

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

Part II	Basic Plan Information—enter all requested information
1a	Name of plan <u>AMICA 401(K) RETIREMENT SAVINGS PLAN</u>
1b	Three-digit plan number (PN) ▶ <u>002</u>
1c	Effective date of plan <u>01/01/1980</u>
2a	Plan sponsor's name (employer, if for a single-employer plan) Mailing address (include room, apt., suite no. and street, or P.O. Box) City or town, state or province, country, and ZIP or foreign postal code (if foreign, see instructions) <u>AMICA MUTUAL INSURANCE COMPANY</u> <u>PO BOX 6008</u> <u>PROVIDENCE, RI 02940-6008</u>
2b	Employer Identification Number (EIN) <u>05-0348344</u>
2c	Plan Sponsor's telephone number <u>800-652-6422</u>
2d	Business code (see instructions) <u>524150</u>

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

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

SIGN HERE	Filed with authorized/valid electronic signature.	09/22/2022	JILL H. ANDY, SENIOR VICE PRESIDENT
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE	Filed with authorized/valid electronic signature.	09/22/2022	JILL H. ANDY, SENIOR VICE PRESIDENT
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
SIGN HERE			
	Signature of DFE	Date	Enter name of individual signing as DFE

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

Form 5500 (2021)
v. 210624

3a Plan administrator's name and address ☒ Same as Plan Sponsor		3b Administrator's EIN	
		3c Administrator's telephone number	
4 If the name and/or EIN of the plan sponsor or the plan name has changed since the last return/report filed for this plan, enter the plan sponsor's name, EIN, the plan name and the plan number from the last return/report: a Sponsor's name c Plan Name		4b EIN 4d PN	
5 Total number of participants at the beginning of the plan year		5	5299
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)	3743
a(2) Total number of active participants at the end of the plan year		6a(2)	3416
b Retired or separated participants receiving benefits.....		6b	172
c Other retired or separated participants entitled to future benefits		6c	1612
d Subtotal. Add lines 6a(2) , 6b , and 6c		6d	5200
e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.		6e	42
f Total. Add lines 6d and 6e		6f	5242
g Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item)		6g	5168
h Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested		6h	0
7 Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item).....		7	
8a If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristics Codes in the instructions: 2E 2F 2G 2J 2K 2R 2S 2T 3F 3H			
b If the plan provides welfare benefits, enter the applicable welfare feature codes from the List of Plan Characteristics Codes in the instructions:			
9a Plan funding arrangement (check all that apply) (1) ☐ Insurance (2) ☐ Code section 412(e)(3) insurance contracts (3) ☒ Trust (4) ☐ General assets of the sponsor		9b Plan benefit arrangement (check all that apply) (1) ☐ Insurance (2) ☐ Code section 412(e)(3) insurance contracts (3) ☒ Trust (4) ☐ General assets of the sponsor	
10 Check all applicable boxes in 10a and 10b to indicate which schedules are attached, and, where indicated, enter the number attached. (See instructions)			
a Pension Schedules (1) ☒ R (Retirement Plan Information) (2) ☐ MB (Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information) - signed by the plan actuary (3) ☐ SB (Single-Employer Defined Benefit Plan Actuarial Information) - signed by the plan actuary		b General Schedules (1) ☒ H (Financial Information) (2) ☐ I (Financial Information – Small Plan) (3) ☐ A (Insurance Information) (4) ☒ C (Service Provider Information) (5) ☒ D (DFE/Participating Plan Information) (6) ☐ G (Financial Transaction Schedules)	

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

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

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

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

11c Enter the Receipt Confirmation Code for the 2021 Form M-1 annual report. If the plan was not required to file the 2021 Form M-1 annual report, enter the Receipt Confirmation Code for the most recent Form M-1 that was required to be filed under the Form M-1 filing requirements. (Failure to enter a valid Receipt Confirmation Code will subject the Form 5500 filing to rejection as incomplete.)

Receipt Confirmation Code _____

SCHEDULE C (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Service Provider Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ▶ File as an attachment to Form 5500.	OMB No. 1210-0110
		2021
		This Form is Open to Public Inspection.

For calendar plan year 2021 or fiscal plan year beginning 01/01/2021 and ending 12/31/2021		
A Name of plan AMICA 401(K) RETIREMENT SAVINGS PLAN	B Three-digit plan number (PN) ▶	002
C Plan sponsor's name as shown on line 2a of Form 5500 AMICA MUTUAL INSURANCE COMPANY	D Employer Identification Number (EIN) 05-0348344	

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

1 Information on Persons Receiving Only Eligible Indirect Compensation

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

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

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

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

VANGUARD ADVISERS INC.

23-2811930

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
26	NONE	281575	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

THE VANGUARD GROUP, INC.

23-1945930

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
15 25 37 52	NONE	57100	Yes ☒ No ☐	Yes ☒ No ☐	0	Yes ☒ No ☐

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

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

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

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

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

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

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

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

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

Part I Service Provider Information (continued)

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

(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
THE VANGUARD GROUP, INC.	99	0
(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.	
TD AMERITRADE, INC. 06-0988655	UP TO \$25 PER QUARTER, PER ACTIVE BROKERAGE PARTICIPANT; UP TO A \$50 ONE TIME PER PARTICIPANT BROKERAGE SET-UP FEE AS COMPENSATION FOR VANGUARD'S INITIAL/ONGOING ENHANCEMENTS TO INTEGRATE TD AMERITRADE'S BROKERAGE SERVICE FOR PLAN PARTICIPANTS	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	

Part II Service Providers Who Fail or Refuse to Provide Information

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

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

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

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

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

A Name of plan <u>AMICA 401(K) RETIREMENT SAVINGS PLAN</u>	B Three-digit plan number (PN) ►	<u>002</u>
C Plan or DFE sponsor's name as shown on line 2a of Form 5500 <u>AMICA MUTUAL INSURANCE COMPANY</u>	D Employer Identification Number (EIN) <u>05-0348344</u>	

Part I	Information on interests in MTIAs, CCTs, PSAs, and 103-12 IEs (to be completed by plans and DFEs) (Complete as many entries as needed to report all interests in DFEs)
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a Name of MTIA, CCT, PSA, or 103-12 IE: <u>VFTC TARGET RET INCOME TRUST II</u>				
b Name of sponsor of entity listed in (a): <u>VANGUARD FIDUCIARY TRUST COMPANY</u>				
c EIN-PN <u>90-6083967-001</u>	d Entity code <u>C</u>	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>4225513</u>		
a Name of MTIA, CCT, PSA, or 103-12 IE: <u>VFTC TARGET RET 2015 TRUST II</u>				
b Name of sponsor of entity listed in (a): <u>VANGUARD FIDUCIARY TRUST COMPANY</u>				
c EIN-PN <u>90-6083984-001</u>	d Entity code <u>C</u>	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>9958319</u>		
a Name of MTIA, CCT, PSA, or 103-12 IE: <u>VFTC TARGET RET 2020 TRUST II</u>				
b Name of sponsor of entity listed in (a): <u>VANGUARD FIDUCIARY TRUST COMPANY</u>				
c EIN-PN <u>90-6083982-001</u>	d Entity code <u>C</u>	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>17739144</u>		
a Name of MTIA, CCT, PSA, or 103-12 IE: <u>VFTC TARGET RET 2025 TRUST II</u>				
b Name of sponsor of entity listed in (a): <u>VANGUARD FIDUCIARY TRUST COMPANY</u>				
c EIN-PN <u>90-6083980-001</u>	d Entity code <u>C</u>	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>32058000</u>		
a Name of MTIA, CCT, PSA, or 103-12 IE: <u>VFTC TARGET RET 2030 TRUST II</u>				
b Name of sponsor of entity listed in (a): <u>VANGUARD FIDUCIARY TRUST COMPANY</u>				
c EIN-PN <u>90-6083978-001</u>	d Entity code <u>C</u>	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>32598094</u>		
a Name of MTIA, CCT, PSA, or 103-12 IE: <u>VFTC TARGET RET 2035 TRUST II</u>				
b Name of sponsor of entity listed in (a): <u>VANGUARD FIDUCIARY TRUST COMPANY</u>				
c EIN-PN <u>90-6083976-001</u>	d Entity code <u>C</u>	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>30168180</u>		
a Name of MTIA, CCT, PSA, or 103-12 IE: <u>VFTC TARGET RET 2040 TRUST II</u>				
b Name of sponsor of entity listed in (a): <u>VANGUARD FIDUCIARY TRUST COMPANY</u>				
c EIN-PN <u>90-6083974-001</u>	d Entity code <u>C</u>	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>22182676</u>		

a Name of MTIA, CCT, PSA, or 103-12 IE: **VFTC TARGET RET 2045 TRUST II**

b Name of sponsor of entity listed in (a): **VANGUARD FIDUCIARY TRUST COMPANY**

c EIN-PN 90-6083972-001	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 29142969
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a Name of MTIA, CCT, PSA, or 103-12 IE: **VFTC TARGET RET 2050 TRUST II**

b Name of sponsor of entity listed in (a): **VANGUARD FIDUCIARY TRUST COMPANY**

c EIN-PN 90-6083970-001	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 39546156
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a Name of MTIA, CCT, PSA, or 103-12 IE: **VFTC TARGET RET 2055 TRUST II**

b Name of sponsor of entity listed in (a): **VANGUARD FIDUCIARY TRUST COMPANY**

c EIN-PN 27-6715091-001	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 32920133
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a Name of MTIA, CCT, PSA, or 103-12 IE: **VFTC TARGET RET 2060 TRUST II**

b Name of sponsor of entity listed in (a): **VANGUARD FIDUCIARY TRUST COMPANY**

c EIN-PN 45-3799419-001	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 12995301
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a Name of MTIA, CCT, PSA, or 103-12 IE: **VFTC TARGET RET 2065 TRUST II**

b Name of sponsor of entity listed in (a): **VANGUARD FIDUCIARY TRUST COMPANY**

c EIN-PN 82-6194314-001	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 939657
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a Name of MTIA, CCT, PSA, or 103-12 IE:

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

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

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

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

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

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

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

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

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

c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
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Part II Information on Participating Plans (to be completed by DFEs)

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

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

SCHEDULE H (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Financial Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA), and section 6058(a) of the Internal Revenue Code (the Code). ► File as an attachment to Form 5500.	OMB No. 1210-0110 2021 This Form is Open to Public Inspection
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For calendar plan year 2021 or fiscal plan year beginning 01/01/2021 and ending 12/31/2021		
A Name of plan AMICA 401(K) RETIREMENT SAVINGS PLAN	B Three-digit plan number (PN) ►	002
C Plan sponsor's name as shown on line 2a of Form 5500 AMICA MUTUAL INSURANCE COMPANY	D Employer Identification Number (EIN) 05-0348344	

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

Assets		(a) Beginning of Year	(b) End of Year
a Total noninterest-bearing cash.....	1a		
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)	1994923	2040489
(2) Participant contributions.....	1b(2)	407742	523855
(3) Other	1b(3)		
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)		
(2) U.S. Government securities	1c(2)		
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)		
(B) All other	1c(3)(B)		
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)		
(B) Common	1c(4)(B)		
(5) Partnership/joint venture interests	1c(5)		
(6) Real estate (other than employer real property)	1c(6)		
(7) Loans (other than to participants)	1c(7)		
(8) Participant loans	1c(8)	13388997	12580759
(9) Value of interest in common/collective trusts	1c(9)	230610677	264474142
(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)	540253064	617223957
(14) Value of funds held in insurance company general account (unallocated contracts).....	1c(14)		
(15) Other.....	1c(15)	11015174	13685217

1d Employer-related investments:

		(a) Beginning of Year	(b) End of Year
(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	797670577	910528419

Liabilities

g Benefit claims payable	1g		
h Operating payables	1h		
i Acquisition indebtedness.....	1i		
j Other liabilities.....	1j	0	29963
k Total liabilities (add all amounts in lines 1g through 1j)	1k	0	29963

Net Assets

l Net assets (subtract line 1k from line 1f)	1l	797670577	910498456
---	----	-----------	-----------

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 Contributions:**

		(a) Amount	(b) Total
(1) Received or receivable in cash from: (A) Employers	2a(1)(A)	16906123	
(B) Participants	2a(1)(B)	26159104	
(C) Others (including rollovers).....	2a(1)(C)	4908572	
(2) Noncash contributions.....	2a(2)		
(3) Total contributions. Add lines 2a(1)(A), (B), (C), and line 2a(2)	2a(3)		47973799

b Earnings on investments:**(1) Interest:**

(A) Interest-bearing cash (including money market accounts and certificates of deposit).....	2b(1)(A)		
(B) U.S. Government securities	2b(1)(B)		
(C) Corporate debt instruments	2b(1)(C)		
(D) Loans (other than to participants)	2b(1)(D)		
(E) Participant loans.....	2b(1)(E)	655252	
(F) Other	2b(1)(F)		
(G) Total interest. Add lines 2b(1)(A) through (F).....	2b(1)(G)		655252

(2) Dividends: (A) Preferred stock.....	2b(2)(A)		
(B) Common stock	2b(2)(B)		
(C) Registered investment company shares (e.g. mutual funds).....	2b(2)(C)	9784818	
(D) Total dividends. Add lines 2b(2)(A), (B), and (C)	2b(2)(D)		9784818

(3) Rents	2b(3)		
(4) Net gain (loss) on sale of assets: (A) Aggregate proceeds	2b(4)(A)		
(B) Aggregate carrying amount (see instructions).....	2b(4)(B)		
(C) Subtract line 2b(4)(B) from line 2b(4)(A) and enter result	2b(4)(C)		0
(5) Unrealized appreciation (depreciation) of assets: (A) Real estate	2b(5)(A)		
(B) Other	2b(5)(B)		
(C) Total unrealized appreciation of assets. Add lines 2b(5)(A) and (B)	2b(5)(C)		0

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts.....	2b(6)		30954393
(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)		71776552
c Other income.....	2c		2431805
d Total income. Add all income amounts in column (b) and enter total.....	2d		163576619
Expenses			
e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers.....	2e(1)	50358362	
(2) To insurance carriers for the provision of benefits.....	2e(2)		
(3) Other.....	2e(3)	67143	
(4) Total benefit payments. Add lines 2e(1) through (3).....	2e(4)		50425505
f Corrective distributions (see instructions).....	2f		1700
g Certain deemed distributions of participant loans (see instructions).....	2g		
h Interest expense.....	2h		
i Administrative expenses: (1) Professional fees.....	2i(1)		
(2) Contract administrator fees.....	2i(2)		
(3) Investment advisory and management fees.....	2i(3)		
(4) Other.....	2i(4)	321535	
(5) Total administrative expenses. Add lines 2i(1) through (4).....	2i(5)		321535
j Total expenses. Add all expense amounts in column (b) and enter total.....	2j		50748740
Net Income and Reconciliation			
k Net income (loss). Subtract line 2j from line 2d.....	2k		112827879
l Transfers of assets:			
(1) To this plan.....	2l(1)		
(2) From this plan.....	2l(2)		

Part III Accountant's Opinion

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

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

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

b Check the appropriate box(es) to indicate whether the IQPA performed an ERISA section 103(a)(3)(C) audit. Check both boxes (1) and (2) if the audit was performed pursuant to both 29 CFR 2520.103-8 and 29 CFR 2520.103-12(d). Check box (3) if pursuant to neither.

(1) ☒ DOL Regulation 2520.103-8 (2) ☐ DOL Regulation 2520.103-12(d) (3) ☐ neither DOL Regulation 2520.103-8 nor DOL Regulation 2520.103-12(d).

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

(1) Name: **KPMG**

(2) EIN: **13-5565307**

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

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

Part IV Compliance Questions

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

During the plan year:

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

	Yes	No	Amount
4a		X	

	Yes	No	Amount
b Were any loans by the plan or fixed income obligations due the plan in default as of the close of the plan year or classified during the year as uncollectible? Disregard participant loans secured by participant's account balance. (Attach Schedule G (Form 5500) Part I if "Yes" is checked.)			
4b		X	
c Were any leases to which the plan was a party in default or classified during the year as uncollectible? (Attach Schedule G (Form 5500) Part II if "Yes" is checked.)			
4c		X	
d Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 4a. Attach Schedule G (Form 5500) Part III if "Yes" is checked.)			
4d		X	
e Was this plan covered by a fidelity bond?	X		10000000
f Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?		X	
4f		X	
g Did the plan hold any assets whose current value was neither readily determinable on an established market nor set by an independent third party appraiser?			
4g		X	
h Did the plan receive any noncash contributions whose value was neither readily determinable on an established market nor set by an independent third party appraiser?			
4h		X	
i Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.)	X		
4i	X		
j Were any plan transactions or series of transactions in excess of 5% of the current value of plan assets? (Attach schedule of transactions if "Yes" is checked and see instructions for format requirements.)			
4j		X	
k Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?			
4k		X	
l Has the plan failed to provide any benefit when due under the plan?			
4l		X	
m If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)			
4m		X	
n If 4m was answered "Yes," check the "Yes" box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3.			
4n			
5a Has a resolution to terminate the plan been adopted during the plan year or any prior plan year?..... ☐ Yes ☒ No If "Yes," enter the amount of any plan assets that reverted to the employer this year _____.			
5b If, during this plan year, any assets or liabilities were transferred from this plan to another plan(s), identify the plan(s) to which assets or liabilities were transferred. (See instructions.)			
5b(1) Name of plan(s)	5b(2) EIN(s)	5b(3) PN(s)	
5c Was the plan a defined benefit plan covered under the PBGC insurance program at any time during this plan year? (See ERISA section 4021 and instructions.) ☐ Yes ☐ No ☐ Not determined If "Yes" is checked, enter the My PAA confirmation number from the PBGC premium filing for this plan year _____.			

SCHEDULE R (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Retirement Plan Information This schedule is required to be filed under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6058(a) of the Internal Revenue Code (the Code). ▶ File as an attachment to Form 5500.	OMB No. 1210-0110 2021 This Form is Open to Public Inspection.
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For calendar plan year 2021 or fiscal plan year beginning 01/01/2021 and ending 12/31/2021

A Name of plan AMICA 401(K) RETIREMENT SAVINGS PLAN	B Three-digit plan number (PN) ▶ 002
C Plan sponsor's name as shown on line 2a of Form 5500 AMICA MUTUAL INSURANCE COMPANY	D Employer Identification Number (EIN) 05-0348344

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): 23-2186884		
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	586

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

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

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

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

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

Schedule R (Form 5500) 2021
v. 201209

Part V Additional Information for Multiemployer Defined Benefit Pension Plans

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

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

a The current plan year. Check the box to indicate the counting method used to determine the number of inactive participants: ☐ last contributing employer ☐ alternative ☐ reasonable approximation (see instructions for required attachment).....

14a

b The plan year immediately preceding the current plan year. ☐ Check the box if the number reported is a change from what was previously reported (see instructions for required attachment).....

14b

c The second preceding plan year. ☐ Check the box if the number reported is a change from what was previously reported (see instructions for required attachment).....

14c

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

a The corresponding number for the plan year immediately preceding the current plan year.....

15a

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

15b

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

a Enter the number of employers who withdrew during the preceding plan year.....

16a

b If line 16a is greater than 0, enter the aggregate amount of withdrawal liability assessed or estimated to be assessed against such withdrawn employers.....

16b

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

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

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

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

a Enter the percentage of plan assets held as:

Stock: _____% Investment-Grade Debt: _____% High-Yield Debt: _____% Real Estate: _____% Other: _____%

b Provide the average duration of the combined investment-grade and high-yield debt:

☐ 0-3 years ☐ 3-6 years ☐ 6-9 years ☐ 9-12 years ☐ 12-15 years ☐ 15-18 years ☐ 18-21 years ☐ 21 years or more

c What duration measure was used to calculate line 19(b)?

☐ Effective duration ☐ Macaulay duration ☐ Modified duration ☐ Other (specify): _____

- 20 PBGC missed contribution reporting requirements.** If this is a multiemployer plan or a single-employer plan that is not covered by PBGC, skip line 20.

a Is the amount of unpaid minimum required contributions for all years from Schedule SB (Form 5500) line 40 greater than zero? ☐ Yes ☐ No

b If line 20a is "Yes," has PBGC been notified as required by ERISA sections 4043(c)(5) and/or 303(k)(4)? Check the applicable box:

☐ Yes.

☐ No. Reporting was waived under 29 CFR 4043.25(c)(2) because contributions equal to or exceeding the unpaid minimum required contribution were made by the 30th day after the due date.

☐ No. The 30-day period referenced in 29 CFR 4043.25(c)(2) has not yet ended, and the sponsor intends to make a contribution equal to or exceeding the unpaid minimum required contribution by the 30th day after the due date.

☐ No. Other. Provide explanation _____



KPMG LLP
One Financial Plaza, Suite 2300
Providence, RI 02903

Independent Auditors' Report

To the Plan Participants and Amica Mutual Insurance Company
Administrator of Amica 401(k) Retirement Savings Plan:

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

We have performed an audit of the financial statements of the Amica 401(k) Retirement Savings 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 December 31, 2021, and the related statement of changes in net assets available for benefits for the year ended December 31, 2021, 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 Plan's 2021 financial statements performed in accordance with ERISA Section 103(a)(3)(C) pursuant to 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. As permitted by ERISA Section 103(a)(3)(C), our audit need not extend to any statements or information related to assets held for investment of the plan (investment information) by a bank or similar institution or insurance carrier that is regulated, supervised, and subject to periodic examination by a state or federal agency, provided that the statements or information regarding assets so held are prepared and certified to by the bank or similar institution or insurance carrier in accordance with 29 CFR 2520.103-5 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA (qualified institution).

Management has obtained a certification from a qualified institution as of and for the year ended December 31, 2021, stating that the certified investment information, as described in Note 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 Auditors' 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 U.S. generally accepted accounting principles.
- 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 Auditors' 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 U.S. generally accepted accounting principles, 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 for one year after the date that the financial statements are issued.

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

Auditors' 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 Statement 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 auditors' 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 2021 financial statements, and reading the disclosures relating to the certified investment



information to assess whether they are in accordance with the presentation and disclosure requirements of U.S. generally accepted accounting principles.

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 U.S. generally accepted accounting principles.

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 Schedule Required by ERISA

The supplemental schedule of Schedule H, Line 4i – Schedule of Assets (Held at End of Year) as of December 31, 2021 (Schedule 1), is presented for purposes of additional analysis and is not a required part of the financial statements but is 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 is derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information included in the supplemental schedule, 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 schedule 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 schedule, we evaluated whether the supplemental schedule, 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 schedule, other than the information in the supplemental schedule 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 schedule 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).

Auditors' 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 25, 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 for Reporting and Disclosure under ERISA.

KPMG LLP

Providence, Rhode Island
September 21, 2022



**AMICA 401(k) RETIREMENT
SAVINGS PLAN**

Financial Statements and Supplemental Schedule

December 31, 2021 and 2020

(With Independent Auditors' Report Thereon)



KPMG LLP
One Financial Plaza, Suite 2300
Providence, RI 02903

Independent Auditors' Report

To the Plan Participants and Amica Mutual Insurance Company
Administrator of Amica 401(k) Retirement Savings Plan:

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

We have performed an audit of the financial statements of the Amica 401(k) Retirement Savings 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 December 31, 2021, and the related statement of changes in net assets available for benefits for the year ended December 31, 2021, 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 Plan's 2021 financial statements performed in accordance with ERISA Section 103(a)(3)(C) pursuant to 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. As permitted by ERISA Section 103(a)(3)(C), our audit need not extend to any statements or information related to assets held for investment of the plan (investment information) by a bank or similar institution or insurance carrier that is regulated, supervised, and subject to periodic examination by a state or federal agency, provided that the statements or information regarding assets so held are prepared and certified to by the bank or similar institution or insurance carrier in accordance with 29 CFR 2520.103-5 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA (qualified institution).

Management has obtained a certification from a qualified institution as of and for the year ended December 31, 2021, stating that the certified investment information, as described in Note 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 Auditors' 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 U.S. generally accepted accounting principles.
- 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 Auditors' 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 U.S. generally accepted accounting principles, 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 for one year after the date that the financial statements are issued.

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

Auditors' 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 Statement 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 auditors' 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 2021 financial statements, and reading the disclosures relating to the certified investment



information to assess whether they are in accordance with the presentation and disclosure requirements of U.S. generally accepted accounting principles.

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 U.S. generally accepted accounting principles.

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 Schedule Required by ERISA

The supplemental schedule of Schedule H, Line 4i – Schedule of Assets (Held at End of Year) as of December 31, 2021 (Schedule 1), is presented for purposes of additional analysis and is not a required part of the financial statements but is 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 is derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information included in the supplemental schedule, 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 schedule 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 schedule, we evaluated whether the supplemental schedule, 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 schedule, other than the information in the supplemental schedule 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 schedule 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).

Auditors' 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 25, 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 for Reporting and Disclosure under ERISA.

KPMG LLP

Providence, Rhode Island
September 21, 2022

AMICA 401(k) RETIREMENT SAVINGS PLAN

Statements of Net Assets Available for Benefits

December 31, 2021 and 2020

	<u>2021</u>	<u>2020</u>
<u>Assets:</u>		
Investments, at fair value (note 5)	\$ 895,383,316	\$ 781,878,915
Total investments	895,383,316	781,878,915
 Receivables:		
Participant contributions	523,855	407,742
Employer contributions	2,040,489	1,994,923
Notes receivable from participants	12,580,759	13,388,997
Total receivables	15,145,103	15,791,662
 Total assets	910,528,419	797,670,577
 <u>Liabilities:</u>		
Payable for securities	29,963	0
Total liabilities	29,963	0
 Net assets available for benefits	\$ 910,498,456	\$ 797,670,577

See accompanying notes to financial statements.

AMICA 401(k) RETIREMENT SAVINGS PLAN
Statement of Changes in Net Assets Available for Benefits
Year ended December 31, 2021

	<u>2021</u>
Additions to net assets attributed to:	
Interest income, participant loans	\$ 655,252
Interest and dividend income, investments	9,787,881
Net appreciation in fair value of investments	105,143,926
Total investment income	<u>115,587,059</u>
Contributions:	
Participants	31,067,676
Employer	16,906,123
Total contributions	<u>47,973,799</u>
Other additions	15,761
Total additions	<u>163,576,619</u>
Deductions from net assets attributed to:	
Participant withdrawals	50,360,062
Other deductions	388,678
Total deductions	<u>50,748,740</u>
Net increase	112,827,879
Net assets available for benefits:	
Beginning of year	<u>797,670,577</u>
End of year	<u><u>\$ 910,498,456</u></u>

See accompanying notes to financial statements.

AMICA 401(k) RETIREMENT SAVINGS PLAN

Notes to Financial Statements

December 31, 2021 and 2020

(1) Description of Plan

The following brief description of the Amica 401(k) Retirement Savings Plan (the Plan), is provided for general information purposes only. Participants should refer to the Plan document for more complete information.

(a) General

The Plan is a defined contribution (savings) plan sponsored by Amica Mutual Insurance Company (Plan Sponsor) (with participation by Amica Life Insurance Company) (the Companies) and is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA). The Plan allows before-tax savings and after-tax savings under Section 401(k) of the Internal Revenue Code (IRC) and also provides a loan feature. The Plan uses Vanguard Fiduciary Trust Company (Vanguard) as its custodian, record keeper and investment manager. The Plan currently invests in various mutual funds through Vanguard. The Companies and the participants do not have ownership of any individual investments or other assets of the Plan.

(b) Notes Receivable from Participants

The loan feature of the Plan allows each participant to borrow up to the lesser of (a) \$50,000 reduced by the highest outstanding loan balance during the past twelve months less the current loan balance or (b) 50% of the total vested account balance. Interest on the loan will be determined by the Companies or the custodian based on the prevailing prime rate of interest plus one percentage point. Each loan must be repaid over a period up to five years unless it is used to purchase the principal residence of a participant in which case it may be repaid over a period up to twenty-five years. Principal and interest is paid ratably through payroll deduction.

On March 27, 2020 the Coronavirus Aid, Relief, and Economic Security (CARES) Act was enacted, pursuant to which retirement plan sponsors may amend their plans to include several relief provisions available to tax-qualified retirement plans and their participants. Management decided to adopt the loan repayment deferral provision of the CARES Act. Participants with an outstanding loan balance as of March 27, 2020, were permitted to delay payments for up to a year. Payments made after the suspension period will be adjusted to reflect the delay in the due date of the payments and any interest accruing during such delay. Further, management also decided to adopt the Coronavirus-Related Distributions (CRDs) which allows participants impacted by COVID-19, through the end of 2020, to take CRDs from their Plan balance of up to \$100,000. These CRDs were not penalized for early withdrawal and can be repaid over a period of up to three years. CRDs will be considered separate from the Plan's standard hardship withdrawals and loans, allowing participants the ability to still take loans and standard hardship withdrawals during this time.

(c) Contributions

All full-time employees are eligible to contribute to the Plan as of the first day of employment, while all part-time employees are eligible after one year of service, with a minimum of 1,000 hours in an employment year.

Eligible participants not classified as highly compensated may contribute up to 50% of their salary. Highly compensated participants may contribute up to 50% of their salary, of which after-tax contributions may not exceed 10%. Both classes of participants are limited by the Internal Revenue Service dollar limitation of \$19,500 for 2021 plus the "catch up" contribution of \$6,500 for participants that are at least 50 years of age.

The Companies match 100% of the first 6% of participant contributions. The investment election chosen by the participants applies to all contributions, including the Company match.

When employees first become eligible to participate in the Plan, absent an affirmative election to decline participation in the Plan, they will be deemed to have elected a pre-tax contribution of 6% of their compensation. Absent affirmative election in subsequent years, such employee's deferral rates will be automatically increased by 1% each year until their pre-tax deferral percentage equals 12% of compensation.

Participant and employer contributions are fully vested, including employer contributions.

AMICA 401(k) RETIREMENT SAVINGS PLAN

Notes to Financial Statements

December 31, 2021 and 2020

During 2019, Amica Mutual Insurance Company amended the Amica Pension Fund to close the Pension Plan to new participants such that no new participants may be added on or after July 1, 2019. As a result, employees hired on or after July 1, 2019 are eligible for an additional 3% non-elective annual company contribution under an amendment to the Plan. In addition, employees hired on or after January 1, 2004 and before July 1, 2019 were given a one-time option in December 2019 of continuing to earn retirement benefits through the Amica Pension Fund or to freeze pension benefits and earn the additional 3% annual company contribution under the Plan. This one-time option was effective for January 1, 2020. The additional 3% non-elective annual company contribution is paid out in the February following the calendar year in which it was earned, to eligible participants.

(d) Participant Accounts

Each participant's account is credited with the participant's contributions, the Companies' contributions, and Plan earnings based on Plan provisions. Contributions are allocated to the investment vehicle(s) as selected by each participant. The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested account.

(e) Withdrawals

Active participants are limited to one withdrawal every six months, subject to a \$200 minimum for the following: after-tax contributions made prior to January 1, 2010, Company matching contributions made before 2008 and Company matching contributions made in 2008 and 2009 in excess of 3.5%. All company matching contributions made on or after January 1, 2010, are considered non-withdrawable and may not be withdrawn until age 59½. There is a \$1,000 minimum when withdrawing after-tax contributions made on or after January 1, 2010. At age 59½, unlimited withdrawals may be made from after-tax, rollover, Company match, before-tax, Roth rollover and Roth contributions subject to a \$200 minimum. Certain early withdrawal provisions exist for active employees who qualify for a financial hardship as defined in the Plan.

(2) Summary of Significant Accounting Policies**(a) Basis of Presentation**

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

(b) Use of Estimates

The preparation of financial statements in conformity with U.S. generally accepted accounting principles (GAAP) requires management to make estimates and assumptions that affect the reported amounts of assets, liabilities, and changes therein, and disclosure of contingent assets and liabilities. Actual results could differ from those estimates.

(c) Investment Valuation and Income Recognition

The Plan's investments, excluding participant loans, are stated at fair value. Shares of registered investment companies are valued at quoted market prices which represent the net asset value of shares held by the Plan at year-end. Equities are valued at last quoted sales price as of the close of trading at year-end; such securities not traded on the year-end date are valued at the last quoted bid price. Fixed income securities are valued using the last quoted bid price. Purchases and sales of investments are recorded on a trade-date basis. Interest income is accrued when earned. Dividend income is recorded on the ex-dividend date. Capital gain distributions are included in dividend income.

(d) Participant Loans

Participant loans are valued at the outstanding principal balance.

(e) Payment of Benefits

Benefits are recorded when paid.

(Continued)

AMICA 401(k) RETIREMENT SAVINGS PLAN

Notes to Financial Statements

December 31, 2021 and 2020

(f) Going Concern

Management's review of relevant conditions and events, considered in the aggregate, indicate that it is probable that the Plan will be able to meet its obligations as they become due within one year after the date that the financial statements are issued.

(3) Related Party and Party in Interest Transactions

The Plan Sponsor pays for certain administrative services on behalf of the Plan at no cost to the participants. The Plan paid certain expenses related to plan operations and investment activity to various service providers. These transactions are party in interest transactions under ERISA. In addition to the trustee and custodian of the Plan, KPMG LLP, the auditor of the Plan's financial statements, is also a party in interest as defined by ERISA.

(4) Tax Status

The Plan received its latest determination letter from the Internal Revenue Service dated June 9, 2015, stating that the Plan is qualified under Section 401(a) of the Internal Revenue Code (the Code), and therefore, the related trust is exempt from federal taxation. Once qualified, the Plan is required to operate in conformity with the Code to maintain its qualification. The Plan has been amended since receiving the determination letter. Management believes the Plan is designed and being operated in compliance with the applicable requirements of the Code and, therefore, believes that the Plan is qualified and the related trust is exempt from federal taxation.

U.S. GAAP requires Plan management to evaluate tax positions taken by the Plan and recognize a tax liability (or asset) if the Plan has taken an uncertain position that more-likely-than-not would not be sustained upon examination by the Internal Revenue Service. Plan management has analyzed the tax positions taken by the Plan, and has concluded that as of December 31, 2021, there are no uncertain positions taken or expected to be taken that would require recognition of a liability (or asset) or disclosure in the financial statements. The Plan is subject to routine audits by taxing jurisdictions; however, there are currently no audits for any tax periods in progress.

(5) Investment Information Certified by Vanguard

The plan administrator has elected the method of compliance permitted by Title 29 U.S. Code of Federal Regulations (CFR) Part 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. All information related to investments and notes receivable from participants disclosed in the accompanying financial statements and ERISA-required supplemental schedules, including investments and notes receivable from participants held at December 31, 2021 and 2020, and net appreciation in fair value of investments, interest and dividend income, and interest income on participant loans for the year ended December 31, 2021, was obtained by management and agreed to or derived from information certified as complete and accurate by Vanguard Fiduciary Trust Company (the trustee of the Plan). All Plan investments are managed by Vanguard and are considered to be party in interest transactions.

(a) Fair Value Measurements (Unaudited)

1. ASC Topic 820 "Fair Value Measurements and Disclosures" establishes a framework for measuring fair value. That framework provides a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets or liabilities (level 1 measurements) and the lowest priority to unobservable inputs (Level 3 measurements).

The three levels of the fair value hierarchy under ASC Topic 820 are described as follows:

Level 1 – Observable inputs in the form of quoted prices for identical instruments in active markets.

Level 2 – Observable inputs other than quoted prices included within Level 1 that are observable for the asset or liability, either directly or indirectly. If the asset or liability has a specified (contractual) term, a Level 2 input must be observable for substantially the full term of the asset or liability. Level 2 inputs would include, for example, quoted prices for similar assets or liabilities.

Level 3 – One or more unobservable inputs that are supported by little or no market activity and are significant to the fair value of the assets and liabilities. Level 3 assets and liabilities include financial instruments whose value

(Continued)

AMICA 401(k) RETIREMENT SAVINGS PLAN

Notes to Financial Statements

December 31, 2021 and 2020

is determined using internal models, as well as instruments for which the determination of fair value requires significant management judgment or estimation.

2. The following tables provide information as of December 31, 2021 and 2020 about the Plan's financial assets and liabilities measured at fair value on a recurring basis:

2021	Level 1	Level 2	Level 3	Total
Registered investment companies	\$881,698,098	\$0	\$0	\$881,698,098
Common stocks	8,950,108	0	0	8,950,108
Closed-end funds	40,709	0	0	40,709
Mutual funds	1,936,558	0	0	1,936,558
Exchange traded funds	1,620,001	0	0	1,620,001
Certificates of Deposit	0	1,137,842	0	1,137,842
Total assets at fair value	<u>\$894,245,474</u>	<u>\$1,137,842</u>	<u>\$0</u>	<u>\$895,383,316</u>

2020	Level 1	Level 2	Level 3	Total
Registered investment companies	\$770,863,741	\$0	\$0	\$770,863,741
Common stocks	6,598,590	0	0	6,598,590
Closed-end funds	45,670	0	0	45,670
Mutual funds	2,376,677	0	0	2,376,677
Exchange traded funds	748,961	0	0	748,961
Certificates of Deposit	0	1,245,276	0	1,245,276
Total assets at fair value	<u>\$780,633,639</u>	<u>\$1,245,276</u>	<u>\$0</u>	<u>\$781,878,915</u>

Level 1 financial assets at December 31, 2021 and 2020 include actively traded diversified mutual funds, actively traded exchange-listed equity securities, U.S. Treasury Notes and Vanguard Exchange Traded Funds.

Level 2 financial assets at December 31, 2021 and 2020 include an FDIC insured deposit account with quoted prices provided by an independent pricing service.

There were no transfers in or out of Level 3 in the current year. The Plan recognizes transfers between levels at the end of the reporting period.

(6) Plan Termination

Although no intent to do so has been expressed, the Companies have the right under the Plan to change their contributions at any time and to terminate the Plan subject to the provisions of ERISA.

(7) Risk and Uncertainties

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

(Continued)

AMICA 401(k) RETIREMENT SAVINGS PLAN

Notes to Financial Statements

December 31, 2021 and 2020

(8) Subsequent Events

For purposes of determining the effects of subsequent events on these financial statements, the Plan has evaluated events subsequent to December 31, 2021 and through September 22, 2022, the date at which the financial statements were available to be issued.

Effective January 1, 2022, the Plan has been amended and restated in order to incorporate necessary changes pursuant to law changes as outlined in Internal Revenue Service Notice 2019-64, including the Bipartisan Budget Act of 2018, the Setting Every Community Up for Retirement Enhancement Act of 2019 (SECURE ACT), and the CARES Act.

There were no other events occurring subsequent to the end of the year that merited recognition or disclosure in these statements.

(Continued)

Schedule 1

AMICA 401(k) RETIREMENT SAVINGS PLAN

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

December 31, 2021

Identity of issue, borrower, lessor, or similar party	Description of investment including maturity date, rate of interest, collateral, par or maturity value	Current Value ¹
# * VANGUARD BALANCED INDEX FUND INSTITUTIONAL SHARES	Registered Investment Company	\$ 41,117,237
# * VANGUARD FEDERAL MONEY MARKET FUND	Registered Investment Company	64,857,408
# * VANGUARD GROWTH INDEX FUND INST	Registered Investment Company	96,212,017
# * VANGUARD INFLATION-PROTECTED SECURITIES FUND INST'L SHARES	Registered Investment Company	10,502,546
# * VANGUARD MID-CAP INDEX FUND INSTITUTIONAL SHARES	Registered Investment Company	42,001,592
# * VANGUARD REAL ESTATE INDEX FUND - INSTITUTIONAL SHARES	Registered Investment Company	12,172,454
# * VANGUARD SHORT-TERM BOND INDEX FUND ADMIRAL SHARES	Registered Investment Company	4,168,815
# * VANGUARD SMALL-CAP INDEX FUND INSTITUTIONAL SHARES	Registered Investment Company	34,606,030
# * VANGUARD TOTAL BOND MARKET INDEX FUND: INST'L SHR	Registered Investment Company	77,087,209
# * VANGUARD TOTAL INTERNATIONAL STOCK INDEX FUND: INST'L SHR	Registered Investment Company	72,384,642
# * VANGUARD TOTAL STOCK MARKET INDEX FUND: INST'L SHR	Registered Investment Company	111,373,774
# * VANGUARD VALUE INDEX FUND INSTITUTIONAL SHARES	Registered Investment Company	50,740,233
# * VANGUARD TARGET RETIREMENT 2015 TRUST II	Common/Collective Trust	9,958,319
# * VANGUARD TARGET RETIREMENT 2020 TRUST II	Common/Collective Trust	17,739,144
# * VANGUARD TARGET RETIREMENT 2025 TRUST II	Common/Collective Trust	32,058,000
# * VANGUARD TARGET RETIREMENT 2030 TRUST II	Common/Collective Trust	32,598,094
# * VANGUARD TARGET RETIREMENT 2035 TRUST II	Common/Collective Trust	30,168,180
# * VANGUARD TARGET RETIREMENT 2040 TRUST II	Common/Collective Trust	22,182,676
# * VANGUARD TARGET RETIREMENT 2045 TRUST II	Common/Collective Trust	29,142,968
# * VANGUARD TARGET RETIREMENT 2050 TRUST II	Common/Collective Trust	39,546,156
# * VANGUARD TARGET RETIREMENT 2055 TRUST II	Common/Collective Trust	32,920,133
# * VANGUARD TARGET RETIREMENT 2060 TRUST II	Common/Collective Trust	12,995,301
# * VANGUARD TARGET RETIREMENT 2065 TRUST II	Common/Collective Trust	939,656
# * VANGUARD TARGET RETIREMENT INCOME TRUST II	Common/Collective Trust	4,225,514
# * Participant Loans	4.25% – 10.5%	12,580,759
@ FDIC INSURED DEPOSIT ACCOUNT	Certificate of Deposit	1,137,842
@ BARINGS GLOBAL SHORT DURATION COM	Closed-End Fund	4,165
@ SPROTT PHYSICAL GOLD TRUST UNIT	Closed-End Fund	2,154

See accompanying independent auditors' report.

(Continued)

Schedule 1

AMICA 401(k) RETIREMENT SAVINGS PLAN

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

December 31, 2021

Identity of issue, borrower, lessor, or similar party	Description of investment including maturity date, rate of interest, collateral, par or maturity value	Current Value ¹
@ SPROTT PHYSICAL SILVER TRUST TR UNIT	Closed-End Fund	34,390
@ 1-800-FLOWERS.COM INC COM CL A	Common Stock	1,005
@ 2U INC COM	Common Stock	201
@ 360 DIGITECH INC ADR	Common Stock	2,981
@ 51 JOB INC ADR	Common Stock	685
@ 88 ENERGY LTD COM	Common Stock	96
@ ABBOTT LABORATORIES COM	Common Stock	7,037
@ ABBVIE INC COM	Common Stock	27,230
@ ABRASILVER RESOURCE CORP COM	Common Stock	150
@ ACACIA RESEARCH CORP COM	Common Stock	308
@ ACCENTURE PLC COM	Common Stock	1,678
@ ACE CONVERGENCE ACQUISITION CO COM	Common Stock	498
@ ACTIVISION BLIZZARD INC COM	Common Stock	3,229
@ ADAPTIVE BIOTECHNOLOGIES CORP COM	Common Stock	561
@ ADOBE INC COM	Common Stock	9,640
@ ADVANCED MICRO DEVICES INC COM	Common Stock	863
@ AIR PRODUCTS & CHEMICALS INC COM	Common Stock	7,638
@ AIRBNB INC COM CL A	Common Stock	10,822
@ AIRGAIN INC COM	Common Stock	319
@ AKAMAI TECHNOLOGIES COM	Common Stock	11,704
@ AKERNA CORPORATION COM	Common Stock	44
@ ALASKA AIR GROUP INC COM	Common Stock	5,313
@ ALCOA CORPORATION COM	Common Stock	2,026
@ ALEXANDRIA REAL ESTATE EQUITIE COM USDO.01	Common Stock	3,397
@ ALLSTATE CORP COM	Common Stock	1,206
@ ALPHABET INC COM CL A	Common Stock	69,529
@ ALPHABET INC COM CL C	Common Stock	23,149
@ ALTERYX INC COM CL A	Common Stock	1,815

See accompanying independent auditors' report.

(Continued)

Schedule 1

AMICA 401(k) RETIREMENT SAVINGS PLAN

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

December 31, 2021

Identity of issue, borrower, lessor, or similar party	Description of investment including maturity date, rate of interest, collateral, par or maturity value	Current Value ¹
@ ALTRIA GROUP INC COM	Common Stock	3,279
@ AMARIN CORP ADR SPONSORED	Common Stock	8,425
@ AMAZON.COM INC COM	Common Stock	150,045
@ AMC ENTERTAINMENT HOLDINGS INC COM CLA	Common Stock	190
@ AMERICAN EAGLE OUTFITTERS INC COM	Common Stock	8,862
@ AMERICAN ELECTRIC POWER CO INC COM	Common Stock	2,365
@ AMERICAN EXPRESS COMPANY COM	Common Stock	27,753
@ AMERICAN LITHIUM CORP COM	Common Stock	3,350
@ AMERICAN TOWER CORP COM USDO.01	Common Stock	39,253
@ AMERICAS GOLD & SILVER CORP COM	Common Stock	161
@ AMGEN INC COM	Common Stock	2,669
@ AMPHENOL CORP COM CLA	Common Stock	8,746
@ AMPLITUDE INC COM CLA	Common Stock	2,647
@ AMYRIS INCE COM	Common Stock	2,705
@ ANI PHARMACEUTICALS INC COM	Common Stock	92
@ ANNIKA THERAPEUTICS INC COM	Common Stock	51,595
@ ANSYS INC COM	Common Stock	1,604
@ ANTERO MIDSTREAM CORPORATION COM	Common Stock	1,936
@ APPFOLIO INC COM CL A	Common Stock	968
@ APPIAN CORPORATION COM CL A	Common Stock	978
@ APPLE INC COM	Common Stock	1,031,803
@ APPLOVIN CORP COM CLA	Common Stock	1,885
@ ARCHER DANIELS MIDLAND COMPANY COM	Common Stock	4,587
@ ARCONIC CORPORATION COM	Common Stock	825
@ ARCTURUS THERAPEUTICS HLDG INC COM	Common Stock	370
@ ARDMORE SHIPPING COPR COM	Common Stock	1,014
@ ARTIFICIAL INTELLIGENCE TECH SO COM	Common Stock	75
@ ASML HOLDING NV ADR SPONSORED	Common Stock	2,400

See accompanying independent auditors' report.

(Continued)

Schedule 1

AMICA 401(k) RETIREMENT SAVINGS PLAN

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

December 31, 2021

Identity of issue, borrower, lessor, or similar party	Description of investment including maturity date, rate of interest, collateral, par or maturity value	Current Value ¹
@ AST SPACEMOBILE INC COM CLA	Common Stock	3,970
@ AT & T INC COM	Common Stock	13,963
@ ATERIAN INC COM	Common Stock	411
@ ATLISSIAN CORPORATION PLC COM CL A	Common Stock	1,906
@ ATMOS ENERGY CORP COM	Common Stock	1,732
@ AUDIOEYE INCE COM	Common Stock	175
@ AURORA CANNABIS INC COM	Common Stock	270
@ AUTODESK INC COM	Common Stock	1,125
@ AUXLY CANNABIS GROUP INC COM	Common Stock	858
@ AVIAT NETWORKS INC COM	Common Stock	2,887
@ AVINO SILVER @ GOLD MINES COM	Common Stock	1,722
@ AXIS CAPITAL HOLDINGS LTD COM	Common Stock	3,468
@ AZIMUT EXPLORATION INC COM	Common Stock	2,040
@ BAIDU INC ADR	Common Stock	1,042
@ BANDWIDTH INC COM CL A	Common Stock	646
@ BANK OF AMERICA CORPORATION COM	Common Stock	17,796
@ BANK OF MONTREAL TRK ZT 08/01/38NYSE FANG*CLBL	Common Stock	1,876
@ BEAM THERAPEUTICS INC COM	Common Stock	3,188
@ BECTON DICKINSON & CO COM	Common Stock	2,515
@ BERKSHIRE HATHAWAY INC COM CL B	Common Stock	209,300
@ BEYOND MEAT INC COM	Common Stock	326
@ BIO KEY INTERNATIONAL CO	Common Stock	221
@ BIODELIVERY SCI COM	Common Stock	31
@ BIT DIGITAL INC COM	Common Stock	730
@ BJS WHSL CLUB HLDGS INC COM	Common Stock	10,045
@ BLACKBERRY LTD COM	Common Stock	1,870
@ BLACKLINE INC COM	Common Stock	1,553
@ BLACKROCK INC COM	Common Stock	1,877

See accompanying independent auditors' report.

(Continued)

Schedule 1

AMICA 401(k) RETIREMENT SAVINGS PLAN

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

December 31, 2021

Identity of issue, borrower, lessor, or similar party	Description of investment including maturity date, rate of interest, collateral, par or maturity value	Current Value ¹
@ BLACKSTONE INCE COM	Common Stock	14,233
@ BLADE AIR MOBILITY INC COM CLA	Common Stock	4,415
@ BLOCK INC COM CLA	Common Stock	22,127
@ BOEING CO COM	Common Stock	13,287
@ BORG WARNER INC COM	Common Stock	452
@ BOSTON BEER CO INC COM CLA	Common Stock	1,010
@ BOX INC COM CL A	Common Stock	4,190
@ BRADY CORPORATION COM CL A	Common Stock	6,540
@ BRINKER INTERNATIONAL COM	Common Stock	4,866
@ BRISTOL-MYERS SQUIBB COM	Common Stock	12,778
@ BROADCOM INC COM	Common Stock	3,424
@ BROADRIDGE FIN SOLUTIONS INC COM	Common Stock	7,313
@ BROADWIND ENERGY INC COM	Common Stock	47
@ BROOKLINE CAP ACQUISITION CORP COM	Common Stock	1,001
@ BROOKS AUTOMATION INC COM	Common Stock	621
@ C3.AI INC COM CL A	Common Stock	7,812
@ CALIX INC COM	Common Stock	1,599
@ CAMBIUM NETWORKS CORPORATION COM	Common Stock	769
@ CANOPY GROWTH CORP COM	Common Stock	6,766
@ CANSORTIUM INC COM	Common Stock	570
@ CAPTIVA VERDE WELLNESS CORP COM	Common Stock	208
@ CARNIVAL CORP UNITS	Common Stock	4,024
@ CARRIER GLOBAL CORPORATION COM	Common Stock	5,430
@ CASSAVA SCIENCES INC COM	Common Stock	1,092
@ CATCHMARK TIMBER TRUST INC USDO.01 CL ACL A	Common Stock	479,050
@ CATERPILLAR INC COM	Common Stock	7,436
@ CELLDX THERAPEUTICS INC COM	Common Stock	348
@ CENNTRO ELECTRIC GROUP LTD COM	Common Stock	75

See accompanying independent auditors' report.

(Continued)

Schedule 1

AMICA 401(k) RETIREMENT SAVINGS PLAN

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

December 31, 2021

Identity of issue, borrower, lessor, or similar party	Description of investment including maturity date, rate of interest, collateral, par or maturity value	Current Value ¹
@ CERAGON NETWORKS LTD COM	Common Stock	4,048
@ CHARLOTTE WEB HOLDINGS INC COM	Common Stock	102
@ CHARTER COMMUNICATIONS INC COM CLA	Common Stock	9,780
@ CHECKPOINT THERAPEUTICS INC COM	Common Stock	4,665
@ CHEGG INC COM	Common Stock	307
@ CHEMED CORP COM	Common Stock	1,592
@ CHESAPEAKE ENERGY CORP COM	Common Stock	9,678
@ CHEVRON CORPORATION COM	Common Stock	48,466
@ CHEWY INC COM CL A	Common Stock	2,064
@ CHIPOTLE MEXICAN GRILL COM	Common Stock	15,734
@ CIPHER MINING INC COM	Common Stock	116
@ CISCO SYSTEMS INC COM	Common Stock	3,866
@ CITIGROUP INC COM	Common Stock	40,105
@ CLEAN ENERGY FUELS CORP COM	Common Stock	15,018
@ CLEARPOINT NEURO INCE COM	Common Stock	280
@ CLEVELAND CLIFFS INC COM	Common Stock	51,595
@ CLOROX CO COM	Common Stock	1,951
@ CLOVIS ONCOLOGY INC COM	Common Stock	4,306
@ COCA-COLA COMPANY COM	Common Stock	10,464
@ COINBASE GLOBAL INC COM CLA	Common Stock	5,047
@ COMMERCE BANCSHARES INC COM	Common Stock	4,020
@ COMMVAULT SYSTEMS INC COM	Common Stock	1,378
@ COMPASS PATHWAYS PLC ADR	Common Stock	2,210
@ CONCORD ACQUISITION CORP COM CLA	Common Stock	260
@ CONSOLIDATED EDISON INC COM	Common Stock	6,399
@ CONTEXTLOGIC INC COM CL A	Common Stock	77,750
@ COPART INC COM	Common Stock	8,794
@ CORNING INC COM	Common Stock	1,415

See accompanying independent auditors' report.

(Continued)

Schedule 1

AMICA 401(k) RETIREMENT SAVINGS PLAN

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

December 31, 2021

Identity of issue, borrower, lessor, or similar party	Description of investment including maturity date, rate of interest, collateral, par or maturity value	Current Value ¹
@ CORSAIR GAMING INC COM	Common Stock	4,202
@ CORTEVA INC COM	Common Stock	3,120
@ COSTAMARE INC COM	Common Stock	1,579
@ COSTCO WHOLESALE CORP COM	Common Stock	14,192
@ COUPA SOFTWARE INCORPORATED COM	Common Stock	7,428
@ COUPANG INC COM CLA	Common Stock	734
@ CRESCO LABS INC COM	Common Stock	333
@ CRISPR THERAPEUTICS AG COM	Common Stock	4,471
@ CRONOS GROUP INC COM	Common Stock	10,192
@ CROWDSTRIKE HOLDINGS INC COM CL A	Common Stock	5,938
@ CROWN CASTLE INTL CORP COM USDO.01	Common Stock	42,840
@ CURALEAF HOLDINGS INC COM	Common Stock	12,825
@ CVS HEALTH CORPORATION COM	Common Stock	28,541
@ CYBERARK SOFTWARE LTD COM	Common Stock	2,599
@ DANAHER CORP COM	Common Stock	1,650
@ DANAOS CORP COM	Common Stock	1,135
@ DARIOHEALTH CORP COM	Common Stock	519
@ DATADOG INC COM CL A	Common Stock	2,137
@ DELL TECHNOLOGIES INC COM CL C	Common Stock	35,780
@ DENISON MINES CORP COM	Common Stock	5,480
@ DERMTECH INC COM	Common Stock	1,185
@ DESKTOP METAL INC COM CL A	Common Stock	1,732
@ DEUTSCHE BANK AG LONDON PWRSHS DB GOLD DBLE LNG *CLBL	Common Stock	788
@ DEVON ENERGY CORPORATION COM	Common Stock	440,500
@ DEXCOM INC COM	Common Stock	3,222
@ DIAGEO ADR SPONSORED	Common Stock	2,248
@ DIAMOND HILL INVESTMENT GROUP COM	Common Stock	1,942
@ DICE THERAPEUTICS INC COM	Common Stock	1,012

See accompanying independent auditors' report.

(Continued)

Schedule 1

AMICA 401(k) RETIREMENT SAVINGS PLAN

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

December 31, 2021

Identity of issue, borrower, lessor, or similar party	Description of investment including maturity date, rate of interest, collateral, par or maturity value	Current Value ¹
@ DICKS SPORTING GOODS INCE COM	Common Stock	462
@ DIEBOLD NIXDORF INCORPORATED COM	Common Stock	1,584
@ DIGIHOST TECHNOLOGY INCE COM	Common Stock	769
@ DIGITAL WORLD ACQUISITION CORP COM	Common Stock	2,983
@ DISCOVER FINANCIAL SERVICES COM	Common Stock	11,556
@ DNP SELECT INCOME FUND INC COM	Common Stock	62,220
@ DOCUSIGN INC COM	Common Stock	762
@ DOLLAR GENERAL CORP COM	Common Stock	10,848
@ DOMINOS PIZZA INC COM	Common Stock	12,980
@ DOMO INC COM CL B	Common Stock	1,488
@ DOW INC COM	Common Stock	3,744
@ DOXIMITY INC COM CLA	Common Stock	401
@ DRAFTKINGS INC COM CL A	Common Stock	6,593
@ DRIVE SHACK INC COM	Common Stock	1,001
@ DUPONT DE NEMOURS INC COM	Common Stock	5,331
@ DYNATRACE INC COM	Common Stock	1,931
@ EBAY INC COM	Common Stock	267
@ EDITAS MEDICINE INC COM	Common Stock	2,655
@ ELASTIC N V COM	Common Stock	1,231
@ ELECTRONIC ARTS COM	Common Stock	20,847
@ ELIXINOL WELLNESS LTD COM	Common Stock	7
@ EMERGENT BIOSOLUTIONS INC COM	Common Stock	435
@ ENERGY FUELS INC COM	Common Stock	763
@ ENTOURAGE HEALTH CORP COM	Common Stock	111
@ ENZOLYTICS INC COM	Common Stock	138
@ EQUINIX INC COM	Common Stock	2,576
@ EQUINOX GOLD CORP COM	Common Stock	101
@ EQUITY COMMONWEALTH USDO.01 (BFN INT)	Common Stock	4,586

See accompanying independent auditors' report.

(Continued)

Schedule 1

AMICA 401(k) RETIREMENT SAVINGS PLAN

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

December 31, 2021

Identity of issue, borrower, lessor, or similar party	Description of investment including maturity date, rate of interest, collateral, par or maturity value	Current Value ¹
@ ETSY INC COM	Common Stock	6,130
@ EVERQUOTE INC COM CL A	Common Stock	391
@ EVOFEM BIOSCIENCES INC COM	Common Stock	13
@ EVOLUTION PETR COR COM	Common Stock	12,625
@ EXELIXIS INC COM	Common Stock	18,280
@ EXP WORLD HOLDINGS INC COM	Common Stock	337
@ EXXON MOBIL CORPORATION COM	Common Stock	2,410
@ FAIR ISAAC CORP COM	Common Stock	867
@ FARMLAND PARTNERS INC COM USDO.01	Common Stock	602
@ FASTLY INC COM CL A	Common Stock	532
@ FAURECIA S.E. COM	Common Stock	231
@ FERRARI N V COM	Common Stock	85,176
@ FISKER INC COM CL A	Common Stock	7,550
@ FIVERR INTERNATIONAL LTD COM	Common Stock	4,093
@ FLAHERTY & CRUMRINE/CLAYMORE P COM	Common Stock	18,574
@ FLEETCOR TECHNOLOGIES INC COM	Common Stock	895
@ FORD MOTOR COM	Common Stock	28,663
@ FORIAN INC COM	Common Stock	676
@ FORMFACTOR INC COM	Common Stock	1,600
@ FORTINET INC COM	Common Stock	8,626
@ FREEPORT-MCMORAN INC COM CL B	Common Stock	8,871
@ FTI CONSULTING INC COM	Common Stock	1,534
@ FUBOTV INC COM	Common Stock	7,760
@ GALIANO GOLD INC COM	Common Stock	105
@ GAMESQUARE ESPORTS INCE COM	Common Stock	244
@ GAN LTD COM	Common Stock	459
@ GENCO SHIPPING & TRADING LTD COM	Common Stock	2,123
@ GENERAC HLDGS INC COM	Common Stock	10,206

See accompanying independent auditors' report.

(Continued)

Schedule 1

AMICA 401(k) RETIREMENT SAVINGS PLAN

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

December 31, 2021

Identity of issue, borrower, lessor, or similar party	Description of investment including maturity date, rate of interest, collateral, par or maturity value	Current Value ¹
@ GENERAL ELECTRIC CO COM	Common Stock	5,387
@ GENERAL MILLS INC COM	Common Stock	13,476
@ GENERAL MOTORS COMPANY COM	Common Stock	40,162
@ GILAT SATELLITE NETWORKS COM	Common Stock	424
@ GILEAD SCIENCES INC COM	Common Stock	9,629
@ GLOBAL CORD BLOOD CORP COM	Common Stock	2,095
@ GLOBAL MEDICAL REIT INC COM USDO.001	Common Stock	4,559
@ GLOBAL PAYMENTS INC COM	Common Stock	408
@ GLOBUS MED INC COM CL A	Common Stock	1,227
@ GOLLAR LNG LIMITED COM	Common Stock	1,239
@ GOLD RESOURCE CORPORATION COM	Common Stock	159
@ GOLDEN TAG RESOURCES COM	Common Stock	195
@ GOLDMAN SACHS GROUP INC COM	Common Stock	19,127
@ GOODRX HLDGS INC COM CL A	Common Stock	2,288
@ GRAYSCALE BITCOIN TRUST BTC COM	Common Stock	5,480
@ GRAYSCALE ETHEREUM TR ETH COM	Common Stock	4,207
@ GREEN BRICK PARTNERS INCE COM	Common Stock	607
@ GREEN ORGANIC DUTCHMAN HLDGS L COM	Common Stock	19
@ GREEN THUMB INDUSTRIES INC COM	Common Stock	6,648
@ GREENLANE HOLDINGS INC COM CLA	Common Stock	246
@ GUIDEWIRE SOFTWARE INC COM	Common Stock	5,676
@ GXO LOGISTICS INCORPORATED COM	Common Stock	182
@ HALO COLLECTIVE INC COM	Common Stock	29
@ HENRY JACK & ASSOCIATES INC COM	Common Stock	1,355
@ HERON THERAPEUTICS INC COM	Common Stock	274
@ HEWLETT PACKARD ENTERPRISE CO COM	Common Stock	189
@ HEXO CORP COM	Common Stock	68
@ HOMOLOGY MEDICINES INC COM	Common Stock	728

See accompanying independent auditors' report.

(Continued)

Schedule 1

AMICA 401(k) RETIREMENT SAVINGS PLAN

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

December 31, 2021

Identity of issue, borrower, lessor, or similar party	Description of investment including maturity date, rate of interest, collateral, par or maturity value	Current Value ¹
@ HORIZON THERAPEUTICS PLC COM	Common Stock	431
@ HOWMET AEROSPACE INC COM	Common Stock	3,278
@ HUBSPOT INC COM	Common Stock	1,977
@ HUMANA INC COM	Common Stock	7,437
@ HUT 8 MINING CORP COM	Common Stock	3,336
@ IBIO INC COM	Common Stock	7,999
@ IDEPENDENCE CONTRACT DRILLING COM	Common Stock	150
@ II-VI INC COM	Common Stock	1,367
@ ILLINOIS TOOL WORKS INC COM	Common Stock	1,260
@ ILLUMINA INC COM	Common Stock	3,424
@ IMMUNOGEN INC COM	Common Stock	1,855
@ INDIE SEMICONDUCTOR INC COM	Common Stock	599
@ INFINERA CORP COM	Common Stock	959
@ INFORMATION SERVICES GROUP INC COM	Common Stock	762
@ INNOVATIVE INDUSTRIAL PROPERTE COM USDO.001	Common Stock	2,825
@ INSEEGO CORP COM	Common Stock	583
@ INTEL CORP COM	Common Stock	1,296
@ INTELLIA THERAPEUTICS INC COM	Common Stock	4,730
@ INTERCONTINENTAL EXCHANGE INC COM	Common Stock	695
@ INTERCURE LTD COM	Common Stock	214
@ INTERNATIONAL BUSINESS MACH CORP COM	Common Stock	5,015
@ INTL MEDIA ACQUISITION COR COM	Common Stock	1,473
@ INTUIT INC COM	Common Stock	3,233
@ INTUITIVE SURGICAL INC COM	Common Stock	2,156
@ INVITAE CORP COM	Common Stock	489
@ IROBOT CORP COM	Common Stock	791
@ JFROG LTD COM	Common Stock	446
@ JOHNSON & JOHNSON COM	Common Stock	72,227

See accompanying independent auditors' report.

(Continued)

Schedule 1

AMICA 401(k) RETIREMENT SAVINGS PLAN

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

December 31, 2021

Identity of issue, borrower, lessor, or similar party	Description of investment including maturity date, rate of interest, collateral, par or maturity value	Current Value ¹
@ JP MORGAN CHASE & CO COM	Common Stock	27,519
@ JUSHI HOLDINGS INC COM CL B	Common Stock	3,045
@ JUVA LIFE INC COM	Common Stock	181
@ KEYSIGHT TECHNOLOGIES INC COM	Common Stock	3,717
@ KINDER MORGAN INC COM	Common Stock	3,499
@ KIRKLAND LAKE GOLD COM	Common Stock	1,410
@ KOPIN CORP COM	Common Stock	1,227
@ KULIC & SOFFA INDUSTRIES INC COM	Common Stock	425
@ KULR TECHNOLOGY GROUP INC COM	Common Stock	276
@ KYNDRYL HLDGS INC COM	Common Stock	941
@ LAM RESEARCH CORP COM	Common Stock	2,330
@ LAS VEGAS SANDS CORP COM	Common Stock	6,926
@ LATCH INC COM	Common Stock	3,785
@ LATTICE SEMICONDUCTOR COM	Common Stock	2,312
@ LEMONADE INC COM	Common Stock	3,369
@ LENDINGTREE INC COM	Common Stock	1,226
@ LENSAR INC COM	Common Stock	132
@ LIBERTY MEDIA ACQUISITION CORP COM	Common Stock	514
@ LIFEIST WELLNESS COM	Common Stock	153
@ LOCKHEED MARTIN CORP COM	Common Stock	4,769
@ LOEWS CORP COM	Common Stock	2,949
@ LUCID GROUP INC COM	Common Stock	190
@ LULULEMON ATHLETICA INC COM	Common Stock	16,832
@ LUMEN TECHNOLOGIES INC COM	Common Stock	2,836
@ LUMENTUM HLDGS INC COM	Common Stock	635
@ LUMINAR TECHNOLOGIES INC COM CL A	Common Stock	9,301
@ LYFT INC COM CL A	Common Stock	4,273
@ LYRA THERAPEUTICS INC COM	Common Stock	218

See accompanying independent auditors' report.

(Continued)

Schedule 1

AMICA 401(k) RETIREMENT SAVINGS PLAN

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

December 31, 2021

Identity of issue, borrower, lessor, or similar party	Description of investment including maturity date, rate of interest, collateral, par or maturity value	Current Value ¹
@ M.D.C. HLDGS INC COM	Common Stock	568
@ MACOM TECH SOLUTIONS HLDGS COM	Common Stock	2,349
@ MAGNITE INC COM	Common Stock	438
@ MANDIANT INC COM	Common Stock	1,052
@ MARATHON DIGITAL HOLDINGS INC COM	Common Stock	3,779
@ MARATHON OIL CORPORATIN COM	Common Stock	739
@ MARKEL CORP COM	Common Stock	1,234
@ MARVELL TECHNOLOGY INC COM	Common Stock	8,939
@ MASTERCARD INC COM CL A	Common Stock	26,346
@ MATADOR RESOURCES COMPANY COM	Common Stock	2,769
@ MATCH GROUP INC COM	Common Stock	10,580
@ MATTERPORT INC COM CL A	Common Stock	3,096
@ MCCORMICK & COMPANY INC COM	Common Stock	1,177
@ MCEWEN MINING INC COM	Common Stock	1,241
@ MCKESSON CORPORATION COM	Common Stock	3,075
@ MEDIVOLVE INC COM	Common Stock	470
@ MEDTRONIC PLC COM	Common Stock	6,234
@ MERCK & CO INC COM	Common Stock	23,146
@ MERCK KGAA COM	Common Stock	9,153
@ META PLATFORMS INC COM CL A	Common Stock	168,848
@ METROMILE INC COM	Common Stock	219
@ MGM RESORTS INTERNATIONAL COM	Common Stock	674
@ MICRON TECHNOLOGY INC COM	Common Stock	4,104
@ MICROSOFT CORP COM	Common Stock	286,613
@ MICROSTRATEGY CORP COM CL A	Common Stock	114,887
@ MIMECAST LIMITED COM	Common Stock	318
@ MINAURUM GOLD INC COM	Common Stock	257
@ MIND MEDICINE (MINDMED) INC COM	Common Stock	1,380

See accompanying independent auditors' report.

(Continued)

Schedule 1

AMICA 401(k) RETIREMENT SAVINGS PLAN

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

December 31, 2021

Identity of issue, borrower, lessor, or similar party	Description of investment including maturity date, rate of interest, collateral, par or maturity value	Current Value ¹
@ MODERNA INC COM	Common Stock	26,414
@ MONEYLION INC COM CL A	Common Stock	504
@ MONGODB INC COM CL A	Common Stock	2,117
@ MONOLITHIC POWER SYSTEM INC COM	Common Stock	2,035
@ MONSTER BEVERAGE CORP COM	Common Stock	9,604
@ MOODYS CORP COM	Common Stock	1,574
@ MORGAN STANLEY COM	Common Stock	24,602
@ MOTUS GI HOLDINGS INC COM	Common Stock	934
@ MP MATERIALS CORP COM CL A	Common Stock	22,710
@ NAMIBIA CRITICAL METALS INC COM	Common Stock	254
@ NASDAQ INC COM	Common Stock	11,804
@ NAVIGATOR HOLDINGS LTD COM	Common Stock	2,661
@ NEPTUNE WELLNESS SOLUTIONS INC COM	Common Stock	1,435
@ NETFLIX INC COM	Common Stock	2,410
@ NEUROCRINE BIOSCIENCES INC COM	Common Stock	1,789
@ NEW RELIC INC COM	Common Stock	1,429
@ NEWAGE INC COM	Common Stock	474
@ NEWMONT CORPORATION COM	Common Stock	4,182
@ NEXTERA ENERGY INC COM	Common Stock	26,157
@ NEXTERA ENERGY PARTNERS LP COM UNIT LTD PARTNERSHIP IN	Common Stock	8,440
@ NIGHTDRAGON ACQUISITION CORP COM	Common Stock	731
@ NIKOLA CORPORATION COM	Common Stock	2,961
@ NISOURCE INC COM	Common Stock	9,664
@ NORDIC AMERICAN TANKERS LTD COM	Common Stock	5,844
@ NORWEGIAN CURISE LINE HLDGS LT COM	Common Stock	996
@ NOVABAY PHARMACEUTICALS INC COM	Common Stock	377
@ NUTANIX INC COM CL A	Common Stock	1,593
@ NVIDIA CORP COM	Common Stock	66,576

See accompanying independent auditors' report.

(Continued)

Schedule 1

AMICA 401(k) RETIREMENT SAVINGS PLAN

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

December 31, 2021

Identity of issue, borrower, lessor, or similar party	Description of investment including maturity date, rate of interest, collateral, par or maturity value	Current Value ¹
@ OKTA INC COM CL A	Common Stock	1,121
@ OLLIES BARGAIN OUTLET HLDGS IN COM	Common Stock	614
@ OLO INC COM CL A	Common Stock	520
@ OPTIMIZERX CORPORATION COM	Common Stock	2,484
@ OPTION CARE HEALTH INC COM	Common Stock	569
@ ORACLE CORP COM	Common Stock	17,779
@ ORGANIGRAM HOLDINGS INC COM	Common Stock	158
@ ORGANON & CO COM	Common Stock	335
@ OVERSTOCK COM INC DEL COM	Common Stock	7,376
@ OVERSTOCK.COM INC DEL PFD DIGITAL VTG SER A-1	Common Stock	611
@ OZOP ENERGY SOLUTIONS INC COM	Common Stock	783
@ PAGERDUTY INC COM	Common Stock	869
@ PAGSEGURO DIGITAL LTD COM	Common Stock	262
@ PALANTIR TECH INC COM CL A	Common Stock	16,935
@ PALO ALTO NETWORKS INC COM	Common Stock	6,124
@ PAYPAL HOLDINGS INC COM	Common Stock	29,230
@ PELOTON INTERACTICE INC COM CL A	Common Stock	179
@ PENUMBRA INC COM	Common Stock	2,299
@ PEOPLES UNITED FINANCIAL INC COM	Common Stock	3,412
@ PEPSICO INC COM	Common Stock	22,459
@ PETMED EXPRESS INC COM	Common Stock	157
@ PFIZER INC COM	Common Stock	10,900
@ PHILIP MORRIS INTL INC COM	Common Stock	11,400
@ PING IDENTITY HOLDING CORP COM	Common Stock	2,059
@ PINTEREST INC COM CL A	Common Stock	3,417
@ PIONEER NATURAL RESOURCES CO COM	Common Stock	6,366
@ PLANET FITNESS INC COM CL A	Common Stock	634
@ PORCH GROUP INC COM	Common Stock	951

See accompanying independent auditors' report.

(Continued)

Schedule 1

AMICA 401(k) RETIREMENT SAVINGS PLAN

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

December 31, 2021

Identity of issue, borrower, lessor, or similar party	Description of investment including maturity date, rate of interest, collateral, par or maturity value	Current Value ¹
@ POST HOLDINGS INC COM	Common Stock	1,240
@ PROCTER & GAMBLE CO COM	Common Stock	4,907
@ PROGENITY INC COM	Common Stock	209
@ PROGYN INC COM	Common Stock	403
@ QUALCOMM INC COM	Common Stock	733
@ QUANTUMSCAPE CORP COM CL A	Common Stock	2,219
@ QUIDEL CORP COM	Common Stock	2,025
@ RARE ELEMENT RESOURCES LTD COM	Common Stock	500
@ REDFIN CORPORATION COM	Common Stock	2,111
@ REPAY HLDGS CORP COM CL A	Common Stock	1,096
@ REPUBLIC SERVICES INC COM	Common Stock	1,558
@ RINGCENTRAL INC COM CL A	Common Stock	937
@ RIOT BLOCKCHAIN INC COM	Common Stock	4,354
@ ROBINHOOD MARKETS INC COM CL A	Common Stock	1,776
@ ROBLOX CORP COM CL A	Common Stock	22,798
@ ROCKET LAB USA INC COM	Common Stock	8,596
@ ROKU INC COM CL A	Common Stock	21,679
@ ROOT INC COM CL A	Common Stock	177
@ ROPER TECHNOLOGIES INC COM	Common Stock	4,919
@ ROYAL CARIBBEAN GROUP COM	Common Stock	7,690
@ RPM INTERNATIONAL INC COM	Common Stock	18,318
@ S&P GLOBAL INC COM	Common Stock	10,868
@ SAILPOINT TECH HLDGS INC COM	Common Stock	967
@ SALESFORCE.COM INC COM	Common Stock	21,347
@ SANDSTORM GOLD LTD COM	Common Stock	620
@ SANGAMO THERAPEUTICS INC COM	Common Stock	1,500
@ SBA COMMUNICATIONS CORP COM USDO.01 CL A	Common Stock	1,567
@ SBI HOLDINGS INC COM	Common Stock	818

See accompanying independent auditors' report.

(Continued)

Schedule 1

AMICA 401(k) RETIREMENT SAVINGS PLAN

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

December 31, 2021

Identity of issue, borrower, lessor, or similar party	Description of investment including maturity date, rate of interest, collateral, par or maturity value	Current Value ¹
@ SCHLUMBERGER LTD COM	Common Stock	33,072
@ SCHRODINGER INC COM	Common Stock	1,219
@ SEABRIDGE GOLD INC COM	Common Stock	1,649
@ SERVICENOW INC COM	Common Stock	1,298
@ SHAKE SHACK INC COM CL A	Common Stock	7,577
@ SHAPEWAYS HOLDINGS INC COM	Common Stock	186
@ SHOPIFY INC COM CL A	Common Stock	31,680
@ SIGNATURE BANK COM	Common Stock	3,281
@ SILVERGATE CAPITAL CORPORATION COM CL A	Common Stock	7,855
@ SIRIUS XM HOLDINGS INC COM	Common Stock	1,303
@ SMILEDIRECTCLUB INC COM CL A	Common Stock	1,058
@ SNAP INC COM CL A	Common Stock	6,584
@ SNOWFLAKE INC COM CL A	Common Stock	47,425
@ SOFI TECHNOLOGIES INC COM	Common Stock	13,154
@ SOLAREGE TECHNOLOGIES INC COM	Common Stock	1,403
@ SOUTHERN CO COM	Common Stock	4,618
@ SOUTHWEST AIRLINES CO COM	Common Stock	8,568
@ SPORTS ENTERTAINMENT ACQ CORP COM CL A	Common Stock	1,319
@ SPOTIFY TECHNOLOGY S. A. COM	Common Stock	24,339
@ SPROUT SOCIAL INC COM CL A	Common Stock	2,267
@ STARBUCKS CORP COM	Common Stock	17,914
@ STELLANTIS N.V. COM	Common Stock	6,754
@ STERIS PLC COM	Common Stock	9,736
@ SUNDIAL GROWERS INC COM	Common Stock	2,760
@ SUNRUN INC COM	Common Stock	858
@ SUPERNOVA PARTNERS ACQUISITION II COM CL A	Common Stock	515
@ SYNOPSYS INC COM	Common Stock	2,580
@ SYSCO CORP COM	Common Stock	10,162

See accompanying independent auditors' report.

(Continued)

Schedule 1

AMICA 401(k) RETIREMENT SAVINGS PLAN

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

December 31, 2021

Identity of issue, borrower, lessor, or similar party	Description of investment including maturity date, rate of interest, collateral, par or maturity value	Current Value ¹
@ TAKE-TWO INTERACTIVE SOFTWARE COM	Common Stock	1,777
@ TARGET CORP COM	Common Stock	2,367
@ TECHTARGET INC COM	Common Stock	1,913
@ TELADOC HEALTH INC COM	Common Stock	9,825
@ TESLA INC COM	Common Stock	1,286,101
@ TEXAS ROADHOUSE INCE COM	Common Stock	450
@ TEXTAINER GROUP HLDGS LTD COM	Common Stock	1,079
@ TG THERAPEUTICS INC COM	Common Stock	1,425
@ THAI AIRWAY INTL PUBLIC CO COM	Common Stock	261
@ THE BEACHBODY COMPANY INC COM CLA	Common Stock	474
@ THE TRADE DESK INC COM CL A	Common Stock	1,833
@ THERMO FISHER SCIENTIFICE INC COM	Common Stock	10,012
@ TILRAY INC COM	Common Stock	11,902
@ TILT HOLDINGS INC COM	Common Stock	495
@ TIMBER PHARMACEUTICALS INC COM	Common Stock	380
@ TJX COMPANIES INC COM	Common Stock	23,915
@ T-MOBILE US INC COM	Common Stock	4,059
@ TOMPKINS FINANCIAL CORPORATION COM	Common Stock	7,805
@ TRACTOR SUPPLY CO COM	Common Stock	1,694
@ TRANSMEDICS GROUP INC COM	Common Stock	1,820
@ TRITON INTL LTD COM CL A	Common Stock	6,023
@ TRULIEVE CANNABIS CORP COM	Common Stock	598
@ TURNING POINT BRANDS INC COM	Common Stock	383
@ TWILIO INC COM CL A	Common Stock	10,007
@ TWIST BIOSCIENCE CORPORATION COM	Common Stock	3,870
@ TWITTER INC COM	Common Stock	8,990
@ TWO UNIT COM CL A	Common Stock	487
@ UBER TECHNOLOGIES INC COM	Common Stock	419

See accompanying independent auditors' report.

(Continued)

Schedule 1

AMICA 401(k) RETIREMENT SAVINGS PLAN

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

December 31, 2021

Identity of issue, borrower, lessor, or similar party	Description of investment including maturity date, rate of interest, collateral, par or maturity value	Current Value ¹
@ ULTA BEAUTY INC COM	Common Stock	2,062
@ UNDER ARMOUR INC COM CL A	Common Stock	1,632
@ UNDER ARMOUR INC COM CL C	Common Stock	5,412
@ UNION PACIFIC CORP COM	Common Stock	3,312
@ UNITED PARCEL SERVICE INC COM CL B	Common Stock	19,291
@ UNITED STATES ANTIMONY CORP COM	Common Stock	1,991
@ UNITED THERAPEUTICS CORP COM	Common Stock	648
@ UNITEDHEALTH GROUP INC COM	Common Stock	19,703
@ UNITY SOFTWARE INC COM	Common Stock	37,177
@ UPSTART HLDGS INC COM	Common Stock	3,783
@ VEEVA SYSTEMS INC COM CL A	Common Stock	6,387
@ VERISK ANALYTICS INC COM	Common Stock	9,607
@ VERIZON COMMUNICATIONS COM	Common Stock	10,394
@ VERTEX PHARMACEUTICAL COM	Common Stock	5,490
@ VERU INC COM	Common Stock	2,945
@ VIACOMCBS INC COM CL B	Common Stock	241
@ VIATRIS INC COM	Common Stock	1,599
@ VICARIOUS SURGICAL INC COM CL A	Common Stock	1,062
@ VICOR CORP COM	Common Stock	473,001
@ VIRGIN GALACTIC HLDGS INC COM	Common Stock	15,119
@ VISA INC COM CL A	Common Stock	32,339
@ VIYYA TECHNOLOGIES INC COM	Common Stock	17
@ VMWARE INC COM CL A	Common Stock	33,148
@ VOYAGER DIGITAL LTD COM	Common Stock	752,981
@ VROOM INC COM	Common Stock	216
@ VUZIX CORP COM	Common Stock	5,766
@ WABTEC CORP COM	Common Stock	94
@ WALMART INC COM	Common Stock	16,299

See accompanying independent auditors' report.

(Continued)

Schedule 1

AMICA 401(k) RETIREMENT SAVINGS PLAN

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

December 31, 2021

Identity of issue, borrower, lessor, or similar party	Description of investment including maturity date, rate of interest, collateral, par or maturity value	Current Value ¹
@ WALT DISNEY COMPANY (THE) COM	Common Stock	48,407
@ WASHINGTON TRUST BANCORP INC COM	Common Stock	33,822
@ WASTE MANAGEMENT INC COM	Common Stock	21,732
@ WESTERN DIGITAL CORP COM	Common Stock	128,138
@ WESTPORT FUEL SYSTEMS INC COM	Common Stock	356
@ WHEATON PRECIOUS METALS CORP COM	Common Stock	2,096
@ WILLIAMS-SONOMA INC COM	Common Stock	5,412
@ WINGSTOP INC COM	Common Stock	904
@ WINNING BRANDS CORPORATION COM	Common Stock	19,200
@ WIX.COM LTD COM	Common Stock	947
@ WORKDAY INC COM CL A	Common Stock	2,732
@ WORKHORSE GROUP INC COM	Common Stock	436
@ WYNN RESORTS LTD COM	Common Stock	6,378
@ XBIOTECH INC COM	Common Stock	1,113
@ XPO LOGISTICS INC COM	Common Stock	155
@ YAMANA GOLD INC COM	Common Stock	922
@ YEXT INC COM	Common Stock	397
@ YOUNGEVITY INTERNATIONAL INC COM	Common Stock	21
@ ZENDESK INC COM	Common Stock	2,607
@ ZILLOW GROUP INC COM CL A	Common Stock	249
@ ZOOM VIDEO COMMUNICATIONS INC COM CL A	Common Stock	1,103
@ ZOOMINFO TECHNOLOGIES INC COM CL A	Common Stock	1,477
@ ZSCALER INC COM	Common Stock	2,249
@ ZUORA INC COM CL A	Common Stock	934
@ ZYNEX INC COM	Common Stock	249
@ ALIBABA GROUP HOLDING LTD ADR SPONSORED	Common Stock ADR/GDR	12,948
@ APTIV PLC COM	Common Stock ADR/GDR	1,672
@ FINVOLUTION GROUP ADR	Common Stock ADR/GDR	2,465

See accompanying independent auditors' report.

(Continued)

Schedule 1

AMICA 401(k) RETIREMENT SAVINGS PLAN

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

December 31, 2021

Identity of issue, borrower, lessor, or similar party	Description of investment including maturity date, rate of interest, collateral, par or maturity value	Current Value ¹
@ HSBC HOLDINGS PLC ADR SPONSORED	Common Stock ADR/GDR	6,030
@ HUTCHINSON TEL HK H ADR UNSPONSORED	Common Stock ADR/GDR	361
@ IQIYI INC ADR	Common Stock ADR/GDR	228
@ JD.COM INC ADR	Common Stock ADR/GDR	43,233
@ JUMIA TECHNOLOGIES AG ADR SPONSORED	Common Stock ADR/GDR	205
@ LI AUTO INC ADR	Common Stock ADR/GDR	1,412
@ LYNAS RARE EARTHS LTD ADR SPONSORED	Common Stock ADR/GDR	1,115
@ NANO DIMENSION LTD ADR SPONSORED	Common Stock ADR/GDR	665
@ NETEASE INC ADR SPONSORED	Common Stock ADR/GDR	1,234
@ NICE LTD ADR SPONSORED	Common Stock ADR/GDR	1,214
@ NIO INC ADR	Common Stock ADR/GDR	11,753
@ NOKIA OYJ ADR SPONSORED	Common Stock ADR/GDR	4,976
@ NOVARTIS AG ADR SPONSORED	Common Stock ADR/GDR	9,484
@ PORSCHE AUTOMOBILE HOLDING SE ADR UNSPONSORED	Common Stock ADR/GDR	939
@ ROYAL DUTCH SHELL ADR SPONSORED	Common Stock ADR/GDR	9,754
@ SEA LIMITED ADR	Common Stock ADR/GDR	4,474
@ SIEMENS AG ADR SPONSORED	Common Stock ADR/GDR	9,636
@ STMICROELECTRONICS ADR SPONSORED	Common Stock ADR/GDR	24,782
@ TENCENT HOLDINGS LIMITED ADR UNSPONSORED	Common Stock ADR/GDR	991
@ TENCENT MUSIC ENTERTAINMENT GR ADR	Common Stock ADR/GDR	1,165
@ UNILEVER PLC ADR SPONSORED	Common Stock ADR/GDR	1,952
@ WIMI HOLOGRAM CLOUD INC ADR	Common Stock ADR/GDR	760
@ WIPRO ADR SPONSORED	Common Stock ADR/GDR	5,251
@ ENPHASE ENERGY INC CALL JANUARY 240	Common Stock Option	270
@ INVESCO QQQ TRUST CALL JANUARY 402.5	Common Stock Option	1,743
@ MODERNA INC CALL JANUARY 257.5	Common Stock Option	(815)
@ TARGET CORP CALL JANUARY 250	Common Stock Option	540
@ AIRSPAN NETWORKS HLDGS INC WARRANT	Common Stock Warrant	223

See accompanying independent auditors' report.

(Continued)

Schedule 1

AMICA 401(k) RETIREMENT SAVINGS PLAN

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

December 31, 2021

Identity of issue, borrower, lessor, or similar party	Description of investment including maturity date, rate of interest, collateral, par or maturity value	Current Value ¹
@ AKERNA CORP WARRANT	Common Stock Warrant	61
@ BROOKLINE CAP ACQUISITION CORP WARRANT	Common Stock Warrant	20
@ COMSOVEREIGN HLDG WARRANT	Common Stock Warrant	63
@ ESPORTS ENTERTAINMENT GRP INC WARRANT	Common Stock Warrant	195
@ EVGO INC WARRANT	Common Stock Warrant	199
@ GCM MINING CORP WARRANT	Common Stock Warrant	111
@ HALL OF FAME RESORT & ENTERTAIN WARRANT	Common Stock Warrant	72
@ LANDSEA HOMES CORPORATION WARRANT	Common Stock Warrant	151
@ LIBERTY MEDIA ACQUISITION CORP COM	Common Stock Warrant	17
@ MCEWEN MINING INC WARRANT	Common Stock Warrant	185
@ NIGHTDRAGON ACQUISITION CORP WARRANT	Common Stock Warrant	13
@ NOBLE CORP WARRANT	Common Stock Warrant	227
@ NUVVE HLDG CORP WARRANT	Common Stock Warrant	221
@ PAYSAFE LTD WARRANT	Common Stock Warrant	66
@ TARGET HOSPITALITY CORP WARRANT	Common Stock Warrant	142
@ VELOCITY LIDAR INC WARRANT	Common Stock Warrant	75
@ ALPS ETF TRUST ALERIAN MLP ETF	Exchange Traded Fund	13,096
@ ALPS ETF TRUST MED BREAKTHROUGH ETF	Exchange Traded Fund	253
@ AMPLIFY ETF TR BLOCKCHAIN LDR ETF	Exchange Traded Fund	2,812
@ ARK ETF TR AUTNMUS TECHNOLOGY ETF	Exchange Traded Fund	3,881
@ ARK ETF TR FINTECH INNOVA ETF	Exchange Traded Fund	9,809
@ ARK ETF TR GENOMIC REV ETF	Exchange Traded Fund	5,570
@ ARK ETF TR INNOVATION ETF	Exchange Traded Fund	3,971
@ ARK ETF TR NEXT GENERATION INTER ETF	Exchange Traded Fund	4,743
@ CAMBRIA ETF TRUST SHAREHOLDER YIELD ETF	Exchange Traded Fund	8,066
@ ETF MANAGERS TRUST ETFMG ALTR HRVST	Exchange Traded Fund	309
@ ETF SERIES SOLUTIONS DEFIANE NEXT GEN SPA DERI	Exchange Traded Fund	424
@ ETF SERIES SOLUTIONS LONCAR CHINA BIO ETF	Exchange Traded Fund	538

See accompanying independent auditors' report.

(Continued)

Schedule 1

AMICA 401(k) RETIREMENT SAVINGS PLAN

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

December 31, 2021

Identity of issue, borrower, lessor, or similar party	Description of investment including maturity date, rate of interest, collateral, par or maturity value	Current Value ¹
@ GLOBAL X FDS GLOBAL X URANIUM ETF	Exchange Traded Fund	1,380
@ GLOBAL X FDS MSCI CHINA CNSMR ETF ETF	Exchange Traded Fund	1,313
@ GLOBAL X FDS MSCI CHINA FINANCIALS ETF	Exchange Traded Fund	580
@ GLOBAL X FDS NASDAQ 100 COVER ETF	Exchange Traded Fund	11,095
@ INNOVATOR ETFS TRUST LOUP FRONTIER ETF	Exchange Traded Fund	9,755
@ INVESCO EXCHANGE TRADED FD TR S&P 500 EQL WGT ETF	Exchange Traded Fund	998
@ INVESCO EXCHANGE TRADED FD TR WILDERHIL CLAN ETF	Exchange Traded Fund	1,813
@ INVESCO TRADED FUND T NASDAQ NEXT GEN 100 ETF	Exchange Traded Fund	152,777
@ INVESCO EXCHANGE TRADED FUND T PFD ETF	Exchange Traded Fund	15,000
@ INVESCO EXCHANGE TRADED FUND T SOLAR ETC	Exchange Traded Fund	2,309
@ INVESCO QQQ TRUST UNIT SER1 ETF	Exchange Traded Fund	405,011
@ ISHARES GOLD TRUST ISHARES NEW ETF	Exchange Traded Fund	5,639
@ ISHARES INC MSCI SINGPOR ETF	Exchange Traded Fund	673
@ ISHARES SILVER TRUST ISHARES ETF	Exchange Traded Fund	22,586
@ ISHARES TRUST CORE DIV GRWTH ETF	Exchange Traded Fund	6,818
@ ISHARES TRUST CORE US AGGBD ET ETF	Exchange Traded Fund	4,682
@ ISHARES TRUST BIOTECHNOLOGY ETF	Exchange Traded Fund	10,715
@ ISHARES TRUST MSCI EMG MKT ETF	Exchange Traded Fund	90,373
@ ISHARES TRUST RUS MD CP GR ETF	Exchange Traded Fund	1,730
@ ISHARES TRUST U.S. MED DVC ETF	Exchange Traded Fund	5,942
@ ISHARES TRUST US HOME CONS ETF	Exchange Traded Fund	835
@ JOHN HANCOCK EXCHANGE TRADED F MULTIFACTOR MI ETF	Exchange Traded Fund	1,954
@ KRANESHARES TRUST BOSERA MSCI CHINA A 50 CONN ETF	Exchange Traded Fund	2,761
@ KRANESHARES TRUST CICC CHINA LEADERS 100 IND ETF	Exchange Traded Fund	302
@ KRANESHARES TRUST CSI CHI INTERNET ETF	Exchange Traded Fund	1,869
@ KRANSHARES TRUST MSCI ALL CHINA ETF	Exchange Traded Fund	431
@ PROSHARES TRUST PSHS ULT NASB ETF	Exchange Traded Fund	811
@ PROSHARES TRUST ULTRAPRO QQQ ETF	Exchange Traded Fund	63,205

See accompanying independent auditors' report.

(Continued)

Schedule 1

AMICA 401(k) RETIREMENT SAVINGS PLAN

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

December 31, 2021

Identity of issue, borrower, lessor, or similar party	Description of investment including maturity date, rate of interest, collateral, par or maturity value	Current Value ¹
@ RENAISSANCE CAP GREENWICH FUND IPO ETF	Exchange Traded Fund	5,784
@ SELECT SECTOR SPDR TRUST ENERGY EFT	Exchange Traded Fund	8,317
@ SIREN ETF TR NASDAQ NEXGEN ECONOMY ETF	Exchange Traded Fund	1,658
@ SPDR SERIES TRUST PRTFLO S&P500 HI ETF	Exchange Traded Fund	6,308
@ SPDR SERIES TRUST PRTFLO S&P KENSHO SMART ETF	Exchange Traded Fund	3,589
@ SPDR SERIES TRUST PRTFLO S&P500 ETF TRUST TR UNIT ETF	Exchange Traded Fund	12,824
@ SPDR SERIES TRUST PRTFLO S&P REGL BKG ETF	Exchange Traded Fund	1,842
@ SPROTT ETF TR GOLD MINERS ETF	Exchange Traded Fund	2,789
@ VANECK ETF TRUST VANECK JUNIOR GOLD MINERS ETF	Exchange Traded Fund	2,046
@ VANECK ETF TRUST VANECK OIL SERVICES ETF	Exchange Traded Fund	567
@ VANECK ETF TRUST VANECK PREFERRED SECURITIES	Exchange Traded Fund	38,837
@ VANECK EFT TRUST VANECK RARE EARTH/STRATEGIC	Exchange Traded Fund	1,183
@ VANGUARD 500 VAL IDX FD ETF	Exchange Traded Fund	75,705
@ VANGUARD FTSE DEV MKT ETC	Exchange Traded Fund	3,214
@ VANGUARD GROWTH ETF	Exchange Traded Fund	520,821
@ VANGUARD INTL HIGH ETF	Exchange Traded Fund	6,717
@ VANGUARD INT-TERM CORP ETF	Exchange Traded Fund	42,855
@ * VANGUARD LONG - TERM TREASURY ETF	Exchange Traded Fund	958
@ * VANGUARD MEGA GROWTH IND ETF	Exchange Traded Fund	2,640
@ * VANGUARD S&P500 ETF SHS	Exchange Traded Fund	4,518
@ AMERICAN FUNDS AMERICAN MUTUAL F1	Mutual Fund	5,500
@ AMERICAN FUNDS NEW WORLD F1	Mutual Fund	2,276
@ AVE MARIA MUTUAL FUNDS RISING DIV INVESTOR	Mutual Fund	86,303
@ BARON CAPITAL GROUP DISCOVERY INST	Mutual Fund	2,548
@ BARON CAPITAL GROUP PARTNERS RETAIL	Mutual Fund	3,753
@ EATON VANCE FUNDS FLOATING RATE ADVANTAGE A	Mutual Fund	27,858
@ ENTREPRENEURSHARES SER TRUST US ALL CAP I	Mutual Fund	18,790
@ FIDELITY INVESTMENTS FLOATING RATE HIGH INCOME FD RETAIL	Mutual Fund	4,619

See accompanying independent auditors' report.

(Continued)

Schedule 1

AMICA 401(k) RETIREMENT SAVINGS PLAN

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

December 31, 2021

Identity of issue, borrower, lessor, or similar party	Description of investment including maturity date, rate of interest, collateral, par or maturity value	Current Value ¹
@ FIDELITY INVESTMENTS HEALTH CARE RETAIL	Mutual Fund	11,593
@ FIDELITY INVESTMENTS INTL GROWTH RETAIL	Mutual Fund	4,662
@ HARBOR FUNDS DISRUPTIVE INNOVATION INVESTOR	Mutual Fund	32,571
@ HARTFORD MUTUAL FUNDS SHORT DURATION A	Mutual Fund	29,922
@ HARTFORD MUTUAL FUNDS STRATEGIC INCOME A	Mutual Fund	35,972
@ HUSSMAN FUNDS STRATEGIC GROWTH INVESTOR	Mutual Fund	10,909
@ MAIRS & POWER FUNDS TRUST GROWTH INVESTOR	Mutual Fund	14,761
@ MATTHEWS INDIA INVESTOR	Mutual Fund	29
@ MFS FUNDS GROWTH I	Mutual Fund	6,089
@ MUTUAL FUND SER TR EVENTIDE GILEAD N	Mutual Fund	206,488
@ NATIXIS FUNDS LOOMIS SAYLES GLOBAL ALLOC A	Mutual Fund	14,978
@ NORTHERN LIGHTS TR PFG BR EQTY ESG STRAT R	Mutual Fund	6,127
@ NORTHERN LIGHTS TR PFG EQTY INDEX FOCUSED R	Mutual Fund	7,211
@ NORTHERN LIGHTS TR PFG JANUS HEND BAL STRAT R	Mutual Fund	13,128
@ NORTHERN LIGHTS TR PFG SEC EQTY BUS CYC STRAT R	Mutual Fund	6,915
@ NORTHERN LIGHTS TR PFG TACTICAL INCOME STRAT R	Mutual Fund	5,319
@ NORTHERN LIGHTS TR SIERRA TACTICAL CORE INC INST	Mutual Fund	374,908
@ NORTHERN LIGHTS TR ACTIVE CORE BOND STRAT R	Mutual Fund	5,296
@ NORTHERN LIGHTS FD TR BNY MELLON DIVERSIFIER STRAT R	Mutual Fund	8,790
@ NORTHERN LIGHTS FD TR JP MORGAN TACTICAL MOD STRAT R	Mutual Fund	12,635
@ NORTHERN LIGHTS FD TR MEEDER TACTICAL STRAT R	Mutual Fund	4,933
@ PIMCO INVESTMENTS REAL RET ADMIN	Mutual Fund	23,417
@ PRIMECAP ODYSSEY FUNDS ODYSSEY GROWTH INVESTOR	Mutual Fund	12,727
@ PRINCIPAL FUNDS BLUE CHIP A	Mutual Fund	6,197
@ T ROWE PRICE FUNDS BLUE CHIP GROWTH INVESTOR	Mutual Fund	13,713
@ T ROWE PRICE FUNDS DIV GROWTH INVESTOR	Mutual Fund	17,953
@ T ROWE PRICE FUNDS SCIENCE & TECH INVESTOR	Mutual Fund	21,345
@ * VANGUARD BALANCE INDEX ADMIRAL	Mutual Fund	14,863

See accompanying independent auditors' report.

(Continued)

Schedule 1

AMICA 401(k) RETIREMENT SAVINGS PLAN

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

December 31, 2021

Identity of issue, borrower, lessor, or similar party	Description of investment including maturity date, rate of interest, collateral, par or maturity value	Current Value ¹
@ * VANGUARD CASH RESERVES FED MMKT ADMIRAL	Mutual Fund	28,441
@ * VANGUARD DIVIDEND APPRECIATION INDEX ADMIRAL FD	Mutual Fund	23,437
@ * VANGUARD DIVIDEND GROWTH INVESTOR	Mutual Fund	215,889
@ * VANGUARD EMERGING MARKETS STOCK INDEX ADMIRAL	Mutual Fund	5,309
@ * VANGUARD ENERGY INVESTOR FUND	Mutual Fund	44,297
@ * VANGUARD EXTENDED MARKET INDEX FUND ADMIRAL	Mutual Fund	78,066
@ * VANGUARD FTSE ALL WORLD EX U S INDEX ADMIRAL	Mutual Fund	29,665
@ * VANGUARD GLOBAL CAPITAL CYCLES INVESTOR	Mutual Fund	11,731
@ * VANGUARD HEALTHCARE INVESTOR	Mutual Fund	38,605
@ * VANGUARD HIGH DIVIDEND YIELD INDEX ADMIRAL	Mutual Fund	39,541
@ * VANGUARD INTERNATIONAL GROWTH INVESTOR	Mutual Fund	30,341
@ * VANGUARD MID CAP GROWTH INDEX ADMIRAL	Mutual Fund	47,584
@ * VANGUARD PRIMECAP CORE INVESTOR	Mutual Fund	116,827
@ * VANGUARD SMALL CAP GROWTH INDEX ADMIRAL	Mutual Fund	21,133
@ * VANGUARD STRATEGIC SMALL CAP EQUITY INVESTOR	Mutual Fund	22,542
@ * VANGUARD US GROWTH INVESTOR	Mutual Fund	27,168
@ * VANGUARD WELLINGTON INVESTOR	Mutual Fund	11,683
@ * VANGUARD WINDSOR INVESTOR	Mutual Fund	69,201
		\$ 907,964,075
* Party in interest.		
# As certified by Vanguard.		
@ Held in the Vanguard Brokerage Option #.		
¹ Cost Information not included as investments are participant directed.		

Schedule 1

AMICA 401(k) RETIREMENT SAVINGS PLAN

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

December 31, 2021

Identity of issue, borrower, lessor, or similar party	Description of investment including maturity date, rate of interest, collateral, par or maturity value	Current Value ¹
# * VANGUARD BALANCED INDEX FUND INSTITUTIONAL SHARES	Registered Investment Company	\$ 41,117,237
# * VANGUARD FEDERAL MONEY MARKET FUND	Registered Investment Company	64,857,408
# * VANGUARD GROWTH INDEX FUND INST	Registered Investment Company	96,212,017
# * VANGUARD INFLATION-PROTECTED SECURITIES FUND INST'L SHARES	Registered Investment Company	10,502,546
# * VANGUARD MID-CAP INDEX FUND INSTITUTIONAL SHARES	Registered Investment Company	42,001,592
# * VANGUARD REAL ESTATE INDEX FUND - INSTITUTIONAL SHARES	Registered Investment Company	12,172,454
# * VANGUARD SHORT-TERM BOND INDEX FUND ADMIRAL SHARES	Registered Investment Company	4,168,815
# * VANGUARD SMALL-CAP INDEX FUND INSTITUTIONAL SHARES	Registered Investment Company	34,606,030
# * VANGUARD TOTAL BOND MARKET INDEX FUND: INST'L SHR	Registered Investment Company	77,087,209
# * VANGUARD TOTAL INTERNATIONAL STOCK INDEX FUND: INST'L SHR	Registered Investment Company	72,384,642
# * VANGUARD TOTAL STOCK MARKET INDEX FUND: INST'L SHR	Registered Investment Company	111,373,774
# * VANGUARD VALUE INDEX FUND INSTITUTIONAL SHARES	Registered Investment Company	50,740,233
# * VANGUARD TARGET RETIREMENT 2015 TRUST II	Common/Collective Trust	9,958,319
# * VANGUARD TARGET RETIREMENT 2020 TRUST II	Common/Collective Trust	17,739,144
# * VANGUARD TARGET RETIREMENT 2025 TRUST II	Common/Collective Trust	32,058,000
# * VANGUARD TARGET RETIREMENT 2030 TRUST II	Common/Collective Trust	32,598,094
# * VANGUARD TARGET RETIREMENT 2035 TRUST II	Common/Collective Trust	30,168,180
# * VANGUARD TARGET RETIREMENT 2040 TRUST II	Common/Collective Trust	22,182,676
# * VANGUARD TARGET RETIREMENT 2045 TRUST II	Common/Collective Trust	29,142,968
# * VANGUARD TARGET RETIREMENT 2050 TRUST II	Common/Collective Trust	39,546,156
# * VANGUARD TARGET RETIREMENT 2055 TRUST II	Common/Collective Trust	32,920,133
# * VANGUARD TARGET RETIREMENT 2060 TRUST II	Common/Collective Trust	12,995,301
# * VANGUARD TARGET RETIREMENT 2065 TRUST II	Common/Collective Trust	939,656
# * VANGUARD TARGET RETIREMENT INCOME TRUST II	Common/Collective Trust	4,225,514
# * Participant Loans	4.25% – 10.5%	12,580,759
@ FDIC INSURED DEPOSIT ACCOUNT	Certificate of Deposit	1,137,842
@ BARINGS GLOBAL SHORT DURATION COM	Closed-End Fund	4,165
@ SPROTT PHYSICAL GOLD TRUST UNIT	Closed-End Fund	2,154

See accompanying independent auditors' report.

(Continued)

Schedule 1

AMICA 401(k) RETIREMENT SAVINGS PLAN

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

December 31, 2021

Identity of issue, borrower, lessor, or similar party		Description of investment including maturity date, rate of interest, collateral, par or maturity value	Current Value ¹
@	SPROTT PHYSICAL SILVER TRUST TR UNIT	Closed-End Fund	34,390
@	1-800-FLOWERS.COM INC COM CL A	Common Stock	1,005
@	2U INC COM	Common Stock	201
@	360 DIGITECH INC ADR	Common Stock	2,981
@	51 JOB INC ADR	Common Stock	685
@	88 ENERGY LTD COM	Common Stock	96
@	ABBOTT LABORATORIES COM	Common Stock	7,037
@	ABBVIE INC COM	Common Stock	27,230
@	ABRASILVER RESOURCE CORP COM	Common Stock	150
@	ACACIA RESEARCH CORP COM	Common Stock	308
@	ACCENTURE PLC COM	Common Stock	1,678
@	ACE CONVERGENCE ACQUISITION CO COM	Common Stock	498
@	ACTIVISION BLIZZARD INC COM	Common Stock	3,229
@	ADAPTIVE BIOTECHNOLOGIES CORP COM	Common Stock	561
@	ADOBE INC COM	Common Stock	9,640
@	ADVANCED MICRO DEVICES INC COM	Common Stock	863
@	AIR PRODUCTS & CHEMICALS INC COM	Common Stock	7,638
@	AIRBNB INC COM CL A	Common Stock	10,822
@	AIRGAIN INC COM	Common Stock	319
@	AKAMAI TECHNOLOGIES COM	Common Stock	11,704
@	AKERNA CORPORATION COM	Common Stock	44
@	ALASKA AIR GROUP INC COM	Common Stock	5,313
@	ALCOA CORPORATION COM	Common Stock	2,026
@	ALEXANDRIA REAL ESTATE EQUITIE COM USDO.01	Common Stock	3,397
@	ALLSTATE CORP COM	Common Stock	1,206
@	ALPHABET INC COM CL A	Common Stock	69,529
@	ALPHABET INC COM CL C	Common Stock	23,149
@	ALTERYX INC COM CL A	Common Stock	1,815

See accompanying independent auditors' report.

(Continued)

Schedule 1

AMICA 401(k) RETIREMENT SAVINGS PLAN

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

December 31, 2021

Identity of issue, borrower, lessor, or similar party	Description of investment including maturity date, rate of interest, collateral, par or maturity value	Current Value ¹
@ ALTRIA GROUP INC COM	Common Stock	3,279
@ AMARIN CORP ADR SPONSORED	Common Stock	8,425
@ AMAZON.COM INC COM	Common Stock	150,045
@ AMC ENTERTAINMENT HOLDINGS INC COM CLA	Common Stock	190
@ AMERICAN EAGLE OUTFITTERS INC COM	Common Stock	8,862
@ AMERICAN ELECTRIC POWER CO INC COM	Common Stock	2,365
@ AMERICAN EXPRESS COMPANY COM	Common Stock	27,753
@ AMERICAN LITHIUM CORP COM	Common Stock	3,350
@ AMERICAN TOWER CORP COM USDO.01	Common Stock	39,253
@ AMERICAS GOLD & SILVER CORP COM	Common Stock	161
@ AMGEN INC COM	Common Stock	2,669
@ AMPHENOL CORP COM CLA	Common Stock	8,746
@ AMPLITUDE INC COM CLA	Common Stock	2,647
@ AMYRIS INCE COM	Common Stock	2,705
@ ANI PHARMACEUTICALS INC COM	Common Stock	92
@ ANNIKA THERAPEUTICS INC COM	Common Stock	51,595
@ ANSYS INC COM	Common Stock	1,604
@ ANTERO MIDSTREAM CORPORATION COM	Common Stock	1,936
@ APPFOLIO INC COM CL A	Common Stock	968
@ APPIAN CORPORATION COM CL A	Common Stock	978
@ APPLE INC COM	Common Stock	1,031,803
@ APPLOVIN CORP COM CLA	Common Stock	1,885
@ ARCHER DANIELS MIDLAND COMPANY COM	Common Stock	4,587
@ ARCONIC CORPORATION COM	Common Stock	825
@ ARCTURUS THERAPEUTICS HLDG INC COM	Common Stock	370
@ ARDMORE SHIPPING COPR COM	Common Stock	1,014
@ ARTIFICIAL INTELLIGENCE TECH SO COM	Common Stock	75
@ ASML HOLDING NV ADR SPONSORED	Common Stock	2,400

See accompanying independent auditors' report.

(Continued)

Schedule 1

AMICA 401(k) RETIREMENT SAVINGS PLAN

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

December 31, 2021

Identity of issue, borrower, lessor, or similar party	Description of investment including maturity date, rate of interest, collateral, par or maturity value	Current Value ¹
@ AST SPACEMOBILE INC COM CLA	Common Stock	3,970
@ AT & T INC COM	Common Stock	13,963
@ ATERIAN INC COM	Common Stock	411
@ ATLISSIAN CORPORATION PLC COM CL A	Common Stock	1,906
@ ATMOS ENERGY CORP COM	Common Stock	1,732
@ AUDIOEYE INCE COM	Common Stock	175
@ AURORA CANNABIS INC COM	Common Stock	270
@ AUTODESK INC COM	Common Stock	1,125
@ AUXLY CANNABIS GROUP INC COM	Common Stock	858
@ AVIAT NETWORKS INC COM	Common Stock	2,887
@ AVINO SILVER @ GOLD MINES COM	Common Stock	1,722
@ AXIS CAPITAL HOLDINGS LTD COM	Common Stock	3,468
@ AZIMUT EXPLORATION INC COM	Common Stock	2,040
@ BAIDU INC ADR	Common Stock	1,042
@ BANDWIDTH INC COM CL A	Common Stock	646
@ BANK OF AMERICA CORPORATION COM	Common Stock	17,796
@ BANK OF MONTREAL TRK ZT 08/01/38NYSE FANG*CLBL	Common Stock	1,876
@ BEAM THERAPEUTICS INC COM	Common Stock	3,188
@ BECTON DICKINSON & CO COM	Common Stock	2,515
@ BERKSHIRE HATHAWAY INC COM CL B	Common Stock	209,300
@ BEYOND MEAT INC COM	Common Stock	326
@ BIO KEY INTERNATIONAL CO	Common Stock	221
@ BIODELIVERY SCI COM	Common Stock	31
@ BIT DIGITAL INC COM	Common Stock	730
@ BJS WHSL CLUB HLDGS INC COM	Common Stock	10,045
@ BLACKBERRY LTD COM	Common Stock	1,870
@ BLACKLINE INC COM	Common Stock	1,553
@ BLACKROCK INC COM	Common Stock	1,877

See accompanying independent auditors' report.

(Continued)

Schedule 1

AMICA 401(k) RETIREMENT SAVINGS PLAN

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

December 31, 2021

Identity of issue, borrower, lessor, or similar party	Description of investment including maturity date, rate of interest, collateral, par or maturity value	Current Value ¹
@ BLACKSTONE INCE COM	Common Stock	14,233
@ BLADE AIR MOBILITY INC COM CLA	Common Stock	4,415
@ BLOCK INC COM CLA	Common Stock	22,127
@ BOEING CO COM	Common Stock	13,287
@ BORG WARNER INC COM	Common Stock	452
@ BOSTON BEER CO INC COM CLA	Common Stock	1,010
@ BOX INC COM CL A	Common Stock	4,190
@ BRADY CORPORATION COM CL A	Common Stock	6,540
@ BRINKER INTERNATIONAL COM	Common Stock	4,866
@ BRISTOL-MYERS SQUIBB COM	Common Stock	12,778
@ BROADCOM INC COM	Common Stock	3,424
@ BROADRIDGE FIN SOLUTIONS INC COM	Common Stock	7,313
@ BROADWIND ENERGY INC COM	Common Stock	47
@ BROOKLINE CAP ACQUISITION CORP COM	Common Stock	1,001
@ BROOKS AUTOMATION INC COM	Common Stock	621
@ C3.AI INC COM CL A	Common Stock	7,812
@ CALIX INC COM	Common Stock	1,599
@ CAMBIUM NETWORKS CORPORATION COM	Common Stock	769
@ CANOPY GROWTH CORP COM	Common Stock	6,766
@ CANSORTIUM INC COM	Common Stock	570
@ CAPTIVA VERDE WELLNESS CORP COM	Common Stock	208
@ CARNIVAL CORP UNITS	Common Stock	4,024
@ CARRIER GLOBAL CORPORATION COM	Common Stock	5,430
@ CASSAVA SCIENCES INC COM	Common Stock	1,092
@ CATCHMARK TIMBER TRUST INC USDO.01 CL ACL A	Common Stock	479,050
@ CATERPILLAR INC COM	Common Stock	7,436
@ CELLDX THERAPEUTICS INC COM	Common Stock	348
@ CENNTRO ELECTRIC GROUP LTD COM	Common Stock	75

See accompanying independent auditors' report.

(Continued)

Schedule 1

AMICA 401(k) RETIREMENT SAVINGS PLAN

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

December 31, 2021

Identity of issue, borrower, lessor, or similar party	Description of investment including maturity date, rate of interest, collateral, par or maturity value	Current Value ¹
@ CERAGON NETWORKS LTD COM	Common Stock	4,048
@ CHARLOTTE'S WEB HOLDINGS INC COM	Common Stock	102
@ CHARTER COMMUNICATIONS INC COM CLA	Common Stock	9,780
@ CHECKPOINT THERAPEUTICS INC COM	Common Stock	4,665
@ CHEGG INC COM	Common Stock	307
@ CHEMED CORP COM	Common Stock	1,592
@ CHESAPEAKE ENERGY CORP COM	Common Stock	9,678
@ CHEVRON CORPORATION COM	Common Stock	48,466
@ CHEWY INC COM CL A	Common Stock	2,064
@ CHIPOTLE MEXICAN GRILL COM	Common Stock	15,734
@ CIPHER MINING INC COM	Common Stock	116
@ CISCO SYSTEMS INC COM	Common Stock	3,866
@ CITIGROUP INC COM	Common Stock	40,105
@ CLEAN ENERGY FUELS CORP COM	Common Stock	15,018
@ CLEARPOINT NEURO INCE COM	Common Stock	280
@ CLEVELAND CLIFFS INC COM	Common Stock	51,595
@ CLOROX CO COM	Common Stock	1,951
@ CLOVIS ONCOLOGY INC COM	Common Stock	4,306
@ COCA-COLA COMPANY COM	Common Stock	10,464
@ COINBASE GLOBAL INC COM CLA	Common Stock	5,047
@ COMMERCE BANCSHARES INC COM	Common Stock	4,020
@ COMMVAULT SYSTEMS INC COM	Common Stock	1,378
@ COMPASS PATHWAYS PLC ADR	Common Stock	2,210
@ CONCORD ACQUISITION CORP COM CLA	Common Stock	260
@ CONSOLIDATED EDISON INC COM	Common Stock	6,399
@ CONTEXTLOGIC INC COM CL A	Common Stock	77,750
@ COPART INC COM	Common Stock	8,794
@ CORNING INC COM	Common Stock	1,415

See accompanying independent auditors' report.

(Continued)

Schedule 1

AMICA 401(k) RETIREMENT SAVINGS PLAN

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

December 31, 2021

Identity of issue, borrower, lessor, or similar party	Description of investment including maturity date, rate of interest, collateral, par or maturity value	Current Value ¹
@ CORSAIR GAMING INC COM	Common Stock	4,202
@ CORTEVA INC COM	Common Stock	3,120
@ COSTAMARE INC COM	Common Stock	1,579
@ COSTCO WHOLESALE CORP COM	Common Stock	14,192
@ COUPA SOFTWARE INCORPORATED COM	Common Stock	7,428
@ COUPANG INC COM CLA	Common Stock	734
@ CRESCO LABS INC COM	Common Stock	333
@ CRISPR THERAPEUTICS AG COM	Common Stock	4,471
@ CRONOS GROUP INC COM	Common Stock	10,192
@ CROWDSTRIKE HOLDINGS INC COM CL A	Common Stock	5,938
@ CROWN CASTLE INTL CORP COM USDO.01	Common Stock	42,840
@ CURALEAF HOLDINGS INC COM	Common Stock	12,825
@ CVS HEALTH CORPORATION COM	Common Stock	28,541
@ CYBERARK SOFTWARE LTD COM	Common Stock	2,599
@ DANAHER CORP COM	Common Stock	1,650
@ DANAOS CORP COM	Common Stock	1,135
@ DARIOHEALTH CORP COM	Common Stock	519
@ DATADOG INC COM CL A	Common Stock	2,137
@ DELL TECHNOLOGIES INC COM CL C	Common Stock	35,780
@ DENISON MINES CORP COM	Common Stock	5,480
@ DERMTECH INC COM	Common Stock	1,185
@ DESKTOP METAL INC COM CL A	Common Stock	1,732
@ DEUTSCHE BANK AG LONDON PWRSHS DB GOLD DBLE LNG *CLBL	Common Stock	788
@ DEVON ENERGY CORPORATION COM	Common Stock	440,500
@ DEXCOM INC COM	Common Stock	3,222
@ DIAGEO ADR SPONSORED	Common Stock	2,248
@ DIAMOND HILL INVESTMENT GROUP COM	Common Stock	1,942
@ DICE THERAPEUTICS INC COM	Common Stock	1,012

See accompanying independent auditors' report.

(Continued)

Schedule 1

AMICA 401(k) RETIREMENT SAVINGS PLAN

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

December 31, 2021

Identity of issue, borrower, lessor, or similar party	Description of investment including maturity date, rate of interest, collateral, par or maturity value	Current Value ¹
@ DICKS SPORTING GOODS INCE COM	Common Stock	462
@ DIEBOLD NIXDORF INCORPORATED COM	Common Stock	1,584
@ DIGIHOST TECHNOLOGY INCE COM	Common Stock	769
@ DIGITAL WORLD ACQUISITION CORP COM	Common Stock	2,983
@ DISCOVER FINANCIAL SERVICES COM	Common Stock	11,556
@ DNP SELECT INCOME FUND INC COM	Common Stock	62,220
@ DOCUSIGN INC COM	Common Stock	762
@ DOLLAR GENERAL CORP COM	Common Stock	10,848
@ DOMINOS PIZZA INC COM	Common Stock	12,980
@ DOMO INC COM CL B	Common Stock	1,488
@ DOW INC COM	Common Stock	3,744
@ DOXIMITY INC COM CLA	Common Stock	401
@ DRAFTKINGS INC COM CL A	Common Stock	6,593
@ DRIVE SHACK INC COM	Common Stock	1,001
@ DUPONT DE NEMOURS INC COM	Common Stock	5,331
@ DYNATRACE INC COM	Common Stock	1,931
@ EBAY INC COM	Common Stock	267
@ EDITAS MEDICINE INC COM	Common Stock	2,655
@ ELASTIC N V COM	Common Stock	1,231
@ ELECTRONIC ARTS COM	Common Stock	20,847
@ ELIXINOL WELLNESS LTD COM	Common Stock	7
@ EMERGENT BIOSOLUTIONS INC COM	Common Stock	435
@ ENERGY FUELS INC COM	Common Stock	763
@ ENTOURAGE HEALTH CORP COM	Common Stock	111
@ ENZOLYTICS INC COM	Common Stock	138
@ EQUINIX INC COM	Common Stock	2,576
@ EQUINOX GOLD CORP COM	Common Stock	101
@ EQUITY COMMONWEALTH USDO.01 (BFN INT)	Common Stock	4,586

See accompanying independent auditors' report.

(Continued)

Schedule 1

AMICA 401(k) RETIREMENT SAVINGS PLAN

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

December 31, 2021

Identity of issue, borrower, lessor, or similar party	Description of investment including maturity date, rate of interest, collateral, par or maturity value	Current Value ¹
@ ETSY INC COM	Common Stock	6,130
@ EVERQUOTE INC COM CL A	Common Stock	391
@ EVOFEM BIOSCIENCES INC COM	Common Stock	13
@ EVOLUTION PETR COR COM	Common Stock	12,625
@ EXELIXIS INC COM	Common Stock	18,280
@ EXP WORLD HOLDINGS INC COM	Common Stock	337
@ EXXON MOBIL CORPORATION COM	Common Stock	2,410
@ FAIR ISAAC CORP COM	Common Stock	867
@ FARMLAND PARTNERS INC COM USDO.01	Common Stock	602
@ FASTLY INC COM CL A	Common Stock	532
@ FAURECIA S.E. COM	Common Stock	231
@ FERRARI N V COM	Common Stock	85,176
@ FISHER INC COM CL A	Common Stock	7,550
@ FIVERR INTERNATIONAL LTD COM	Common Stock	4,093
@ FLAHERTY & CRUMRINE/CLAYMORE P COM	Common Stock	18,574
@ FLEETCOR TECHNOLOGIES INC COM	Common Stock	895
@ FORD MOTOR COM	Common Stock	28,663
@ FORIAN INC COM	Common Stock	676
@ FORMFACTOR INC COM	Common Stock	1,600
@ FORTINET INC COM	Common Stock	8,626
@ FREEPORT-MCMORAN INC COM CL B	Common Stock	8,871
@ FTI CONSULTING INC COM	Common Stock	1,534
@ FUBOTV INC COM	Common Stock	7,760
@ GALIANO GOLD INC COM	Common Stock	105
@ GAMESQUARE ESPORTS INCE COM	Common Stock	244
@ GAN LTD COM	Common Stock	459
@ GENCO SHIPPING & TRADING LTD COM	Common Stock	2,123
@ GENERAC HLDGS INC COM	Common Stock	10,206

See accompanying independent auditors' report.

(Continued)

Schedule 1

AMICA 401(k) RETIREMENT SAVINGS PLAN

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

December 31, 2021

Identity of issue, borrower, lessor, or similar party	Description of investment including maturity date, rate of interest, collateral, par or maturity value	Current Value ¹
@ GENERAL ELECTRIC CO COM	Common Stock	5,387
@ GENERAL MILLS INC COM	Common Stock	13,476
@ GENERAL MOTORS COMPANY COM	Common Stock	40,162
@ GILAT SATELLITE NETWORKS COM	Common Stock	424
@ GILEAD SCIENCES INC COM	Common Stock	9,629
@ GLOBAL CORD BLOOD CORP COM	Common Stock	2,095
@ GLOBAL MEDICAL REIT INC COM USDO.001	Common Stock	4,559
@ GLOBAL PAYMENTS INC COM	Common Stock	408
@ GLOBUS MED INC COM CL A	Common Stock	1,227
@ GOLLAR LNG LIMITED COM	Common Stock	1,239
@ GOLD RESOURCE CORPORATION COM	Common Stock	159
@ GOLDEN TAG RESOURCES COM	Common Stock	195
@ GOLDMAN SACHS GROUP INC COM	Common Stock	19,127
@ GOODRX HLDGS INC COM CL A	Common Stock	2,288
@ GRAYSCALE BITCOIN TRUST BTC COM	Common Stock	5,480
@ GRAYSCALE ETHEREUM TR ETH COM	Common Stock	4,207
@ GREEN BRICK PARTNERS INCE COM	Common Stock	607
@ GREEN ORGANIC DUTCHMAN HLDGS L COM	Common Stock	19
@ GREEN THUMB INDUSTRIES INC COM	Common Stock	6,648
@ GREENLANE HOLDINGS INC COM CLA	Common Stock	246
@ GUIDEWIRE SOFTWARE INC COM	Common Stock	5,676
@ GXO LOGISTICS INCORPORATED COM	Common Stock	182
@ HALO COLLECTIVE INC COM	Common Stock	29
@ HENRY JACK & ASSOCIATES INC COM	Common Stock	1,355
@ HERON THERAPEUTICS INC COM	Common Stock	274
@ HEWLETT PACKARD ENTERPRISE CO COM	Common Stock	189
@ HEXO CORP COM	Common Stock	68
@ HOMOLOGY MEDICINES INC COM	Common Stock	728

See accompanying independent auditors' report.

(Continued)

Schedule 1

AMICA 401(k) RETIREMENT SAVINGS PLAN

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

December 31, 2021

Identity of issue, borrower, lessor, or similar party		Description of investment including maturity date, rate of interest, collateral, par or maturity value	Current Value ¹
@	HORIZON THERAPEUTICS PLC COM	Common Stock	431
@	HOWMET AEROSPACE INC COM	Common Stock	3,278
@	HUBSPOT INC COM	Common Stock	1,977
@	HUMANA INC COM	Common Stock	7,437
@	HUT 8 MINING CORP COM	Common Stock	3,336
@	IBIO INC COM	Common Stock	7,999
@	IDEPENDENCE CONTRACT DRILLING COM	Common Stock	150
@	II-VI INC COM	Common Stock	1,367
@	ILLINOIS TOOL WORKS INC COM	Common Stock	1,260
@	ILLUMINA INC COM	Common Stock	3,424
@	IMMUNOGEN INC COM	Common Stock	1,855
@	INDIE SEMICONDUCTOR INC COM	Common Stock	599
@	INFINERA CORP COM	Common Stock	959
@	INFORMATION SERVICES GROUP INC COM	Common Stock	762
@	INNOVATIVE INDUSTRIAL PROPERTE COM USDO.001	Common Stock	2,825
@	INSEEGO CORP COM	Common Stock	583
@	INTEL CORP COM	Common Stock	1,296
@	INTELLIA THERAPEUTICS INC COM	Common Stock	4,730
@	INTERCONTINENTAL EXCHANGE INC COM	Common Stock	695
@	INTERCURE LTD COM	Common Stock	214
@	INTERNATIONAL BUSINESS MACH CORP COM	Common Stock	5,015
@	INTL MEDIA ACQUISITION COR COM	Common Stock	1,473
@	INTUIT INC COM	Common Stock	3,233
@	INTUITIVE SURGICAL INC COM	Common Stock	2,156
@	INVITAE CORP COM	Common Stock	489
@	IROBOT CORP COM	Common Stock	791
@	JFROG LTD COM	Common Stock	446
@	JOHNSON & JOHNSON COM	Common Stock	72,227

See accompanying independent auditors' report.

(Continued)

Schedule 1

AMICA 401(k) RETIREMENT SAVINGS PLAN

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

December 31, 2021

Identity of issue, borrower, lessor, or similar party		Description of investment including maturity date, rate of interest, collateral, par or maturity value	Current Value ¹
@	JP MORGAN CHASE & CO COM	Common Stock	27,519
@	JUSHI HOLDINGS INC COM CL B	Common Stock	3,045
@	JUVA LIFE INC COM	Common Stock	181
@	KEYSIGHT TECHNOLOGIES INC COM	Common Stock	3,717
@	KINDER MORGAN INC COM	Common Stock	3,499
@	KIRKLAND LAKE GOLD COM	Common Stock	1,410
@	KOPIN CORP COM	Common Stock	1,227
@	KULIC & SOFFA INDUSTRIES INC COM	Common Stock	425
@	KULR TECHNOLOGY GROUP INC COM	Common Stock	276
@	KYNDRYL HLDGS INC COM	Common Stock	941
@	LAM RESEARCH CORP COM	Common Stock	2,330
@	LAS VEGAS SANDS CORP COM	Common Stock	6,926
@	LATCH INC COM	Common Stock	3,785
@	LATTICE SEMICONDUCTOR COM	Common Stock	2,312
@	LEMONADE INC COM	Common Stock	3,369
@	LENDINGTREE INC COM	Common Stock	1,226
@	LENSAR INC COM	Common Stock	132
@	LIBERTY MEDIA ACQUISITION CORP COM	Common Stock	514
@	LIFEIST WELLNESS COM	Common Stock	153
@	LOCKHEED MARTIN CORP COM	Common Stock	4,769
@	LOEWS CORP COM	Common Stock	2,949
@	LUCID GROUP INC COM	Common Stock	190
@	LULULEMON ATHLETICA INC COM	Common Stock	16,832
@	LUMEN TECHNOLOGIES INC COM	Common Stock	2,836
@	LUMENTUM HLDGS INC COM	Common Stock	635
@	LUMINAR TECHNOLOGIES INC COM CL A	Common Stock	9,301
@	LYFT INC COM CL A	Common Stock	4,273
@	LYRA THERAPEUTICS INC COM	Common Stock	218

See accompanying independent auditors' report.

(Continued)

Schedule 1

AMICA 401(k) RETIREMENT SAVINGS PLAN

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

December 31, 2021

Identity of issue, borrower, lessor, or similar party		Description of investment including maturity date, rate of interest, collateral, par or maturity value	Current Value ¹
@	M.D.C. HLDGS INC COM	Common Stock	568
@	MACOM TECH SOLUTIONS HLDGS COM	Common Stock	2,349
@	MAGNITE INC COM	Common Stock	438
@	MANDIANT INC COM	Common Stock	1,052
@	MARATHON DIGITAL HOLDINGS INC COM	Common Stock	3,779
@	MARATHON OIL CORPORATIN COM	Common Stock	739
@	MARKEL CORP COM	Common Stock	1,234
@	MARVELL TECHNOLOGY INC COM	Common Stock	8,939
@	MASTERCARD INC COM CL A	Common Stock	26,346
@	MATADOR RESOURCES COMPANY COM	Common Stock	2,769
@	MATCH GROUP INC COM	Common Stock	10,580
@	MATTERPORT INC COM CL A	Common Stock	3,096
@	MCCORMICK & COMPANY INC COM	Common Stock	1,177
@	MCEWEN MINING INC COM	Common Stock	1,241
@	MCKESSON CORPORATION COM	Common Stock	3,075
@	MEDIVOLVE INC COM	Common Stock	470
@	MEDTRONIC PLC COM	Common Stock	6,234
@	MERCK & CO INC COM	Common Stock	23,146
@	MERCK KGAA COM	Common Stock	9,153
@	META PLATFORMS INC COM CL A	Common Stock	168,848
@	METROMILE INC COM	Common Stock	219
@	MGM RESORTS INTERNATIONAL COM	Common Stock	674
@	MICRON TECHNOLOGY INC COM	Common Stock	4,104
@	MICROSOFT CORP COM	Common Stock	286,613
@	MICROSTRATEGY CORP COM CL A	Common Stock	114,887
@	MIMECAST LIMITED COM	Common Stock	318
@	MINAURUM GOLD INC COM	Common Stock	257
@	MIND MEDICINE (MINDMED) INC COM	Common Stock	1,380

See accompanying independent auditors' report.

(Continued)

Schedule 1

AMICA 401(k) RETIREMENT SAVINGS PLAN

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

December 31, 2021

Identity of issue, borrower, lessor, or similar party	Description of investment including maturity date, rate of interest, collateral, par or maturity value	Current Value ¹
@ MODERNA INC COM	Common Stock	26,414
@ MONEYLION INC COM CL A	Common Stock	504
@ MONGODB INC COM CL A	Common Stock	2,117
@ MONOLITHIC POWER SYSTEM INC COM	Common Stock	2,035
@ MONSTER BEVERAGE CORP COM	Common Stock	9,604
@ MOODYS CORP COM	Common Stock	1,574
@ MORGAN STANLEY COM	Common Stock	24,602
@ MOTUS GI HOLDINGS INC COM	Common Stock	934
@ MP MATERIALS CORP COM CL A	Common Stock	22,710
@ NAMIBIA CRITICAL METALS INC COM	Common Stock	254
@ NASDAQ INC COM	Common Stock	11,804
@ NAVIGATOR HOLDINGS LTD COM	Common Stock	2,661
@ NEPTUNE WELLNESS SOLUTIONS INC COM	Common Stock	1,435
@ NETFLIX INC COM	Common Stock	2,410
@ NEUROCRINE BIOSCIENCES INC COM	Common Stock	1,789
@ NEW RELIC INC COM	Common Stock	1,429
@ NEWAGE INC COM	Common Stock	474
@ NEWMONT CORPORATION COM	Common Stock	4,182
@ NEXTERA ENERGY INC COM	Common Stock	26,157
@ NEXTERA ENERGY PARTNERS LP COM UNIT LTD PARTNERSHIP IN	Common Stock	8,440
@ NIGHTDRAGON ACQUISITION CORP COM	Common Stock	731
@ NIKOLA CORPORATION COM	Common Stock	2,961
@ NISOURCE INC COM	Common Stock	9,664
@ NORDIC AMERICAN TANKERS LTD COM	Common Stock	5,844
@ NORWEGIAN CURISE LINE HLDGS LT COM	Common Stock	996
@ NOVABAY PHARMACEUTICALS INC COM	Common Stock	377
@ NUTANIX INC COM CL A	Common Stock	1,593
@ NVIDIA CORP COM	Common Stock	66,576

See accompanying independent auditors' report.

(Continued)

Schedule 1

AMICA 401(k) RETIREMENT SAVINGS PLAN

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

December 31, 2021

Identity of issue, borrower, lessor, or similar party	Description of investment including maturity date, rate of interest, collateral, par or maturity value	Current Value ¹
@ OKTA INC COM CL A	Common Stock	1,121
@ OLLIES BARGAIN OUTLET HLDGS IN COM	Common Stock	614
@ OLO INC COM CL A	Common Stock	520
@ OPTIMIZERX CORPORATION COM	Common Stock	2,484
@ OPTION CARE HEALTH INC COM	Common Stock	569
@ ORACLE CORP COM	Common Stock	17,779
@ ORGANIGRAM HOLDINGS INC COM	Common Stock	158
@ ORGANON & CO COM	Common Stock	335
@ OVERSTOCK COM INC DEL COM	Common Stock	7,376
@ OVERSTOCK.COM INC DEL PFD DIGITAL VTG SER A-1	Common Stock	611
@ OZOP ENERGY SOLUTIONS INC COM	Common Stock	783
@ PAGERDUTY INC COM	Common Stock	869
@ PAGSEGURO DIGITAL LTD COM	Common Stock	262
@ PALANTIR TECH INC COM CL A	Common Stock	16,935
@ PALO ALTO NETWORKS INC COM	Common Stock	6,124
@ PAYPAL HOLDINGS INC COM	Common Stock	29,230
@ PELOTON INTERACTIVE INC COM CL A	Common Stock	179
@ PENUMBRA INC COM	Common Stock	2,299
@ PEOPLES UNITED FINANCIAL INC COM	Common Stock	3,412
@ PEPSICO INC COM	Common Stock	22,459
@ PETMED EXPRESS INC COM	Common Stock	157
@ PFIZER INC COM	Common Stock	10,900
@ PHILIP MORRIS INTL INC COM	Common Stock	11,400
@ PING IDENTITY HOLDING CORP COM	Common Stock	2,059
@ PINTEREST INC COM CL A	Common Stock	3,417
@ PIONEER NATURAL RESOURCES CO COM	Common Stock	6,366
@ PLANET FITNESS INC COM CL A	Common Stock	634
@ PORCH GROUP INC COM	Common Stock	951

See accompanying independent auditors' report.

(Continued)

Schedule 1

AMICA 401(k) RETIREMENT SAVINGS PLAN

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

December 31, 2021

Identity of issue, borrower, lessor, or similar party	Description of investment including maturity date, rate of interest, collateral, par or maturity value	Current Value ¹
@ POST HOLDINGS INC COM	Common Stock	1,240
@ PROCTER & GAMBLE CO COM	Common Stock	4,907
@ PROGENITY INC COM	Common Stock	209
@ PROGYN INC COM	Common Stock	403
@ QUALCOMM INC COM	Common Stock	733
@ QUANTUMSCAPE CORP COM CL A	Common Stock	2,219
@ QUIDEL CORP COM	Common Stock	2,025
@ RARE ELEMENT RESOURCES LTD COM	Common Stock	500
@ REDFIN CORPORATION COM	Common Stock	2,111
@ REPAY HLDGS CORP COM CL A	Common Stock	1,096
@ REPUBLIC SERVICES INC COM	Common Stock	1,558
@ RINGCENTRAL INC COM CL A	Common Stock	937
@ RIOT BLOCKCHAIN INC COM	Common Stock	4,354
@ ROBINHOOD MARKETS INC COM CL A	Common Stock	1,776
@ ROBLOX CORP COM CL A	Common Stock	22,798
@ ROCKET LAB USA INC COM	Common Stock	8,596
@ ROKU INC COM CL A	Common Stock	21,679
@ ROOT INC COM CL A	Common Stock	177
@ ROPER TECHNOLOGIES INC COM	Common Stock	4,919
@ ROYAL CARIBBEAN GROUP COM	Common Stock	7,690
@ RPM INTERNATIONAL INC COM	Common Stock	18,318
@ S&P GLOBAL INC COM	Common Stock	10,868
@ SAILPOINT TECH HLDGS INC COM	Common Stock	967
@ SALESFORCE.COM INC COM	Common Stock	21,347
@ SANDSTORM GOLD LTD COM	Common Stock	620
@ SANGAMO THERAPEUTICS INC COM	Common Stock	1,500
@ SBA COMMUNICATIONS CORP COM USDO.01 CL A	Common Stock	1,567
@ SBI HOLDINGS INC COM	Common Stock	818

See accompanying independent auditors' report.

(Continued)

Schedule 1

AMICA 401(k) RETIREMENT SAVINGS PLAN

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

December 31, 2021

Identity of issue, borrower, lessor, or similar party	Description of investment including maturity date, rate of interest, collateral, par or maturity value	Current Value ¹
@ SCHLUMBERGER LTD COM	Common Stock	33,072
@ SCHRODINGER INC COM	Common Stock	1,219
@ SEABRIDGE GOLD INC COM	Common Stock	1,649
@ SERVICENOW INC COM	Common Stock	1,298
@ SHAKE SHACK INC COM CL A	Common Stock	7,577
@ SHAPEWAYS HOLDINGS INC COM	Common Stock	186
@ SHOPIFY INC COM CL A	Common Stock	31,680
@ SIGNATURE BANK COM	Common Stock	3,281
@ SILVERGATE CAPITAL CORPORATION COM CL A	Common Stock	7,855
@ SIRIUS XM HOLDINGS INC COM	Common Stock	1,303
@ SMILEDIRECTCLUB INC COM CL A	Common Stock	1,058
@ SNAP INC COM CL A	Common Stock	6,584
@ SNOWFLAKE INC COM CL A	Common Stock	47,425
@ SOFI TECHNOLOGIES INC COM	Common Stock	13,154
@ SOLAREGE TECHNOLOGIES INC COM	Common Stock	1,403
@ SOUTHERN CO COM	Common Stock	4,618
@ SOUTHWEST AIRLINES CO COM	Common Stock	8,568
@ SPORTS ENTERTAINMENT ACQ CORP COM CL A	Common Stock	1,319
@ SPOTIFY TECHNOLOGY S. A. COM	Common Stock	24,339
@ SPROUT SOCIAL INC COM CL A	Common Stock	2,267
@ STARBUCKS CORP COM	Common Stock	17,914
@ STELLANTIS N.V. COM	Common Stock	6,754
@ STERIS PLC COM	Common Stock	9,736
@ SUNDIAL GROWERS INC COM	Common Stock	2,760
@ SUNRUN INC COM	Common Stock	858
@ SUPERNOVA PARTNERS ACQUISITION II COM CL A	Common Stock	515
@ SYNOPSYS INC COM	Common Stock	2,580
@ SYSCO CORP COM	Common Stock	10,162

See accompanying independent auditors' report.

(Continued)

Schedule 1

AMICA 401(k) RETIREMENT SAVINGS PLAN

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

December 31, 2021

Identity of issue, borrower, lessor, or similar party		Description of investment including maturity date, rate of interest, collateral, par or maturity value	Current Value ¹
@	TAKE-TWO INTERACTIVE SOFTWARE COM	Common Stock	1,777
@	TARGET CORP COM	Common Stock	2,367
@	TECHTARGET INC COM	Common Stock	1,913
@	TELADOC HEALTH INC COM	Common Stock	9,825
@	TESLA INC COM	Common Stock	1,286,101
@	TEXAS ROADHOUSE INCE COM	Common Stock	450
@	TEXTAINER GROUP HLDGS LTD COM	Common Stock	1,079
@	TG THERAPEUTICS INC COM	Common Stock	1,425
@	THAI AIRWAY INTL PUBLIC CO COM	Common Stock	261
@	THE BEACHBODY COMPANY INC COM CLA	Common Stock	474
@	THE TRADE DESK INC COM CL A	Common Stock	1,833
@	THERMO FISHER SCIENTIFICE INC COM	Common Stock	10,012
@	TILRAY INC COM	Common Stock	11,902
@	TILT HOLDINGS INC COM	Common Stock	495
@	TIMBER PHARMACEUTICALS INC COM	Common Stock	380
@	TJX COMPANIES INC COM	Common Stock	23,915
@	T-MOBILE US INC COM	Common Stock	4,059
@	TOMPKINS FINANCIAL CORPORATION COM	Common Stock	7,805
@	TRACTOR SUPPLY CO COM	Common Stock	1,694
@	TRANSMEDICS GROUP INC COM	Common Stock	1,820
@	TRITON INTL LTD COM CL A	Common Stock	6,023
@	TRULIEVE CANNABIS CORP COM	Common Stock	598
@	TURNING POINT BRANDS INC COM	Common Stock	383
@	TWILIO INC COM CL A	Common Stock	10,007
@	TWIST BIOSCIENCE CORPORATION COM	Common Stock	3,870
@	TWITTER INC COM	Common Stock	8,990
@	TWO UNIT COM CL A	Common Stock	487
@	UBER TECHNOLOGIES INC COM	Common Stock	419

See accompanying independent auditors' report.

(Continued)

Schedule 1

AMICA 401(k) RETIREMENT SAVINGS PLAN

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

December 31, 2021

Identity of issue, borrower, lessor, or similar party	Description of investment including maturity date, rate of interest, collateral, par or maturity value	Current Value ¹
@ ULTA BEAUTY INC COM	Common Stock	2,062
@ UNDER ARMOUR INC COM CL A	Common Stock	1,632
@ UNDER ARMOUR INC COM CL C	Common Stock	5,412
@ UNION PACIFIC CORP COM	Common Stock	3,312
@ UNITED PARCEL SERVICE INC COM CL B	Common Stock	19,291
@ UNITED STATES ANTIMONY CORP COM	Common Stock	1,991
@ UNITED THERAPEUTICS CORP COM	Common Stock	648
@ UNITEDHEALTH GROUP INC COM	Common Stock	19,703
@ UNITY SOFTWARE INC COM	Common Stock	37,177
@ UPSTART HLDGS INC COM	Common Stock	3,783
@ VEEVA SYSTEMS INC COM CL A	Common Stock	6,387
@ VERISK ANALYTICS INC COM	Common Stock	9,607
@ VERIZON COMMUNICATIONS COM	Common Stock	10,394
@ VERTEX PHARMACEUTICAL COM	Common Stock	5,490
@ VERU INC COM	Common Stock	2,945
@ VIACOMCBS INC COM CL B	Common Stock	241
@ VIATRIS INC COM	Common Stock	1,599
@ VICARIOUS SURGICAL INC COM CL A	Common Stock	1,062
@ VICOR CORP COM	Common Stock	473,001
@ VIRGIN GALACTIC HLDGS INC COM	Common Stock	15,119
@ VISA INC COM CL A	Common Stock	32,339
@ VIYYA TECHNOLOGIES INC COM	Common Stock	17
@ VMWARE INC COM CL A	Common Stock	33,148
@ VOYAGER DIGITAL LTD COM	Common Stock	752,981
@ VROOM INC COM	Common Stock	216
@ VUZIX CORP COM	Common Stock	5,766
@ WABTEC CORP COM	Common Stock	94
@ WALMART INC COM	Common Stock	16,299

See accompanying independent auditors' report.

(Continued)

Schedule 1

AMICA 401(k) RETIREMENT SAVINGS PLAN

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

December 31, 2021

Identity of issue, borrower, lessor, or similar party	Description of investment including maturity date, rate of interest, collateral, par or maturity value	Current Value ¹
@ WALT DISNEY COMPANY (THE) COM	Common Stock	48,407
@ WASHINGTON TRUST BANCORP INC COM	Common Stock	33,822
@ WASTE MANAGEMENT INC COM	Common Stock	21,732
@ WESTERN DIGITAL CORP COM	Common Stock	128,138
@ WESTPORT FUEL SYSTEMS INC COM	Common Stock	356
@ WHEATON PRECIOUS METALS CORP COM	Common Stock	2,096
@ WILLIAMS-SONOMA INC COM	Common Stock	5,412
@ WINGSTOP INC COM	Common Stock	904
@ WINNING BRANDS CORPORATION COM	Common Stock	19,200
@ WIX.COM LTD COM	Common Stock	947
@ WORKDAY INC COM CL A	Common Stock	2,732
@ WORKHORSE GROUP INC COM	Common Stock	436
@ WYNN RESORTS LTD COM	Common Stock	6,378
@ XBIOTECH INC COM	Common Stock	1,113
@ XPO LOGISTICS INC COM	Common Stock	155
@ YAMANA GOLD INC COM	Common Stock	922
@ YEXT INC COM	Common Stock	397
@ YOUNGEVITY INTERNATIONAL INC COM	Common Stock	21
@ ZENDESK INC COM	Common Stock	2,607
@ ZILLOW GROUP INC COM CL A	Common Stock	249
@ ZOOM VIDEO COMMUNICATIONS INC COM CL A	Common Stock	1,103
@ ZOOMINFO TECHNOLOGIES INC COM CL A	Common Stock	1,477
@ ZSCALER INC COM	Common Stock	2,249
@ ZUORA INC COM CL A	Common Stock	934
@ ZYNEX INC COM	Common Stock	249
@ ALIBABA GROUP HOLDING LTD ADR SPONSORED	Common Stock ADR/GDR	12,948
@ APTIV PLC COM	Common Stock ADR/GDR	1,672
@ FINVOLUTION GROUP ADR	Common Stock ADR/GDR	2,465

See accompanying independent auditors' report.

(Continued)

Schedule 1

AMICA 401(k) RETIREMENT SAVINGS PLAN

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

December 31, 2021

Identity of issue, borrower, lessor, or similar party	Description of investment including maturity date, rate of interest, collateral, par or maturity value	Current Value ¹
@ HSBC HOLDINGS PLC ADR SPONSORED	Common Stock ADR/GDR	6,030
@ HUTCHINSON TEL HK H ADR UNSPONSORED	Common Stock ADR/GDR	361
@ IQIYI INC ADR	Common Stock ADR/GDR	228
@ JD.COM INC ADR	Common Stock ADR/GDR	43,233
@ JUMIA TECHNOLOGIES AG ADR SPONSORED	Common Stock ADR/GDR	205
@ LI AUTO INC ADR	Common Stock ADR/GDR	1,412
@ LYNAS RARE EARTHS LTD ADR SPONSORED	Common Stock ADR/GDR	1,115
@ NANO DIMENSION LTD ADR SPONSORED	Common Stock ADR/GDR	665
@ NETEASE INC ADR SPONSORED	Common Stock ADR/GDR	1,234
@ NICE LTD ADR SPONSORED	Common Stock ADR/GDR	1,214
@ NIO INC ADR	Common Stock ADR/GDR	11,753
@ NOKIA OYJ ADR SPONSORED	Common Stock ADR/GDR	4,976
@ NOVARTIS AG ADR SPONSORED	Common Stock ADR/GDR	9,484
@ PORSCHE AUTOMOBILE HOLDING SE ADR UNSPONSORED	Common Stock ADR/GDR	939
@ ROYAL DUTCH SHELL ADR SPONSORED	Common Stock ADR/GDR	9,754
@ SEA LIMITED ADR	Common Stock ADR/GDR	4,474
@ SIEMENS AG ADR SPONSORED	Common Stock ADR/GDR	9,636
@ STMICROELECTRONICS ADR SPONSORED	Common Stock ADR/GDR	24,782
@ TENCENT HOLDINGS LIMITED ADR UNSPONSORED	Common Stock ADR/GDR	991
@ TENCENT MUSIC ENTERTAINMENT GR ADR	Common Stock ADR/GDR	1,165
@ UNILEVER PLC ADR SPONSORED	Common Stock ADR/GDR	1,952
@ WIMI HOLOGRAM CLOUD INC ADR	Common Stock ADR/GDR	760
@ WIPRO ADR SPONSORED	Common Stock ADR/GDR	5,251
@ ENPHASE ENERGY INC CALL JANUARY 240	Common Stock Option	270
@ INVESCO QQQ TRUST CALL JANUARY 402.5	Common Stock Option	1,743
@ MODERNA INC CALL JANUARY 257.5	Common Stock Option	(815)
@ TARGET CORP CALL JANUARY 250	Common Stock Option	540
@ AIRSPAN NETWORKS HLDGS INC WARRANT	Common Stock Warrant	223

See accompanying independent auditors' report.

(Continued)

Schedule 1

AMICA 401(k) RETIREMENT SAVINGS PLAN

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

December 31, 2021

Identity of issue, borrower, lessor, or similar party	Description of investment including maturity date, rate of interest, collateral, par or maturity value	Current Value ¹
@ AKERNA CORP WARRANT	Common Stock Warrant	61
@ BROOKLINE CAP ACQUISITION CORP WARRANT	Common Stock Warrant	20
@ COMSOVEREIGN HLDG WARRANT	Common Stock Warrant	63
@ ESPORTS ENTERTAINMENT GRP INC WARRANT	Common Stock Warrant	195
@ EVGO INC WARRANT	Common Stock Warrant	199
@ GCM MINING CORP WARRANT	Common Stock Warrant	111
@ HALL OF FAME RESORT & ENTERTAIN WARRANT	Common Stock Warrant	72
@ LANDSEA HOMES CORPORATION WARRANT	Common Stock Warrant	151
@ LIBERTY MEDIA ACQUISITION CORP COM	Common Stock Warrant	17
@ MCEWEN MINING INC WARRANT	Common Stock Warrant	185
@ NIGHTDRAGON ACQUISITION CORP WARRANT	Common Stock Warrant	13
@ NOBLE CORP WARRANT	Common Stock Warrant	227
@ NUVVE HLDG CORP WARRANT	Common Stock Warrant	221
@ PAYSAFE LTD WARRANT	Common Stock Warrant	66
@ TARGET HOSPITALITY CORP WARRANT	Common Stock Warrant	142
@ VELOCITYNE LIDAR INC WARRANT	Common Stock Warrant	75
@ ALPS ETF TRUST ALERIAN MLP ETF	Exchange Traded Fund	13,096
@ ALPS ETF TRUST MED BREAKTHROUGH ETF	Exchange Traded Fund	253
@ AMPLIFY ETF TR BLOCKCHAIN LDR ETF	Exchange Traded Fund	2,812
@ ARK ETF TR AUTNMUS TECHNOLOGY ETF	Exchange Traded Fund	3,881
@ ARK ETF TR FINTECH INNOVA ETF	Exchange Traded Fund	9,809
@ ARK ETF TR GENOMIC REV ETF	Exchange Traded Fund	5,570
@ ARK ETF TR INNOVATION ETF	Exchange Traded Fund	3,971
@ ARK ETF TR NEXT GENERATION INTER ETF	Exchange Traded Fund	4,743
@ CAMBRIA ETF TRUST SHAREHOLDER YIELD ETF	Exchange Traded Fund	8,066
@ ETF MANAGERS TRUST ETFMG ALTR HRVST	Exchange Traded Fund	309
@ ETF SERIES SOLUTIONS DEFIANE NEXT GEN SPA DERI	Exchange Traded Fund	424
@ ETF SERIES SOLUTIONS LONCAR CHINA BIO ETF	Exchange Traded Fund	538

See accompanying independent auditors' report.

(Continued)

Schedule 1

AMICA 401(k) RETIREMENT SAVINGS PLAN

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

December 31, 2021

Identity of issue, borrower, lessor, or similar party		Description of investment including maturity date, rate of interest, collateral, par or maturity value	Current Value ¹
@	GLOBAL X FDS GLOBAL X URANIUM ETF	Exchange Traded Fund	1,380
@	GLOBAL X FDS MSCI CHINA CNSMR ETF ETF	Exchange Traded Fund	1,313
@	GLOBAL X FDS MSCI CHINA FINANCIALS ETF	Exchange Traded Fund	580
@	GLOBAL X FDS NASDAQ 100 COVER ETF	Exchange Traded Fund	11,095
@	INNOVATOR ETFS TRUST LOUP FRONTIER ETF	Exchange Traded Fund	9,755
@	INVESCO EXCHANGE TRADED FD TR S&P 500 EQL WGT ETF	Exchange Traded Fund	998
@	INVESCO EXCHANGE TRADED FD TR WILDERHIL CLAN ETF	Exchange Traded Fund	1,813
@	INVESCO TRADED FUND T NASDAQ NEXT GEN 100 ETF	Exchange Traded Fund	152,777
@	INVESCO EXCHANGE TRADED FUND T PFD ETF	Exchange Traded Fund	15,000
@	INVESCO EXCHANGE TRADED FUND T SOLAR ETC	Exchange Traded Fund	2,309
@	INVESCO QQQ TRUST UNIT SER1 ETF	Exchange Traded Fund	405,011
@	ISHARES GOLD TRUST ISHARES NEW ETF	Exchange Traded Fund	5,639
@	ISHARES INC MSCI SINGPOR ETF	Exchange Traded Fund	673
@	ISHARES SILVER TRUST ISHARES ETF	Exchange Traded Fund	22,586
@	ISHARES TRUST CORE DIV GRWTH ETF	Exchange Traded Fund	6,818
@	ISHARES TRUST CORE US AGGBD ET ETF	Exchange Traded Fund	4,682
@	ISHARES TRUST BIOTECHNOLOGY ETF	Exchange Traded Fund	10,715
@	ISHARES TRUST MSCI EMG MKT ETF	Exchange Traded Fund	90,373
@	ISHARES TRUST RUS MD CP GR ETF	Exchange Traded Fund	1,730
@	ISHARES TRUST U.S. MED DVC ETF	Exchange Traded Fund	5,942
@	ISHARES TRUST US HOME CONS ETF	Exchange Traded Fund	835
@	JOHN HANCOCK EXCHANGE TRADED F MULTIFACTOR MI ETF	Exchange Traded Fund	1,954
@	KRANESHARES TRUST BOSERA MSCI CHINA A 50 CONN ETF	Exchange Traded Fund	2,761
@	KRANESHARES TRUST CICC CHINA LEADERS 100 IND ETF	Exchange Traded Fund	302
@	KRANESHARES TRUST CSI CHI INTERNET ETF	Exchange Traded Fund	1,869
@	KRANESHARES TRUST MSCI ALL CHINA ETF	Exchange Traded Fund	431
@	PROSHARES TRUST PSHS ULT NASB ETF	Exchange Traded Fund	811
@	PROSHARES TRUST ULTRAPRO QQQ ETF	Exchange Traded Fund	63,205

See accompanying independent auditors' report.

(Continued)

Schedule 1

AMICA 401(k) RETIREMENT SAVINGS PLAN

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

December 31, 2021

Identity of issue, borrower, lessor, or similar party		Description of investment including maturity date, rate of interest, collateral, par or maturity value	Current Value ¹
@	RENAISSANCE CAP GREENWICH FUND IPO ETF	Exchange Traded Fund	5,784
@	SELECT SECTOR SPDR TRUST ENERGY EFT	Exchange Traded Fund	8,317
@	SIREN ETF TR NASDAQ NEXGEN ECONOMY ETF	Exchange Traded Fund	1,658
@	SPDR SERIES TRUST PRTFLO S&P500 HI ETF	Exchange Traded Fund	6,308
@	SPDR SERIES TRUST PRTFLO S&P KENSHO SMART ETF	Exchange Traded Fund	3,589
@	SPDR SERIES TRUST PRTFLO S&P500 ETF TRUST TR UNIT ETF	Exchange Traded Fund	12,824
@	SPDR SERIES TRUST PRTFLO S&P REGL BKG ETF	Exchange Traded Fund	1,842
@	SPROTT ETF TR GOLD MINERS ETF	Exchange Traded Fund	2,789
@	VANECK ETF TRUST VANECK JUNIOR GOLD MINERS ETF	Exchange Traded Fund	2,046
@	VANECK ETF TRUST VANECK OIL SERVICES ETF	Exchange Traded Fund	567
@	VANECK ETF TRUST VANECK PREFERRED SECURITIES	Exchange Traded Fund	38,837
@	VANECK EFT TRUST VANECK RARE EARTH/STRATEGIC	Exchange Traded Fund	1,183
@	VANGUARD 500 VAL IDX FD ETF	Exchange Traded Fund	75,705
@	VANGUARD FTSE DEV MKT ETC	Exchange Traded Fund	3,214
@	VANGUARD GROWTH ETF	Exchange Traded Fund	520,821
@	VANGUARD INTL HIGH ETF	Exchange Traded Fund	6,717
@	VANGUARD INT-TERM CORP ETF	Exchange Traded Fund	42,855
@	* VANGUARD LONG - TERM TREASURY ETF	Exchange Traded Fund	958
@	* VANGUARD MEGA GROWTH IND ETF	Exchange Traded Fund	2,640
@	* VANGUARD S&P500 ETF SHS	Exchange Traded Fund	4,518
@	AMERICAN FUNDS AMERICAN MUTUAL F1	Mutual Fund	5,500
@	AMERICAN FUNDS NEW WORLD F1	Mutual Fund	2,276
@	AVE MARIA MUTUAL FUNDS RISING DIV INVESTOR	Mutual Fund	86,303
@	BARON CAPITAL GROUP DISCOVERY INST	Mutual Fund	2,548
@	BARON CAPITAL GROUP PARTNERS RETAIL	Mutual Fund	3,753
@	EATON VANCE FUNDS FLOATING RATE ADVANTAGE A	Mutual Fund	27,858
@	ENTERPRENEURSHARES SER TRUST US ALL CAP I	Mutual Fund	18,790
@	FIDELITY INVESTMENTS FLOATING RATE HIGH INCOME FD RETAIL	Mutual Fund	4,619

See accompanying independent auditors' report.

(Continued)

Schedule 1

AMICA 401(k) RETIREMENT SAVINGS PLAN

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

December 31, 2021

Identity of issue, borrower, lessor, or similar party	Description of investment including maturity date, rate of interest, collateral, par or maturity value	Current Value ¹
@ FIDELITY INVESTMENTS HEALTH CARE RETAIL	Mutual Fund	11,593
@ FIDELITY INVESTMENTS INTL GROWTH RETAIL	Mutual Fund	4,662
@ HARBOR FUNDS DISRUPTIVE INNOVATION INVESTOR	Mutual Fund	32,571
@ HARTFORD MUTUAL FUNDS SHORT DURATION A	Mutual Fund	29,922
@ HARTFORD MUTUAL FUNDS STRATEGIC INCOME A	Mutual Fund	35,972
@ HUSSMAN FUNDS STRATEGIC GROWTH INVESTOR	Mutual Fund	10,909
@ MAIRS & POWER FUNDS TRUST GROWTH INVESTOR	Mutual Fund	14,761
@ MATTHEWS INDIA INVESTOR	Mutual Fund	29
@ MFS FUNDS GROWTH I	Mutual Fund	6,089
@ MUTUAL FUND SER TR EVENTIDE GILEAD N	Mutual Fund	206,488
@ NATIXIS FUNDS LOOMIS SAYLES GLOBAL ALLOC A	Mutual Fund	14,978
@ NORTHERN LIGHTS TR PFG BR EQTY ESG STRAT R	Mutual Fund	6,127
@ NORTHERN LIGHTS TR PFG EQTY INDEX FOCUSED R	Mutual Fund	7,211
@ NORTHERN LIGHTS TR PFG JANUS HEND BAL STRAT R	Mutual Fund	13,128
@ NORTHERN LIGHTS TR PFG SEC EQTY BUS CYC STRAT R	Mutual Fund	6,915
@ NORTHERN LIGHTS TR PFG TACTICAL INCOME STRAT R	Mutual Fund	5,319
@ NORTHERN LIGHTS TR SIERRA TACTICAL CORE INC INST	Mutual Fund	374,908
@ NORTHERN LIGHTS TR ACTIVE CORE BOND STRAT R	Mutual Fund	5,296
@ NORTHERN LIGHTS FD TR BNY MELLON DIVERSIFIER STRAT R	Mutual Fund	8,790
@ NORTHERN LIGHTS FD TR JP MORGAN TACTICAL MOD STRAT R	Mutual Fund	12,635
@ NORTHERN LIGHTS FD TR MEEDER TACTICAL STRAT R	Mutual Fund	4,933
@ PIMCO INVESTMENTS REAL RET ADMIN	Mutual Fund	23,417
@ PRIMECAP ODYSSEY FUNDS ODYSSEY GROWTH INVESTOR	Mutual Fund	12,727
@ PRINCIPAL FUNDS BLUE CHIP A	Mutual Fund	6,197
@ T ROWE PRICE FUNDS BLUE CHIP GROWTH INVESTOR	Mutual Fund	13,713
@ T ROWE PRICE FUNDS DIV GROWTH INVESTOR	Mutual Fund	17,953
@ T ROWE PRICE FUNDS SCIENCE & TECH INVESTOR	Mutual Fund	21,345
@ * VANGUARD BALANCE INDEX ADMIRAL	Mutual Fund	14,863

See accompanying independent auditors' report.

(Continued)

Schedule 1

AMICA 401(k) RETIREMENT SAVINGS PLAN

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

December 31, 2021

Identity of issue, borrower, lessor, or similar party	Description of investment including maturity date, rate of interest, collateral, par or maturity value	Current Value ¹
@ * VANGUARD CASH RESERVES FED MMKT ADMIRAL	Mutual Fund	28,441
@ * VANGUARD DIVIDEND APPRECIATION INDEX ADMIRAL FD	Mutual Fund	23,437
@ * VANGUARD DIVIDEND GROWTH INVESTOR	Mutual Fund	215,889
@ * VANGUARD EMERGING MARKETS STOCK INDEX ADMIRAL	Mutual Fund	5,309
@ * VANGUARD ENERGY INVESTOR FUND	Mutual Fund	44,297
@ * VANGUARD EXTENDED MARKET INDEX FUND ADMIRAL	Mutual Fund	78,066
@ * VANGUARD FTSE ALL WORLD EX U S INDEX ADMIRAL	Mutual Fund	29,665
@ * VANGUARD GLOBAL CAPITAL CYCLES INVESTOR	Mutual Fund	11,731
@ * VANGUARD HEALTHCARE INVESTOR	Mutual Fund	38,605
@ * VANGUARD HIGH DIVIDEND YIELD INDEX ADMIRAL	Mutual Fund	39,541
@ * VANGUARD INTERNATIONAL GROWTH INVESTOR	Mutual Fund	30,341
@ * VANGUARD MID CAP GROWTH INDEX ADMIRAL	Mutual Fund	47,584
@ * VANGUARD PRIMECAP CORE INVESTOR	Mutual Fund	116,827
@ * VANGUARD SMALL CAP GROWTH INDEX ADMIRAL	Mutual Fund	21,133
@ * VANGUARD STRATEGIC SMALL CAP EQUITY INVESTOR	Mutual Fund	22,542
@ * VANGUARD US GROWTH INVESTOR	Mutual Fund	27,168
@ * VANGUARD WELLINGTON INVESTOR	Mutual Fund	11,683
@ * VANGUARD WINDSOR INVESTOR	Mutual Fund	69,201
		<u>\$ 907,964,075</u>

* Party in interest.

As certified by Vanguard.

@ Held in the Vanguard Brokerage Option #.

¹ Cost Information not included as investments are participant directed.

See accompanying independent auditors' report.

(Continued)