Company	2,091 shares	48,154	70,279
Kronos Worldwide Inc	5,695 shares	60,964	79,730
Laboratory Corp American Holdings	255 shares	37,210	72,760
LAM Research Corp	600 shares	368,414	407,910
Leidos Holdings Inc	1,473 shares	82,281	129,491
Linde PLC	135 shares	34,257	42,949
Logitech Intl SA	437 shares	5,821	34,829
Lowes Companies	2,014 shares	296,074	492,604
Lyondellbasell Industries NV	575 shares	30,734	29,101
Mastercard Inc	1,278 shares	240,515	402,467
Medtronic PLC	395 shares	30,019	42,146
Merck & Co Inc	1,015 shares	48,152	76,034
Microchip Technology, Inc	6,334 shares	247,700	528,446
Microsoft Corp	1364 shares	117,155	450,925
Mitsubishi UFJ Financial Group Inc	5,080 shares	23,538	26,822
Mosaic Co	5,594 shares	82,721	191,427
Mowi Asa	1,245 shares	16,241	28,212
National Grid PLC Adr	605 shares	39,798	39,972
Nestle SA Adr	233 shares	17,426	29,940
Newell Rubbermaid Inc	4,924 shares	117,093	105,718

White House Manufacturing Corporation Retirement Plan

Employer Identification Number: 37-0992051 Plan Number: 001

Schedule H, Line 4i – Schedule of Assets

(Held at End of Year)

November 30, 2021

Identity of Issuer	Description of Investment	Cost	Current Value
Common Stocks (continued)			
Nike Inc	391 shares	$ 21,957	$ 66,173
Novartis Ag Adr	321 shares	23,089	25,584
Nucor Corp	1961 shares	100,195	208,375
Nvent Electric PLC	1,329 shares	32,036	46,289
Nvidia Corp	1,200 shares	67,881	392,112
Old Republic International Corp	4,914 shares	74,097	117,739
Oracle Corp	1,058 shares	42,955	96,003
Orange Adr	3,630 shares	40,268	38,914
Organon & Co	101 shares	3,737	2,952
Orion Office Reit	135 shares	2,875	2,399
Owens & Minor Inc	5,937 shares	35,206	237,480
Packaging Corp of America	578 shares	76,858	75,481
Pacwest Bancorp	2,239 shares	75,450	100,173
Paychex Inc	1,420 shares	53,126	169,264
Pentair PLC	361 shares	14,120	26,602
Pepsico Inc	580 shares	63,034	92,672
Perusahaan Perseroan Persero Telkom Adr	928 shares	18,568	26,049
Pfizer, Inc	4,296 shares	121,670	230,825
Philip Morris Intl Inc	734 shares	59,422	63,080
Proctor and Gamble Co	411 shares	36,362	59,422
Qualcomm Inc	2,871 shares	327,997	518,388
Raytheon Technologies Corp	515 shares	33,076	41,674
Realty Income Corp	1,355 shares	50,276	92,032
Rio Tinto PLC Spon Adr	450 shares	22,287	28,210
Royal Dutch Shell	714 shares	35,538	30,017
RPM Inc. Ohio	1,419 shares	33,176	129,186
S & P Global Inc	800 shares	307,283	364,584
Salesforce.com Inc	1,300 shares	128,513	370,448
Sanofi Adr	556 shares	23,139	26,449
Schlumberger Ltd	705 shares	58,212	20,219
Seagate Technology PLC	540 shares	19,797	55,442
Sherwin Williams Co	540 shares	280,117	397,488
Siemens Ag Adr	490 shares	29,033	39,220
SK Telecom Co Ltd	737 shares	26,507	33,902
Southern Copper Corp	530 shares	34,015	31,005
Starbucks Corp	501 shares	28,064	54,929
Sun Life Financial Inc	775 shares	23,128	41,137
Swiss RE Ltd Adr	1,080 shares	24,035	25,337
Taiwan Semiconductor Mfg Co Ltd	311 shares	5,256	36,434

White House Manufacturing Corporation Retirement Plan

Employer Identification Number: 37-0992051 Plan Number: 001

Schedule H, Line 4i – Schedule of Assets

(Held at End of Year)

November 30, 2021

Identity of Issuer	Description of Investment	Cost	Current Value
Common Stocks (continued)			
Target	340 shares	$ 18,399	$ 82,906
Thermo Fisher Scientific Corp	727 shares	147,946	460,067
Timken Co	1,655 shares	48,073	108,949
Total Fina SA Adr	520 shares	28,305	23,915
Tyson Foods Inc	402 shares	22,471	31,742
UBS Group Ag	2,211 shares	30,462	38,206
Umpqua Holdings Corp	6265 shares	115,766	119,411
Unilever PLC Adr	572 shares	23,417	29,086
Unitedhealth Group Inc	900 shares	176,196	399,798
Valero Energy Corp	325 shares	21,949	21,755
Vale SA	1,500 shares	29,350	18,555
Ventas Inc	390 shares	19,873	18,299
Veolia Environment Adr	1,052 shares	17,759	33,948
Verizon Communications	1,233 shares	63,398	61,983
ViacomCBS Inc	1,091 shares	37,731	33,766
Virtu Financial Inco	2,755 shares	76,237	77,636
Vodafone Group PLC Adr	1,541 shares	42,958	22,622
W.P. Carey Inc	1,472 shares	71,193	112,387
Walt Disney Co	184 shares	10,795	26,662
Williams Companies, Inc	4,786 shares	80,717	128,217
Willis Towers Watson	230 shares	47,909	51,944
		13,468,174	21,655,116
Mutual Funds			
AllianceBernstein Income Advisor	34,564.658 shares	273,321	272,370
Alphacentric Income Opportunity Fund I	32,038.837 shares	362,582	388,631
American Century Mid Cap Value Y	16,627.058 shares	246,350	323,064
American Century Small Cap Value	28,382.327 shares	261,011	322,139
American Funds Strategic Bond F3	21,934.018 shares	253,739	250,925
American Funds Europacific Growth Fund F-3	10,629.851 shares	525,495	711,243
AMG Managers DoubleLine Core Plus Bond I	67.496 shares	714	722
Annaly Capital Management, Inc	9,292.000 shares	76,566	75,265
AQR Funds Emerging Multi-Style R6	32,973.456 shares	342,463	389,087
Blackrock Event Driven Equity Instl	30,583.566 shares	303,587	301,249
Blackrock Systematic Multi-Strategy Instl	30,292.116 shares	307,503	319,582
Brookfield Investment Funds Global Listed RE Y	24,943.155 shares	321,280	333,241
Calamos Market Neutral Income Instl	22,023.742 shares	301,310	317,362
Congress Mid Cap Growth Instl	7,165.977 shares	130,866	257,975

White House Manufacturing Corporation Retirement Plan

Employer Identification Number: 37-0992051 Plan Number: 001

Schedule H, Line 4i – Schedule of Assets

(Held at End of Year)

November 30, 2021

Identity of Issuer	Description of Investment	Cost	Current Value
Mutual Funds (continued)			
DFA Emerging Markets Small Cap Instl	17,479.948 shares	$ 370,368	$ 442,942
DFA International Core Equity I	57,557.226 shares	707,050	895,015
Eaton Vance Short Duration Strategic Income	48,833.071 shares	357,836	346,715
Eaton Vance Total Return Bond Fund	27,174.631 shares	325,762	334,520
Federated Hermes Short Term Income Fund R6	15,505.365 shares	135,000	133,811
Federated Institutional High Yield Bond R6	21,506.623 shares	215,496	210,550
Federated Strategic Income Fund	32,411.631 shares	308,480	299,483
Federated Ultra Short Bond Instl	29,406.065 shares	269,084	269,948
Fidelity Advisor Small Cap Value I	34,632.000 shares	568,010	727,289
Foreside Tortoise Noth American Pipeline Fund	10,029.000 shares	198,267	217,429
GMO Int'l Developed Equity Allocation III	31,232.650 shares	474,482	537,826
GMO SGM Major Markets III	9,354.624 shares	302,901	269,319
Goldman Sachs Enhanced Income Instl	10,580.824 shares	100,966	100,412
Goldman Sachs Intl Equity Esg Instl	5,612.837 shares	150,000	165,915
Guggenheim Total Return Bond Instl	10,882.492 shares	319,738	314,613
Hartford Strategic Income I	53,203.003 shares	466,181	483,083
iShares Russel Mid Cap Value ETF	1,518.000 shares	157,052	175,481
Janus Henderson Multi-Sector Income I	55,404.893 shares	551,257	551,833
Lord Abbett Bond Debenture I	42,145.475 shares	339,814	353,179
Pimco GNMA & Gov't Securities Instl	22,482.651 shares	256,965	252,031
Pimco Income Fund Inst	21,251.248 shares	258,142	251,827
Pimco Low Duration Income I	84,745.251 shares	724,877	727,114
Pimco Real Return Fund Instl	21,122.774 shares	260,432	261,077
Putnam Small Cap Growth Fund Class Y	5,394.134 shares	400,000	434,120
Stone Ridge High Yield Reinsurance Risk Premium	33,282.816 shares	301,473	301,875
Thornburg Strategic Income Fund I	20,821.580 shares	258,579	254,648
Transamerica Bond I	30,667.929 shares	285,149	292,265
Vanguard Emerging Markets Bond Fund	18,842.466 shares	513,552	504,790
Vanguard FTSE All World Ex ETF	4,410.000 shares	222,990	264,335
Vanguard FTSE Emerging Markets ETF	1,350.000 shares	54,114	66,407
Vanguard GNMA Fund Adm	42,840.183 shares	458,956	453,249
Vanguard Inflation Protected Securities Adm	8,992.501 shares	257,184	260,603
Vanguard Intermediate Term Corporate Bd Index - ETF	336.000 shares	31,674	31,382
Vanguard Intermediate Term Treasury Index Adm	1,710.601 shares	39,447	38,814
Vanguard Short Term Treasury Index Adm	1,931.604 shares	39,643	39,405
Vanguard Short Term Corporate Bd Index Fd - ETF	566.000 shares	46,826	46,157
Vanguard Small Cap Growth Index Adm	6,515.841 shares	407,698	635,685
Vanguard Small Cap Index Adm	4,983.895 shares	278,061	524,456
Vanguard Small Cap Value Index Adm	7,248.407 shares	424,076	534,425

White House Manufacturing Corporation Retirement Plan

Employer Identification Number: 37-0992051 Plan Number: 001

Schedule H, Line 4i – Schedule of Assets

(Held at End of Year)

November 30, 2021

Identity of Issuer	Description of Investment	Cost	Current Value
Mutual Funds (continued)			
Virtus Allianzgi Short Duration High Income	24,610.934 shares	$ 365,530	$ 352,182
Virtus Kar Int'l Small Cap R6	8,921.340 shares	133,503	216,699
Virtus Newfleet Multi-Sector Short Term Bond I	122,398.851 shares	587,178	577,723
Virtus SGA Intl Growth I	13,811.296 shares	147,508	151,510
William Blair Emerging Mkts Sm Cap Growth R6	18,179.980 shares	272,296	461,226
William Blair Low Duration I	15,486.114 shares	134,841	130,703
		17,185,225	19,156,926
Corporate Obligations			
Aon PLC	$75,000, 3.875%, due 12/15/2025	76,845	81,530
Abbvie Inc	$45,000, 3.600%, due 05/14/2025	49,000	47,948
Amgen Inc	$50,000, 3.625%, due 05/15/2022	51,755	50,345
Amgen Inc	$20,000, 3.625%, due 05/15/2022	20,702	20,138
Avalonbay Communities Inc	$100,000, 3.200%, due 01/15/2028	110,560	108,057
Citigroup Inc	$50,000, 3.875%, due 10/25/2023	52,069	52,973
Citigroup Inc	$50,000, 3.750%, due 06/16/2024	51,051	53,228
Discover	$15,000, 4.200%, due 08/08/2023	15,732	15,835
Discovery Communications LLC	$55,000, 4.900%, due 03/11/2026	58,878	61,580
Enbridge Energy Partners	$50,000, 5.875%, due 10/15/2025	56,484	57,161
Exelon Generation Co	$70,000, 4.250%, due 06/15/2022	72,981	70,724
Goldman Sachs Group Inc	$50,000, 4.000%, due 03/03/2024	51,874	53,118
Keurig Dr Pepper Inc	$50,000, 3.200%, due 05/01/2030	55,461	53,109
Lowes Inc	$60,000, 4.500%, due 04/15/2030	73,258	69,626
McDonalds Corp	$60,000, 2.625%, due 09/01/2029	64,459	61,904
Morgan Stanley	$75,000, 3.875%, due 04/29/2024	77,151	79,691
Morgan Stanley	$20,000, 4.000%, due 07/23/2025	20,513	21,705
Nasdaq Group Inc	$20,000, 3.850%, due 06/30/2026	20,024	21,909
Salesforce.com Inc	$60,000, 3.700%, due 04/11/2028	66,398	66,947
Spectra Energy Partners	$20,000, 4.750%, due 03/15/2024	21,369	21,434
Spectra Energy Partners	$75,000, 4.750%, due 03/15/2024	81,688	80,377
Wells Fargo & Co	$50,000, 3.300%, due 09/09/2024	49,954	52,814
		1,198,206	1,202,153

White House Manufacturing Corporation Retirement Plan

Employer Identification Number: 37-0992051 Plan Number: 001

Schedule H, Line 4i – Schedule of Assets

(Held at End of Year)

November 30, 2021

Identity of Issuer	Description of Investment	Cost	Current Value
U.S. Treasury and Federal Agency Securities			
FHLB Cons Bond	$50,000, 4.000%, due 09/01/2028	$ 60,616	$ 58,318
FHLB Cons Bond	$50,000, 3.000%, due 03/12/2027	50,240	54,551
FHLB Cons Bond	$75,000, 2.875%, due 06/13/2025	74,012	79,811
FHLB Cons Bond	$75,000, 2.625%, due 09/12/2025	74,546	79,280
FHLB Cons Bond	$200,000, 2.625%, due 09/10/2027	198,950	213,642
FHLB Cons Bond	$50,000, 2.125%, due 12/14/2029	49,840	52,409
FNMA Fr Bond	$55,000, 0.875%, due 08/05/2030	53,151	51,913
FNMA Fr Bond	$75,000, 2.125%, due 04/24/2026	71,397	78,101
FNMA Fr Bond	$75,000, 2.625%, due 09/06/2024	76,153	78,855
FHLMC Fr Bond	$50,000, 2.375%, due 01/13/2022	50,945	50,134
U.S. Treasury Bond	$45,000, 5.250%, due 02/15/2029	58,039	57,103
U.S. Treasury Bond	$80,000, 1.500%, due 08/15/2026	83,509	81,378
U.S. Treasury Bond	$100,000, 1.750%, due 05/15/2022	98,793	100,750
U.S. Treasury Bond	$80,000, 1.750%, due 05/15/2023	78,059	81,609
U.S. Treasury Bond	$20,000, 2.375%, due 08/15/2024	20,023	20,869
U.S. Treasury Bond	$20,000, 2.250%, due 11/15/2025	19,638	20,941
U.S. Treasury Bond	$20,000, 1.750%, due 05/15/2023	19,515	20,402
		1,137,426	1,180,066
Mortgage-backed Security			
GNMA Pass-thru Pool #003151M	$29,485, 7.000%, due 10/20/2031	34,605	34,267
Total		$ 33,437,991	$ 43,642,883

* Represents a party-in-interest to the Plan