

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

Part II	Basic Plan Information—enter all requested information										
1a Name of plan <u>FRANKCRUM RETIREMENT SAVINGS PLAN</u> 2a Plan sponsor's name (employer, if for a single-employer plan) Mailing address (include room, apt., suite no. and street, or P.O. Box) City or town, state or province, country, and ZIP or foreign postal code (if foreign, see instructions) <u>FRANKCRUM 11, INC.</u> <u>100 SOUTH MISSOURI AVE</u> <u>CLEARWATER, FL 33756</u>	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 80%;">1b Three-digit plan number (PN) ▶</td> <td style="width: 20%; text-align: center;"><u>333</u></td> </tr> <tr> <td colspan="2">1c Effective date of plan <u>01/01/2001</u></td> </tr> <tr> <td colspan="2">2b Employer Identification Number (EIN) <u>59-2626531</u></td> </tr> <tr> <td colspan="2">2c Plan Sponsor's telephone number <u>727-799-1229</u></td> </tr> <tr> <td colspan="2">2d Business code (see instructions) <u>561300</u></td> </tr> </table>	1b Three-digit plan number (PN) ▶	<u>333</u>	1c Effective date of plan <u>01/01/2001</u>		2b Employer Identification Number (EIN) <u>59-2626531</u>		2c Plan Sponsor's telephone number <u>727-799-1229</u>		2d Business code (see instructions) <u>561300</u>	
1b Three-digit plan number (PN) ▶	<u>333</u>										
1c Effective date of plan <u>01/01/2001</u>											
2b Employer Identification Number (EIN) <u>59-2626531</u>											
2c Plan Sponsor's telephone number <u>727-799-1229</u>											
2d Business code (see instructions) <u>561300</u>											

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

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

SIGN HERE	Filed with authorized/valid electronic signature.	10/04/2022	FRANK CRUM JR.
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE			
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
SIGN HERE			
	Signature of DFE	Date	Enter name of individual signing as DFE

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

Form 5500 (2021)
v. 210624

3a Plan administrator's name and address ☒ Same as Plan Sponsor		3b Administrator's EIN	
		3c Administrator's telephone number	
4 If the name and/or EIN of the plan sponsor or the plan name has changed since the last return/report filed for this plan, enter the plan sponsor's name, EIN, the plan name and the plan number from the last return/report: a Sponsor's name c Plan Name		4b EIN 4d PN	
5 Total number of participants at the beginning of the plan year		5	8757
6 Number of participants as of the end of the plan year unless otherwise stated (welfare plans complete only lines 6a(1) , 6a(2) , 6b , 6c , and 6d).			
a(1) Total number of active participants at the beginning of the plan year.....		6a(1)	6921
a(2) Total number of active participants at the end of the plan year		6a(2)	6651
b Retired or separated participants receiving benefits.....		6b	0
c Other retired or separated participants entitled to future benefits		6c	1539
d Subtotal. Add lines 6a(2) , 6b , and 6c		6d	8190
e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.		6e	0
f Total. Add lines 6d and 6e		6f	8190
g Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item)		6g	3559
h Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested		6h	1837
7 Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item).....		7	
8a If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristics Codes in the instructions: 2E 2F 2G 2J 2K 2T			
b If the plan provides welfare benefits, enter the applicable welfare feature codes from the List of Plan Characteristics Codes in the instructions:			
9a Plan funding arrangement (check all that apply) (1) ☐ Insurance (2) ☐ Code section 412(e)(3) insurance contracts (3) ☒ Trust (4) ☐ General assets of the sponsor		9b Plan benefit arrangement (check all that apply) (1) ☐ Insurance (2) ☐ Code section 412(e)(3) insurance contracts (3) ☒ Trust (4) ☐ General assets of the sponsor	
10 Check all applicable boxes in 10a and 10b to indicate which schedules are attached, and, where indicated, enter the number attached. (See instructions)			
a Pension Schedules (1) ☒ R (Retirement Plan Information) (2) ☐ MB (Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information) - signed by the plan actuary (3) ☐ SB (Single-Employer Defined Benefit Plan Actuarial Information) - signed by the plan actuary		b General Schedules (1) ☒ H (Financial Information) (2) ☐ I (Financial Information – Small Plan) (3) ☐ A (Insurance Information) (4) ☒ C (Service Provider Information) (5) ☐ D (DFE/Participating Plan Information) (6) ☐ G (Financial Transaction Schedules)	

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

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

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

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

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

Receipt Confirmation Code _____

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

For calendar plan year 2021 or fiscal plan year beginning 01/01/2021 and ending 12/31/2021		
A Name of plan FRANKCRUM RETIREMENT SAVINGS PLAN	B Three-digit plan number (PN) ▶	333
C Plan sponsor's name as shown on line 2a of Form 5500 FRANKCRUM 11, INC.	D Employer Identification Number (EIN) 59-2626531	

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

1 Information on Persons Receiving Only Eligible Indirect Compensation

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

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

SLAVIC INTEGRATED ADMINISTRATION

65-0608221

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
15 37 38 50	TPA	623829	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

SLAVIC MUTUAL FUND MANAGEMENT CORP

59-2749576

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
28 51	INVESTMENT MGMT	156867	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

FRANK CRUM 11, INC.

59-2626531

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
14	PLAN ADMINISTRATOR	100743	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

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

WEINSTEIN ZUGMAN, LLC

20-0453834

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
10	AUDITOR	25000	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

HILL WARD & HENDERSON, PA

59-2678550

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
29	LEGAL	21971	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

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

Part I Service Provider Information (continued)

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

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

Part II Service Providers Who Fail or Refuse to Provide Information

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

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

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

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

SCHEDULE H (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Financial Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA), and section 6058(a) of the Internal Revenue Code (the Code). ► File as an attachment to Form 5500.	OMB No. 1210-0110 2021 This Form is Open to Public Inspection
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For calendar plan year 2021 or fiscal plan year beginning 01/01/2021 and ending 12/31/2021		
A Name of plan FRANKCRUM RETIREMENT SAVINGS PLAN	B Three-digit plan number (PN) ►	333
C Plan sponsor's name as shown on line 2a of Form 5500 FRANKCRUM 11, INC.		
D Employer Identification Number (EIN) 59-2626531		

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

Assets		(a) Beginning of Year	(b) End of Year
a Total noninterest-bearing cash.....	1a		
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)	492506	299521
(2) Participant contributions.....	1b(2)	253865	332674
(3) Other	1b(3)	17721	16477
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)		
(2) U.S. Government securities	1c(2)		
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)		
(B) All other	1c(3)(B)		
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)		
(B) Common	1c(4)(B)		
(5) Partnership/joint venture interests	1c(5)		
(6) Real estate (other than employer real property)	1c(6)		
(7) Loans (other than to participants)	1c(7)		
(8) Participant loans	1c(8)	2224816	1820091
(9) Value of interest in common/collective trusts.....	1c(9)		
(10) Value of interest in pooled separate accounts	1c(10)		
(11) Value of interest in master trust investment accounts.....	1c(11)		
(12) Value of interest in 103-12 investment entities	1c(12)		
(13) Value of interest in registered investment companies (e.g., mutual funds)	1c(13)	116625463	127606884
(14) Value of funds held in insurance company general account (unallocated contracts).....	1c(14)		
(15) Other.....	1c(15)		

		(a) Beginning of Year	(b) End of Year
1d	Employer-related investments:		
(1)	Employer securities.....	1d(1)	
(2)	Employer real property.....	1d(2)	
e	Buildings and other property used in plan operation	1e	
f	Total assets (add all amounts in lines 1a through 1e)	1f	119614371 130075647
Liabilities			
g	Benefit claims payable	1g	
h	Operating payables	1h	
i	Acquisition indebtedness.....	1i	
j	Other liabilities.....	1j	
k	Total liabilities (add all amounts in lines 1g through 1j)	1k	0 0
Net Assets			
l	Net assets (subtract line 1k from line 1f)	1l	119614371 130075647

Part II Income and Expense Statement

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

		(a) Amount	(b) Total
Income			
a	Contributions:		
(1)	Received or receivable in cash from: (A) Employers	2a(1)(A)	4543593
	(B) Participants	2a(1)(B)	13296539
	(C) Others (including rollovers).....	2a(1)(C)	1320314
(2)	Noncash contributions.....	2a(2)	
(3)	Total contributions. Add lines 2a(1)(A) , (B) , (C) , and line 2a(2)	2a(3)	19160446
b	Earnings on investments:		
(1)	Interest:		
	(A) Interest-bearing cash (including money market accounts and certificates of deposit).....	2b(1)(A)	
	(B) U.S. Government securities	2b(1)(B)	
	(C) Corporate debt instruments	2b(1)(C)	
	(D) Loans (other than to participants)	2b(1)(D)	
	(E) Participant loans.....	2b(1)(E)	93836
	(F) Other	2b(1)(F)	
	(G) Total interest. Add lines 2b(1)(A) through (F)	2b(1)(G)	93836
(2)	Dividends: (A) Preferred stock.....	2b(2)(A)	
	(B) Common stock	2b(2)(B)	
	(C) Registered investment company shares (e.g. mutual funds).....	2b(2)(C)	3161014
	(D) Total dividends. Add lines 2b(2)(A) , (B) , and (C)	2b(2)(D)	3161014
(3)	Rents	2b(3)	
(4)	Net gain (loss) on sale of assets: (A) Aggregate proceeds	2b(4)(A)	
	(B) Aggregate carrying amount (see instructions).....	2b(4)(B)	
	(C) Subtract line 2b(4)(B) from line 2b(4)(A) and enter result	2b(4)(C)	0
(5)	Unrealized appreciation (depreciation) of assets: (A) Real estate	2b(5)(A)	
	(B) Other	2b(5)(B)	
	(C) Total unrealized appreciation of assets. Add lines 2b(5)(A) and (B)	2b(5)(C)	0

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts.....	2b(6)		
(7) Net investment gain (loss) from pooled separate accounts.....	2b(7)		
(8) Net investment gain (loss) from master trust investment accounts.....	2b(8)		
(9) Net investment gain (loss) from 103-12 investment entities.....	2b(9)		
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds).....	2b(10)		13234337
c Other income.....	2c		
d Total income. Add all income amounts in column (b) and enter total.....	2d		35649633
Expenses			
e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers.....	2e(1)	10966251	
(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)		10966251
f Corrective distributions (see instructions).....	2f		131973
g Certain deemed distributions of participant loans (see instructions).....	2g		
h Interest expense.....	2h		
i Administrative expenses: (1) Professional fees.....	2i(1)	46971	
(2) Contract administrator fees.....	2i(2)	724572	
(3) Investment advisory and management fees.....	2i(3)	156867	
(4) Other.....	2i(4)		
(5) Total administrative expenses. Add lines 2i(1) through (4).....	2i(5)		928410
j Total expenses. Add all expense amounts in column (b) and enter total.....	2j		12026634
Net Income and Reconciliation			
k Net income (loss). Subtract line 2j from line 2d.....	2k		23622999
l Transfers of assets:			
(1) To this plan.....	2l(1)		13088920
(2) From this plan.....	2l(2)		26250643

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: WEINSTEIN ZUGMAN, LLC

(2) EIN: 20-0453834

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

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

Part IV Compliance Questions

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

During the plan year:

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

	Yes	No	Amount
4a		X	

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

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)
KEY HR RETIREMENT SAVINGS PLAN	46-0657987	001
BOSSLER ROOFING INC. 401(K) P/S PLAN	20-0430008	001
CATALYST MEDICAL CENTER PROFIT SHARING PLAN	45-0458138	001
CHARTER AMERICA HOLDINGS, INC. 401(K) PLAN	65-0912663	001

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 _____.

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

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

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

5b(1) Name of plan(s)	5b(2) EIN(s)	5b(3) PN(s)
PLATINUM GROUP 401(K) RETIREMENT SAVINGS PLAN	81-4384156	001
BLUE STREAM COMMUNICATIONS, LLC	81-3278301	002
HOME-PROBE INC.	56-2435598	001
ADP TOTALSOURCE RETIREMENT SAVINGS PLAN	59-2452823	001

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 _____.

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

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

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

5b(1) Name of plan(s)	5b(2) EIN(s)	5b(3) PN(s)
PCRK SERVICES COMPANY, LLC 401(K) PLAN	84-2891206	001
DECISIONHR RETIREMENT SAVINGS PLAN	59-3405686	333
HOWARD LEASING, INC. 401(K) PROFIT SHARING PLAN	20-2301298	001
HEALTH & BEHAVIORAL DIMENSIONS, INC.	65-1162834	001

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 _____.

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

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

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

5b(1) Name of plan(s)	5b(2) EIN(s)	5b(3) PN(s)
CEOHR, INC. RETIREMENT SAVINGS PLAN	82-2861313	001
P. MARHSALL & ASSOCIATES, LLC	36-4546824	001
STAFFLINK OUTSOURCING RETIREMENT SAVINGS PLAN	65-0233907	333
ENGAGE PEO RETIREMENT SAVINGS PLAN	45-2441552	001

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

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

A Name of plan FRANKCRUM RETIREMENT SAVINGS PLAN	B Three-digit plan number (PN) ► 333
C Plan sponsor's name as shown on line 2a of Form 5500 FRANKCRUM 11, INC.	D Employer Identification Number (EIN) 59-2626531

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

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

1 Total value of distributions paid in property other than in cash or the forms of property specified in the instructions.....	1
2 Enter the EIN(s) of payor(s) who paid benefits on behalf of the plan to participants or beneficiaries during the year (if more than two, enter EINs of the two payors who paid the greatest dollar amounts of benefits): EIN(s): 65-0708495	
Profit-sharing plans, ESOPs, and stock bonus plans, skip line 3.	
3 Number of participants (living or deceased) whose benefits were distributed in a single sum, during the plan year	3

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

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

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

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

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

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

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

Schedule R (Form 5500) 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 _____

FRANKCRUM RETIREMENT SAVINGS PLAN

FINANCIAL STATEMENTS
AS OF DECEMBER 31, 2021 AND 2020
AND FOR THE YEAR ENDED DECEMBER 31, 2021

AND INDEPENDENT AUDITORS' REPORT

FRANKCRUM RETIREMENT SAVINGS PLAN
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AS OF DECEMBER 31, 2021 AND 2020
AND FOR THE YEAR ENDED DECEMBER 31, 2021

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INDEPENDENT AUDITORS' REPORT

To the Trustees of the
FrankCrum Retirement Savings Plan
Clearwater, Florida

Opinion

We have audited the accompanying financial statements of FrankCrum Retirement Savings Plan, an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 (ERISA), which comprise the statements 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 ended December 31, 2021, and the related notes to the financial statements.

In our opinion, the financial statements referred to above present fairly, in all material respects, the net assets available for benefits of FrankCrum Retirement Savings Plan as of December 31, 2021 and 2020, and the changes in its net assets available for benefits for the year ended December 31, 2021, in accordance with accounting principles generally accepted in the United States of America.

Basis for Opinion

We conducted our audits in accordance with auditing standards generally accepted in the United States of America. Our responsibilities under those standards are further described in the Auditors' Responsibilities for the Audit of the Financial Statements section of our report. We are required to be independent of FrankCrum Retirement Savings Plan and to meet our other ethical responsibilities, in accordance with the relevant ethical requirements relating to our audits. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Responsibilities of Management for the Financial Statements

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

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 FrankCrum Retirement Savings 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 be come due to such participants.

To the Trustees of the
FrankCrum Retirement Savings Plan

Auditors' Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditors' report that includes our opinion. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with 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 FrankCrum Retirement Savings 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 FrankCrum Retirement Savings Plan's ability to continue as a going concern for a reasonable period of time.

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

Our audits were conducted for the purpose of forming an opinion on the financial statements as a whole. The supplemental Schedule H, Part IV, Line 4i – Schedule of Assets (Held at End of Year) 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 has been subjected to the auditing procedures applied in the audits 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.

To the Trustees of the
FrankCrum Retirement Savings Plan

In forming our opinion on the supplemental schedule, we evaluated whether the supplemental schedule, including its form and content, is presented in conformity with the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.

In our opinion, the information in the accompanying schedule is fairly stated, in all material respects, in relation to the financial statements as a whole, and the form and content is presented in conformity with the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.

Weinstein Zugman, LLC

WEINSTEIN ZUGMAN, LLC

Fort Lauderdale, Florida

September 23, 2022



FRANKCRUM RETIREMENT SAVINGS PLAN
STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS

	<u>As of December 31,</u>	
	<u>2021</u>	<u>2020</u>
ASSETS		
Investments At Fair Value:		
Shares of registered investment companies	<u>\$ 127,606,884</u>	<u>\$ 116,625,463</u>
Receivables:		
Employers' contributions	299,521	492,506
Participants' contributions	332,674	253,865
Notes receivable from participants	1,820,091	2,224,816
Other	<u>16,477</u>	<u>17,721</u>
Total Receivables	<u>2,468,763</u>	<u>2,988,908</u>
NET ASSETS AVAILABLE FOR BENEFITS	<u>\$ 130,075,647</u>	<u>\$ 119,614,371</u>

See accompanying notes to the financial statements.

FRANKCRUM RETIREMENT SAVINGS PLAN
STATEMENT OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS
FOR THE YEAR ENDED DECEMBER 31, 2021

ADDITIONS TO NET ASSETS ATTRIBUTED TO:

Investment Income:	
Net appreciation in fair value of investments	\$ 13,216,061
Dividends	3,161,014
Mutual fund revenue reimbursements	<u>18,276</u>
Total Investment Income	<u>16,395,351</u>
Interest income on notes receivable from participants	<u>93,836</u>
Contributions:	
Employers	4,543,593
Participants	13,296,539
Rollovers	<u>1,320,314</u>
Total Contributions	<u>19,160,446</u>
TOTAL ADDITIONS	<u>35,649,633</u>

DEDUCTIONS FROM NET ASSETS ATTRIBUTED TO:

Benefits paid to participants	11,098,224
Administrative expenses	<u>928,410</u>
TOTAL DEDUCTIONS	<u>12,026,634</u>
Net Increase Before Transfers	23,622,999
Transfers from other plans	13,088,920
Transfers to other plans	<u>(26,250,643)</u>
NET INCREASE	10,461,276
Net Assets Available For Benefits – Beginning of Year	<u>119,614,371</u>
NET ASSETS AVAILABLE FOR BENEFITS – END OF YEAR	<u>\$ 130,075,647</u>

See accompanying notes to the financial statements.

FRANKCRUM RETIREMENT SAVINGS PLAN
NOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 2021 AND 2020

NOTE 1 - DESCRIPTION OF THE PLAN

The following description of the FrankCrum Retirement Savings Plan (the “Plan”) provides only general information. Participants should refer to the Plan document and adoption agreements for a more complete description of the Plan’s provisions. The Plan is sponsored by FrankCrum 11, Inc. and its Affiliates (the “Company”). The Company is a professional employer organization.

General – The Plan was formed effective January 1, 2001 by FrankCrum 11, Inc. d/b/a FrankCrum (the “Plan Administrator”). The Plan is a multiple-employer defined contribution plan as described in section 413(c) of the Internal Revenue Code. The Company and each client-employer of the Company (“Employers”) have their own adoption agreement to the Plan. The Plan generally covers all employees of the Company and the Employers who have completed the age and service requirements selected in the adoption agreement. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA). The Plan is a defined contribution plan.

In January 2020, Congress passed the Setting Every Community Up for Retirement Enhancement Act (“SECURE Act”) of 2019 which contained significant retirement reform legislation. Many of the provisions of the SECURE Act are effective on January 1, 2020 and require significant changes to plan administration and recordkeeping.

The COVID-19 outbreak in the United States, which was declared a global pandemic by the World Health Organization in March of 2020, has caused business disruption through mandated closings of businesses in numerous industries. As of March 27, 2020, Congress passed the Coronavirus Aid, Relief, and Economic Security Act (“CARES Act”) which included numerous employee benefit plan provisions to assist plan sponsors, plan administrators, and participants.

Eligibility – The Plan covers all employees, as defined in the Plan, of the adopting employers (the “Employers”) who have completed the age and service requirements selected by the Employer in the Adoption Agreement. New Employers entering the Plan may initially waive the eligibility requirements for employees employed by the Employers as of the date entering the Plan. Participation occurs on the first of any month after completing each employer’s age and service requirements.

Employee Contributions – Participants may elect to contribute from 1% to 90% of their eligible pre-tax compensation for the years ended December 31, 2021 and 2020, as defined in the Plan, up to a maximum of \$19,500. Participants who have attained age 50 during the Plan year may make an additional elective deferral contribution of \$6,500 for the years ended December 31, 2021 and 2020. The percentage may be changed as of any subsequent Plan entry date. Any such change will apply only after its effective date, and after it is executed and filed with the Plan Administrator. Fund allocation may be changed at any time without a charge.

Employers’ Contribution – Discretionary employer-provided matching contributions may be made to the Plan. The match, if any, will be a specified percentage of the elective contributions the employee makes to the Plan. The Employers will determine the amount of the discretionary contributions, if any, they will make each Plan year. Employers can also elect to make a 401(k)

FRANKCRUM RETIREMENT SAVINGS PLAN
NOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 2021 AND 2020

NOTE 1 - DESCRIPTION OF THE PLAN (CONTINUED)

safe harbor plan design contribution which aids the companies in passing discrimination testing required by ERISA. Discretionary employer-provided non-elective (profit sharing) contributions may also be made to the Plan. Allocation of these contributions to participants will be made in accordance with the formula selected by the Employers as defined in the Plan.

The total of employer and employee contributions is limited to the lesser of \$58,000 and \$57,000 or 100% of the participant's eligible pre-tax compensation for the years ended December 31, 2021 and 2020, respectively.

Participant Accounts – Each participant's account is credited with the participant's contribution and, if applicable, employer-provided matching contributions, allocations of employer-provided non-elective (profit sharing) contributions, Plan earnings (losses), and charged with management or service fees and allocation of any administrative expenses paid by the Plan. Allocations are based on participant earnings or account balances, as defined by the Plan. Additional administrative fees are charged by the custodian upon fund withdrawal. The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested account.

Vesting – Participant contributions are 100% vested. Each adopting employer selects among three options for vesting of employer contributions. Under the first option, employer contributions are 20% vested after two years of service, and 20% for each additional year of service. Under the second option, employer contributions are not vested until after three years of service at which time the contributions are 100% vested. The third option is full and immediate vesting, or any accelerated vesting that vests sooner than the first option. Automatic 100% vesting occurs upon attainment of normal retirement age (65), upon retirement due to disability, upon death, and upon termination of the Plan.

To have a year of service for vesting purposes, employees must complete at least 1,000 hours of service during the Plan calendar year. See each respective employer's adoption agreement for any variations in the time of service requirement.

Investment Options – Participants may direct contributions to any of the investment options offered by the Plan. The investment options include money market funds and various stock and bond funds. The fund values are computed daily by the custodians and reflect changes in the unit values of the investments.

Notes Receivable from Participants – Participants can borrow up to 50% from the vested balance of their fund account with a minimum of \$1,000 up to a maximum of \$50,000. Note terms range from one to five years or up to 15 years for the purchase of a principal residence. Participants can only have two notes outstanding at any time. The notes are secured by the balance in the participant's account and bear interest at a fixed rate commensurate with the Plan's prevailing rates at the time the note is approved. Principal and interest are paid ratably through payroll deductions. In accordance with CARES Act provisions, the maximum borrowing limit was increased to 100% from the vested balance of the participant's account up to a maximum of \$100,000 for loans issued between March 27, 2020 and September 22, 2020. The legislation also

FRANKCRUM RETIREMENT SAVINGS PLAN
NOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 2021 AND 2020

NOTE 1 - DESCRIPTION OF THE PLAN (CONTINUED)

provided that any loan repayments due between March 27, 2020 and December 31, 2020 can be delayed for up to one year and the five-year repayment period will disregard the 2020 Plan year.

Payment of Benefits – Upon retirement or separation from service with the Employers, the participant may elect to receive a single lump-sum cash payment. Also, upon reaching age 59½, participants may receive a lump-sum cash payment for any portion of their vested accounts on a yearly basis. Until a participant actually retires from the employment of the participant's employer, the participant shall continue to be treated in all respects as a participant.

Hardship Distributions – Hardship distributions can only be made to the extent that there is a financial hardship, as defined in the plan document and in accordance with IRS rules. Under the CARES Act, qualified participants may take a coronavirus-related hardship distribution of up to \$100,000 from their retirement account subject to the same IRS safe-harbor rules. Eligible CARES Act hardship distributions can be taken up to December 31, 2020. In addition, the amount of the distribution is not subject to the 10% early withdrawal penalty and the tax associated with the distribution can be paid over a three-year period. The CARES Act also permits participants to repay the coronavirus-related distribution to an eligible retirement plan within three years after the date the distribution was received.

Forfeited Accounts – As of December 31, 2021 and 2020, forfeited non-vested accounts were \$334,635 and \$82,143, respectively. These accounts can be used to reduce future Employers' contributions or pay for Plan expenses. During the year ended December 31, 2021, \$23,633 was paid from non-vested accounts for Company discretionary matching contributions, and \$47,891 was paid from non-vested accounts for Plan expenses.

NOTE 2 - SIGNIFICANT ACCOUNTING POLICIES AND OTHER MATTERS

Basis of Accounting – The accompanying financial statements have been prepared on the accrual basis of accounting, except that benefits are recorded when paid.

Use of Estimates – The preparation of financial statements in conformity with accounting principles generally accepted in the United States of America (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 could differ from those estimates.

Withdrawals and Exchanges – Withdrawals and exchanges between investment fund options by participants are recorded based upon the specific proceeds and cost of the investment at the date of withdrawal or exchange.

Investment Valuation and Income Recognition – Investments are reported at fair value. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. See Note 3 for discussion of fair value measurements.

FRANKCRUM RETIREMENT SAVINGS PLAN
NOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 2021 AND 2020

NOTE 2 - SIGNIFICANT ACCOUNTING POLICIES AND OTHER MATTERS (CONTINUED)

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 but unpaid interest. Interest income is recorded on the accrual basis. Related fees are charged directly to the borrowing participant's account and are included in administrative expenses when incurred. As of December 31, 2021 and 2020, no allowance for credit losses has been recorded. If a participant does not make loan repayments and the Plan Administrator considers the participant loan to be in default, the loan balance is reduced, and the delinquent participant note receivable is recorded as a benefit payment based on the terms of the Plan document.

Administrative Expenses – Certain administrative expenses are paid by the Plan Administrator. Management fees, asset fees, and account administrative fees are paid by the participants. Expenses that are paid by the Plan Administrator are excluded from these financial statements. Investment related expenses are included in net appreciation (depreciation) of fair value of investments.

Date of Management's Review of Subsequent Events – The Plan has evaluated subsequent events through September 23, 2022, the date the financial statements were available to be issued.

NOTE 3 - 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 or liabilities (level 1) and the lowest priority to unobservable inputs (level 3). The three levels of the fair value hierarchy under FASB ASC 820 are described as follows:

Level 1	Inputs to the valuation methodology are unadjusted quoted prices for identical assets or liabilities in active markets that the Plan has the ability to access.
Level 2	Inputs to the valuation methodology include • quoted prices for similar assets or liabilities in active markets; • quoted prices for identical or similar assets or liabilities in inactive markets; • inputs other than quoted prices that are observable for the asset or liability; and • inputs that are derived principally from or corroborated by observable market data by correlation or other means. If the asset or liability has a specified (contractual) term, the level 2 input must be observable for substantially the full term of the asset or liability.

FRANKCRUM RETIREMENT SAVINGS PLAN
NOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 2021 AND 2020

NOTE 3 - FAIR VALUE MEASUREMENTS (CONTINUED)

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

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

Level 1 Fair Value Measurements:

Mutual Funds: Shares of registered investment companies are valued at the daily quoted net asset value closing price of the shares as reported by the fund at year end. Mutual funds held by the Plan are open-end mutual funds that are registered with the 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.

The following table sets forth, by level within the fair value hierarchy, the Plan's investments at fair value as of December 31, 2021 and 2020:

<u>Fair Value Measurements at Reporting Date Using:</u>				
	Total	Quoted Prices In Active Markets for Identical Assets (Level 1)	Significant Other Observable Inputs (Level 2)	Significant Unobservable Inputs (Level 3)
<u>December 31, 2021</u>				
Shares of registered investment companies	<u>\$ 127,606,884</u>	<u>\$ 127,606,884</u>	<u>\$ 0</u>	<u>\$ 0</u>
<u>December 31, 2020</u>				
Shares of registered investment companies	<u>\$ 116,625,463</u>	<u>\$ 116,625,463</u>	<u>\$ 0</u>	<u>\$ 0</u>

Gains and losses (realized and unrealized) included in changes in net assets for the period above are reported in net appreciation in fair value of investments in the Statement of Changes in Net Assets Available for Benefits.

NOTE 4 - TAX STATUS

The master prototype plan from which the Plan was drafted has received a favorable determination from the Internal Revenue Service on March 31, 2014. Although the Plan has been amended since receiving the determination letter, the Plan Administrator believes the Plan is designed and currently being operated in compliance with all applicable provisions of the Internal Revenue Code. Therefore, management believes that the Plan is qualified and that the related trust is exempt from taxation under the Internal Revenue Code.

FRANKCRUM RETIREMENT SAVINGS PLAN
NOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 2021 AND 2020

NOTE 4 - TAX STATUS (CONTINUED)

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

On December 10, 2018, the Department of Labor (DOL) informed the Plan Administrator that they will be conducting an examination of the Plan and the activities of its fiduciaries. The examination was closed on January 27, 2022, and there was no negative impact on the Plan trust assets or the Plan's tax status as a result of the DOL's examination.

NOTE 5 - PLAN TERMINATION

Although they have not expressed any intent to do so, the Employers have the right under the Plan to discontinue their contributions at any time. In addition, although they have not expressed any intent to do so, the Trustees have the right under the Plan to terminate the Plan subject to the provisions of ERISA. In the event of Plan termination, participants will become 100% vested in their accounts.

NOTE 6 - PARTY-IN-INTEREST TRANSACTIONS

Slavic Integrated Administration, Inc. ("SIA"), the Plan's third-party administrator receives fees for recordkeeping services along with participant account administrative and asset fees. The total fee paid by the Plan for the year ended December 31, 2021 was \$623,829.

Slavic Mutual Funds Management Corporation ("SMF"), which is owned by the stockholders of SIA, is the investment advisor to the Plan. Participants, if they elect this service, are charged a quarterly advisor fee. The total fee paid by the Plan for the year ended December 31, 2021 was \$156,867.

The Plan Administrator charges the Plan to cover various Plan administrative expenses. The Plan administrative expenses are remitted to the Plan Administrator through a quarterly fee. For the year ended December 31, 2021, the annual expense reimbursement was \$100,743.

The party-in-interest transactions above are exempt from prohibited transaction rules of ERISA.

NOTE 7 - RISK AND UNCERTAINTIES

The Plan invests in various investment securities. Investment securities are exposed to various risks such as interest rate, market, and credit risks. Due to the level of risk associated with certain investment securities, it is at least reasonably possible that changes in the values of investment

FRANKCRUM RETIREMENT SAVINGS PLAN
NOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 2021 AND 2020

NOTE 7 - RISK AND UNCERTAINTIES (CONTINUED)

securities will occur in the near term and that such changes could materially affect participants' account balances and the amounts reported in the statements of net assets available for benefits.

As a result of the COVID-19 coronavirus, economic uncertainties have arisen which could possibly have a negative impact on investment income and other plan transactions. Other financial impacts could occur though such impacts are unknown at this time. The extent of the impact of the COVID-19 coronavirus will depend on future developments, including the duration and spread of the outbreak. Performance in future periods will be heavily influenced by the timing, length, and intensity of the economic recovery in the United States and throughout the world.

SUPPLEMENTAL SCHEDULE

FRANKCRUM RETIREMENT SAVINGS PLAN
 EIN: 59-2626531 - PLAN NO. 333
 SCHEDULE H, PART IV, LINE 4i - SCHEDULE OF ASSETS (HELD AT END OF YEAR)
 AS OF DECEMBER 31, 2021

<u>(a)</u>	<u>(b) Identity</u>	<u>(c) Description of Registered Investment Companies</u>	<u>(d) Cost</u>	<u>(e) Current Value</u>
	SHARES OF REGISTERED INVESTMENT COMPANIES:			
American Funds:		EuroPacific Growth		\$ 6,199,232
BlackRock Funds:		Health Sciences Opportunities Portfolio		2,171,117
		iShares MSCI EAFE International Index		2,876,900
Fidelity Funds:		500 Index		6,636,098
		Advisor Materials		319,543
		Emerging Markets Index		867,669
		US Bond Index		3,283,727
Franklin Funds:		Utilities		352,280
Invesco Funds:		Gold & Special Minerals		304,153
Putnam Funds:		High Yield		462,844
T. Rowe Price Funds:		Dividend Growth		3,398,629
		New Asia		574,026
Vanguard Funds:		Energy		585,404
		Federal Money Market		11,237,233
		Information Technology Index		6,662,199
		Industrials Index		2,727,816
		Inflation Protected Securities		506,583
		Intermediate-Term Bond Index		650,770
		Mid Cap Growth Index		2,191,023
		Mid Cap Index		1,944,599
		Mid Cap Value Index		600,822
		Money Market Prime		290
		Real Estate Index		477,137
		Short-Term Bond Index		383,451
		Short-Term Federal		14,610,304
		Short-Term Inflation Protected Securities Index		58,952
		Small Cap Growth Index		1,723,954
		Small Cap Index		1,365,904
		Small Cap Value Index		672,660
		Target Retirement 2015		80,183
		Target Retirement 2020		809,633
		Target Retirement 2025		2,950,395
		Target Retirement 2030		2,631,461
		Target Retirement 2035		1,137,982
		Target Retirement 2040		1,004,892
		Target Retirement 2045		937,839
		Target Retirement 2050		924,415
		Target Retirement 2055		370,832
		Target Retirement 2060		187,228
		Target Retirement 2065		8,187
		Target Retirement Income		119,429
		Total Stock Market Index Admiral		6,552,903
		Total Stock Market Index Institutional		28,306,106
		US Growth		6,542,532
		Value Index		1,197,548
	INVESTMENTS AT FAIR VALUE			127,606,884
*	Notes Receivable From Participants (4.25% to 7.25%)			1,820,091
	TOTAL INVESTMENTS			<u>\$ 129,426,975</u>

Column (d) is blank as all investments are participant directed.

* Represents a party-in-interest.

See accompanying independent auditors' report.

Multiple-Employer Plan Participating Employer Information

FRANKCRUM RETIREMENT SAVINGS PLAN	PLAN # 333	EIN #	59-2626531
(a) Name of participating employer	(b) EIN	(d) Percent of total contributions	(c) Balance at the end of the year
FrankCrum 11, Inc. dba FrankCrum	59-2626531	11.90%	20,632,768
Acry-Tech Coating, Inc.	59-2518319	0.00%	1,415
AFFCO Deli Provisions	33-1054829	0.43%	8,712
Aim, LLC	81-0613496	0.20%	232,039
Alpha Marble Incorporated	65-0117461	0.00%	15,023
Animal Alternatives	59-3488220	0.08%	479,646
Frankcrum Plan Expense Reimbursement Account	59-2622525	0.00%	124,762
CDS International Holdings, Inc.	65-0950310	1.51%	4,443,686
Central Florida Medical Staffing, Inc. dba RAH Staffing	01-0633120	0.00%	1,394
Condon-Meek Inc.	59-0863233	0.05%	102,753
D.C. Power Specialist, LLC	52-2196251	0.00%	1,568
DKP Enterprises, Inc. dba Golds Gym	59-3193392	0.00%	-
Econolodge of Clearwater Beach	59-3096323	0.10%	98,163
Egg Systems, Inc.	59-3478197	0.00%	1,608
Fairbank Enterprises, LLC dba Mary Lane Wrought Iron	26-3193115	0.24%	596,450
Florida CraftArt, Inc.	23-7375994	0.22%	68,659
Global Personnel Solutions, Inc.	58-2092412	0.06%	565,325
LIA Insurance Group, Inc.	01-0825289	0.00%	41,053
Hoffman Ventures, Inc.	59-3666323	0.00%	137
Intercoastal Electric, Inc.	20-0249609	0.26%	780,796
Interstate Welding & Fabrication	59-2901271	0.02%	51,855
Isaiah's Inn, Inc.	65-0026424	0.00%	199,555
Jet Provisions, Inc.	20-1714894	0.94%	2,174,388
J.W. Watson Trucking, Inc.	59-3269785	0.00%	52,929
K&B Transport, Inc./K&B Landscaping, Inc.	59-3393211	0.00%	5,451
CBLNC dba Kids R Kids Clayton	20-1697187	0.00%	387
Kloote Contracting, Inc.	65-0800410	0.04%	397,859
Mastercut Tool Corp.	59-2587199	1.06%	2,457,611
Mills Compressor Service, Inc.	59-1549611	0.08%	302,425
Mineo Construction	65-1121292	0.06%	343,728
New Tampa Provisions	20-1595886	0.17%	144,475
Overtime Sports Bar & Grill	59-3362212	0.10%	462,041
Pak-Tek, Inc. of Lakeland	59-2874817	0.00%	439
Peace, Inc. dba Comfort Keepers	59-3721792	0.00%	35,623
Science Mngt. Resources	52-1134414	0.00%	125,342
Seven Seas Yacht Sales, Inc.	65-0264961	0.47%	1,022,303
Stanley Sports Supply, Inc.	59-1053481	0.38%	1,432,147
TFP Inc. dba Apple Courier	71-0956372	0.00%	2
Tool Time Portable Buildings	73-1677286	0.30%	488,464
Transmatic Inc. dba Zembower's Auto Center	59-1577001	0.05%	54,326
Tuscarawas Masonry, Inc.	59-3217833	0.00%	35,960
Unlimited Services in Transportation, Inc.	43-1609325	0.00%	52,271
Urgent, Inc.	65-0516506	0.00%	1,979
Village Veterinary	65-0667303	0.00%	25,008
Windsor Redevelopment Corporation	84-1521961	0.31%	456,657
Martex Landscape Services, Inc.	47-1763154	0.00%	2,034
Wyland of Key West, Inc.	65-0904677	0.00%	13,463
Zotz Racing, Inc.	59-3600414	0.17%	230,958
A. American Insurance Inc.	59-2003290	0.25%	1,045,174
Corner Services Ltd. dba Sunshine Brushless Car Wash	59-2020411	0.00%	10,674
Aviation Systems of Northwest FL, Inc.	20-1431561	0.00%	137,093
FrankCrum Suspense Plan	59-1111111	0.00%	242,951
Walls Maintenance	27-1086265	0.00%	84,191
Florida's Finest Industries, Inc.	59-3558146	0.00%	331,035
Ace Homecare	51-0547408	0.00%	541,435
Ultimate Care, Inc.	59-2834790	0.44%	337,600
Royal Palm Veterinary Hospital	65-1109403	0.07%	578,839
Superior Mulch/Atlas Peat & Soil/Yard Improvements dba The B	59-2712633	0.46%	1,103,030
Save the Chimps, Inc.	65-0789748	0.22%	339,170
Engine Rebuilders Warehouse, Inc.	59-2028272	0.00%	0
Suncoast Dental Inc. dba Tatum Surgical	59-2097170	0.27%	559,745
Always There Home Care	20-5222217	0.00%	3,529
Wagner Construction Co. LLC	30-0002375	0.15%	296,960
iPlacement, Inc. dba Source2	59-3585816	0.00%	1
Pinellas Paint & Industrial Finishes, Inc.	59-1509317	0.07%	119,717
Deeks & Company, Inc./Deeks GA Subsidiary	31-0594093	0.00%	271,509
Keys Advocacy Center, Inc dba Center for Independent Living	31-1745088	0.25%	470,633
Custom Call Centers, Inc.	65-0765362	0.19%	192,521
Davis Delivery Service, Inc.	58-1652459	0.05%	399,621
Pacifico National, Inc. dba AmEx Pharmacy/Pacifico National	59-3601043	0.08%	464,342
Cody Consulting Services, Inc.	20-4668783	3.84%	3,012,657
Ag-Con Construction, Inc.	77-0481379	1.19%	1,923,175
Carlouel Yacht Club, Inc.	59-0558704	0.00%	618
Everglades Alligator Farm	59-2608739	0.39%	3,122,817
Axiom National, LLC	26-4360827	0.00%	207
Alpha Omega Environmental Services Inc. dba ServiceMaster Re	81-0568999	0.41%	677,252
Union Hill Enterprises LLC dba Home Helpers	27-3420970	0.00%	1,584
Florida Water Treatment	59-2460487	0.32%	612,629
DocPath Corp	23-3017824	0.12%	368,292
IQ Medical Services, LLC	20-8629423	0.54%	909,275
West Coast Trucking Corporation	20-3387273	0.00%	98
Ontarget Partners, LLC	75-2828009	0.46%	517,409
MPS Construction & Design, LLC	20-4032964	0.24%	557,669
U-Stor Management Corp/Blanding/St. John's Bluff/Zephyrhills	36-3057387	0.14%	342,161
Celsius, Inc.	01-0882382	4.13%	2,888,048
Musical Arts Center of San Antonio	74-2899411	0.18%	152,575

Health & Behavioral Dimensions, Inc.	65-1162834	0.19%	3,117
Customer Acquisition Specialists of America, Inc.	59-3600275	0.00%	1,677
Achieve Home Care/TEK Management	26-0750153	0.00%	1,308
Arnoff Moving & Storage of Florida, Inc.	59-2044047	0.02%	21,542
Resource Property Management	59-3072509	1.75%	3,874,715
Triad Construction & Management Services, LLC.	41-2153154	0.41%	558,966
Disaster Restoration Specialists	26-3624152	0.28%	409,139
Tech Providers, Inc.	63-1203929	0.00%	1,395
Trinity Cafe, Inc.	59-3733387	0.00%	299
Naples Air Center, Inc.	65-0507824	0.04%	89,102
Ehrlich Design Builders, Inc.	26-3126529	0.00%	463
Dean & DeWitt Commercial, Inc.	51-0582026	0.00%	276
Cargo Force/Alliance Ground International/TCSC Acquisition	06-1697672	0.00%	17,954
Rok & Horses/2nd Street Group/Rok South	99-8877023	0.00%	12,912
Anthony's Pizza Holding Company, LLC	20-1394718	1.05%	955,638
Hailey Cian	45-5394558	0.00%	-
Omni Flow Computers, Inc.	76-0300492	0.00%	36,733
Music City Deli Provisions, Inc.	46-4952187	0.36%	491,909
Central Sheet Metal & Steel Inc.	59-1898268	0.58%	622,591
Lindross Remodeling	27-2538988	0.07%	169,521
Handcrafted Hospitality LLC	84-4556627	0.04%	103,081
Bell Architectural Specialties, Inc.	59-3274616	0.49%	799,664
Gulfcoast Spine Institute, Inc.	32-0071549	1.16%	1,076,507
Busch Global, LLC	45-4749275	0.05%	307,954
Busch Management Group, LLC	26-0150541	0.07%	56,670
Busch Investment Group, LLC	26-0146517	0.00%	35,273
Coffey Relaxation, LLC	27-1061259	0.00%	0
ALS Old Town, LLC	46-1717882	0.03%	7,434
ALS Alliance Town Center, LLC	46-3747780	0.00%	2,753
ALS West 7th, LLC	46-3708440	0.00%	1,644
ALS Dallas Management, LLC	47-2273346	0.00%	2,734
ALS Austin Management, LLC	46-4197436	0.00%	21,418
ALS South Florida Management, LLC	47-1686720	0.00%	-
West Lake ALS, LLC	47-3469285	0.00%	1,728
ALS West Village Center, LLC	47-3182574	0.00%	3,942
ALS Coral Gables, LLC	47-3558444	0.00%	1,623
ALS Pinnacle Investments	90-1008658	0.04%	258
ALS Pinnacle Florida	47-3256179	0.00%	-
First Fresh Foods LLC	46-2034101	0.00%	10,579
RB Health Partners, Inc.	45-0512811	0.00%	2,410
Performance Testing Solution Inc.	38-3940062	0.14%	144,975
Trasco Wellness, LLC dba Total Wellness Group	27-3181506	0.23%	242,199
Emmerich Wood Products, Inc.	41-1305791	0.03%	154,318
Impeccable Smiles	27-0390101	0.00%	167,314
Nathan T. Buhr LLC dba B.N.T. Construction	37-1485420	0.02%	19,104
Gustav Tool & Die	74-2900628	0.25%	367,138
Yacht Repairs & Maintenance	46-0645103	0.43%	429,802
Jolley Trolley Transportation of Clearwater	59-3213941	0.32%	505,557
Dryfast Recovery Systems, LLC	55-0815782	0.00%	3,179
Inspectors HQ, Inc.	47-3361759	0.00%	58,410
Florida State Security Services, Inc.	65-0714998	0.00%	206
Spec Services	27-2137519	0.00%	23
TLC For Kids, Inc.	43-1399415	0.60%	707,687
West Broward Eyecare Associates	59-3003170	0.00%	162,276
Rabin Parker, P.A	37-1607013	0.64%	383,597
Greg Norman and Associates, Inc.	20-1776517	1.30%	885,517
D.P.S. Home Construction, INC	59-2137352	0.06%	164,576
Residential Acoustics, LLC.	46-3381253	0.20%	90,437
F.B.B.C. Construction INC	32-0130991	0.06%	63,785
Yacht Tech, INC	65-1146513	0.46%	452,874
RCB Electric Company, Inc.	65-0195360	0.43%	789,434
Synergy Reps LLC	81-3484923	0.01%	2,636
Dura-Cast Products, Inc	89-2664323	0.00%	302
Harnish Transportation, Inc.	59-3606295	0.00%	3,532
CTR III Enterprises, Inc dba Control Engineering Group	35-2570308	0.00%	1,373
Suncrest Consulting LLC	82-0934886	0.63%	822,637
KCDTCD Environmental Services Inc/AdvantaClean of Richmond	45-5440631	0.02%	9,216
Pennsylvania Dialysis Clinics of Reading, Inc	59-2590120	0.00%	1,609,402
J.L. La Vallee Construction, Inc	65-0317159	0.39%	319,630
Med-Craft, Inc	59-2223881	0.00%	3,927
Med-Air, Inc	59-1373830	0.00%	296
Raymund Investments, LLC	82-1946413	0.21%	357,205
Mallard Cleaning Systems, LLC	45-2494473	0.22%	80,769
Premier Tree & Shrub Care LLC	20-5605790	0.35%	377,486
Air Hawk Heating & Cooling LLC	47-2622506	0.00%	116
O'Neal Jr. Roofing	26-4621172	0.08%	57,049
ARF Financial LLC	33-0958267	2.03%	5,421,389
Arcus Hunting/Obsession Bows, LLC	47-1983601	0.19%	448,327
Total Services of the Treasure Coast, Inc	45-2772758	0.50%	426,990
Home Town Cable TV, LLC/ Blue Stream Communications, LLC.	01-0744669	2.89%	15,208
Bossler Roofing, Inc.	20-0430008	0.03%	98
Legacy DCS	26-4818194	0.41%	110,478
Gulfstar Industries, LLC	46-3322463	0.00%	48
Freedom Heating and Plumbing	46-3219876	0.09%	44,507
Glacier Dermatology PC	82-2876060	0.00%	15,299
Schopke Enterprises, Inc/Brevard Grouting Service	59-3274623	0.29%	241,009
Comprehensive Spine Institute/Comprehensive Surgery Center	37-1780772	0.70%	458,509
Cincinnati Specialty Pharmacy, LLC	27-2753246	0.14%	83,709
Pacifica Companies LLC - Senior Group	33-0627797	0.00%	0
Biltmore Capital Advisors LLC	20-8856617	0.00%	554
Communications Concepts, Inc.	59-1800492	0.00%	11,744

Shore/Form Systems, Inc.	59-2291751	0.05%	33,636
FS Group, LLC dba Independent Medical Associates	20-4082856	0.00%	5,208
Interim Healthcare of Delaware LLC	27-2456607	0.00%	1
Graco Roofing & Construction, LLC	27-0307646	0.11%	83,933
Adsync Technologies, Inc.	20-1431567	0.00%	161
Tricap Chicago, LLC	20-8154506	0.00%	134
The Residences at Sandpearl	20-4487350	0.00%	59,933
Davis Family Hearing	46-0902561	0.30%	171,220
PizzaCraft Ft. Lauderdale, LLC/Proper Sandwich, LLC	47-4385378	0.00%	959
Pharmco Laboratories, Inc	59-1901323	0.15%	307,786
Donau Carbon US LLC	81-2729568	0.00%	25,030
Metropolis Productions, LLC	51-0499005	0.26%	729,499
Tri-Town Construction LLC	20-5840036	0.00%	97,686
SMARTECH and Associates, LP	20-3049270	0.00%	2,271
Rimilia Inc.	61-1862578	0.00%	103,858
PCRK Employee Leasing Company, LLC	84-2891206	0.74%	-
RCR Star Management, Inc. & Affiliated Entities	68-0472004	0.26%	93,432
Aquatic Plant Management, Inc.	65-0478661	0.00%	129,991
VINCENT INTERNATIONAL, INC.	59-3152422	0.69%	1,401,925
Drapery Hardware USA	46-2257505	0.26%	500,762
Bella-Management LLC	46-4557650	0.14%	1,093,730
Alron Construction	11-3842144	0.00%	1,339
Good Health Clinic	04-3745805	0.11%	83,938
Fieldhouse USA Sports Village Operating I, LLC	26-1480959	0.32%	186,404
A+ Accommodations, Inc.	56-2074915	0.09%	50,506
Big Hitters, LLC dba Interim Healthcare of Wisconsin	45-3737076	0.50%	287,766
Intellitec Products LLC	20-1414279	0.12%	366,975
DKM Manufacturing, Inc.	41-1838376	0.66%	497,935
American Meetings, LLC	27-1691895	0.22%	306,130
Viirtue LLC	82-3711778	0.02%	-
PM&A Technical Services, LLC & P. Marshall & Associates, LLC	38-4011791	0.17%	23,109
Ayo and Iken PLC	45-4087583	0.40%	333,468
Sky One Holdings, LLC	46-3281011	1.19%	1,732,938
TK Education Inc.	46-4704847	0.16%	120,548
HRHIC Industries, Inc. DBA Softwash Systems/ LoneStar613LLC	45-2922652	0.17%	81,626
Atheneum Partners LLC	42-1777270	0.74%	154,764
NIM Research Corporation	26-0674592	0.09%	51,915
Saunders Prosthetics & Orthotics Group, LLC	26-2384189	0.29%	104,244
ProServe Fire System, LLC	37-1864676	0.02%	63
ThriveFuel LLC	83-1582638	0.10%	70,935
Highline Dermatology	83-2497696	0.48%	249,406
Logo HQ	26-3896534	0.00%	5,069
H2O Environmental Services, LLC	47-1344618	0.42%	192,542
Luis Ferrer, Inc	59-2659116	0.05%	29,247
Denmark Builders, LLC.	81-1324597	0.02%	13,503
Cambridge Construction LLC	77-0651496	0.09%	27,688
Kinetic Healthcare Group LLC	83-2919545	0.07%	41,204
Montana Sky Dermatology	83-2553025	0.17%	96,371
Bellevue Home Health & Care, LLC	83-0985442	0.11%	20,729
Broadleaf Contracting, Inc.	59-1665315	0.23%	105,213
TotalCom Management Inc	82-0549389	0.25%	161,132
FOR THOSE WHO CARE INC DBA GRANNY NANNIES	20-0997717	0.36%	294,073
Cole Gunsmithing Inc.	20-3912598	0.42%	743,933
Florida Masonry Apprentice & Educational Foundation	04-3712355	0.04%	4,749
Crown Capital Staffing Strategies LLC	83-2901403	0.00%	24,097
MJ Cutler Bay	82-3124091	0.12%	49,146
EMM-Trace, Inc.	81-4940883	0.18%	127,380
Muhs Unlimited, Inc	45-2756722	0.37%	160,028
McClure Contracting, Inc.	20-4213794	0.51%	457,778
MH Lake Norman	81-0766004	0.04%	13,235
E2 Design & Construction	82-1023019	0.18%	69,085
Miller & Sons Underground LLC	83-4539347	0.24%	72,869
Jewish Federation of Pinellas & Pasco Counties, FL	59-0697685	0.14%	171,406
Glen Elk, LLC dba Precision Pro Wash of WNC	82-1031295	0.08%	34,663
Whizz Education Inc.	20-5205202	0.03%	68,021
McGill Construction Corp	46-3717452	0.01%	62
Diversified Plant Services, Inc.	26-3705088	0.30%	43
PVC Management, LLC	30-0770762	1.25%	403,015
Wm. J. Varian Const. Co., Inc	65-0677529	0.07%	30,761
Sylvan Oaks Farms, LLC	81-1267598	0.69%	267,667
TOP Jewish Foundation, Inc.	59-2053655	0.15%	87,998
Select Power Systems	82-3334088	0.46%	229
Home-Probe Inc.	56-2435598	0.24%	-
Transportation Authority & co- adopting entities	45-0476241	0.15%	51,434
Kuno Creative Group, LLC	34-1935299	2.01%	3,194,243
Island Home Service	46-5585201	0.08%	34,180
CMS Cepcor Americas LLC	84-2659678	0.51%	182,628
TGR Associates, Inc.	45-4612382	0.52%	603,355
Aielli Group	26-2107118	0.34%	82,014
New Life Property Restoration	47-2660740	0.10%	42,225
Viriciti, LLC	32-0483697	0.54%	320,188
On The Go Therapy Services, Inc.	55-0843246	0.18%	91,380
Agland Management, Inc	02-0687289	0.17%	724,866
Coffee & Dunn, Inc.	46-1022224	1.19%	1,172,591
Park & Eleazer Construction, LLC	27-2425149	1.14%	360,011
Center for Orangutan & Chimpanzee Conservation, Inc.	65-0444725	0.10%	35,775
Fieldstone Landscape Services	51-0626052	0.00%	13,244
US Postal Solutions Inc	59-3754933	0.56%	637,630
True Solutions Management & Consulting LLC	84-2459011	0.01%	2,434
Ambatt Roofing Inc	27-0106018	0.16%	58,628
Boss Roofing- Siding Experts Inc.	80-0391928	0.15%	30,925

Byzloan Tampa	83-1487052	0.11%	40,293
National Christian Foundation Tampa Bay Inc.	47-3162614	0.09%	7
Papa Inc.	81-0885038	5.05%	1,284,177
Protective Coating Solutions, Incorporated	73-1667135	0.17%	60,786
Happy Trailer Rentals, LLC	45-5361636	0.01%	2,423
West Central Florida Mental Wellness Coalition	84-3036723	0.24%	72,372
Merlee, Inc dba Interim Healthcare of Santa Rosa	47-1891130	0.00%	17,355
Demar Plumbing Corp	13-3803686	0.29%	126,752
Love & Mercy Homecare Solutions	82-4165496	0.12%	22,666
FOM, LLC	81-4125041	0.08%	14,122
L5E, LLC	45-4036119	1.73%	5,019
Oncobay Clinical Inc	84-3412796	0.04%	-
Access Property Management 1, LLC	22-3755164	1.12%	1,473,851
Torres Total Flooring Inc	59-3714759	0.16%	37,023
BNB Construction, Inc	20-4693263	0.00%	61,755
TOP LINE RECREATION, INC	45-3009109	0.28%	240,724
Safeguard Crates and Transport	27-5068112	0.11%	180,174
Crawley Services LLC	27-3324169	0.10%	22,169
Catalyst Medical Center	45-0458138	0.37%	1,072
Black Dog Firewood, Inc	81-3748354	0.05%	14,680
Native Resource Preservation LLC	46-5449383	0.12%	24,401
West Coast Window & Door, Inc.	32-0143630	0.01%	1,078
WF Alpharetta, LLC	82-1821938	0.07%	15,444
Integrated Care Physicians, Inc.	82-2177470	0.41%	260,517
Charter America Holdings, Inc.	65-0912663	0.00%	1,174
Platinum National Title, LLC	46-2845438	0.20%	45,995
All Spine Care	85-0508844	0.05%	9,026
The Alison Mfg Co Inc	59-1171609	0.36%	1,488,591
Miko, Inc.	62-1667324	0.17%	61,198
Divine and Service, Ltd.	74-2843239	0.49%	1,416,556
Compleat Software Inc	36-4955865	0.01%	1,449
Boardwalk Management	84-4626562	0.00%	294
Lombardi	47-3845273	0.39%	74,228
Water Damage Experts Corp	27-2543363	0.03%	4,822
Sourcetoad, LLC	26-3364455	1.57%	1,131,230
Cloud 9 Ranch Club, Inc	23-7173503	0.07%	14,085
Villa Magna Condominium	59-2216485	0.33%	228,735
Plumbing Troopers LLC	47-5069954	0.14%	27,035
Uzurv Holdings Inc	82-1596285	0.86%	341,077
MEDIQ Urgent Care	47-4459800	0.24%	43,520
Gras Lawn LLC	81-1092416	0.21%	52,538
Florida Resort Recreation Inc.	20-1099856	0.34%	62,519
Sagewood Construction Development Corp	82-4442649	0.03%	5,142
Phoenix Equipment Corporation	20-0603425	0.57%	3,412,104
P&H Casters	75-2643257	1.29%	4,091,657
W.S.M. Services	75-2870631	0.15%	2,371,616
Northern Colorado Community Urgent Care, P.C.	83-3051998	0.03%	6,154
GNA Bath Kitchen LLC	85-4222936	0.25%	46,061
Optimum Management	47-5245586	0.11%	19,832
A1A Plumbing LLC d/b/a Mr. Rooter of Central NJ	20-3318812	0.85%	156,644
Black Girl SunScreen LLC	81-4785637	0.04%	6,404
iMold LLC	47-3816814	0.02%	4,458
Merlino Marble & Granite, Inc.	26-0235497	0.00%	192,447
Silverpoint Management LLC & Participating Employers	82-1730859	0.02%	1,664
XRC, LLC	45-1565360	0.01%	1,074
Biscayne Home LLC	38-4054014	0.08%	14,880
Triton Stone Holdings, LLC	47-2539423	0.17%	449,472
International Military Antiques, Inc.	22-2922422	0.06%	88,330
BHL Enterprises, Inc DBA West Coast Roofing Co.	95-2800826	0.02%	3,448
Podium Logistics/Podium Logistics Express	82-4154048	0.07%	201,222
Navigator Healthcare, Inc.	84-2939727	0.06%	11,618
Tempacure Inc.	86-1086537	0.11%	76,259
Asta Parking Inc.	65-0446870	0.19%	34,965
USA Energy Savers LLC	81-0952015	0.13%	23,021
Coastal Plumbing and Mechanical Services	27-3186792	0.06%	254,705
Dixie Construction Services, Inc.	35-2402922	0.17%	31,359
Remedy Drinks USA LLC	83-3201377	0.34%	62,067
KioSoft Technologies LLC	81-1369635	0.02%	4,182
Sunset Forever	84-2472970	0.02%	4,157
Revolution Manufacturing, LLC	85-3667438	0.04%	6,550
DARK SKIES LLC DBA MERCURY PERMITS	30-0749874	0.05%	52,160
Acculab LLC dba Thoroughbred Diagnostics	47-4010579	0.02%	7,683
Beachy Beach Real Estate	20-5815144	0.07%	12,046
Suncoast Arcade Inc	54-2072087	0.01%	1,120
DLE Process Servers, Inc./DLE Court Reporters	30-0501491	0.01%	972
All 4 One Construction & Plumbing	82-3335610	0.00%	901
Gionis, Lilly & Romero, PLLC	83-2859897	0.01%	1,369
Boerne Veterinary Clinic PLLC	84-3975828	0.00%	466
Oxford Biomedica (US) Inc	87-1872120	0.05%	9,130
Legacy Multi-Family Construction, LLC	47-3782160	0.03%	29,551
Pleasant Air Conditioning Services Inc.	81-2253630	0.01%	2,406

SCHEDULE H, LINE 4i - SCHEDULE OF ASSETS (HELD AT THE END OF THE YEAR).

FRANKCRUM RETIREMENT SAVINGS PLAN

PLAN # 333

EIN # 59-2626531

(a)	(b) Identity of issuer, borrower, lessor or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par or maturity value	(d) Cost	(e) Current value
	BlackRock	BTMKX - iShares MSCI EAFE International Index Fund Class K		2,876,900
	Fidelity	FMFEX - Fidelity Advisor Materials Fund Class I		319,543
	Fidelity	FPADX - Fidelity Emerging Markets Index		867,669
	Franklin/Templeton	FUFRX - Franklin Utilities Fund Class R6		352,280
	Fidelity	FXAIX - Fidelity 500 Index Fund		6,636,098
	Fidelity	FXNAX - Fidelity US Bond Index Fund		3,283,727
	Oppenheimer Funds	OPGSX - Oppenheimer Gold & Special Minerals		304,153
	Putnam	PHAYX - Putnam High Yield Fund Class Y		462,844
	T. Rowe Price	PRASX - T. Rowe Price New Asia		574,026
	T. Rowe Price	PRDGX - T. Rowe Price Dividend Growth Fund		3,398,629
	American Funds	RERGX - American Funds EuroPacific Growth Fund Class R6		6,199,232
	BlackRock	SHISX - BlackRock Health Sciences Svc		2,171,117
	Vanguard	VAIPX - Vanguard Inflation-Protected Securities Fund Admiral Shares		506,583
	Vanguard	VBILX - Vanguard Intermediate-Term Bond Index Fund Admiral Shares		650,770
	Vanguard	VBIRX - Vanguard Short-Term Bond Index Fund Admiral Shares		383,451
	Vanguard	VGELX - Vanguard Energy Admiral		585,404
	Vanguard	VGSLX - Vanguard Real Estate Index Fund Admiral Shares		477,137
	Vanguard	VILVX - Vanguard Target Retirement 2060 Instl		187,228
	Vanguard	VIMAX - Vanguard Mid-Cap Index Fund Admiral Shares		1,944,599
	Vanguard	VINAX - Vanguard Industrials Index Fund Admiral Shares		2,727,816
	Vanguard	VIRSX - Vanguard Target Retirement 2040-Instl		1,004,892
	Vanguard	VITAX - Vanguard Information Technology Index Fund Admiral Shares		6,662,199
	Vanguard	VITFX - Vanguard Target Retirement 2035 Instl		1,137,982
	Vanguard	VITLX - Vanguard Target Retirement 2045 Instl		937,839
	Vanguard	VITRX - Vanguard Target Retirement Income Instl		119,429
	Vanguard	VITSX - Vanguard Total Stock Market Index Instl		28,306,106
	Vanguard	VITVX - Vanguard Target Retirement 2015 Instl		80,183
	Vanguard	VITWX - Vanguard Target Retirement 2020 Instl		809,633
	Vanguard	VIVLX - Vanguard Target Retirement 2055 Instl		370,832
	Vanguard	VMFXX - Vanguard Federal Money Market Fund Investor Shares		11,237,233
	Vanguard	VMGMX - Vanguard Mid-Cap Growth Index Fund Admiral Shares		2,191,023
	Vanguard	VMRXX - Vanguard Money Mkt Reserve-Prime		290
	Vanguard	VMVAX - Vanguard Mid Cap Value Index Admiral		600,822
	Vanguard	VRIVX - Vanguard Target Retirement 2025 Instl		2,950,395
	Vanguard	VSGAX - Vanguard Small-Cap Growth Index Fund Admiral Shares		1,723,954
	Vanguard	VSGDX - Vanguard Short-Term Federal Fund Admiral Shares		14,610,304
	Vanguard	VSIAX - Vanguard Small Cap Value Index Fund Admiral Shares		672,660
	Vanguard	VSMAX - Vanguard Small-Cap Index Fund Admiral Shares		1,365,904
	Vanguard	VSXFX - Vanguard Target Retirement 2065 Instl		8,187
	Vanguard	VTAPX - Vanguard Short-Term Inflation-Protected Securities Index Fund Admiral Shares		58,952
	Vanguard	VTRLX - Vanguard Target Retirement 2050 Instl		924,415
	Vanguard	VTSAx - Vanguard Total Stock Market Index Fund Admiral Shares		6,552,903
	Vanguard	VTTWX - Vanguard Target Retirement 2030 Instl		2,631,461
	Vanguard	VVIAX - Vanguard Value Index Fund Admiral Shares		1,197,548
	Vanguard	VWUAX - Vanguard Us Growth Admiral		6,542,532
	Participant Loans	4.25% - 7.25%		1,820,091