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

|                                                                                                                                                                                                                                                                                                                                                                                                                           |                                                                                                                                                                                                                                                                                                                                             |                                                                     |                                                                  |                                                             |  |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------|------------------------------------------------------------------|-------------------------------------------------------------|--|
| <b>Part II</b>                                                                                                                                                                                                                                                                                                                                                                                                            | <b>Basic Plan Information—enter all requested information</b>                                                                                                                                                                                                                                                                               |                                                                     |                                                                  |                                                             |  |
| <b>1a</b> Name of plan<br><u>MARKS, O'NEILL, O'BRIEN, DOHERTY &amp; KELLY, P.C. 401(K) PROFIT SHARING PLAN</u>                                                                                                                                                                                                                                                                                                            | <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 80%;"><b>1b</b> Three-digit plan number (PN) ▶</td> <td style="width: 20%; text-align: center;"><u>001</u></td> </tr> <tr> <td colspan="2"><b>1c</b> Effective date of plan<br/><u>01/01/1993</u></td> </tr> </table>                             | <b>1b</b> Three-digit plan number (PN) ▶                            | <u>001</u>                                                       | <b>1c</b> Effective date of plan<br><u>01/01/1993</u>       |  |
| <b>1b</b> Three-digit plan number (PN) ▶                                                                                                                                                                                                                                                                                                                                                                                  | <u>001</u>                                                                                                                                                                                                                                                                                                                                  |                                                                     |                                                                  |                                                             |  |
| <b>1c</b> Effective date of plan<br><u>01/01/1993</u>                                                                                                                                                                                                                                                                                                                                                                     |                                                                                                                                                                                                                                                                                                                                             |                                                                     |                                                                  |                                                             |  |
| <b>2a</b> Plan sponsor's name (employer, if for a single-employer plan)<br>Mailing address (include room, apt., suite no. and street, or P.O. Box)<br>City or town, state or province, country, and ZIP or foreign postal code (if foreign, see instructions)<br><u>MARKS, O'NEILL, O'BRIEN, DOHERTY &amp; KELLY, P.C.</u><br><br><u>1617 JOHN F. KENNEDY BLVD.</u><br><u>SUITE 1010</u><br><u>PHILADELPHIA, PA 19103</u> | <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td><b>2b</b> Employer Identification Number (EIN)<br/><u>23-2421281</u></td> </tr> <tr> <td><b>2c</b> Plan Sponsor's telephone number<br/><u>215-564-6688</u></td> </tr> <tr> <td><b>2d</b> Business code (see instructions)<br/><u>541110</u></td> </tr> </table> | <b>2b</b> Employer Identification Number (EIN)<br><u>23-2421281</u> | <b>2c</b> Plan Sponsor's telephone number<br><u>215-564-6688</u> | <b>2d</b> Business code (see instructions)<br><u>541110</u> |  |
| <b>2b</b> Employer Identification Number (EIN)<br><u>23-2421281</u>                                                                                                                                                                                                                                                                                                                                                       |                                                                                                                                                                                                                                                                                                                                             |                                                                     |                                                                  |                                                             |  |
| <b>2c</b> Plan Sponsor's telephone number<br><u>215-564-6688</u>                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                                                                             |                                                                     |                                                                  |                                                             |  |
| <b>2d</b> Business code (see instructions)<br><u>541110</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.

|                  |                                                   |            |                                                              |
|------------------|---------------------------------------------------|------------|--------------------------------------------------------------|
| <b>SIGN HERE</b> | Filed with authorized/valid electronic signature. | 09/28/2022 | KEVIN O'BRIEN                                                |
|                  | Signature of plan administrator                   | Date       | Enter name of individual signing as plan administrator       |
| <b>SIGN HERE</b> |                                                   |            |                                                              |
|                  | Signature of employer/plan sponsor                | Date       | Enter name of individual signing as employer or plan sponsor |
| <b>SIGN HERE</b> |                                                   |            |                                                              |
|                  | 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

|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>3a</b> Plan administrator's name and address <input checked="" type="checkbox"/> Same as Plan Sponsor                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | <b>3b</b> Administrator's EIN<br><br><b>3c</b> Administrator's telephone number<br><br><div style="background-color: #cccccc; height: 40px; width: 100%;"></div>                                                                                                                                                                                                                                                                                                                                                                                                |
| <b>4</b> 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:<br><b>a</b> Sponsor's name<br><b>c</b> Plan Name                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | <b>4b</b> EIN<br><br><b>4d</b> PN                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
| <b>5</b> Total number of participants at the beginning of the plan year                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | <b>5</b> 178                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
| <b>6</b> Number of participants as of the end of the plan year unless otherwise stated (welfare plans complete only lines <b>6a(1)</b> , <b>6a(2)</b> , <b>6b</b> , <b>6c</b> , and <b>6d</b> ).<br><br><b>a(1)</b> Total number of active participants at the beginning of the plan year.....<br><b>a(2)</b> Total number of active participants at the end of the plan year .....<br><b>b</b> Retired or separated participants receiving benefits.....<br><b>c</b> Other retired or separated participants entitled to future benefits .....<br><b>d</b> Subtotal. Add lines <b>6a(2)</b> , <b>6b</b> , and <b>6c</b> .....<br><b>e</b> Deceased participants whose beneficiaries are receiving or are entitled to receive benefits. ....<br><b>f</b> Total. Add lines <b>6d</b> and <b>6e</b> .....<br><b>g</b> Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item) .....<br><b>h</b> Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested ..... | <b>6a(1)</b> 141<br><b>6a(2)</b> 141<br><b>6b</b> 0<br><b>6c</b> 64<br><b>6d</b> 205<br><b>6e</b> 0<br><b>6f</b> 205<br><b>6g</b> 149<br><b>6h</b> 48                                                                                                                                                                                                                                                                                                                                                                                                           |
| <b>7</b> Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item).....                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | <b>7</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
| <b>8a</b> If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristics Codes in the instructions:<br>2E 2J 2K 2F 2G 3D 2T<br><br><b>b</b> If the plan provides welfare benefits, enter the applicable welfare feature codes from the List of Plan Characteristics Codes in the instructions:                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
| <b>9a</b> Plan funding arrangement (check all that apply)<br><b>(1)</b> <input checked="" type="checkbox"/> Insurance<br><b>(2)</b> <input type="checkbox"/> Code section 412(e)(3) insurance contracts<br><b>(3)</b> <input checked="" type="checkbox"/> Trust<br><b>(4)</b> <input type="checkbox"/> General assets of the sponsor                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | <b>9b</b> Plan benefit arrangement (check all that apply)<br><b>(1)</b> <input type="checkbox"/> Insurance<br><b>(2)</b> <input type="checkbox"/> Code section 412(e)(3) insurance contracts<br><b>(3)</b> <input checked="" type="checkbox"/> Trust<br><b>(4)</b> <input type="checkbox"/> General assets of the sponsor                                                                                                                                                                                                                                       |
| <b>10</b> Check all applicable boxes in 10a and 10b to indicate which schedules are attached, and, where indicated, enter the number attached. (See instructions)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
| <b>a Pension Schedules</b><br><b>(1)</b> <input checked="" type="checkbox"/> <b>R</b> (Retirement Plan Information)<br><br><b>(2)</b> <input type="checkbox"/> <b>MB</b> (Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information) - signed by the plan actuary<br><br><b>(3)</b> <input type="checkbox"/> <b>SB</b> (Single-Employer Defined Benefit Plan Actuarial Information) - signed by the plan actuary                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | <b>b General Schedules</b><br><b>(1)</b> <input checked="" type="checkbox"/> <b>H</b> (Financial Information)<br><b>(2)</b> <input type="checkbox"/> <b>I</b> (Financial Information – Small Plan)<br><b>(3)</b> <input checked="" type="checkbox"/> <u>1</u> <b>A</b> (Insurance Information)<br><b>(4)</b> <input checked="" type="checkbox"/> <b>C</b> (Service Provider Information)<br><b>(5)</b> <input type="checkbox"/> <b>D</b> (DFE/Participating Plan Information)<br><b>(6)</b> <input type="checkbox"/> <b>G</b> (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 \_\_\_\_\_

|                                                                                                                                                                                                                                         |                                                                                                                                                                                                                                                                                                                                    |                                                                                                |
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| <div>SCHEDULE A<br/>(Form 5500)<br/><div>Department of the Treasury<br/>Internal Revenue Service</div><div>Department of Labor<br/>Employee Benefits Security Administration</div><div>Pension Benefit Guaranty Corporation</div></div> | <div>Insurance Information</div> <div>This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA).</div> <div>▶ File as an attachment to Form 5500.</div> <div>▶ Insurance companies are required to provide the information pursuant to ERISA section 103(a)(2).</div> | <div>OMB No. 1210-0110</div> <div>2021</div> <div>This Form is Open to Public Inspection</div> |
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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<br>MARKS, O'NEILL, O'BRIEN, DOHERTY & KELLY, P.C. 401(K) PROFIT SHARING PLAN              | B Three-digit plan number (PN) ▶ 001                 |
| C Plan sponsor's name as shown on line 2a of Form 5500<br>MARKS, O'NEILL, O'BRIEN, DOHERTY & KELLY, P.C. | D Employer Identification Number (EIN)<br>23-2421281 |

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

1 Coverage Information:

(a) Name of insurance carrier  
NATIONWIDE LIFE INSURANCE COMPANY

| (b) EIN    | (c) NAIC code | (d) Contract or identification number | (e) Approximate number of persons covered at end of policy or contract year | Policy or contract year |            |
|------------|---------------|---------------------------------------|-----------------------------------------------------------------------------|-------------------------|------------|
|            |               |                                       |                                                                             | (f) From                | (g) To     |
| 31-4156830 | 66869         | GAP-CP-FU9S                           | 149                                                                         | 01/01/2021              | 12/31/2021 |

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

|                                      |                               |
|--------------------------------------|-------------------------------|
| (a) Total amount of commissions paid | (b) Total amount of fees paid |
| 0                                    | 1199                          |

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

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid  
SECURITIES AMERICA INC  
12325 PORT GRACE BLVD  
LA VISTA, NE 68128

| (b) Amount of sales and base commissions paid | Fees and other commissions paid |             | (e) Organization code |
|-----------------------------------------------|---------------------------------|-------------|-----------------------|
|                                               | (c) Amount                      | (d) Purpose |                       |
|                                               | 1199                            | 0           | 3                     |

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

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

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

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| <b>(b)</b> Amount of sales and base commissions paid | Fees and other commissions paid |                    | <b>(e)</b><br>Organization code |
|------------------------------------------------------|---------------------------------|--------------------|---------------------------------|
|                                                      | <b>(c)</b> Amount               | <b>(d)</b> Purpose |                                 |
|                                                      |                                 |                    |                                 |

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

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| <b>(b)</b> Amount of sales and base commissions paid | Fees and other commissions paid |                    | <b>(e)</b><br>Organization code |
|------------------------------------------------------|---------------------------------|--------------------|---------------------------------|
|                                                      | <b>(c)</b> Amount               | <b>(d)</b> Purpose |                                 |
|                                                      |                                 |                    |                                 |

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

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| <b>(b)</b> Amount of sales and base commissions paid | Fees and other commissions paid |                    | <b>(e)</b><br>Organization code |
|------------------------------------------------------|---------------------------------|--------------------|---------------------------------|
|                                                      | <b>(c)</b> Amount               | <b>(d)</b> Purpose |                                 |
|                                                      |                                 |                    |                                 |

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

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| <b>(b)</b> Amount of sales and base commissions paid | Fees and other commissions paid |                    | <b>(e)</b><br>Organization code |
|------------------------------------------------------|---------------------------------|--------------------|---------------------------------|
|                                                      | <b>(c)</b> Amount               | <b>(d)</b> Purpose |                                 |
|                                                      |                                 |                    |                                 |

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

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| <b>(b)</b> Amount of sales and base commissions paid | Fees and other commissions paid |                    | <b>(e)</b><br>Organization code |
|------------------------------------------------------|---------------------------------|--------------------|---------------------------------|
|                                                      | <b>(c)</b> Amount               | <b>(d)</b> Purpose |                                 |
|                                                      |                                 |                    |                                 |

**Part II Investment and Annuity Contract Information**

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

|                                                                           |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |                                                   |              |       |  |                                                                           |              |       |  |                                                |              |      |  |                                            |              |      |  |                                 |              |      |  |                               |  |  |  |                            |  |              |       |           |        |
|---------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------|--------------|-------|--|---------------------------------------------------------------------------|--------------|-------|--|------------------------------------------------|--------------|------|--|--------------------------------------------|--------------|------|--|---------------------------------|--------------|------|--|-------------------------------|--|--|--|----------------------------|--|--------------|-------|-----------|--------|
| <b>4</b>                                                                  | Current value of plan's interest under this contract in the general account at year end .....                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | <b>4</b>                                          |              |       |  |                                                                           |              |       |  |                                                |              |      |  |                                            |              |      |  |                                 |              |      |  |                               |  |  |  |                            |  |              |       |           |        |
| <b>5</b>                                                                  | Current value of plan's interest under this contract in separate accounts at year end.....                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | <b>5</b>                                          |              |       |  |                                                                           |              |       |  |                                                |              |      |  |                                            |              |      |  |                                 |              |      |  |                               |  |  |  |                            |  |              |       |           |        |
| <b>6</b>                                                                  | Contracts With Allocated Funds:                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |                                                   |              |       |  |                                                                           |              |       |  |                                                |              |      |  |                                            |              |      |  |                                 |              |      |  |                               |  |  |  |                            |  |              |       |           |        |
| <b>a</b>                                                                  | State the basis of premium rates ▶                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |                                                   |              |       |  |                                                                           |              |       |  |                                                |              |      |  |                                            |              |      |  |                                 |              |      |  |                               |  |  |  |                            |  |              |       |           |        |
| <b>b</b>                                                                  | Premiums paid to carrier .....                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | <b>6b</b>                                         |              |       |  |                                                                           |              |       |  |                                                |              |      |  |                                            |              |      |  |                                 |              |      |  |                               |  |  |  |                            |  |              |       |           |        |
| <b>c</b>                                                                  | Premiums due but unpaid at the end of the year .....                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | <b>6c</b>                                         |              |       |  |                                                                           |              |       |  |                                                |              |      |  |                                            |              |      |  |                                 |              |      |  |                               |  |  |  |                            |  |              |       |           |        |
| <b>d</b>                                                                  | If the carrier, service, or other organization incurred any specific costs in connection with the acquisition or retention of the contract or policy, enter amount. ....<br>Specify nature of costs ▶                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | <b>6d</b>                                         |              |       |  |                                                                           |              |       |  |                                                |              |      |  |                                            |              |      |  |                                 |              |      |  |                               |  |  |  |                            |  |              |       |           |        |
| <b>e</b>                                                                  | Type of contract: (1) <input type="checkbox"/> individual policies (2) <input type="checkbox"/> group deferred annuity<br>(3) <input type="checkbox"/> other (specify) ▶                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |                                                   |              |       |  |                                                                           |              |       |  |                                                |              |      |  |                                            |              |      |  |                                 |              |      |  |                               |  |  |  |                            |  |              |       |           |        |
| <b>f</b>                                                                  | If contract purchased, in whole or in part, to distribute benefits from a terminating plan, check here ▶ <input type="checkbox"/>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |                                                   |              |       |  |                                                                           |              |       |  |                                                |              |      |  |                                            |              |      |  |                                 |              |      |  |                               |  |  |  |                            |  |              |       |           |        |
| <b>7</b>                                                                  | Contracts With Unallocated Funds (Do not include portions of these contracts maintained in separate accounts)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |                                                   |              |       |  |                                                                           |              |       |  |                                                |              |      |  |                                            |              |      |  |                                 |              |      |  |                               |  |  |  |                            |  |              |       |           |        |
| <b>a</b>                                                                  | Type of contract: (1) <input type="checkbox"/> deposit administration (2) <input type="checkbox"/> immediate participation guarantee<br>(3) <input checked="" type="checkbox"/> guaranteed investment (4) <input type="checkbox"/> other ▶                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |                                                   |              |       |  |                                                                           |              |       |  |                                                |              |      |  |                                            |              |      |  |                                 |              |      |  |                               |  |  |  |                            |  |              |       |           |        |
| <b>b</b>                                                                  | Balance at the end of the previous year .....                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | <b>7b</b>                                         | 492888       |       |  |                                                                           |              |       |  |                                                |              |      |  |                                            |              |      |  |                                 |              |      |  |                               |  |  |  |                            |  |              |       |           |        |
| <b>c</b>                                                                  | <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 5%;">(1) Contributions deposited during the year .....</td> <td style="width: 15%; text-align: center;"><b>7c(1)</b></td> <td style="width: 40%; text-align: right;">25525</td> <td style="width: 40%;"></td> </tr> <tr> <td>(2) Dividends and credits.....</td> <td style="text-align: center;"><b>7c(2)</b></td> <td style="text-align: right;">0</td> <td></td> </tr> <tr> <td>(3) Interest credited during the year.....</td> <td style="text-align: center;"><b>7c(3)</b></td> <td style="text-align: right;">7420</td> <td></td> </tr> <tr> <td>(4) Transferred from separate account.....</td> <td style="text-align: center;"><b>7c(4)</b></td> <td style="text-align: right;">2499</td> <td></td> </tr> <tr> <td>(5) Other (specify below) .....</td> <td style="text-align: center;"><b>7c(5)</b></td> <td style="text-align: right;">1949</td> <td></td> </tr> <tr> <td colspan="4">▶ LOAN REPAYMENT-PRINCIPAL</td> </tr> <tr> <td colspan="2">(6) Total additions .....</td> <td style="text-align: center;"><b>7c(6)</b></td> <td style="text-align: right;">37393</td> </tr> </table> | (1) Contributions deposited during the year ..... | <b>7c(1)</b> | 25525 |  | (2) Dividends and credits.....                                            | <b>7c(2)</b> | 0     |  | (3) Interest credited during the year.....     | <b>7c(3)</b> | 7420 |  | (4) Transferred from separate account..... | <b>7c(4)</b> | 2499 |  | (5) Other (specify below) ..... | <b>7c(5)</b> | 1949 |  | ▶ LOAN REPAYMENT-PRINCIPAL    |  |  |  | (6) Total additions .....  |  | <b>7c(6)</b> | 37393 | <b>7d</b> | 530281 |
| (1) Contributions deposited during the year .....                         | <b>7c(1)</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | 25525                                             |              |       |  |                                                                           |              |       |  |                                                |              |      |  |                                            |              |      |  |                                 |              |      |  |                               |  |  |  |                            |  |              |       |           |        |
| (2) Dividends and credits.....                                            | <b>7c(2)</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | 0                                                 |              |       |  |                                                                           |              |       |  |                                                |              |      |  |                                            |              |      |  |                                 |              |      |  |                               |  |  |  |                            |  |              |       |           |        |
| (3) Interest credited during the year.....                                | <b>7c(3)</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | 7420                                              |              |       |  |                                                                           |              |       |  |                                                |              |      |  |                                            |              |      |  |                                 |              |      |  |                               |  |  |  |                            |  |              |       |           |        |
| (4) Transferred from separate account.....                                | <b>7c(4)</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | 2499                                              |              |       |  |                                                                           |              |       |  |                                                |              |      |  |                                            |              |      |  |                                 |              |      |  |                               |  |  |  |                            |  |              |       |           |        |
| (5) Other (specify below) .....                                           | <b>7c(5)</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | 1949                                              |              |       |  |                                                                           |              |       |  |                                                |              |      |  |                                            |              |      |  |                                 |              |      |  |                               |  |  |  |                            |  |              |       |           |        |
| ▶ LOAN REPAYMENT-PRINCIPAL                                                |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |                                                   |              |       |  |                                                                           |              |       |  |                                                |              |      |  |                                            |              |      |  |                                 |              |      |  |                               |  |  |  |                            |  |              |       |           |        |
| (6) Total additions .....                                                 |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | <b>7c(6)</b>                                      | 37393        |       |  |                                                                           |              |       |  |                                                |              |      |  |                                            |              |      |  |                                 |              |      |  |                               |  |  |  |                            |  |              |       |           |        |
| <b>d</b>                                                                  | Total of balance and additions (add lines <b>7b</b> and <b>7c(6)</b> ) .....                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |                                                   |              |       |  |                                                                           |              |       |  |                                                |              |      |  |                                            |              |      |  |                                 |              |      |  |                               |  |  |  |                            |  |              |       |           |        |
| <b>e</b>                                                                  | <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 5%;">Deductions:</td> <td style="width: 15%;"></td> <td style="width: 40%;"></td> <td style="width: 40%;"></td> </tr> <tr> <td>(1) Disbursed from fund to pay benefits or purchase annuities during year</td> <td style="text-align: center;"><b>7e(1)</b></td> <td style="text-align: right;">40280</td> <td></td> </tr> <tr> <td>(2) Administration charge made by carrier.....</td> <td style="text-align: center;"><b>7e(2)</b></td> <td style="text-align: right;">506</td> <td></td> </tr> <tr> <td>(3) Transferred to separate account.....</td> <td style="text-align: center;"><b>7e(3)</b></td> <td style="text-align: right;">1682</td> <td></td> </tr> <tr> <td>(4) Other (specify below) .....</td> <td style="text-align: center;"><b>7e(4)</b></td> <td style="text-align: right;">3013</td> <td></td> </tr> <tr> <td colspan="4">▶ LOAN WITHDRAWAL, FORFEITURE</td> </tr> <tr> <td colspan="2">(5) Total deductions .....</td> <td style="text-align: center;"><b>7e(5)</b></td> <td style="text-align: right;">45481</td> </tr> </table>                                           | Deductions:                                       |              |       |  | (1) Disbursed from fund to pay benefits or purchase annuities during year | <b>7e(1)</b> | 40280 |  | (2) Administration charge made by carrier..... | <b>7e(2)</b> | 506  |  | (3) Transferred to separate account.....   | <b>7e(3)</b> | 1682 |  | (4) Other (specify below) ..... | <b>7e(4)</b> | 3013 |  | ▶ LOAN WITHDRAWAL, FORFEITURE |  |  |  | (5) Total deductions ..... |  | <b>7e(5)</b> | 45481 | <b>7f</b> | 484800 |
| Deductions:                                                               |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |                                                   |              |       |  |                                                                           |              |       |  |                                                |              |      |  |                                            |              |      |  |                                 |              |      |  |                               |  |  |  |                            |  |              |       |           |        |
| (1) Disbursed from fund to pay benefits or purchase annuities during year | <b>7e(1)</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | 40280                                             |              |       |  |                                                                           |              |       |  |                                                |              |      |  |                                            |              |      |  |                                 |              |      |  |                               |  |  |  |                            |  |              |       |           |        |
| (2) Administration charge made by carrier.....                            | <b>7e(2)</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | 506                                               |              |       |  |                                                                           |              |       |  |                                                |              |      |  |                                            |              |      |  |                                 |              |      |  |                               |  |  |  |                            |  |              |       |           |        |
| (3) Transferred to separate account.....                                  | <b>7e(3)</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | 1682                                              |              |       |  |                                                                           |              |       |  |                                                |              |      |  |                                            |              |      |  |                                 |              |      |  |                               |  |  |  |                            |  |              |       |           |        |
| (4) Other (specify below) .....                                           | <b>7e(4)</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | 3013                                              |              |       |  |                                                                           |              |       |  |                                                |              |      |  |                                            |              |      |  |                                 |              |      |  |                               |  |  |  |                            |  |              |       |           |        |
| ▶ LOAN WITHDRAWAL, FORFEITURE                                             |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |                                                   |              |       |  |                                                                           |              |       |  |                                                |              |      |  |                                            |              |      |  |                                 |              |      |  |                               |  |  |  |                            |  |              |       |           |        |
| (5) Total deductions .....                                                |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | <b>7e(5)</b>                                      | 45481        |       |  |                                                                           |              |       |  |                                                |              |      |  |                                            |              |      |  |                                 |              |      |  |                               |  |  |  |                            |  |              |       |           |        |
| <b>f</b>                                                                  | Balance at the end of the current year (subtract line <b>7e(5)</b> from line <b>7d</b> ) .....                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                                                   |              |       |  |                                                                           |              |       |  |                                                |              |      |  |                                            |              |      |  |                                 |              |      |  |                               |  |  |  |                            |  |              |       |           |        |

**Part III Welfare Benefit Contract Information**

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

**8** Benefit and contract type (check all applicable boxes)

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

**9** Experience-rated contracts:

|                                                                                                                                                    |                 |                 |   |
|----------------------------------------------------------------------------------------------------------------------------------------------------|-----------------|-----------------|---|
| <b>a</b> Premiums: (1) Amount received .....                                                                                                       | <b>9a(1)</b>    |                 |   |
| (2) Increase (decrease) in amount due but unpaid .....                                                                                             | <b>9a(2)</b>    |                 |   |
| (3) Increase (decrease) in unearned premium reserve .....                                                                                          | <b>9a(3)</b>    |                 |   |
| (4) Earned ((1) + (2) - (3)) .....                                                                                                                 |                 | <b>9a(4)</b>    | 0 |
| <b>b</b> Benefit charges (1) Claims paid .....                                                                                                     | <b>9b(1)</b>    |                 |   |
| (2) Increase (decrease) in claim reserves .....                                                                                                    | <b>9b(2)</b>    |                 |   |
| (3) Incurred claims (add (1) and (2)) .....                                                                                                        |                 | <b>9b(3)</b>    | 0 |
| (4) Claims charged .....                                                                                                                           |                 | <b>9b(4)</b>    |   |
| <b>c</b> Remainder of premium: (1) Retention charges (on an accrual basis) --                                                                      |                 |                 |   |
| (A) Commissions .....                                                                                                                              | <b>9c(1)(A)</b> |                 |   |
| (B) Administrative service or other fees .....                                                                                                     | <b>9c(1)(B)</b> |                 |   |
| (C) Other specific acquisition costs .....                                                                                                         | <b>9c(1)(C)</b> |                 |   |
| (D) Other expenses .....                                                                                                                           | <b>9c(1)(D)</b> |                 |   |
| (E) Taxes .....                                                                                                                                    | <b>9c(1)(E)</b> |                 |   |
| (F) Charges for risks or other contingencies .....                                                                                                 | <b>9c(1)(F)</b> |                 |   |
| (G) Other retention charges .....                                                                                                                  | <b>9c(1)(G)</b> |                 |   |
| (H) Total retention .....                                                                                                                          |                 | <b>9c(1)(H)</b> | 0 |
| (2) Dividends or retroactive rate refunds. (These amounts were <input type="checkbox"/> paid in cash, or <input type="checkbox"/> credited.) ..... |                 | <b>9c(2)</b>    |   |
| <b>d</b> Status of policyholder reserves at end of year: (1) Amount held to provide benefits after retirement .....                                |                 | <b>9d(1)</b>    |   |
| (2) Claim reserves .....                                                                                                                           |                 | <b>9d(2)</b>    |   |
| (3) Other reserves .....                                                                                                                           |                 | <b>9d(3)</b>    |   |
| <b>e</b> Dividends or retroactive rate refunds due. (Do not include amount entered in line 9c(2).) .....                                           |                 | <b>9e</b>       |   |

**10** Nonexperience-rated contracts:

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

**Part IV Provision of Information**

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

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

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

|                                                                                                                 |                                                             |     |
|-----------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------|-----|
| For calendar plan year 2021 or fiscal plan year beginning 01/01/2021 and ending 12/31/2021                      |                                                             |     |
| <b>A</b> Name of plan<br>MARKS, O'NEILL, O'BRIEN, DOHERTY & KELLY, P.C. 401(K) PROFIT SHARING PLAN              | <b>B</b> Three-digit plan number (PN) ▶                     | 001 |
|                                                                                                                 |                                                             |     |
| <b>C</b> Plan sponsor's name as shown on line 2a of Form 5500<br>MARKS, O'NEILL, O'BRIEN, DOHERTY & KELLY, P.C. | <b>D</b> Employer Identification Number (EIN)<br>23-2421281 |     |

|               |                                                        |
|---------------|--------------------------------------------------------|
| <b>Part I</b> | <b>Service Provider Information (see instructions)</b> |
|---------------|--------------------------------------------------------|

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

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**(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

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**(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

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

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

NATIONWIDE

ONE NATIONWIDE PLAZA  
COLUMBUS, OH 43215

| (b)<br>Service Code(s) | (c)<br>Relationship to employer, employee organization, or person known to be a party-in-interest | (d)<br>Enter direct compensation paid by the plan. If none, enter -0-. | (e)<br>Did service provider receive indirect compensation? (sources other than plan or plan sponsor) | (f)<br>Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures? | (g)<br>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)<br>Did the service provider give you a formula instead of an amount or estimated amount? |
|------------------------|---------------------------------------------------------------------------------------------------|------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------|
| 64 72                  | SERVICE PROVIDER                                                                                  | 99599                                                                  | Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>                                  | Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>                                                            | 0                                                                                                                                                                               | Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>                          |

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

SECURITIES AMERICA INC

12325 PORT GRACE BLVD  
LA VISTA, NE 68128

| (b)<br>Service Code(s) | (c)<br>Relationship to employer, employee organization, or person known to be a party-in-interest | (d)<br>Enter direct compensation paid by the plan. If none, enter -0-. | (e)<br>Did service provider receive indirect compensation? (sources other than plan or plan sponsor) | (f)<br>Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures? | (g)<br>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)<br>Did the service provider give you a formula instead of an amount or estimated amount? |
|------------------------|---------------------------------------------------------------------------------------------------|------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------|
| 28                     | INVESTMENT MANAGEMENT                                                                             | 0                                                                      | Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>                                  | Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>                                                            | 44184                                                                                                                                                                           | Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>                          |

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

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

**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)<br>Service Code(s) | (c)<br>Relationship to employer, employee organization, or person known to be a party-in-interest | (d)<br>Enter direct compensation paid by the plan. If none, enter -0-. | (e)<br>Did service provider receive indirect compensation? (sources other than plan or plan sponsor) | (f)<br>Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures? | (g)<br>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)<br>Did the service provider give you a formula instead of an amount or estimated amount? |
|------------------------|---------------------------------------------------------------------------------------------------|------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------|
|                        |                                                                                                   |                                                                        | Yes <input type="checkbox"/> No <input type="checkbox"/>                                             | Yes <input type="checkbox"/> No <input type="checkbox"/>                                                                       |                                                                                                                                                                                 | Yes <input type="checkbox"/> No <input type="checkbox"/>                                     |

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

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

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

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

**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<br>(see instructions) | (c) Enter amount of indirect compensation |
|---------------------------------------------------------|-----------------------------------------|-------------------------------------------|
| SECURITIES AMERICA INC                                  | 28                                      | 44184                                     |

| (d) Enter name and EIN (address) of source of indirect compensation | (e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation. |
|---------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| NATIONWIDE<br>ONE NATIONWIDE PLAZA<br>COLUMBUS, OH 43215            | COMPENSATION                                                                                                                                                       |

| (a) Enter service provider name as it appears on line 2 | (b) Service Codes<br>(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<br>(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)

|                    |                     |
|--------------------|---------------------|
| <b>a</b> Name:     | <b>b</b> EIN:       |
| <b>c</b> Position: |                     |
| <b>d</b> Address:  | <b>e</b> Telephone: |
|                    |                     |

Explanation:

|                    |                     |
|--------------------|---------------------|
| <b>a</b> Name:     | <b>b</b> EIN:       |
| <b>c</b> Position: |                     |
| <b>d</b> Address:  | <b>e</b> Telephone: |
|                    |                     |

Explanation:

|                    |                     |
|--------------------|---------------------|
| <b>a</b> Name:     | <b>b</b> EIN:       |
| <b>c</b> Position: |                     |
| <b>d</b> Address:  | <b>e</b> Telephone: |
|                    |                     |

Explanation:

|                    |                     |
|--------------------|---------------------|
| <b>a</b> Name:     | <b>b</b> EIN:       |
| <b>c</b> Position: |                     |
| <b>d</b> Address:  | <b>e</b> Telephone: |
|                    |                     |

Explanation:

|                    |                     |
|--------------------|---------------------|
| <b>a</b> Name:     | <b>b</b> EIN:       |
| <b>c</b> Position: |                     |
| <b>d</b> Address:  | <b>e</b> Telephone: |
|                    |                     |

Explanation:

|                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                              |                                                                                           |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------|
| <b>SCHEDULE H</b><br><b>(Form 5500)</b><br><br><small>Department of the Treasury<br/>Internal Revenue Service</small><br><br><small>Department of Labor<br/>Employee Benefits Security Administration</small><br><br><small>Pension Benefit Guaranty Corporation</small> | <b>Financial Information</b><br><br>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).<br><br><b>► File as an attachment to Form 5500.</b> | OMB No. 1210-0110<br><br><b>2021</b><br><br><b>This Form is Open to Public Inspection</b> |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------|

|                                                                                                                            |                                                                    |            |
|----------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------|------------|
| For calendar plan year 2021 or fiscal plan year beginning <u>01/01/2021</u> and ending <u>12/31/2021</u>                   |                                                                    |            |
| <b>A</b> Name of plan<br><u>MARKS, O'NEILL, O'BRIEN, DOHERTY &amp; KELLY, P.C. 401(K) PROFIT SHARING PLAN</u>              | <b>B</b> Three-digit plan number (PN) <b>►</b>                     | <u>001</u> |
| <b>C</b> Plan sponsor's name as shown on line 2a of Form 5500<br><u>MARKS, O'NEILL, O'BRIEN, DOHERTY &amp; KELLY, P.C.</u> | <b>D</b> Employer Identification Number (EIN)<br><u>23-2421281</u> |            |

|               |                                      |
|---------------|--------------------------------------|
| <b>Part I</b> | <b>Asset and Liability Statement</b> |
|---------------|--------------------------------------|

**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 |
|---------------------------------------------------------------------------------------------------|-----------------|-----------------------|-----------------|
| <b>a</b> Total noninterest-bearing cash.....                                                      | <b>1a</b>       |                       |                 |
| <b>b</b> Receivables (less allowance for doubtful accounts):                                      |                 |                       |                 |
| <b>(1)</b> Employer contributions .....                                                           | <b>1b(1)</b>    | 98                    | 0               |
| <b>(2)</b> Participant contributions.....                                                         | <b>1b(2)</b>    | 0                     | 0               |
| <b>(3)</b> Other .....                                                                            | <b>1b(3)</b>    | 0                     | 0               |
| <b>c</b> General investments:                                                                     |                 |                       |                 |
| <b>(1)</b> Interest-bearing cash (include money market accounts & certificates of deposit) .....  | <b>1c(1)</b>    |                       |                 |
| <b>(2)</b> U.S. Government securities .....                                                       | <b>1c(2)</b>    |                       |                 |
| <b>(3)</b> Corporate debt instruments (other than employer securities):                           |                 |                       |                 |
| <b>(A)</b> Preferred .....                                                                        | <b>1c(3)(A)</b> |                       |                 |
| <b>(B)</b> All other .....                                                                        | <b>1c(3)(B)</b> |                       |                 |
| <b>(4)</b> Corporate stocks (other than employer securities):                                     |                 |                       |                 |
| <b>(A)</b> Preferred .....                                                                        | <b>1c(4)(A)</b> |                       |                 |
| <b>(B)</b> Common .....                                                                           | <b>1c(4)(B)</b> |                       |                 |
| <b>(5)</b> Partnership/joint venture interests .....                                              | <b>1c(5)</b>    |                       |                 |
| <b>(6)</b> Real estate (other than employer real property) .....                                  | <b>1c(6)</b>    |                       |                 |
| <b>(7)</b> Loans (other than to participants) .....                                               | <b>1c(7)</b>    |                       |                 |
| <b>(8)</b> Participant loans .....                                                                | <b>1c(8)</b>    | 225710                | 145192          |
| <b>(9)</b> Value of interest in common/collective trusts.....                                     | <b>1c(9)</b>    | 0                     | 0               |
| <b>(10)</b> Value of interest in pooled separate accounts .....                                   | <b>1c(10)</b>   |                       |                 |
| <b>(11)</b> Value of interest in master trust investment accounts.....                            | <b>1c(11)</b>   |                       |                 |
| <b>(12)</b> Value of interest in 103-12 investment entities .....                                 | <b>1c(12)</b>   | 0                     | 0               |
| <b>(13)</b> Value of interest in registered investment companies (e.g., mutual funds) .....       | <b>1c(13)</b>   | 16782031              | 18940653        |
| <b>(14)</b> Value of funds held in insurance company general account (unallocated contracts)..... | <b>1c(14)</b>   |                       |                 |
| <b>(15)</b> Other.....                                                                            | <b>1c(15)</b>   | 0                     | 0               |

|                    |                                                                  | (a) Beginning of Year | (b) End of Year |
|--------------------|------------------------------------------------------------------|-----------------------|-----------------|
| <b>1d</b>          | Employer-related investments:                                    |                       |                 |
| (1)                | Employer securities.....                                         | 1d(1) 0               | 0               |
| (2)                | Employer real property.....                                      | 1d(2)                 |                 |
| <b>e</b>           | Buildings and other property used in plan operation .....        | 1e                    |                 |
| <b>f</b>           | Total assets (add all amounts in lines 1a through 1e) .....      | 1f 17007839           | 19085845        |
| <b>Liabilities</b> |                                                                  |                       |                 |
| <b>g</b>           | Benefit claims payable .....                                     | 1g 0                  | 0               |
| <b>h</b>           | Operating payables .....                                         | 1h                    |                 |
| <b>i</b>           | Acquisition indebtedness.....                                    | 1i                    |                 |
| <b>j</b>           | Other liabilities.....                                           | 1j 6958               | 0               |
| <b>k</b>           | Total liabilities (add all amounts in lines 1g through 1j) ..... | 1k 6958               | 0               |
| <b>Net Assets</b>  |                                                                  |                       |                 |
| <b>l</b>           | Net assets (subtract line 1k from line 1f) .....                 | 1l 17000881           | 19085845        |

**Part II Income and Expense Statement**

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

|          |                                                                                                     | (a) Amount      | (b) Total |
|----------|-----------------------------------------------------------------------------------------------------|-----------------|-----------|
| <b>a</b> | <b>Contributions:</b>                                                                               |                 |           |
| (1)      | Received or receivable in cash from: <b>(A)</b> Employers .....                                     | 2a(1)(A) 292221 |           |
|          | <b>(B)</b> Participants .....                                                                       | 2a(1)(B) 824341 |           |
|          | <b>(C)</b> Others (including rollovers).....                                                        | 2a(1)(C) 144359 |           |
| (2)      | Noncash contributions.....                                                                          | 2a(2)           |           |
| (3)      | Total contributions. Add lines 2a(1)(A), (B), (C), and line 2a(2) .....                             | 2a(3)           | 1260921   |
| <b>b</b> | <b>Earnings on investments:</b>                                                                     |                 |           |
| (1)      | Interest:                                                                                           |                 |           |
|          | <b>(A)</b> Interest-bearing cash (including money market accounts and certificates of deposit)..... | 2b(1)(A)        |           |
|          | <b>(B)</b> U.S. Government securities .....                                                         | 2b(1)(B)        |           |
|          | <b>(C)</b> Corporate debt instruments .....                                                         | 2b(1)(C)        |           |
|          | <b>(D)</b> Loans (other than to participants) .....                                                 | 2b(1)(D)        |           |
|          | <b>(E)</b> Participant loans.....                                                                   | 2b(1)(E) 8099   |           |
|          | <b>(F)</b> Other .....                                                                              | 2b(1)(F)        |           |
|          | <b>(G)</b> Total interest. Add lines 2b(1)(A) through (F).....                                      | 2b(1)(G)        | 8099      |
| (2)      | Dividends: <b>(A)</b> Preferred stock.....                                                          | 2b(2)(A)        |           |
|          | <b>(B)</b> Common stock .....                                                                       | 2b(2)(B)        |           |
|          | <b>(C)</b> Registered investment company shares (e.g. mutual funds).....                            | 2b(2)(C) 284568 |           |
|          | <b>(D)</b> Total dividends. Add lines 2b(2)(A), (B), and (C) .....                                  | 2b(2)(D)        |           |
| (3)      | Rents .....                                                                                         | 2b(3)           |           |
| (4)      | Net gain (loss) on sale of assets: <b>(A)</b> Aggregate proceeds .....                              | 2b(4)(A)        |           |
|          | <b>(B)</b> Aggregate carrying amount (see instructions).....                                        | 2b(4)(B)        |           |
|          | <b>(C)</b> Subtract line 2b(4)(B) from line 2b(4)(A) and enter result .....                         | 2b(4)(C)        |           |
| (5)      | Unrealized appreciation (depreciation) of assets: <b>(A)</b> Real estate .....                      | 2b(5)(A)        |           |
|          | <b>(B)</b> Other .....                                                                              | 2b(5)(B)        |           |
|          | <b>(C)</b> Total unrealized appreciation of assets. Add lines 2b(5)(A) and (B) .....                | 2b(5)(C)        |           |

|                                                                                                |        | (a) Amount | (b) Total |
|------------------------------------------------------------------------------------------------|--------|------------|-----------|
| (6) Net investment gain (loss) from common/collective trusts.....                              | 2b(6)  |            |           |
| (7) Net investment gain (loss) from pooled separate accounts.....                              | 2b(7)  |            |           |
| (8) Net investment gain (loss) from master trust investment accounts.....                      | 2b(8)  |            |           |
| (9) Net investment gain (loss) from 103-12 investment entities.....                            | 2b(9)  |            |           |
| (10) Net investment gain (loss) from registered investment companies (e.g., mutual funds)..... | 2b(10) |            | 2275738   |
| c Other income.....                                                                            | 2c     |            |           |
| d Total income. Add all <b>income</b> amounts in column (b) and enter total.....               | 2d     |            | 3829326   |
| <b>Expenses</b>                                                                                |        |            |           |
| e Benefit payment and payments to provide benefits:                                            |        |            |           |
| (1) Directly to participants or beneficiaries, including direct rollovers.....                 | 2e(1)  | 1722577    |           |
| (2) To insurance carriers for the provision of benefits.....                                   | 2e(2)  |            |           |
| (3) Other.....                                                                                 | 2e(3)  |            |           |
| (4) Total benefit payments. Add lines 2e(1) through (3).....                                   | 2e(4)  |            | 1722577   |
| f Corrective distributions (see instructions).....                                             | 2f     |            |           |
| g Certain deemed distributions of participant loans (see instructions).....                    | 2g     |            | 17141     |
| h Interest expense.....                                                                        | 2h     |            |           |
| i Administrative expenses: (1) Professional fees.....                                          | 2i(1)  |            |           |
| (2) Contract administrator fees.....                                                           | 2i(2)  | 4644       |           |
| (3) Investment advisory and management fees.....                                               | 2i(3)  |            |           |
| (4) Other.....                                                                                 | 2i(4)  |            |           |
| (5) Total administrative expenses. Add lines 2i(1) through (4).....                            | 2i(5)  |            | 4644      |
| j Total expenses. Add all <b>expense</b> amounts in column (b) and enter total.....            | 2j     |            | 1744362   |
| <b>Net Income and Reconciliation</b>                                                           |        |            |           |
| k Net income (loss). Subtract line 2j from line 2d.....                                        | 2k     |            | 2084964   |
| 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: **TROPEANO & MCGRADY**

(2) EIN: **22-3204210**

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>b</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.) ..... |     |    |         |
| <b>4b</b>                                                                                                                                                                                                                                                                                                        |     | X  |         |
| <b>c</b> 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.) .....                                                                                                                             |     |    |         |
| <b>4c</b>                                                                                                                                                                                                                                                                                                        |     | X  |         |
| <b>d</b> 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.) .....                                                                                                                  |     |    |         |
| <b>4d</b>                                                                                                                                                                                                                                                                                                        |     | X  |         |
| <b>e</b> Was this plan covered by a fidelity bond? .....                                                                                                                                                                                                                                                         | X   |    | 1000000 |
| <b>f</b> Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty? .....                                                                                                                                                                          |     | X  |         |
| <b>4f</b>                                                                                                                                                                                                                                                                                                        |     | X  |         |
| <b>g</b> Did the plan hold any assets whose current value was neither readily determinable on an established market nor set by an independent third party appraiser? .....                                                                                                                                       |     | X  |         |
| <b>4g</b>                                                                                                                                                                                                                                                                                                        |     | X  |         |
| <b>h</b> Did the plan receive any noncash contributions whose value was neither readily determinable on an established market nor set by an independent third party appraiser? .....                                                                                                                             |     | X  |         |
| <b>4h</b>                                                                                                                                                                                                                                                                                                        |     | X  |         |
| <b>i</b> Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.) .....                                                                                                                                                   | X   |    |         |
| <b>4i</b>                                                                                                                                                                                                                                                                                                        | X   |    |         |
| <b>j</b> Were any plan transactions or series of transactions in excess of 5% of the current value of plan assets? (Attach schedule of transactions if "Yes" is checked and see instructions for format requirements.) .....                                                                                     |     | X  |         |
| <b>4j</b>                                                                                                                                                                                                                                                                                                        |     | X  |         |
| <b>k</b> Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC? .....                                                                                                                                              |     | X  |         |
| <b>4k</b>                                                                                                                                                                                                                                                                                                        |     | X  |         |
| <b>l</b> Has the plan failed to provide any benefit when due under the plan? .....                                                                                                                                                                                                                               |     | X  |         |
| <b>4l</b>                                                                                                                                                                                                                                                                                                        |     | X  |         |
| <b>m</b> If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.) .....                                                                                                                                                                                     |     | X  |         |
| <b>4m</b>                                                                                                                                                                                                                                                                                                        |     | X  |         |
| <b>n</b> 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. ....                                                                                                                         |     |    |         |
| <b>4n</b>                                                                                                                                                                                                                                                                                                        |     |    |         |

**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 \_\_\_\_\_.

|                                                                                                                                                                                                                           |                                                                                                                                                                                                                                                                                             |                                                                                            |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------|
| <b>SCHEDULE R</b><br><b>(Form 5500)</b><br><br>Department of the Treasury<br>Internal Revenue Service<br><br>Department of Labor<br>Employee Benefits Security Administration<br><br>Pension Benefit Guaranty Corporation | <b>Retirement Plan Information</b><br><br>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).<br><br>▶ <b>File as an attachment to Form 5500.</b> | OMB No. 1210-0110<br><br><b>2021</b><br><br><b>This Form is Open to Public Inspection.</b> |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------|

For calendar plan year 2021 or fiscal plan year beginning 01/01/2021 and ending 12/31/2021

|                                                                                                                            |                                                                    |
|----------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------|
| <b>A</b> Name of plan<br><u>MARKS, O'NEILL, O'BRIEN, DOHERTY &amp; KELLY, P.C. 401(K) PROFIT SHARING PLAN</u>              | <b>B</b> Three-digit plan number (PN) ▶<br><u>001</u>              |
| <b>C</b> Plan sponsor's name as shown on line 2a of Form 5500<br><u>MARKS, O'NEILL, O'BRIEN, DOHERTY &amp; KELLY, P.C.</u> | <b>D</b> Employer Identification Number (EIN)<br><u>23-2421281</u> |

|               |                      |
|---------------|----------------------|
| <b>Part I</b> | <b>Distributions</b> |
|---------------|----------------------|

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

|                                                                                                                                                                                                                                                                    |          |          |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------|----------|
| <b>1</b> Total value of distributions paid in property other than in cash or the forms of property specified in the instructions.....                                                                                                                              | <b>1</b> | <u>0</u> |
| <b>2</b> 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):<br><br>EIN(s): <u>31-1592130</u> |          |          |
| Profit-sharing plans, ESOPs, and stock bonus plans, skip line 3.                                                                                                                                                                                                   |          |          |
| <b>3</b> Number of participants (living or deceased) whose benefits were distributed in a single sum, during the plan year .....                                                                                                                                   | <b>3</b> |          |

|                |                                                                                                                                                                               |
|----------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Part II</b> | <b>Funding Information</b> (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.) |
|----------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

|                                                                                                                                                                                                                                                                                                                                                                    |                              |                             |                              |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------|-----------------------------|------------------------------|
| <b>4</b> Is the plan administrator making an election under Code section 412(d)(2) or ERISA section 302(d)(2)? .....                                                                                                                                                                                                                                               | <input type="checkbox"/> Yes | <input type="checkbox"/> No | <input type="checkbox"/> N/A |
| If the plan is a defined benefit plan, go to line 8.                                                                                                                                                                                                                                                                                                               |                              |                             |                              |
| <b>5</b> 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. <b>Date:</b> Month _____ Day _____ Year _____<br>If you completed line 5, complete lines 3, 9, and 10 of Schedule MB and do not complete the remainder of this schedule. |                              |                             |                              |
| <b>6 a</b> Enter the minimum required contribution for this plan year (include any prior year accumulated funding deficiency not waived) .....                                                                                                                                                                                                                     | <b>6a</b>                    |                             |                              |
| <b>b</b> Enter the amount contributed by the employer to the plan for this plan year .....                                                                                                                                                                                                                                                                         | <b>6b</b>                    |                             |                              |
| <b>c</b> 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) .....                                                                                                                                                                                                                   | <b>6c</b>                    |                             |                              |
| If you completed line 6c, skip lines 8 and 9.                                                                                                                                                                                                                                                                                                                      |                              |                             |                              |
| <b>7</b> Will the minimum funding amount reported on line 6c be met by the funding deadline? .....                                                                                                                                                                                                                                                                 | <input type="checkbox"/> Yes | <input type="checkbox"/> No | <input type="checkbox"/> N/A |
| <b>8</b> 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? .....                                                                                        | <input type="checkbox"/> Yes | <input type="checkbox"/> No | <input type="checkbox"/> N/A |

|                 |                   |
|-----------------|-------------------|
| <b>Part III</b> | <b>Amendments</b> |
|-----------------|-------------------|

|                                                                                                                                                                                                                            |                                   |                                   |                               |                             |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------|-----------------------------------|-------------------------------|-----------------------------|
| <b>9</b> 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..... | <input type="checkbox"/> Increase | <input type="checkbox"/> Decrease | <input type="checkbox"/> Both | <input type="checkbox"/> No |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------|-----------------------------------|-------------------------------|-----------------------------|

|                |                                                                                                                                                   |
|----------------|---------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Part IV</b> | <b>ESOPs</b> (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. |
|----------------|---------------------------------------------------------------------------------------------------------------------------------------------------|

|                                                                                                                                                                                              |                              |                             |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------|-----------------------------|
| <b>10</b> Were unallocated employer securities or proceeds from the sale of unallocated securities used to repay any exempt loan? .....                                                      | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| <b>11 a</b> Does the ESOP hold any preferred stock? .....                                                                                                                                    | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| <b>b</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.) ..... | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| <b>12</b> Does the ESOP hold any stock that is not readily tradable on an established securities market? .....                                                                               | <input type="checkbox"/> Yes | <input type="checkbox"/> 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 \_\_\_\_\_

***MARKS, O'NEILL, O'BRIEN, DOHERTY & KELLY 401(K) PROFIT SHARING PLAN***

***FINANCIAL STATEMENTS***

***FOR THE YEARS ENDED***

***DECEMBER 31, 2021 AND 2020***

***WITH INDEPENDENT AUDITORS' REPORT***

**MARKS, O'NEILL, O'BRIEN, DOHERTY & KELLY 401(K) PROFIT SHARING PLAN**  
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**INDEPENDENT AUDITORS' REPORT**

*To the Trustees,  
Marks, O'Neill, O'Brien, Doherty & Kelly 401(K) Profit Sharing Plan  
Philadelphia, PA*

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

*We have performed an audit of the accompanying financial statements of Marks, O'Neill, O'Brien, Doherty & Kelly 401 (K) Profit Sharing 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 2020, and the related statement of changes in net assets available for benefits for the year then ended December 31, 2021, and the related notes to the financial statements.*

*Management, having determined it is permissible in the circumstances, has elected to have the audit of Marks, O'Neill, O'Brien, Doherty & Kelly 401 (K) Profit Sharing Plan's financial statements performed in accordance with ERISA Section 103(a)(3)(C) pursuant to 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. As permitted by ERISA Section 103(a)(3)(C), our audit need not extend to any statements or information related to assets held for investment of the plan (investment information) by a bank or similar institution or insurance carrier that is regulated, supervised, and subject to periodic examination by a state or federal agency, provided that the statements or information regarding assets so held are prepared and certified to by the bank or similar institution or insurance carrier in accordance with 29 CFR 2520.103-5 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.*

*Management has obtained a certification from Nationwide Financial Services, a qualified institution, as of and for the year ended December 31, 2021, stating that the certified investment information, as described in Note E to the financial statements, is complete and accurate.*

## **Opinion**

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

- the amounts and disclosures in the financial statements referred to above, other than those agreed to or derived from the certified investment information, are presented fairly, in all material respects, in accordance with accounting principles generally accepted in the United States of America.*
- the information in the financial statements referred to above related to assets held by and certified to by a qualified institution agrees to, or is derived from, in all material respects, the information prepared and certified by an institution that management determined meets the requirements of ERISA Section 103(a)(3)(C).*

## **Basis for Opinion**

*We conducted our audit in accordance with auditing standards generally accepted in the United States of America. Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are required to be independent of Marks, O'Neill, O'Brien, Doherty & Kelly 401(K) Profit Sharing Plan and to meet our other ethical responsibilities in accordance with the relevant ethical requirements relating to our audit. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our ERISA Section 103(a)(3)(C) audit opinion.*

## **Responsibilities of Management for the Financial Statements**

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

*In preparing the financial statements, management is required to evaluate whether there are conditions or events, considered in the aggregate, that raise substantial doubt about Marks, O'Neill, O'Brien, Doherty & Kelly 401(K) Profit Sharing Plan's ability to continue as a going concern for one year after the date the financial statements are available to be issued.*

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

## ***Auditor's Responsibilities for the Audit of the Financial Statements***

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

*In performing an audit in accordance with generally accepted auditing standards, we:*

- Exercise professional judgment and maintain professional skepticism throughout the audit.*
- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements.*
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of Marks, O'Neill, O'Brien, Doherty & Kelly 401 (K) Profit Sharing 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 Marks, O'Neill, O'Brien Doherty & Kelly 401(K) Profit Sharing Plan's ability to continue as a going concern for a reasonable period of time.*

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

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

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

### ***Supplemental Schedules Required by ERISA***

*The supplemental schedule of Assets Held for Investment Purposes as of December 31, 2021, 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 was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information included in the supplemental schedules, other than that agreed to or derived from the certified investment information, has been subjected to auditing procedures applied in the audit of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with generally accepted auditing standards. For information included in the supplemental schedules that agreed to or is derived from the certified investment information, we compared such information to the related certified investment information.*

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

*In our opinion—*

- *the form and content of the supplemental 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 Marks, O'Neill, O'Brien, Doherty & Kelly 401(K) Profit Sharing 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 September 24, 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.*

*Tropeano & McGrady, P.C.*

*Whitehouse Station, NJ  
September 20, 2022*

**MARKS, O'NEILL, O'BRIEN, DOHERTY & KELLY 401(K) PROFIT SHARING PLAN**  
**STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS**  
**DECEMBER 31, 2021 AND DECEMBER 31, 2020**

| <i>ASSETS</i>                                 | <u>2021</u>                 | <u>2020</u>                 |
|-----------------------------------------------|-----------------------------|-----------------------------|
| <i>Investments, at fair value:</i>            | \$ 18,940,653               | \$ 16,782,031               |
| <i>Receivables:</i>                           |                             |                             |
| <i>Employer contributions</i>                 | --                          | 98                          |
| <i>Participant contributions</i>              | --                          | --                          |
| <i>Other contributions</i>                    | --                          | --                          |
| <i>Notes receivable from participants</i>     | <u>145,192</u>              | <u>225,710</u>              |
| <i>Total Receivables</i>                      | <u>145,192</u>              | <u>225,808</u>              |
| <i>Net Assets Available for Plan Benefits</i> | \$ <u><u>19,085,845</u></u> | \$ <u><u>17,000,881</u></u> |

*See accompanying notes to the financial statements*

**MARKS, O'NEILL, O'BRIEN, DOHERTY & KELLY 401(K) PROFIT SHARING PLAN**  
**STATEMENT OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS**  
**FOR THE YEAR ENDED DECEMBER 31, 2021**

*ADDITIONS*

*Additions to net assets attributed to:*

*Investment income:*

|                                                              |                |
|--------------------------------------------------------------|----------------|
| <i>Net appreciation in fair value of investments</i>         | \$ 2,275,738   |
| <i>Dividends and Interest</i>                                | <u>284,568</u> |
| <i>Total investment income</i>                               | 2,560,306      |
| <i>Interest income on notes receivable from participants</i> | 8,099          |

*Contributions:*

|                            |                  |
|----------------------------|------------------|
| <i>Participants</i>        | 824,341          |
| <i>Employer</i>            | 292,221          |
| <i>Rollovers</i>           | <u>144,359</u>   |
| <i>Total Contributions</i> | <u>1,260,921</u> |
| <i>Total Additions</i>     | 3,829,326        |

*DEDUCTIONS*

*Deductions from net assets attributed to:*

|                                      |                  |
|--------------------------------------|------------------|
| <i>Benefits paid to participants</i> | 1,722,577        |
| <i>Deemed distributions</i>          | 17,141           |
| <i>Corrective distributions</i>      | --               |
| <i>Administration expenses</i>       | <u>4,644</u>     |
| <i>Total Deductions</i>              | <u>1,744,362</u> |

*NET INCREASE IN PLAN ASSETS* 2,084,964

*NET ASSETS AVAILABLE FOR BENEFITS AT BEGINNING OF YEAR* 17,000,881

*NET ASSETS AVAILABLE FOR BENEFITS AT END OF YEAR* \$ 19,085,845

*See accompanying notes to the financial statements*

**MARKS, O'NEILL, O'BRIEN, DOHERTY & KELLY 401(K) PROFIT SHARING PLAN**  
**NOTES TO FINANCIAL STATEMENTS**

Note A – Description of Plan:

*The following description of the Marks, O'Neill, O'Brien, Doherty & Kelly 401(K) Profit Sharing Plan (the Plan) provides only general information. Participants should refer to the Plan agreement for a more complete description of the Plan's provisions.*

General

*The Plan is a defined contribution plan qualifying under Section 401(k) of the Internal Revenue Code and is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA). The Plan was established for the purpose of providing eligible employees of the Marks, O'Neill, O'Brien, Doherty & Kelly (the Company) and their beneficiaries, funds for retirement. The trustees are responsible for the oversight of the Plan.*

Eligibility

*Full-Time employees of the Company who are at least 18 years of age may enter the Plan on the first date of the calendar quarter following their date of hire.*

Contributions

*Each year, participants may contribute up to 100% of annual compensation, as defined by the Plan, subject to Internal Revenue Code limitations. Participants who have attained age 50 before the end of the Plan year are eligible to make catch-up contributions. Under the Plan, participants may make tax deferred contributions and Roth elective contributions. Participants may also contribute amounts representing distributions from other qualified defined benefit or contribution plans (rollover) provided they are made within 60 days of receipt of such amounts by the employee. Participants direct the investment of their contributions into various investment options offered by the Plan. The Company contributes 50% of the first 6% of base compensation that a participant contributes to the Plan. The matching Company contribution is invested as directed by the participant. Additional profit-sharing amounts may be contributed at the option of the Company's board of directors. No such contributions have been made in 2021.*

Participant Accounts

*Each participant's individual account is credited with the participant's contribution and the Company's matching contributions, any employer discretionary profit-sharing contribution and allocations of Plan earnings. Participant's accounts are charged with an allocation of administrative expenses. Allocations are based upon participant earnings, account balances or specific participant transactions, as defined. The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested account.*

Vesting

*Participants are immediately vested in their contributions plus actual earnings thereon. Vesting in the Company's contribution portion of their accounts plus actual earnings thereon is based on years of continuous service. A participant is 100% vested after six years of credited service.*

**MARKS, O'NEILL, O'BRIEN, DOHERTY & KELLY 401(K) PROFIT SHARING PLAN**  
**NOTES TO FINANCIAL STATEMENTS**

Note A – Description of Plan (Continued):

Cares Act

*On March 27, 2020, the “Coronavirus Aid, Relief, and Economic Security (CARES) Act was signed into law. The CARES Act, among other things, includes several relief provisions available to tax-qualified retirement plans and their participants. Plan management implemented the following CARES Act provisions during 2020:*

*Special coronavirus distributions up to \$100,000*

*Increase the available loan amount as described in Note A below to the lesser of \$100,000 or 100% of the participant’s vested account balance*

*Extend the period for loan repayments, if applicable, up to one year*

*Suspend required minimum distributions for 2020*

Notes Receivable From Participants

*Participants may borrow from their fund accounts a minimum of \$1,000 up to a maximum of \$50,000 or 50% of their account balance. Loans of up to \$100,000 were permitted in 2020 based upon provisions of the Cares Act. Loan terms range from 1-5 years and may be for a reasonable period in excess of five years if the loan is utilized for the purchase of a primary residence. The loans are secured by the balance in the participant’s account and bear interest at prevailing rates as determined quarterly by the Plan administrator. Principal and interest is paid ratably through bi-weekly payroll deductions.*

Forfeited Accounts

*At December 31, 2021 and 2020, forfeited non-vested accounts totaled \$24,637 and \$7,879, respectively. These accounts will be used to reduce future employer contributions. There were no reductions of employer contributions from forfeited non-vested accounts in 2021. In 2020, \$8,000 in forfeitures were utilized to offset employer contributions.*

Payment of Benefits

*Upon termination of service due to death, disability, or retirement, a participant may elect to receive either a lump-sum payment equal to the value of the participant’s vested interest in his or her account, a rollover, or continue his or her account until age 70-1/2. For termination of service for other reasons, a participant may receive the value of the vested interest in his or her account as a lump sum distribution. The Plan allows for hardship withdrawals under certain circumstances. The Plan also allows for in-service withdrawals at age 59 ½.*

**MARKS, O'NEILL, O'BRIEN, DOHERTY & KELLY 401(K) PROFIT SHARING PLAN**  
**NOTES TO FINANCIAL STATEMENTS**

Note B – Summary of Significant Accounting Policies:

Basis of Accounting

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

Use of Estimates

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

Investment Valuation and Income Recognition

*The Plan's investments are reported at fair value. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. The Plan's investment committee determines the Plan's valuation policies utilizing information provided by the investment advisors, custodians and insurance company. See Note D for discussion of fair value measurements.*

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

Notes Receivable From Participants

*Notes receivable from participants are measured at their unpaid principal balance plus any accrued and unpaid interest. Related fees are recorded as administrative expenses and are expensed when they are incurred. No allowance for credit losses has been recorded as of December 31, 2021 or 2020. Delinquent participant loans are recorded as distributions on the basis of the terms of the Plan agreement.*

Payment of Benefits

*Benefits are recorded when paid.*

Administrative Expenses

*Certain expenses of maintaining the Plan are paid directly by the Company and are excluded from these financial statements. Fees related to the administration of notes receivable from participants and distributions are charged directly to the participant's account and are included in administrative expenses. Investment related expenses are included in net appreciation of fair value of investments.*

Subsequent Events

*The Plan has evaluated subsequent events through September 20, 2022, the date the financial statements were available to be issued.*

**MARKS, O'NEILL, O'BRIEN, DOHERTY & KELLY 401(K) PROFIT SHARING PLAN**  
**NOTES TO FINANCIAL STATEMENTS**

Note C – Concentration of Significant Investments:

*The Plan's investment in the following funds accounted for over 10% of the Plan's total investments for the year ended December 31, 2021:*

- |                                      |     |
|--------------------------------------|-----|
| • Vanguard Balanced Index Admiral    | 12% |
| • T. Rowe Price Capital Appreciation | 11% |

Note D – Fair Value Measurements:

*The framework for measuring fair value 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 (Level 1) and the lowest priority to unobservable inputs (Level 3)*

*The three levels of the fair value hierarchy under US GAAP are described as follows:*

- |                |                                                                                                                                                                                                                                                       |
|----------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <i>Level 1</i> | <i>Observable inputs that reflect quoted prices in active markets for identical assets or liabilities, such as stock quotes.</i>                                                                                                                      |
| <i>Level 2</i> | <i>Includes inputs other than Level 1 that are directly or indirectly observable in the marketplace, such as yield curves or other market data.</i>                                                                                                   |
| <i>Level 3</i> | <i>Unobservable inputs which reflect the reporting entity's assessment of the assumptions that market participants would use in pricing the asset or liability including assumptions about risk, such as bid/ask spreads and liquidity discounts.</i> |

*The Plan reports certain investments using net asset value per share as determined by investment managers under a practical expedient. The practical expedient allows net asset value per share to represent fair value for reporting purposes when the criteria for using this method are met.*

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

*The following is a description of the valuation methodology used for the Plan's assets measured at fair value. There have been no changes in the valuation methodology used at December 31, 2021. This method may produce a fair value calculation that may not be indicative of net realizable value or reflective of future values. Furthermore, although the Plan believes its valuation method is appropriate and consistent with other market participants, the use of different methodologies or assumptions to determine the fair value of certain financial instruments could result in a different fair value measurement at the reporting date.*

**MARKS, O'NEILL, O'BRIEN, DOHERTY & KELLY 401(K) PROFIT SHARING PLAN**  
**NOTES TO FINANCIAL STATEMENTS**

Note D – Fair Value Measurements (Continued):

The following is a description of the valuation methodologies used for the Plan's assets measured at fair value. There have been no changes in the methodologies used for the periods presented in these financial statements.

Mutual Funds:

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

Stable Value Collective Trust Fund:

A stable value fund that is composed primarily of fully benefit-responsive investment contracts that is valued at the net asset value of the units of the bank collective trust. The net asset value is used as a practical expedient to estimate value. This practical expedient would not be used if it is determined to be probable that the fund will sell the investment for an amount different from the reported net asset value. Participant transactions (purchases and sales) may occur daily. If the Plan initiates a full redemption of the stable value fund, the issuer reserves the right to require 12 months' notification in order to ensure that securities liquidations be carried out in an orderly business manner.

The following table sets forth by level, within the fair value hierarchy, the Plan's assets at fair value as of December 31, 2021 and 2020. Classification within the fair value hierarchy table is based on the lowest level of any input that is significant to the fair value measurement.

| Assets at Fair Value as of December 31, 2021 |                      |                |                |                      |
|----------------------------------------------|----------------------|----------------|----------------|----------------------|
|                                              | <u>Level 1</u>       | <u>Level 2</u> | <u>Level 3</u> | <u>Total</u>         |
| Mutual funds                                 | \$ 18,455,853        | \$ --          | \$ --          | \$ 18,455,853        |
| Investments measured at net asset value      | --                   | --             | --             | 484,800              |
| Investments at fair value                    | <u>\$ 18,455,853</u> | <u>\$ --</u>   | <u>\$ --</u>   | <u>\$ 18,940,653</u> |

| Assets at Fair Value as of December 31, 2020 |                      |                |                |                      |
|----------------------------------------------|----------------------|----------------|----------------|----------------------|
|                                              | <u>Level 1</u>       | <u>Level 2</u> | <u>Level 3</u> | <u>Total</u>         |
| Mutual funds                                 | \$ 16,289,142        | \$ --          | --             | \$ 16,289,142        |
| Investments measured at net asset value      | --                   | --             | --             | 492,889              |
| Investments at fair value                    | <u>\$ 16,289,142</u> | <u>\$ --</u>   | <u>\$ --</u>   | <u>\$ 16,782,031</u> |

**MARKS, O'NEILL, O'BRIEN, DOHERTY & KELLY 401(K) PROFIT SHARING PLAN**  
**NOTES TO FINANCIAL STATEMENTS**

Note D – Fair Value Measurements (Continued):

*In accordance with Subtopic 820-10, certain investments that were measured at NAV per share (or its equivalent) as a practical expedient have not been classified in the fair value hierarchy. The fair value amounts presented in these tables are intended to permit reconciliation of the fair value hierarchy to the line items present in the statements of net assets available for benefits.*

*For the years ended December 31, 2021, and 2020, there were no significant transfers between Levels 1 and 2 and no transfers in or out of Level 3. There are no unfunded commitments on any mutual fund shares.*

*The following table sets forth additional disclosures of the Plan's investments whose fair value is estimated using net asset value (NAV) per share or its equivalent as of December 31, 2021, and 2020 respectively. There are no participant redemption restrictions for these investments; the redemption notice period is applicable only to the Plan.*

| <u>December 31, 2021:</u>          | <u>Fair<br/>Value</u> | <u>Unfunded<br/>Commitments</u> | <u>Redemption<br/>Frequency</u> | <u>Redemption<br/>Notice<br/>Period</u> |
|------------------------------------|-----------------------|---------------------------------|---------------------------------|-----------------------------------------|
| Stable value collective trust fund | \$ 484,800            | n/a                             | Daily                           | 12 months                               |
| <u>December 31, 2020:</u>          | <u>Fair<br/>Value</u> | <u>Unfunded<br/>Commitments</u> | <u>Redemption<br/>Frequency</u> | <u>Redemption<br/>Notice<br/>Period</u> |
| Stable value collective trust fund | \$ 492,889            | n/a                             | Daily                           | 12 months                               |

Note E – Certified Investment Information:

*The Plan administrator has elected the method of annual reporting compliance permitted by ERISA Section 103(a)(3)(C) pursuant to 29 CFR 2520.103-8 of the Department of Labor's (DOL) Rules and Regulations for Reporting and Disclosure under ERISA. Accordingly, Nationwide Financial Services, a qualified institution, have certified that the following information included in the accompanying financial statements and ERISA-required supplemental schedule is complete and accurate:*

*Investments and notes receivable from participants as shown in the statements of net assets available for benefits as of December 31, 2021, and 2020.*

*Investment income and interest income on notes receivable from participants as shown in the statement of changes in net assets available for benefits for the year ended December 31, 2021*

*Investment information included in Schedule H, Line 4i-Schedule of Assets (Held at End of Year) as of December 31, 2021, as shown in the ERISA-required supplemental schedule.*

**MARKS, O'NEILL, O'BRIEN, DOHERTY & KELLY 401(K) PROFIT SHARING PLAN**  
**NOTES TO FINANCIAL STATEMENTS**

Note E – Certified Investment Information (Continued):

*At the request of the Plan administrator, the Plan's independent auditors did not perform auditing procedures with respect to the certified information, except for comparing such certified investment information to the related investment information included in the financial statements and ERISA-required supplemental schedule.*

Note F – Related Party and Party In Interest Transactions:

*Certain Investments are shares of mutual funds managed by Nationwide Insurance Company. Nationwide Insurance Company is the trustee as defined by the Plan and, therefore, these transactions qualify as party in interest transactions, as well as transactions with the Plan sponsor, the accountant involved in the Plan, the third party administrator, investment managers and advisors. Fees incurred by the Plan for investment management services are included in net appreciation in fair value of the investment, as they are paid through revenue sharing, rather than a direct payment. The Plan sponsor pays directly any other fees related to the Plan's operations.*

Note G – Plan Termination:

*Although it has not expressed any intent to do so, the Company has the right under the Plan to discontinue its contributions at any time and to terminate the Plan subject to the provisions of ERISA. In the event of Plan termination, participants would become 100% vested in their employer accounts.*

Note H – Tax Status:

*The IRS has determined and informed the company by a letter dated June 30, 2020 that the Plan and related trust are designed in accordance with applicable sections of the Internal Revenue Code (IRC). Although the Plan has been amended since receiving the determination letter, the Plan administrator and the Plan's tax counsel believe that the Plan is designed and is currently being operated in compliance with the applicable requirements of the IRC and therefore believe that the Plan is qualified, and the related trust is tax-exempt.*

*U.S. GAAP requires Plan management to evaluate tax positions taken by the Plan and recognize a tax liability if the Plan has taken an uncertain position that more likely than not would not be sustained upon examination. Management evaluated the Plan's tax positions and concluded that the Plan has maintained its tax-exempt status and has taken no uncertain tax positions that require recognition or disclosure in the financial statements. Therefore, no provision or liability for income taxes has been included in the financial statements.*

Note I – Risks and Uncertainties:

*The Plan provides participants with the option to invest in various investment securities. All investment securities are exposed to some type of risk, including but not limited to, exposure to changes in interest rates, market fluctuations, economic conditions and currency devaluation. Due to the level of risk associated with certain investment securities, it is possible that changes in the near term could materially affect certain participants' account balances and the amounts reported in the statement of net assets available for benefits and the statement of changes in net assets available for benefits.*

**MARKS, O'NEILL, O'BRIEN, DOHERTY & KELLY 401(K) PROFIT SHARING PLAN**  
**NOTES TO FINANCIAL STATEMENTS**

Note I – Risks and Uncertainties (continued):

*Users of these financial statements should be aware that the financial markets' volatility may significantly impact the subsequent valuation of the Plan's Investments. Accordingly, the valuation of Investments at December 31, 2021 may not necessarily be indicative of the amounts that could be realized in a current market exchange.*

Note J – Reconciliation of Financial Statements to Form 5500:

*The following is a reconciliation of net assets available for benefits per the financial statements at December 31, 2021 and 2020 to Form 5500:*

|                                                                           | <u>2021</u>          | <u>2020</u>          |
|---------------------------------------------------------------------------|----------------------|----------------------|
| <i>Net assets available for benefits<br/>per the financial statements</i> | \$ <u>19,085,845</u> | \$ <u>17,000,881</u> |
| <i>Net assets available for benefits per the Form 5500</i>                | \$ <u>19,085,845</u> | \$ <u>17,000,881</u> |

*The following is a reconciliation of benefits paid to participants per the financial statements for the year ended December 31, 2021, to Form 5500:*

|                                                                       |                     |
|-----------------------------------------------------------------------|---------------------|
| <i>Benefits paid to participants per<br/>the financial statements</i> | \$ <u>1,722,577</u> |
| <i>Benefits paid to participants per Form 5500</i>                    | \$ <u>1,722,577</u> |

***SUPPLEMENTARY  
INFORMATION***

Attachment to Form 5500  
2021 Schedule H, Line 4i - Schedule of Assets  
(Held At End of Year)

**Plan Name** Marks, O'Neill, O'Brien, Doherty & Kelly 401(k) Profit Sharing Plan **EIN** 23-2421281 **PN** 001

| a) | b) Identity of issue, borrower, lessor or similar party | c) Description of investment including maturity date, rate of interest, collateral, par or maturity value | e) Current value |
|----|---------------------------------------------------------|-----------------------------------------------------------------------------------------------------------|------------------|
|    | PUTNAM GROWTH OPPORTUNITIES                             | Other Investments                                                                                         | 1,588,998        |
|    | VIC SYC ESTABLISHED VALUE                               | Other Investments                                                                                         | 771,389          |
|    | PIMCO INTERNATIONAL                                     | Other Investments                                                                                         | 163,770          |
|    | BLACKROCK HI YIELD BOND                                 | Other Investments                                                                                         | 8,455            |
|    | DFA EMERGING MARKETS CORE                               | Other Investments                                                                                         | 8,275            |
|    | T ROWE PRICE BLUE CHIP                                  | Other Investments                                                                                         | 52,120           |
|    | BLACKROCK MIDCAP GROWTH                                 | Other Investments                                                                                         | 5,942            |
| *  | NATIONWIDE GENEVA                                       | Other Investments                                                                                         | 521,855          |
|    | PIMCO REAL RETURN                                       | Other Investments                                                                                         | 30,470           |
|    | BLACKROCKSTRATEGIC INCOME                               | Other Investments                                                                                         | 22,226           |
|    | AMERICAN FUNDS GLOBAL BOND                              | Other Investments                                                                                         | 8,388            |
|    | COL CONV SEC RS                                         | Other Investments                                                                                         | 60,028           |
|    | COL SELECT LARGE CAP                                    | Other Investments                                                                                         | 7,633            |
|    | DIAMOND HILL MIDCAP                                     | Other Investments                                                                                         | 5,927            |
|    | VANGUARD 500 INDEX FUND                                 | Other Investments                                                                                         | 53,201           |
|    | VANGUARD BALANCED INDEX ADMIRAL                         | Other Investments                                                                                         | 2,347,483        |
|    | VANGUARD EXTENDED MARKET INDEX ADMIRAL                  | Other Investments                                                                                         | 29,933           |
|    | VANGUARD TOTAL INTL STOCK INDEX ADMIRAL                 | Other Investments                                                                                         | 57,340           |
|    | T ROWE PRICE PERSONAL STRAT GROWTH                      | Other Investments                                                                                         | 414,024          |
|    | VANGUARD TOTAL STOCK MARKET INDEX FUND                  | Other Investments                                                                                         | 176,746          |
|    | VANGUARD EXPLORER ADMIRAL                               | Other Investments                                                                                         | 2,120            |
|    | VANGUARD GNMA                                           | Other Investments                                                                                         | 32,266           |
|    | VANGUARD INTERNATIONAL GROWTH ADMIRAL                   | Other Investments                                                                                         | 24,699           |
|    | VANGUARD WELLESLEY INCOME ADMIRAL                       | Other Investments                                                                                         | 249,029          |
|    | VANGUARD TOTAL INY'L BOND INDEX                         | Other Investments                                                                                         | 26,976           |
|    | DFA US LARGE CAP VALUE                                  | Other Investments                                                                                         | 10,449           |
|    | BLACKROCK TOTAL RETURN                                  | Other Investments                                                                                         | 4,763            |
|    | DODGE & COX INT'L STOCK                                 | Other Investments                                                                                         | 11,952           |
|    | COHEN STRS REAL ESTATE SEC                              | Other Investments                                                                                         | 264,036          |
|    | FEDERATED GOV'T OBLIGATIONS PREMIER                     | Other Investments                                                                                         | 38,383           |
|    | BAIRD CORP BOND INST                                    | Other Investments                                                                                         | 537,922          |
|    | TIAA CREF LIFE CYCLE 2010                               | Other Investments                                                                                         | 12,481           |
|    | TIAA CREF LIFE CYCLE 2015                               | Other Investments                                                                                         | 22,493           |
|    | TIAA CREF LIFE CYCLE 2020                               | Other Investments                                                                                         | 460,676          |
|    | TIAA CREF LIFE CYCLE 2025                               | Other Investments                                                                                         | 167,503          |
|    | TIAA CREF LIFE CYCLE 2030                               | Other Investments                                                                                         | 540,936          |
|    | TIAA CREF LIFE CYCLE 2035                               | Other Investments                                                                                         | 619,949          |
|    | TIAA CREF LIFE CYCLE 2040                               | Other Investments                                                                                         | 290,236          |
|    | TIAA CREF LIFE CYCLE 2045                               | Other Investments                                                                                         | 1,323,254        |
|    | TIAA CREF LIFE CYCLE 2050                               | Other Investments                                                                                         | 417,355          |
|    | TIAA CREF LIFE CYCLE 2055                               | Other Investments                                                                                         | 252,281          |
|    | TIAA CREF LIFE CYCLE 2060                               | Other Investments                                                                                         | 113,101          |
|    | ARTISAN INT'L VALUE                                     | Other Investments                                                                                         | 1,300,112        |
| *  | NATIONWIDE INT'L SMALL CAO                              | Other Investments                                                                                         | 37,987           |
|    | PGIM TOTAL RETURN                                       | Other Investments                                                                                         | 7,078            |
|    | JPM EQUITY INCOME                                       | Other Investments                                                                                         | 716,179          |
| *  | NATIONWIDE LOOMIS ALLCAP                                | Other Investments                                                                                         | 8,180            |
|    | FIDELITY 500 INDEX                                      | Other Investments                                                                                         | 1,275,303        |
|    | FIDELITY INFLATION PROTECTED BOND INDEX                 | Other Investments                                                                                         | 137,502          |
|    | FIDELITY INT'L INDEX                                    | Other Investments                                                                                         | 12,130           |
|    | FIDELITY US BOND INDEX                                  | Other Investments                                                                                         | 25,126           |
|    | FEDERATED INST HI YIELD BOND                            | Other Investments                                                                                         | 122,657          |
| *  | NATIONWIDE FIXED SELECT                                 | Other Investments                                                                                         | 484,800          |
|    | PIMCO REAL RETURN                                       | Other Investments                                                                                         | 5,375            |
|    | AMERICAN FUNDS TARGET 2035                              | Other Investments                                                                                         | 12,408           |
|    | MSIF INCEPTION                                          | Other Investments                                                                                         | 704              |
|    | AMERICAN FUNDS BALANCED                                 | Other Investments                                                                                         | 178,302          |
|    | AMERICAN FUNDS NEW WORLD                                | Other Investments                                                                                         | 65,759           |

Attachment to Form 5500  
2021 Schedule H, Line 4i - Schedule of Assets  
(Held At End of Year)

Plan Name Marks, O'Neill, O'Brien, Doherty & Kelly 401(k) Profit Sharing Plan EIN 23-2421281 PN 001

| a) | b) Identity of issue, borrower, lessor or similar party | c) Description of investment including maturity date,<br>rate of interest, collateral, par or maturity value | e) Current<br>value |
|----|---------------------------------------------------------|--------------------------------------------------------------------------------------------------------------|---------------------|
|    | T. ROWE PRICE CAPITAL APPRECIATION                      | Other Investments                                                                                            | 2,007,872           |
|    | VANGUARD DIVIDEND GROWTH                                | Other Investments                                                                                            | 884                 |
|    | VANGUARD TARGET RETIREMENT 2030                         | Other Investments                                                                                            | 5,377               |
|    | VANGUARD TARGET RETIREMENT 2025                         | Other Investments                                                                                            | 620,787             |
|    | VANGUARD TARGET RETIREMENT 2055                         | Other Investments                                                                                            | 82,412              |
|    | BLACKROCK S&P 500 INDEX                                 | Other Investments                                                                                            | 5,106               |
|    | FED TOTAL RETURN                                        | Other Investments                                                                                            | 17,921              |
|    | MS INSIGHT                                              | Other Investments                                                                                            | 5,924               |
|    | T ROWE PRICE MIDCAP                                     | Other Investments                                                                                            | 9,635               |
|    | BLACKROCK LARGE CAP                                     | Other Investments                                                                                            | 832                 |
|    | GOLDMAN SACHS INT'L OPPORTUNITY                         | Other Investments                                                                                            | 11,892              |
|    | PRINCIPAL GLOBAL REAL ESTATE                            | Other Investments                                                                                            | 3,895               |
|    | BROWN SUSTAINABLE GROWTH                                | Other Investments                                                                                            | 953                 |
|    | AVNTS US SMALL CAP VALUE                                | Other Investments                                                                                            | 2,130               |
|    | PIMCO REAL RETURN                                       | Other Investments                                                                                            | 3,679               |
|    | AMERICAN FUNDS NEW PERSPECTIVE                          | Other Investments                                                                                            | 14,689              |
|    | PARTICIPANT LOANS                                       | Other Investments 4.25%-6.50%                                                                                | 145,192             |

Attachment to Form 5500  
2021 Schedule H, Line 4i - Schedule of Assets  
(Held At End of Year)

**Plan Name** Marks, O'Neill, O'Brien, Doherty & Kelly 401(k) Profit Sharing Plan **EIN** 23-2421281 **PN** 001

| a) | b) Identity of issue, borrower, lessor or similar party | c) Description of investment including maturity date, rate of interest, collateral, par or maturity value | e) Current value |
|----|---------------------------------------------------------|-----------------------------------------------------------------------------------------------------------|------------------|
|    | PUTNAM GROWTH OPPORTUNITIES                             | Other Investments                                                                                         | 1,588,998        |
|    | VIC SYC ESTABLISHED VALUE                               | Other Investments                                                                                         | 771,389          |
|    | PIMCO INTERNATIONAL                                     | Other Investments                                                                                         | 163,770          |
|    | BLACKROCK HI YIELD BOND                                 | Other Investments                                                                                         | 8,455            |
|    | DFA EMERGING MARKETS CORE                               | Other Investments                                                                                         | 8,275            |
|    | T ROWE PRICE BLUE CHIP                                  | Other Investments                                                                                         | 52,120           |
|    | BLACKROCK MIDCAP GROWTH                                 | Other Investments                                                                                         | 5,942            |
| *  | NATIONWIDE GENEVA                                       | Other Investments                                                                                         | 521,855          |
|    | PIMCO REAL RETURN                                       | Other Investments                                                                                         | 30,470           |
|    | BLACKROCKSTRATEGIC INCOME                               | Other Investments                                                                                         | 22,226           |
|    | AMERICAN FUNDS GLOBAL BOND                              | Other Investments                                                                                         | 8,388            |
|    | COL CONV SEC RS                                         | Other Investments                                                                                         | 60,028           |
|    | COL SELECT LARGE CAP                                    | Other Investments                                                                                         | 7,633            |
|    | DIAMOND HILL MIDCAP                                     | Other Investments                                                                                         | 5,927            |
|    | VANGUARD 500 INDEX FUND                                 | Other Investments                                                                                         | 53,201           |
|    | VANGUARD BALANCED INDEX ADMIRAL                         | Other Investments                                                                                         | 2,347,483        |
|    | VANGUARD EXTENDED MARKET INDEX ADMIRAL                  | Other Investments                                                                                         | 29,933           |
|    | VANGUARD TOTAL INTL STOCK INDEX ADMIRAL                 | Other Investments                                                                                         | 57,340           |
|    | T ROWE PRICE PERSONAL STRAT GROWTH                      | Other Investments                                                                                         | 414,024          |
|    | VANGUARD TOTAL STOCK MARKET INDEX FUND                  | Other Investments                                                                                         | 176,746          |
|    | VANGUARD EXPLORER ADMIRAL                               | Other Investments                                                                                         | 2,120            |
|    | VANGUARD GNMA                                           | Other Investments                                                                                         | 32,266           |
|    | VANGUARD INTERNATIONAL GROWTH ADMIRAL                   | Other Investments                                                                                         | 24,699           |
|    | VANGUARD WELLESLEY INCOME ADMIRAL                       | Other Investments                                                                                         | 249,029          |
|    | VANGUARD TOTAL INY'L BOND INDEX                         | Other Investments                                                                                         | 26,976           |
|    | DFA US LARGE CAP VALUE                                  | Other Investments                                                                                         | 10,449           |
|    | BLACKROCK TOTAL RETURN                                  | Other Investments                                                                                         | 4,763            |
|    | DODGE & COX INT'L STOCK                                 | Other Investments                                                                                         | 11,952           |
|    | COHEN STRS REAL ESTATE SEC                              | Other Investments                                                                                         | 264,036          |
|    | FEDERATED GOV'T OBLIGATIONS PREMIER                     | Other Investments                                                                                         | 38,383           |
|    | BAIRD CORP BOND INST                                    | Other Investments                                                                                         | 537,922          |
|    | TIAA CREF LIFE CYCLE 2010                               | Other Investments                                                                                         | 12,481           |
|    | TIAA CREF LIFE CYCLE 2015                               | Other Investments                                                                                         | 22,493           |
|    | TIAA CREF LIFE CYCLE 2020                               | Other Investments                                                                                         | 460,676          |
|    | TIAA CREF LIFE CYCLE 2025                               | Other Investments                                                                                         | 167,503          |
|    | TIAA CREF LIFE CYCLE 2030                               | Other Investments                                                                                         | 540,936          |
|    | TIAA CREF LIFE CYCLE 2035                               | Other Investments                                                                                         | 619,949          |
|    | TIAA CREF LIFE CYCLE 2040                               | Other Investments                                                                                         | 290,236          |
|    | TIAA CREF LIFE CYCLE 2045                               | Other Investments                                                                                         | 1,323,254        |
|    | TIAA CREF LIFE CYCLE 2050                               | Other Investments                                                                                         | 417,355          |
|    | TIAA CREF LIFE CYCLE 2055                               | Other Investments                                                                                         | 252,281          |
|    | TIAA CREF LIFE CYCLE 2060                               | Other Investments                                                                                         | 113,101          |
|    | ARTISAN INT'L VALUE                                     | Other Investments                                                                                         | 1,300,112        |
| *  | NATIONWIDE INT'L SMALL CAO                              | Other Investments                                                                                         | 37,987           |
|    | PGIM TOTAL RETURN                                       | Other Investments                                                                                         | 7,078            |
|    | JPM EQUITY INCOME                                       | Other Investments                                                                                         | 716,179          |
| *  | NATIONWIDE LOOMIS ALLCAP                                | Other Investments                                                                                         | 8,180            |
|    | FIDELITY 500 INDEX                                      | Other Investments                                                                                         | 1,275,303        |
|    | FIDELITY INFLATION PROTECTED BOND INDEX                 | Other Investments                                                                                         | 137,502          |
|    | FIDELITY INT'L INDEX                                    | Other Investments                                                                                         | 12,130           |
|    | FIDELITY US BOND INDEX                                  | Other Investments                                                                                         | 25,126           |
|    | FEDERATED INST HI YIELD BOND                            | Other Investments                                                                                         | 122,657          |
| *  | NATIONWIDE FIXED SELECT                                 | Other Investments                                                                                         | 484,800          |
|    | PIMCO REAL RETURN                                       | Other Investments                                                                                         | 5,375            |
|    | AMERICAN FUNDS TARGET 2035                              | Other Investments                                                                                         | 12,408           |
|    | MSIF INCEPTION                                          | Other Investments                                                                                         | 704              |
|    | AMERICAN FUNDS BALANCED                                 | Other Investments                                                                                         | 178,302          |
|    | AMERICAN FUNDS NEW WORLD                                | Other Investments                                                                                         | 65,759           |

Attachment to Form 5500  
2021 Schedule H, Line 4i - Schedule of Assets  
(Held At End of Year)

Plan Name Marks, O'Neill, O'Brien, Doherty & Kelly 401(k) Profit Sharing Plan EIN 23-2421281 PN 001

| a) | b) Identity of issue, borrower, lessor or similar party | c) Description of investment including maturity date,<br>rate of interest, collateral, par or maturity value | e) Current<br>value |
|----|---------------------------------------------------------|--------------------------------------------------------------------------------------------------------------|---------------------|
|    | T. ROWE PRICE CAPITAL APPRECIATION                      | Other Investments                                                                                            | 2,007,872           |
|    | VANGUARD DIVIDEND GROWTH                                | Other Investments                                                                                            | 884                 |
|    | VANGUARD TARGET RETIREMENT 2030                         | Other Investments                                                                                            | 5,377               |
|    | VANGUARD TARGET RETIREMENT 2025                         | Other Investments                                                                                            | 620,787             |
|    | VANGUARD TARGET RETIREMENT 2055                         | Other Investments                                                                                            | 82,412              |
|    | BLACKROCK S&P 500 INDEX                                 | Other Investments                                                                                            | 5,106               |
|    | FED TOTAL RETURN                                        | Other Investments                                                                                            | 17,921              |
|    | MS INSIGHT                                              | Other Investments                                                                                            | 5,924               |
|    | T ROWE PRICE MIDCAP                                     | Other Investments                                                                                            | 9,635               |
|    | BLACKROCK LARGE CAP                                     | Other Investments                                                                                            | 832                 |
|    | GOLDMAN SACHS INT'L OPPORTUNITY                         | Other Investments                                                                                            | 11,892              |
|    | PRINCIPAL GLOBAL REAL ESTATE                            | Other Investments                                                                                            | 3,895               |
|    | BROWN SUSTAINABLE GROWTH                                | Other Investments                                                                                            | 953                 |
|    | AVNTS US SMALL CAP VALUE                                | Other Investments                                                                                            | 2,130               |
|    | PIMCO REAL RETURN                                       | Other Investments                                                                                            | 3,679               |
|    | AMERICAN FUNDS NEW PERSPECTIVE                          | Other Investments                                                                                            | 14,689              |
|    | PARTICIPANT LOANS                                       | Other Investments 4.25%-6.50%                                                                                | 145,192             |