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

Part I Annual Report Identification Information

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

A This return/report is for:
- [X] 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. . . . . ▶ [X]

D Check box if filing under:
- [X] 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
SOUTHERN STATES SAVINGS & RETIREMENT PLAN TRUST

1b Three-digit plan number (PN) ▶ 001

1c Effective date of plan 01/01/1977

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)
SOUTHERN STATES SAVINGS & RETIREMENT PLAN TRUST

1910 82ND AVENUE
STE 103
VERO BEACH, FL 32966

1910 82ND AVENUE
SUITE 103
VERO BEACH, FL 32966

2b Employer Identification Number (EIN) 59-1785571

2c Plan Sponsor's telephone number 770-992-3599

2d Business code (see instructions) 484110

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.	10/05/2022	R. JERRY COOK
	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

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

3b Administrator's EIN

3c Administrator's telephone number

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

a Sponsor's name

c Plan Name

4b EIN

4d PN

5	Total number of participants at the beginning of the plan year	**5**	16722
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)**	16722
a(2)	Total number of active participants at the end of the plan year	**6a(2)**	13122
b	Retired or separated participants receiving benefits	**6b**	
c	Other retired or separated participants entitled to future benefits	**6c**	3600
d	Subtotal. Add lines **6a(2)**, **6b**, and **6c**	**6d**	16722
e	Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.	**6e**	
f	Total. Add lines **6d** and **6e**	**6f**	16722
g	Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item)	**6g**	13122
h	Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested	**6h**	0
7	Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item)	**7**	37

8a If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristics Codes in the instructions:

2C

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

9a Plan funding arrangement (check all that apply)

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

9b Plan benefit arrangement (check all that apply)

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

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

a Pension Schedules

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

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

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

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

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

11c Enter the Receipt Confirmation Code for the 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)	Service Provider Information	OMB No. 1210-0110
Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ▶ **File as an attachment to Form 5500.**	**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	**B** Three-digit plan number (PN) ▶
SOUTHERN STATES SAVINGS & RETIREMENT PLAN TRUST	001

C Plan sponsor's name as shown on line 2a of Form 5500	**D** Employer Identification Number (EIN)
SOUTHERN STATES SAVINGS & RETIREMENT PLAN TRUST	59-1785571

Part I Service Provider Information (see instructions)

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

1 Information on Persons Receiving Only Eligible Indirect Compensation

a Check "Yes" or "No" to indicate whether you are excluding a person from the remainder of this Part because they received only eligible indirect compensation for which the plan received the required disclosures (see instructions for definitions and conditions).. . . . . ☐ Yes ☒ No

b If you answered line 1a "Yes," enter the name and EIN or address of each person providing the required disclosures for the service providers who received only eligible indirect compensation. Complete as many entries as needed (see instructions).

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

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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)

ATLANTA CAPITAL MANAGEMENT INV

58-2236910

(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 52 68 71	NONE	705206	Yes [ ] No [X]	Yes [ ] No [ ]		Yes [ ] No [X]

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

LPL FINANCIAL

95-2834236

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
28 51	NONE	65918	Yes [ ] No [X]	Yes [ ] No [ ]		Yes [ ] No [X]

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

SIERRA INVESTMENT PARTNERS INC

68-0370668

(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 53 68 71	NONE	129796	Yes [ ] No [X]	Yes [ ] No [ ]		Yes [ ] No [X]

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)

LAPADULA CARLSON & CO

65-0292391

(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 50	NONE	126686	Yes [ ] No [X]	Yes [ ] No [ ]		Yes [ ] No [X]

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

BAAB & DENNISON LLP

75-2344325

(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 50	NONE	48000	Yes [ ] No [X]	Yes [ ] No [ ]		Yes [ ] No [X]

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

ALBERT LEVY PC

75-2653991

(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 50	NONE	13860	Yes [ ] No [X]	Yes [ ] No [ ]		Yes [ ] No [X]

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

(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

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

A Name of plan
SOUTHERN STATES SAVINGS & RETIREMENT PLAN TRUST

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500
SOUTHERN STATES SAVINGS & RETIREMENT PLAN TRUST

D Employer Identification Number (EIN)
59-1785571

Part I Asset and Liability Statement

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

Assets		(a) Beginning of Year	(b) End of Year
a Total noninterest-bearing cash	1a		
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)	586255	1242305
(2) Participant contributions	1b(2)	164559	335815
(3) Other	1b(3)	156815	138059
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)	8451669	12342607
(2) U.S. Government securities	1c(2)	23095469	17580597
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)		
(B) All other	1c(3)(B)	13314247	9137304
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)		
(B) Common	1c(4)(B)	112630293	129674397
(5) Partnership/joint venture interests	1c(5)		15194789
(6) Real estate (other than employer real property)	1c(6)		
(7) Loans (other than to participants)	1c(7)		
(8) Participant loans	1c(8)		
(9) Value of interest in common/collective trusts	1c(9)		
(10) Value of interest in pooled separate accounts	1c(10)		
(11) Value of interest in master trust investment accounts	1c(11)		
(12) Value of interest in 103-12 investment entities	1c(12)		
(13) Value of interest in registered investment companies (e.g., mutual funds)	1c(13)		
(14) Value of funds held in insurance company general account (unallocated contracts)	1c(14)		
(15) Other	1c(15)	3975785	

			(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	4371	15625
f	Total assets (add all amounts in lines 1a through 1e)	1f	162379463	185661498
	Liabilities			
g	Benefit claims payable	1g		
h	Operating payables	1h	250038	192509
i	Acquisition indebtedness	1i		
j	Other liabilities	1j	144439	93271
k	Total liabilities (add all amounts in lines 1g through1j)	1k	394477	285780
	Net Assets			
l	Net assets (subtract line 1k from line 1f)	1l	161984986	185375718

Part II Income and Expense Statement

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

	Income		**(a)** Amount	**(b)** Total
a	**Contributions:**			
	(1) Received or receivable in cash from: **(A)** Employers	2a(1)(A)	7706894	
	(B) Participants	2a(1)(B)	2447231	
	(C) Others (including rollovers)	2a(1)(C)		
	(2) Noncash contributions	2a(2)		
	(3) Total contributions. Add lines **2a(1)(A), (B), (C),** and line **2a(2)**	2a(3)		10154125
b	**Earnings on investments:**			
	(1) Interest:			
	(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)	698	
	(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)		
	(F) Other	2b(1)(F)		
	(G) Total interest. Add lines **2b(1)(A)** through **(F)**	2b(1)(G)		698
	(2) Dividends: **(A)** Preferred stock	2b(2)(A)		
	(B) Common stock	2b(2)(B)	1981104	
	(C) Registered investment company shares (e.g. mutual funds)	2b(2)(C)		
	(D) Total dividends. Add lines **2b(2)(A)**, **(B)**, and **(C)**	2b(2)(D)		1981104
	(3) Rents	2b(3)		
	(4) Net gain (loss) on sale of assets: **(A)** Aggregate proceeds	2b(4)(A)	163637174	
	(B) Aggregate carrying amount (see instructions)	2b(4)(B)	142277589	
	(C) Subtract line **2b(4)(B)** from line **2b(4)(A)** and enter result	2b(4)(C)		21359585
	(5) Unrealized appreciation (depreciation) of assets: **(A)** Real estate	2b(5)(A)		
	(B) Other	2b(5)(B)	7886117	
	(C) Total unrealized appreciation of assets. Add lines **2b(5)(A)** and **(B)**	2b(5)(C)		7886117

		(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)		
c Other income	2c		
d Total income. Add all **income** amounts in column (b) and enter total	2d		41381629
Expenses			
e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	16275848	
(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)		16275848
f Corrective distributions (see instructions)	2f		
g Certain deemed distributions of participant loans (see instructions)	2g		
h Interest expense	2h		
i Administrative expenses: (1) Professional fees	2i(1)	163741	
(2) Contract administrator fees	2i(2)		
(3) Investment advisory and management fees	2i(3)	847289	
(4) Other	2i(4)	704019	
(5) Total administrative expenses. Add lines **2i(1)** through **(4)**	2i(5)		1715049
j Total expenses. Add all **expense** amounts in column (b) and enter total	2j		17990897
Net Income and Reconciliation			
k Net income (loss). Subtract line **2j** from line **2d**	2k		23390732
l Transfers of assets:			
(1) To this plan	2l(1)		
(2) From this plan	2l(2)		

Part III Accountant's Opinion

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

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

(1) [X] Unmodified **(2)** [ ] Qualified **(3)** [ ] Disclaimer **(4)** [ ] Adverse

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

(1) [ ] DOL Regulation 2520.103-8 **(2)** [ ] DOL Regulation 2520.103-12(d) **(3)** [X] 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: LAPADULA CARLSON & CO **(2)** EIN: 65-0292391

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

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

Part IV Compliance Questions

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

During the plan year:

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

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

5a Has a resolution to terminate the plan been adopted during the plan year or any prior plan year? ☐ Yes ☒ No

If "Yes," enter the amount of any plan assets that reverted to the employer this year _____.

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

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

5c Was the plan a defined benefit plan covered under the PBGC insurance program at any time during this plan year? (See ERISA section 4021 and instructions.) ☐ Yes ☐ No ☐ Not determined

If "Yes" is checked, enter the My PAA confirmation number from the PBGC premium filing for this plan year _____.

SOUTHERN STATES SAVINGS AND RETIREMENT PLAN TRUST FUND
FINANCIAL STATEMENTS
DECEMBER 31, 2021 AND 2020
TOGETHER WITH INDEPENDENT AUDITORS' REPORT

LaPadula Carlson + Co.
Certified Public Accountants

SOUTHERN STATES SAVINGS AND RETIREMENT

PLAN TRUST FUND

FINANCIAL STATEMENTS

DECEMBER 31, 2021 AND 2020

TABLE OF CONTENTS

	Page No.
INDEPENDENT AUDITORS' REPORT	1
FINANCIAL STATEMENTS	
• Statements of Net Assets Available for Benefits	4
• Statements of Changes in Net Assets Available for Benefits	5
• Notes to Financial Statements	6
SUPPLEMENTAL SCHEDULES	
• Assets (held at end of year) – Schedule H, Line 4i – Form 5500	18
• Reportable Transactions – Schedule H, Line 4j – Form 5500	27

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INDEPENDENT AUDITORS' REPORT

To the Board of Trustees
Southern States Savings and Retirement
Plan Trust Fund
Vero Beach, Florida

Opinion

We have audited the financial statements of **Southern States Savings and Retirement Plan Trust Fund** (the "Fund"), 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 statements of changes in net assets available for benefits for the years then ended, and the related notes to the financial statements.

In our opinion, the accompanying financial statements present fairly, in all material respects, the net assets available for benefits of the Fund as of December 31, 2021 and 2020, and the changes in its net assets available for benefits for the years then ended, in accordance with accounting principles generally accepted in the United States of America ("United States").

Basis for Opinion

We conducted our audits in accordance with auditing standards generally accepted in the United States. Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are required to be independent of the Fund 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 these financial statements in accordance with accounting principles generally accepted in the United States, 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 the Fund's ability to continue as a going concern for the years ended December 31, 2021 and 2020.

Responsibilities of Management for the Financial Statements (continued)

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

Auditors' Responsibilities for the Audit of the 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 auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with auditing standards generally accepted in the United States 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 judgement made by a reasonable user based on the financial statements.

In performing an audit in accordance with auditing standards generally accepted in the United States, we:

- Exercise professional judgment and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Fund's internal control. Accordingly, no such opinion is expressed.
- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements.
- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about the Fund'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 schedules of assets (held at end of year) and reportable transactions for the year ended December 31, 2021 are presented for purposes of additional analysis and are not a required part of the financial statements but are supplementary information required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information 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 auditing standards generally accepted in the United States.

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

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

LaPadula, Carlson + Co.

Coral Gables, Florida
April 8, 2022

SOUTHERN STATES SAVINGS AND RETIREMENT

PLAN TRUST FUND

STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS

AS OF

DECEMBER 31, 2021 AND 2020

ASSETS

	2021	2020
INVESTMENTS, at fair value	$ 175,913,067	$ 157,458,171
RECEIVABLES:		
Employer contributions	1,242,305	586,255
Participant contributions	335,815	164,559
Accrued interest and dividends	135,213	156,815
Other receivables	2,846	-
Total receivables	1,716,179	907,629
PROPERTY AND EQUIPMENT at cost, net of accumulated depreciation and amortization of $196,095 and $192,349 for 2021 and 2020, respectively	15,625	4,371
CASH AND EQUIVALENTS	8,016,627	4,009,292
Total assets	185,661,498	162,379,463

LIABILITIES

ACCOUNTS PAYABLE	192,509	250,038
FEDERAL WITHHOLDING TAX PAYABLE	12,788	101,383
CONTRIBUTION CREDIT	27,227	-
DISALLOWED EARNINGS	53,256	-
DUE TO BROKER	-	43,056
Total liabilities	285,780	394,477
NET ASSETS AVAILABLE FOR BENEFITS	**$ 185,375,718**	**$ 161,984,986**

THE ACCOMPANYING NOTES ARE AN INTEGRAL PART OF THE FINANCIAL STATEMENTS.

SOUTHERN STATES SAVINGS AND RETIREMENT

PLAN TRUST FUND

STATEMENTS OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS

FOR THE YEARS ENDED DECEMBER 31, 2021 AND 2020

	2021	2020
ADDITIONS:		
Contributions -		
Employers	$ 7,706,894	$ 7,278,129
Participants	2,447,231	2,302,163
Total contributions	10,154,125	9,580,292
Investment income -		
Net appreciation in fair value	29,245,702	12,696,182
Interest and dividends	1,981,802	1,969,376
Less: Investment expenses	(847,289)	(728,047)
Net investment income	30,380,215	13,937,511
Total additions	40,534,340	23,517,803
DEDUCTIONS:		
Benefits paid to participants	16,275,848	13,607,027
Administrative expenses	867,760	923,530
Total deductions	17,143,608	14,530,557
Increase in net assets available for benefits	23,390,732	8,987,246
NET ASSETS AVAILABLE FOR BENEFITS:		
Beginning of year	161,984,986	152,997,740
End of year	**$ 185,375,718**	**$ 161,984,986**

THE ACCOMPANYING NOTES ARE AN INTEGRAL PART OF THE FINANCIAL STATEMENTS.

SOUTHERN STATES SAVINGS AND RETIREMENT

PLAN TRUST FUND

NOTES TO FINANCIAL STATEMENTS

DECEMBER 31, 2021 AND 2020

(1) DESCRIPTION OF THE FUND

The following description of **Southern States Savings and Retirement Plan Trust Fund** (the "Fund" or "Plan") provides general information only. Participants should refer to the Plan Document for a more complete description of the Plan's provisions.

The Fund is a self-administered, multi-employer, defined contribution plan established by the Southern Conference of Teamsters and various employers pursuant to an Agreement and Declaration of Trust ("Agreement") dated October 3, 1977. The Fund is subject to and conforms to the provisions of the Employee Retirement Income Security Act of 1974 ("ERISA"), as amended.

The Fund provides benefits to eligible participants through employer contributions required under various Collective Bargaining Agreements ("CBAs"), voluntary participant contributions and investment income.

Operations of the Fund are under the joint control of labor and management trustees.

Participation

In accordance with the CBAs, participants become eligible after their respective probation period. Participants may voluntarily elect to make contributions under the Plan equal to the employer's contribution or in lesser amounts.

Participant and employer contributions under the Plan are immediately vested in each contributing participant account and, together with quarterly increments and decrements arising from net investment income (loss) and administration expense allocations, are available as benefits upon application by the participants. Allocations are based upon fixed amounts agreed to in individual employer's CBA.

Individual participant accounts

Participant accounts are comprised of an employer portion and an employee portion. Employer portions consist of all employer contributions required under various CBAs plus net investment income (loss) and expenses and the employee portion consists of all voluntary employee contributions plus net investment income (loss) and expenses. On termination of service, a participant may elect to receive either a lump-sum amount equal to his or her account or an annuity. However, any distribution of less than $1,000 will be made in a lump-sum payment.

Vesting

A new participant becomes immediately 100% vested in their accounts and entitled to benefits after the first 320 hours of contributions are made by the employer on their behalf.

(1) DESCRIPTION OF THE FUND (CONTINUED)

Death benefit

If a participant dies before retirement, their spouse or designated beneficiary will receive the amount in the individual's account.

Benefits

Withdrawals from the Plan are made upon the participant's retirement, death, disability, termination date, or the termination of the Plan. Payments are to be made no later than the 60th day after retirement date: attains normal retirement age, which shall be 62; or incurs a termination date; whichever is latest, unless the participant elects to defer the distribution. Benefits are paid in a single sum or on a monthly basis. The benefit to which a participant is entitled is provided from the participant's account balance in the following forms:

(a) A single lump sum payment;

(b) A single life annuity. Such annuity will equal the amount of benefit which can be purchased as an annuity from an insurance company;

(c) An annuity payable for the life of the employee with a survivor annuity payable for the life of the surviving eligible spouse which is equal to either 50%, 75%, or 100% of the amount of the annuity which is payable during the joint lives of the employee and eligible spouse. Such annuity will equal the amount of benefit which can be purchased as an annuity from an insurance company;

(d) Monthly or annual benefit payments for a certain number of months or years as selected by the participant;

(e) A non-transferable annuity contract purchased from an insurance company, as applicable, where such annuity contract provides for a guaranteed monthly income for a period certain; or

(f) Any combination of the foregoing methods of distribution.

Pursuant to a motion passed by the Trustees on April 9, 2020, participants may receive two withdrawals from their employee contribution account within a one-year period due to any hardships related to the Coronavirus.

Funding

The Trustees established a funding policy and method in order to promote the purpose of this Fund and ensure compliance with ERISA. Each employer contributes such amounts at set times as required by their specific CBA. Contribution rates are based on each individual employer's CBA.

(1) DESCRIPTION OF THE FUND (CONTINUED)

Termination

Although there is no intent to do so, the Trust agreement provides for the termination of the Fund subject to the provisions of the Agreement and ERISA. Should the Fund terminate, the assets would be distributed to participants in accordance with Plan provisions and the Fund would terminate.

Reclassification

Certain 2020 amounts have been reclassified to conform to the 2021 presentation.

(2) SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

This summary of significant accounting policies of the Fund is presented to assist in understanding the Fund's financial statements. The financial statements and notes are representations of the Trustees, who are responsible for their integrity and objectivity. These accounting policies conform to accounting principles generally accepted in the United States of America ("United States") and have been consistently applied in the preparation of the accompanying financial statements.

Use of estimates

The preparation of financial statements in conformity with accounting principles generally accepted in the United States requires the Trustees to make estimates and assumptions relating to the reporting of assets and liabilities and changes therein, and the disclosure of contingent assets and liabilities at the date of the financial statements. Actual results could differ from those estimates.

Risk and uncertainties

The Fund maintains its cash balance in bank deposit accounts and frequently maintains balances in excess of the federally insured limit of $250,000.

The Fund invests in various types of 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 change in the values of investment securities will occur in the near term and, that such changes could materially affect the amounts reported in the financial statements. The Fund's exposure to a concentration of risk is mitigated by the diversification of investments across a variety of financial instruments and investment strategies.

(2) SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

Contributions receivable

Contributions receivable at December 31 represent uncollected contributions during the year as determined by subsequent collections. Since these were received in subsequent periods, an allowance for doubtful accounts is unnecessary. Delinquent accounts, if any, are not recognized as income until received.

Pursuant to the CBA or other such agreements approved by the Trustees, the Trustees have the authority to conduct compliance audits of payroll and other pertinent records of contributing employers; as such the Trustees implemented a policy of auditing the payroll and other records of contributing employers on a systematic rotation basis.

Valuation of investments and income recognition

Investments are stated at aggregate fair value. Fair value is the price that would be received to sell an asset or transfer a liability in an orderly transaction between market participants at the measurement date (See Note 7).

The difference between current value and the value as of the end of the prior year as well as the difference between the proceeds and the average cost of the investments sold are presented in the accompanying statements of changes in net assets available for benefits as net appreciation (depreciation) in fair value of investments.

The net change in the unrealized gains or losses of some of the Fund's investments is presented net of fees, operating expenses and performance based compensation, if any. Investment transactions are recognized on a trade-date basis. Interest income is recognized when earned and dividend income is recognized on the ex-dividend date.

Payment of benefits

Benefits are recorded when paid.

(3) PROPERTY AND EQUIPMENT

Property and equipment is recorded at cost. Depreciation and amortization is computed using the straight line method, based on the estimated useful lives ranging from 5 to 10 years.

Property and equipment as of December 31, 2021 and 2020 consisted of the following:

Description	2021	2020
Computer software	$ 204,383	$ 189,383
Furniture and equipment	7,337	7,337
Total property and equipment	211,720	196,720
Less: Accumulated depreciation and amortization	(196,095)	(192,349)
Net property and equipment	$ 15,625	$ 4,371

The cost of maintenance and repairs is recorded as an expense when paid; significant acquisitions and improvements are capitalized.

Depreciation and amortization expense for the years ended December 31, 2021 and 2020 was $3,746 and $3,746, respectively.

(4) LEASE COMMITMENTS

Office lease -

Effective July 7, 2016, the Fund entered into a lease agreement for office space located at 1910 82nd Avenue, Unit 103, Vero Beach, FL and the lease expired on July 31, 2021. Effective August 1, 2021, the Fund extended the lease for five years which will expire on July 31, 2026. Aggregate office lease payments for the years ended December 31, 2021 and 2020 amounted to $22,318 and $21,904, respectively.

The Fund is obligated for the following aggregate minimum annual payments under the office lease at December 31, 2021:

Year Ended	Amount
2022	$ 22,764
2023	23,220
2024	23,684
2025	24,158
2026	14,255
	$ 108,081

(4) LEASE COMMITMENTS (CONTINUED)

Equipment Leases -

The Fund has operating leases for office equipment. Aggregate lease payments for the years ended December 31, 2021 and 2020 amounted to $11,689 and $11,333, respectively.

The Fund is obligated for the following aggregate annual payments under the operating leases as of December 31, 2021:

Year Ended	Amount
2022	$ 12,348
2023	12,348
2024	10,156
2025	5,773
2026 & thereafter	1,443
	$ 42,068

(5) INCOME TAXES

In accordance with a determination letter received from the Internal Revenue Service, dated March 2, 2016, the Fund is qualified under Section 401(a) of the Internal Revenue Code ("IRC"). Once qualified the Fund is required to operate in conformity with the IRC to maintain its qualification. The Fund has been amended since receiving the determination letter. The Trustees and legal counsel believe the Fund as amended, continues to qualify and operate in accordance with the applicable provisions of the IRC. Therefore, no provision for income taxes is considered necessary.

The Trustees have evaluated the tax positions taken by the Fund and have concluded that as of December 31, 2021, there are no uncertain positions taken or expected to be taken, that would require the recognition of a liability or asset or disclosure in the financial statements. The Fund is subject to routine audits by taxing jurisdictions until the applicable statute of limitations expires; however, there are currently no audits in progress. (See Note 9)

(6) INVESTMENTS

The assets of the Fund are primarily financial instruments which are monetary in nature. As a result, interest rates have a more significant impact on the Fund's performance than the effect of general levels of inflation. Interest rates do not necessarily move in the same direction or in the same magnitude as the prices of goods and services as measured by the consumer price index.

(6) INVESTMENTS (CONTINUED)

The Fund's investments are held by BMO Bank. The Trustees have established a formal investment policy that includes selecting professional investment advisors to manage investments, diversifying the investment portfolio between fixed-income securities and equity securities to help realize a consistent return.

During the years ended December 31, 2021 and 2020, the Fund's investments (including investments bought, sold and held during the year) appreciated (depreciated) in value as follows:

Investment	2021	2020
Common stocks	$ 28,382,943	$ 11,082,429
Fixed income securities	(107,149)	1,057,130
Limited partnerships	194,789	-
Mutual funds	775,119	556,623
Net appreciation in fair value	$ 29,245,702	$ 12,696,182

(7) FAIR VALUE MEASUREMENT

The Fund adopted the Financial Accounting Standards Board ("FASB") Accounting Standards Codification ("ASC") Topic 820, *Fair Value Measurements and Disclosures*, which provides the framework for measuring fair value. That framework provides a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets or liabilities (Level 1 measurements) and the lowest priority to unobservable inputs (Level 3 measurements).

The three levels of the fair value hierarchy under FASB ASC Topic 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 Fund 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 assets or liability has a specified (contractual) term, the level 2 input must be observable for substantially the full term of the asset or liability.
- Level 3 – Inputs to the valuation methodology are unobservable and significant to the fair value measurement.

(7) FAIR VALUE MEASUREMENT (CONTINUED)

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

The 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.

Common stocks – The value is calculated using quoted market prices and documented trade history in the security.

Corporate bonds – The value is calculated using a pricing model, which maximizes the use of observable inputs for similar securities.

U.S. Government securities – The value is calculated using quoted market prices and documented trade history in the security.

Government, agency and state and local securities ("Government sponsored enterprises" or "GSE") – The value is calculated using a pricing model, which maximizes the use of observable inputs for similar securities.

Money market fund – The value is calculated using a pricing model, which maximizes the use of observable inputs for similar securities.

Limited partnerships – Valued at NAV of units held. The NAV is used as a practical expedient to estimate fair value. The NAV is based on the fair value of the underlying investments held by the fund less its liability. This practical expedient is not used when it is determined to be probable that the fund will sell the investment for an amount different than the reported NAV.

Mutual funds – The value is calculated at the daily closing price as reported by the fund. The mutual fund held by the Fund is an open-end mutual fund that is registered with the Securities and Exchange Commission. The fund is required to publish its daily net asset value ("NAV") and to transact at that price. The mutual fund held by the Fund is deemed to be actively traded.

The preceding methods may produce a fair value calculation that may not be indicative of the net realizable value or reflective of future values. While the managers believe their valuation methods are appropriate and consistent with other market participants, the use of different methodologies to determine the fair value of certain financial instruments could result in a different fair value measurement at the reporting date.

The inputs or methodology used for valuing securities are not necessarily an indication of the risk associated with these securities.

(7) FAIR VALUE MEASUREMENT (CONTINUED)

The following tables set forth by levels, within the hierarchy, the balances of investments measured at fair value on a recurring basis as of December 31, 2021 and 2020:

	2021			
Description	Level 1	Level 2	Level 3	Total
Equities -				
Common stocks	$ 129,674,397	$ -	$ -	$ 129,674,397
Fixed income -				
Corporate bonds	9,137,304	-	-	9,137,304
U.S. Government securities	8,018,970	-	-	8,018,970
Government sponsored enterprises	-	9,561,627	-	9,561,627
Money market fund	-	4,325,980	-	4,325,980
	$ 146,830,671	$ 13,887,607	$ -	160,718,278
Investments measured at NAV				15,194,789
Total investments				$ 175,913,067

	2020			
Description	Level 1	Level 2	Level 3	Total
Equities -				
Common stocks	$ 112,630,293	$ -	$ -	$ 112,630,293
Fixed income -				
Corporate bonds	13,314,247	-	-	13,314,247
U.S. Government securities	8,752,615	-	-	8,752,615
Government sponsored enterprises	-	14,342,854	-	14,342,854
Money market fund	-	4,442,377	-	4,442,377
Mutual Fund	3,975,785	-	-	3,975,785
Total investments	$ 138,672,940	$ 18,785,231	$ -	$ 157,458,171

(7) FAIR VALUE MEASUREMENT (CONTINUED)

Changes in fair value levels

The availability of observable market data is monitored to assess the appropriate classification of financial instruments within the fair value hierarchy. Changes in economic conditions or model-based valuation techniques may require the transfer of financial instruments from one fair value level to another. In such instances, the transfer is reported at the beginning of the reporting period.

The Trustees have evaluated the significance of transfers between levels based upon the nature of the financial instrument and size of the transfer relative to total net assets available for benefits. For the year ended December 31, 2021, there were significant transfers in or out of Levels 1, 2 or 3. For the year ended December 31, 2020, there were no significant transfers in or out of Levels 1, 2 or 3.

Fair Value of investments that calculate NAV

The following table summarizes investments measured at fair value based on NAV per share as of December 31, 2021 and 2020:

	Fair Value		Redemption	Redemption
Investment	2021	2020	Frequency	Notice Period
Washington Capital JMT Mortgage Income Fund	$ 10,022,181	$ -	Daily	None
Washington Capital JMT Real Estate Equity Fund	5,172,608	-	Daily	None
	$ 15,194,789	$ -		

(8) PARTICIPATION IN MULTI-EMPLOYER PLANS

Pension Plans -

The Fund makes contributions to the following multi-employer defined benefit pension plans -

- Central States, Southeast and Southwest Areas Pension Fund ("Central States Pension")
- Southern Region of Teamsters Pension Plan ("Southern Region Pension")

These contributions are made under the terms of participation agreements that cover its officers and employees. The risks of participating in these multi-employer plans are different from single-employer plans in the following aspects:

a. Assets contributed to a multi-employer plan by one employer may be used to provide benefits to employees of other participating employers.

(8) PARTICIPATION IN MULTI-EMPLOYER PLANS (CONTINUED)

Pension Plans (continued) –

b. If a participating employer stops contributing to the plan, the unfunded obligations of the plan may be borne by the remaining participating employers.

c. If management chooses to stop participating in the plans, it may be required to pay the pension plan an amount based on the underfunded status of the plan, referred to as a withdrawal liability.

The most recent Pension Protection Act ("PPA") zone status available in 2021 and 2020 is for:

- Central States Pension - year beginning January 1, 2021 and 2020
- Southern Region Pension - year beginning January 1, 2021 and 2020

Among other factors included in the PPA -

- Plans in the red zone are generally less than 65 percent funded
- Plans in the yellow zone are less than 80 percent funded
- Plans in the green zone are at least 80 percent funded

Funding Improvement Plans –

- **Central States Pension –** Because the plan is in the Red Zone, a funding improvement plan has been implemented and adjustments to benefits have been imposed.
- **Southern Region Pension** - Because the plan is in the Green Zone, no funding improvement plans have been implemented and no surcharges have been imposed.

The Fund's participation in the Pension Plans for the years ended December 31, 2021 and 2020 is outlined in the table below. The zone status is based on information the Fund received from the Pension Plans and is certified by the Plans' actuaries.

		Pension Protection Act Zone		Annual contributions		
EIN	Plan Number	2021	2020	2021	2020	Contribution Rates
36-6044243	001	Red	Red	$ 35,776	$ 35,776	$344 per week
75-0865705	001	Green	Green	$ 19,928	$ 18,895	14% of first $5,000 wages per pay period

(8) PARTICIPATION IN MULTI-EMPLOYER PLANS (CONTINUED)

Defined Contribution Plan –

The Plan self-contributes on behalf of its employees at contribution rates ranging from $150 to $567.50 per month. Self-contributions for the years ended December 31, 2021 and 2020 amounted to $15,519 and $15,150, respectively.

Welfare Plan –

Additionally, the Fund contributes to the Central States, Southeast and Southwest Areas Health and Welfare Plan (the "Welfare Fund"), a related multi-employer benefit plan, in order to provide health benefits to its employees.

Effective August 1, 2021, the contribution rate is $455.60 per week, per employee (previously $433.86). During the years ended December 31, 2021 and 2020, the Fund paid $46,035 and $44,120 in contributions to the Welfare Fund, respectively.

(9) DEPARTMENT OF LABOR EXAMINATION

The Department of Labor ("DOL") conducted an examination of the Funds records for the period beginning January 1, 2015. On October 16, 2019, the DOL issued a letter with its preliminary findings, which Fund counsel responded to. On February 22, 2021, a letter was received from the DOL stating the audit had concluded and no further action was required.

(10) PARTY IN INTEREST TRANSACTIONS

The Fund pays various administrative expenses including audit fees, investment advisory fees, attorney fees, and other administrative fees. These are party in interest transactions.

(11) SUBSEQUENT EVENTS

In accordance with FASB ASC Topic 855 *Subsequent Events*, the Fund has evaluated events that occurred through April 8, 2022, which is the date these financial statements were available to be issued. There were no other material events noted during this period that would impact the results reflected in these financial statements.

SUPPLEMENTAL SCHEDULES

SOUTHERN STATES SAVINGS AND RETIREMENT

PLAN TRUST FUND

ASSETS (HELD AT END OF YEAR) - SCHEDULE H, LINE 4i – FORM 5500

AS OF DECEMBER 31, 2021

EIN: 59-1785571

(b) Identity of issue, borrower, lessor or similar party	(c) Description of investment maturity date, rate of interest, collateral, par or maturity		(d) Cost	(e) Current value
COMMON STOCKS:				
3I GROUP PLC UNSPONSORD ADR	7,550	SHARES COMMON STOCKS	$ 70,366	$ 74,088
ABBVIE INC	5,005	SHARES COMMON STOCKS	450,329	677,677
ACCENTURE PLC	633	SHARES COMMON STOCKS	144,126	262,410
ACUITY BRANDS INC	2,494	SHARES COMMON STOCKS	353,675	528,030
ADIDAS	590	SHARES COMMON STOCKS	84,928	84,942
ADOBE INC	1,748	SHARES COMMON STOCKS	847,936	991,221
ADVANCED DRAIN SYS INC	2,701	SHARES COMMON STOCKS	313,455	367,687
ADYEN NV UNSPONSRED ADS	2,355	SHARES COMMON STOCKS	65,033	61,906
AFFILIATED MANAGERS GROUP INC	7,050	SHARES COMMON STOCKS	819,775	1,159,796
AIA GROUP LTD SPONSORED ADR	2,145	SHARES COMMON STOCKS	89,809	86,501
AIR PRODUCTS & CHEMICALS INC	863	SHARES COMMON STOCKS	225,659	262,576
AIRBUS SE ADR	2,890	SHARES COMMON STOCKS	80,362	92,318
AKAMAI TECHNOLOGIES INC	3,820	SHARES COMMON STOCKS	398,384	447,093
ALCON INC	1,465	SHARES COMMON STOCKS	115,817	127,631
ALPHABET INC	295	SHARES COMMON STOCKS	220,056	854,627
ALPHABET INC	1,035	SHARES COMMON STOCKS	1,488,860	2,994,866
ALTRIA GROUP INC	3,957	SHARES COMMON STOCKS	85,286	187,522
AMADEUS IT GROUP	1,175	SHARES COMMON STOCKS	75,180	79,692
AMAZON.COM INC	96	SHARES COMMON STOCKS	336,455	320,097
AMERICAN EXPRESS CO	3,111	SHARES COMMON STOCKS	377,709	508,960
AMERICAN TOWER CORPORATION	5,362	SHARES COMMON STOCKS	1,192,206	1,568,385
AMERIPRISE FINL INC	2,217	SHARES COMMON STOCKS	248,993	668,780
AMGEN INC	2,038	SHARES COMMON STOCKS	384,254	458,489
AMPHENOL CORP	16,873	SHARES COMMON STOCKS	744,824	1,475,713
ANTHEM INC	978	SHARES COMMON STOCKS	170,134	453,342
AON PLC	949	SHARES COMMON STOCKS	170,745	285,231
APPLE INC	3,512	SHARES COMMON STOCKS	158,200	623,626
APTARGROUP INC	9,830	SHARES COMMON STOCKS	818,604	1,203,978
ARAMARK HOLDINGS CORP	42,277	SHARES COMMON STOCKS	1,479,158	1,557,907
ARES MANAGEMENT CORPORATION	3,465	SHARES COMMON STOCKS	280,718	281,601
ARGENX SE SPONSORED ADR	147	SHARES COMMON STOCKS	40,778	51,478
ASML HOLDING NV	477	SHARES COMMON STOCKS	377,147	379,759
ATLAS COPCO	1,800	SHARES COMMON STOCKS	110,099	124,416
ATLASSIAN CORP	245	SHARES COMMON STOCKS	93,087	93,416
AUTOZONE INC	326	SHARES COMMON STOCKS	322,600	683,423
AVERY DENNISON CORP	1,480	SHARES COMMON STOCKS	311,595	320,524
AZEK CO INC	2,980	SHARES COMMON STOCKS	119,151	137,795
BALL CORP	2,994	SHARES COMMON STOCKS	250,316	288,232
BANK OF AMERICA CORP	15,737	SHARES COMMON STOCKS	451,135	700,139
BERKLEY WR CORP	23,875	SHARES COMMON STOCKS	1,205,726	1,967,061
BERKSHIRE HATHAWAY INC	386	SHARES COMMON STOCKS	107,476	115,414
BEST BUY INC	3,988	SHARES COMMON STOCKS	386,617	405,181

THE ACCOMPANYING NOTES ARE AN INTEGRAL PART OF THESE SCHEDULES.

SOUTHERN STATES SAVINGS AND RETIREMENT

PLAN TRUST FUND

ASSETS (HELD AT END OF YEAR) - SCHEDULE H, LINE 4i – FORM 5500

AS OF DECEMBER 31, 2021

EIN: 59-1785571

(b) Identity of issue, borrower, lessor or similar party	(c) Description of investment maturity date, rate of interest, collateral, par or maturity		(d) Cost	(e) Current value
COMMON STOCKS (CONTINUED):				
BIO TECHNE CORP	1,517	SHARES COMMON STOCKS	288,602	784,805
BLACK KNIGHT INC	8,537	SHARES COMMON STOCKS	639,505	707,632
BLACKBAUD INC	7,614	SHARES COMMON STOCKS	424,856	601,354
BNP PARIBAS SPONSORED ADR	4,345	SHARES COMMON STOCKS	135,421	150,137
BOOZ ALLEN HAMILTON HLDG CORP	9,653	SHARES COMMON STOCKS	748,581	818,478
BRISTOL MYERS SQUIBB CO	5,245	SHARES COMMON STOCKS	318,314	327,026
BROADCOM INC	1,179	SHARES COMMON STOCKS	373,850	784,518
BROADRIDGE FINANCIAL SOLUTIONS INC	3,077	SHARES COMMON STOCKS	257,177	562,537
BROWN & BROWN INC	17,151	SHARES COMMON STOCKS	751,867	1,205,372
BURBERRY GROUP PLC SPONSORED ADR	2,160	SHARES COMMON STOCKS	50,358	53,173
BURLINGTON STORES INC	1,508	SHARES COMMON STOCKS	216,739	439,597
CABLE ONE INC	83	SHARES COMMON STOCKS	149,941	146,366
CACI INTL INC	3,275	SHARES COMMON STOCKS	784,461	881,663
CAPRI HOLDINGS LIMITED	3,046	SHARES COMMON STOCKS	176,100	197,716
CARLISLE COS INC	8,249	SHARES COMMON STOCKS	802,146	2,046,742
CASEYS GEN STORES INC	2,642	SHARES COMMON STOCKS	517,990	521,399
CATALENT INC	1,233	SHARES COMMON STOCKS	160,189	157,861
CELLNEX TELECOM SA	1,025	SHARES COMMON STOCKS	30,236	29,829
CHARLES RIV LABORATORIES INTL INC	535	SHARES COMMON STOCKS	196,968	201,577
CHART INDUSTRIES INC	636	SHARES COMMON STOCKS	110,599	101,436
CHEVRON CORP	4,895	SHARES COMMON STOCKS	572,948	574,428
CHOICE HOTELS INTL INC	5,824	SHARES COMMON STOCKS	478,335	908,486
CITIZENS FINANCIAL GROUP INC	15,757	SHARES COMMON STOCKS	442,936	744,518
COLUMBIA SPORTSWEAR CO	8,279	SHARES COMMON STOCKS	551,421	806,706
COMCAST CORP	4,515	SHARES COMMON STOCKS	213,668	227,240
COMPASS GROUP PLC	4,060	SHARES COMMON STOCKS	80,335	90,790
CONOCOPHILLIPS	6,387	SHARES COMMON STOCKS	384,616	461,014
COSTCO WHOLESALE CORP	476	SHARES COMMON STOCKS	142,473	270,225
CP RAILWAY LIMITED	1,625	SHARES COMMON STOCKS	114,787	116,903
CRH PLC ADR	1,750	SHARES COMMON STOCKS	85,234	92,400
CROWN CASTLE INTL	1,290	SHARES COMMON STOCKS	178,521	269,275
DANAHER CORP	8,011	SHARES COMMON STOCKS	1,235,271	2,635,699
DARDEN RESTAURANTS INC	749	SHARES COMMON STOCKS	102,550	112,829
DAVITA INC	4,274	SHARES COMMON STOCKS	414,781	486,210
DECKERS OUTDOOR CORP	1,013	SHARES COMMON STOCKS	287,163	371,072
DELL TECHNOLOGIES INC	2,601	SHARES COMMON STOCKS	151,218	146,098
DENTSPLY SIRONA INC	8,076	SHARES COMMON STOCKS	395,358	450,560
DIAGEO PLC SPONSORED ADR	655	SHARES COMMON STOCKS	132,800	144,192
DIGITAL REALTY TR INC	915	SHARES COMMON STOCKS	151,388	161,836
DOLBY LABORATORIES INC	10,728	SHARES COMMON STOCKS	886,614	1,021,520
DOLLAR GEN CORP	5,932	SHARES COMMON STOCKS	835,145	1,398,944
DOVER CORP	844	SHARES COMMON STOCKS	140,607	153,270

THE ACCOMPANYING NOTES ARE AN INTEGRAL PART OF THESE SCHEDULES.

SOUTHERN STATES SAVINGS AND RETIREMENT

PLAN TRUST FUND

ASSETS (HELD AT END OF YEAR) - SCHEDULE H, LINE 4i – FORM 5500

AS OF DECEMBER 31, 2021

EIN: 59-1785571

(b) Identity of issue, borrower, lessor or similar party	(c) Description of investment maturity date, rate of interest, collateral, par or maturity		(d) Cost	(e) Current value
COMMON STOCKS (CONTINUED):				
EASTMAN CHEMICAL CO	4,453	SHARES COMMON STOCKS	459,176	538,412
ECOLAB INC	5,665	SHARES COMMON STOCKS	1,090,159	1,328,952
EDP ENERGIAS DE PORTUGAL SA	1,935	SHARES COMMON STOCKS	106,230	106,328
ELASTIC NV	430	SHARES COMMON STOCKS	66,810	52,929
ELECTRONIC ARTS INC	1,659	SHARES COMMON STOCKS	184,793	218,822
ENVISTA HLDGS CORP	31,184	SHARES COMMON STOCKS	749,318	1,405,151
EQUINOR ASA SPONSORED ADR	15,362	SHARES COMMON STOCKS	326,603	404,481
ESSILOR LUXOTTICA	850	SHARES COMMON STOCKS	85,064	90,495
ESTEE LAUDER COSMETICS INC	1,510	SHARES COMMON STOCKS	337,575	559,002
F5 INC	2,697	SHARES COMMON STOCKS	458,981	659,983
FACTSET RESH SYS INC	953	SHARES COMMON STOCKS	141,300	463,168
FANUC CORPORATION ADR	3,195	SHARES COMMON STOCKS	62,549	67,645
FIDELITY NATL INFORMATION SVCS INC	2,336	SHARES COMMON STOCKS	295,710	254,974
FIFTH THIRD BANCORP	12,165	SHARES COMMON STOCKS	336,790	529,786
FIRST REP BANK SAN FRAN CALI	737	SHARES COMMON STOCKS	156,551	152,198
FISERV INC	11,082	SHARES COMMON STOCKS	1,088,815	1,150,201
FRANCO NEVADA CORP	720	SHARES COMMON STOCKS	99,841	99,569
GARTNER INC	5,459	SHARES COMMON STOCKS	674,673	1,825,053
GIVAUDAN SA ADR	635	SHARES COMMON STOCKS	62,218	66,793
GLOBE LIFE INC	1,985	SHARES COMMON STOCKS	172,750	186,034
GODADDY INC	7,711	SHARES COMMON STOCKS	565,201	654,355
GRACO INC	5,412	SHARES COMMON STOCKS	150,158	436,315
HAIN CELESTIAL GROUP INC	3,849	SHARES COMMON STOCKS	154,864	164,006
HEALTH CATALYST INC	2,252	SHARES COMMON STOCKS	95,826	89,224
HENRY JACK & ASSOC INC	2,641	SHARES COMMON STOCKS	258,330	441,021
HEXCEL CORP	12,700	SHARES COMMON STOCKS	603,746	657,860
HOME DEPOT INC	1,678	SHARES COMMON STOCKS	296,450	696,387
HONDA MTR LTD	12,944	SHARES COMMON STOCKS	405,778	368,257
HORIZON THERAPEUTICS PUB LTD	4,096	SHARES COMMON STOCKS	396,551	441,385
HOYA CORP SPONSORED ADR	950	SHARES COMMON STOCKS	150,046	141,153
IAA INC	18,553	SHARES COMMON STOCKS	819,011	939,153
ICON PLC	590	SHARES COMMON STOCKS	160,595	182,723
IDEX CORP	4,059	SHARES COMMON STOCKS	463,197	959,223
IHS MARKIT LTD	8,725	SHARES COMMON STOCKS	562,134	1,159,727
ILLINOIS TOOL WKS INC	1,208	SHARES COMMON STOCKS	85,853	298,134
INDUSTRIA DE DISENO TEXTIL IND ADR	6,365	SHARES COMMON STOCKS	100,315	103,253
INTERCONTINENTAL EXCHANGE, INC. COM	9,494	SHARES COMMON STOCKS	840,147	1,298,494
INTESA SANPAOLO SPON ADR	3,495	SHARES COMMON STOCKS	50,197	54,228
INTUIT	1,667	SHARES COMMON STOCKS	460,364	1,072,248
INTUITIVE SURGICAL INC	348	SHARES COMMON STOCKS	77,126	125,036
IQVIA HLDGS INC	2,237	SHARES COMMON STOCKS	240,549	631,147
JACOBS ENGR GROUP INC	5,259	SHARES COMMON STOCKS	677,304	732,211

THE ACCOMPANYING NOTES ARE AN INTEGRAL PART OF THESE SCHEDULES.

SOUTHERN STATES SAVINGS AND RETIREMENT

PLAN TRUST FUND

ASSETS (HELD AT END OF YEAR) - SCHEDULE H, LINE 4i – FORM 5500

AS OF DECEMBER 31, 2021

EIN: 59-1785571

(b) Identity of issue, borrower, lessor or similar party	(c) Description of investment maturity date, rate of interest, collateral, par or maturity		(d) Cost	(e) Current value
COMMON STOCKS (CONTINUED):				
JONES LANG LASALLE INC	3,639	SHARES COMMON STOCKS	473,426	980,128
JPMORGAN CHASE & CO	6,289	SHARES COMMON STOCKS	550,964	995,863
KBC GROUP NV ADR	1,070	SHARES COMMON STOCKS	44,638	45,910
KEYSIGHT TECHNOLOGIES INC	1,084	SHARES COMMON STOCKS	210,749	223,857
KIRBY CORP	9,166	SHARES COMMON STOCKS	532,601	544,644
LABORATORY CORP AMER HLDGS	446	SHARES COMMON STOCKS	73,195	140,138
LANDSTAR SYSTEMS INC	7,219	SHARES COMMON STOCKS	727,640	1,292,345
LENNOX INTERNATIONAL INC	3,390	SHARES COMMON STOCKS	670,567	1,099,580
LINCOLN NATL CORP	6,988	SHARES COMMON STOCKS	342,015	477,001
LINDE PLC	4,504	SHARES COMMON STOCKS	897,222	1,560,321
LKQ CORP	14,250	SHARES COMMON STOCKS	521,639	855,428
LONDON STK EXCHANGE GROUP ADR	5,030	SHARES COMMON STOCKS	109,976	118,034
L'OREAL UNSPONSORED ADR	1,530	SHARES COMMON STOCKS	137,910	145,091
LOUIS VUITTON MOET HENNESSY	965	SHARES COMMON STOCKS	150,533	159,562
LOWES COS INC	1,220	SHARES COMMON STOCKS	112,029	315,346
LUMENTUM HLDGS INC	4,447	SHARES COMMON STOCKS	367,848	470,359
MANHATTAN ASSOCS INC	3,241	SHARES COMMON STOCKS	169,906	503,943
MARKEL CORP	862	SHARES COMMON STOCKS	770,269	1,063,708
MARSH & MCLENNAN COS	8,223	SHARES COMMON STOCKS	877,134	1,429,322
MARVELL TECHNOLOGY GROUP LTD	4,083	SHARES COMMON STOCKS	294,856	357,222
MASCO CORP	7,834	SHARES COMMON STOCKS	472,721	550,103
MASTERCARD INC	5,121	SHARES COMMON STOCKS	1,502,140	1,840,078
MCKESSON CORP	603	SHARES COMMON STOCKS	132,317	149,888
META PLATFORM, INC	4,953	SHARES COMMON STOCKS	898,990	1,665,942
METTLER-TOLEDO INTL INC	99	SHARES COMMON STOCKS	150,612	168,024
MICROSOFT CORP	9,019	SHARES COMMON STOCKS	1,559,063	3,033,270
MONDELEZ INTL INC	4,519	SHARES COMMON STOCKS	251,135	299,655
MONOLITHIC POWER SYS INC	409	SHARES COMMON STOCKS	222,808	201,772
MONOTARO CO LTD	2,025	SHARES COMMON STOCKS	40,042	36,454
MOODYS CORP	311	SHARES COMMON STOCKS	87,997	121,470
MORGAN STANLEY	7,772	SHARES COMMON STOCKS	439,240	762,900
MORNINGSTAR INC	2,346	SHARES COMMON STOCKS	236,729	802,309
NESTLE S A SPONSORED ADR	1,790	SHARES COMMON STOCKS	230,065	250,362
NICE LTD	255	SHARES COMMON STOCKS	74,003	77,418
NIDEC CORPORATION-ADR	2,105	SHARES COMMON STOCKS	60,165	61,786
NIKE INC	1,883	SHARES COMMON STOCKS	154,644	313,840
NORDSON CORP	2,806	SHARES COMMON STOCKS	377,525	716,288
NOVO-NORDISK ADR	935	SHARES COMMON STOCKS	99,704	104,720
NVR INC	112	SHARES COMMON STOCKS	254,590	661,793
NXP SEMICONDUCTORS NV	623	SHARES COMMON STOCKS	137,088	141,907
OCADO GROUP PLC SPONSORED ADR	945	SHARES COMMON STOCKS	45,421	42,955
OMNICELL INC	730	SHARES COMMON STOCKS	128,654	131,721

THE ACCOMPANYING NOTES ARE AN INTEGRAL PART OF THESE SCHEDULES.

SOUTHERN STATES SAVINGS AND RETIREMENT

PLAN TRUST FUND

ASSETS (HELD AT END OF YEAR) - SCHEDULE H, LINE 4i – FORM 5500

AS OF DECEMBER 31, 2021

EIN: 59-1785571

(b) Identity of issue, borrower, lessor or similar party	(c) Description of investment maturity date, rate of interest, collateral, par or maturity		(d) Cost	(e) Current value
COMMON STOCKS (CONTINUED):				
ON SEMICONDUCTOR CORP	11,766	SHARES COMMON STOCKS	242,564	799,147
OPEN TEXT CORP	7,096	SHARES COMMON STOCKS	319,333	336,918
O'REILLY AUTOMOTIVE INC	645	SHARES COMMON STOCKS	292,855	455,518
OSHKOSH TRUCK CORP	4,635	SHARES COMMON STOCKS	372,439	522,411
PAPA JOHNS INTL INC	1,024	SHARES COMMON STOCKS	125,574	136,673
PARKER HANNIFIN CORP	1,842	SHARES COMMON STOCKS	504,787	585,977
PEPSICO INC	1,051	SHARES COMMON STOCKS	134,823	182,569
PHILLIPS 66	3,856	SHARES COMMON STOCKS	385,573	279,406
POOL CORPORATION	810	SHARES COMMON STOCKS	138,968	458,460
PROGRESSIVE CORP	4,866	SHARES COMMON STOCKS	408,506	499,495
PROSPERITY BANCSHARES INC	6,923	SHARES COMMON STOCKS	472,958	500,533
PULTE GROUP INC	10,270	SHARES COMMON STOCKS	309,245	587,033
QORVO INC	3,255	SHARES COMMON STOCKS	265,486	509,049
QUALCOMM INC	4,629	SHARES COMMON STOCKS	626,717	846,505
QUANTA SVCS INC	2,457	SHARES COMMON STOCKS	282,175	281,720
RAYTHEON TECHNOLOGIES CORP	2,165	SHARES COMMON STOCKS	174,215	186,320
RECRUIT HOLDINGS CO LTD	11,655	SHARES COMMON STOCKS	140,268	141,130
REINSURANCE GROUP AMER INC	1,768	SHARES COMMON STOCKS	169,285	193,578
RENTOKIL INITIAL PLC SPONSORED	1,800	SHARES COMMON STOCKS	74,540	71,190
RIO TINTO PLC SPONSORED	7,747	SHARES COMMON STOCKS	434,371	518,584
ROCHE HLDG LTD SPONSORED	3,200	SHARES COMMON STOCKS	156,192	166,429
ROPER TECHNOLOGIES	282	SHARES COMMON STOCKS	133,617	138,705
ROYAL DUTCH SHELL PLC SPONSORED	10,599	SHARES COMMON STOCKS	504,417	459,997
RPM INTL INC	10,600	SHARES COMMON STOCKS	619,753	1,070,600
S&P GLOBAL INC	648	SHARES COMMON STOCKS	222,279	305,811
SANDVIK AB ADR	3,865	SHARES COMMON STOCKS	95,647	107,834
SCHEIN HENRY INC	4,014	SHARES COMMON STOCKS	246,578	311,205
SCHLUMBERGER LTD	2,815	SHARES COMMON STOCKS	80,619	84,309
SCHWAB CHARLES CORP	2,396	SHARES COMMON STOCKS	96,456	201,504
SEA LTD	155	SHARES COMMON STOCKS	44,087	34,675
SEI INVTS CO	16,665	SHARES COMMON STOCKS	805,285	1,015,565
SEMPRA	1,158	SHARES COMMON STOCKS	140,257	153,180
SERVICE CORP INTL	4,620	SHARES COMMON STOCKS	187,648	327,974
SERVICENOW INC	276	SHARES COMMON STOCKS	181,622	179,154
SHISEIDO LTD SPONSORED	1,090	SHARES COMMON STOCKS	62,389	60,712
SHOPIFY INC	30	SHARES COMMON STOCKS	46,295	41,322
STARBUCKS CORP	2,565	SHARES COMMON STOCKS	209,504	300,028
SUNCOR ENERGY INC	4,796	SHARES COMMON STOCKS	116,229	120,044
TAIWAN SEMICONDUCTOR MFG CO	965	SHARES COMMON STOCKS	112,355	116,099
TARGET CORP	2,392	SHARES COMMON STOCKS	297,409	553,604
TE CONNECTIVITY LTD	6,121	SHARES COMMON STOCKS	558,671	987,562
TELEFLEX INC	2,011	SHARES COMMON STOCKS	553,843	660,573

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SOUTHERN STATES SAVINGS AND RETIREMENT

PLAN TRUST FUND

ASSETS (HELD AT END OF YEAR) - SCHEDULE H, LINE 4i – FORM 5500

AS OF DECEMBER 31, 2021

EIN: 59-1785571

(b) Identity of issue, borrower, lessor or similar party	(c) Description of investment maturity date, rate of interest, collateral, par or maturity		(d) Cost	(e) Current value
COMMON STOCKS (CONTINUED):				
TELEPERFORMANCE SA ADR	525	SHARES COMMON STOCKS	107,844	117,018
TERMINIX GLOBAL HOLDINGS INC	30,475	SHARES COMMON STOCKS	1,131,809	1,378,384
TEXAS INSTRUMENTS INC	1,230	SHARES COMMON STOCKS	142,989	231,818
THERMO FISHER CORP	4,149	SHARES COMMON STOCKS	1,431,523	2,768,379
THOMSON REUTERS CORP	825	SHARES COMMON STOCKS	99,652	98,687
TJX COS INC	24,040	SHARES COMMON STOCKS	1,373,295	1,825,117
TOKYO ELECTRON LTD ADR	500	SHARES COMMON STOCKS	66,247	71,947
TOTAL ENERGIES SE	12,392	SHARES COMMON STOCKS	603,919	612,908
TRIMBLE INCORPORATED	3,489	SHARES COMMON STOCKS	108,229	304,206
ULTA BEAUTY, INC	1,937	SHARES COMMON STOCKS	347,368	798,703
UMPQUA HOLDINGS CORP	24,774	SHARES COMMON STOCKS	411,201	476,652
UNION PAC CORP	1,853	SHARES COMMON STOCKS	118,617	466,826
UNITED RENTALS INC	2,407	SHARES COMMON STOCKS	277,245	799,822
UNITEDHEALTH GROUP INC	1,790	SHARES COMMON STOCKS	341,587	898,831
VAIL RESORTS INC	366	SHARES COMMON STOCKS	118,272	120,011
VALE SA ADR	22,308	SHARES COMMON STOCKS	436,662	312,758
VERISK ANALYTICS INC	7,539	SHARES COMMON STOCKS	1,186,120	1,724,395
VERIZON COMMUNICATIONS INC	4,743	SHARES COMMON STOCKS	257,946	246,446
VISA INC	11,435	SHARES COMMON STOCKS	1,994,600	2,478,079
WESTERN ALLIANCE BANCORP	1,608	SHARES COMMON STOCKS	175,897	173,101
WEX INC	6,113	SHARES COMMON STOCKS	777,795	858,204
WOODWARD INC	3,622	SHARES COMMON STOCKS	421,360	396,464
WORKDAY INC	364	SHARES COMMON STOCKS	101,755	99,438
XYLEM INC	8,444	SHARES COMMON STOCKS	623,638	1,012,604
ZAI LAB LTD ADR	285	SHARES COMMON STOCKS	19,983	17,912
ZEBRA TECHNOLOGIES CORP	444	SHARES COMMON STOCKS	263,625	264,269
ZIONS BANCORPORATION, N.A.	7,321	SHARES COMMON STOCKS	393,259	462,394
ZOETIS INC	8,503	SHARES COMMON STOCKS	1,074,507	2,074,986
		Total common stocks	**87,092,028**	**129,674,397**
CORPORATE BONDS:				
AMERICREDIT AUTO REC TR SER 2018	305,000	3.74% DUE 10/18/2024	316,533	311,136
AMERICREDIT AUTO REC TR SER 2019	19,395	ZERO CPN DUE 01/18/2024	19,394	19,442
AMERICREDIT AUTO REC TR SER 2020	41,948	0.60% DUE 12/18/2023	41,946	41,959
AMERICREDIT AUTO REC TR SER 2020	92,778	0.54% DUE 03/18/2024	92,775	92,787
AMERICREDIT AUTO RECV SER 2017	365,000	3.18% DUE 07/18/2023	371,715	366,899
AMERICREDIT AUTO RECV SER 2018	690,559	3.50% DUE 01/18/2024	704,047	696,903
APPLE INC	815,000	2.20% DUE 09/11/2029	795,862	834,177
BANK AMER CORP	550,000	VAR RATE DUE 02/13/2031	554,928	551,403
CAPITAL ONE	560,000	1.39% DUE 07/15/2030	559,742	550,574
CARMAX AUTO OWNER TR SER 2019	420,000	2.77% DUE 12/16/2024	432,075	429,474

THE ACCOMPANYING NOTES ARE AN INTEGRAL PART OF THESE SCHEDULES.

SOUTHERN STATES SAVINGS AND RETIREMENT

PLAN TRUST FUND

ASSETS (HELD AT END OF YEAR) - SCHEDULE H, LINE 4i – FORM 5500

AS OF DECEMBER 31, 2021

EIN: 59-1785571

(b) Identity of issue, borrower, lessor or similar party	(c) Description of investment maturity date, rate of interest, collateral, par or maturity		(d) Cost	(e) Current value
CORPORATE BONDS (CONTINUED):				
DRIVE AUTO RECEIVABLES TR 2018	379,963	4.14% DUE 08/15/2024	386,760	384,725
DUKE ENERGY CAROLINAS LLC	600,000	2.45% DUE 08/15/2029	638,442	610,434
EXETER AUTO RECV TR SER 2021	570,000	0.57% DUE 09/15/2025	569,986	568,237
GM FIN CONS ATMB REC TR SER 2019	484,704	7.75% DUE 07/16/2024	491,937	487,554
HYUNDAI AUTO RECV TR SER 2019	410,000	2.00% DUE 04/15/2025	416,390	416,046
JP MORGAN CHASE BANK NA	725,000	2.52% DUE 04/22/2031	742,342	732,779
NISSAN AUTO LEASE	143,960	0.34% DUE 12/15/2022	143,952	143,974
SANTANDER DRIVE AUTO SER 2021	370,000	FLTG RATE DUE 08/15/2024	369,977	369,700
SANTANDER DRIVE AUTO TR SER 2020	370,000	3.03% DUE 11/15/2024	374,625	372,483
TOYOTA AUTO RECV OWN TR SER 2018	16,356	3.02% DUE 12/15/2022	16,520	16,375
TOYOTA AUTO RECV OWN TR SER 2018	175,000	3.13% DUE 02/15/2024	174,957	176,945
WORLD OMNI AUTO REC TR SER 2021	370,000	0.39% DUE 12/16/2024	369,970	369,361
WORLD OMNI AUTO RECV TR SER 2019	589,802	1.96% DUE 12/15/2024	598,054	593,937
		Total corporate bonds	**9,182,929**	**9,137,304**
U.S. GOVERNMENT AND GSE SECURITIES:				
U.S. GOVERNMENT -				
U.S. TREASURY BOND	25,000	4.50% DUE 02/15/2036	31,144	34,367
U.S. TREASURY NOTE	1,360,000	0.12% DUE 05/31/2023	1,353,311	1,351,772
U.S. TREASURY NOTE	1,000,000	0.37% DUE 04/30/2025	1,000,199	977,970
U.S. TREASURY NOTE	360,000	0.37% DUE 08/15/2024	359,312	355,291
U.S. TREASURY NOTE	400,000	0.50% DUE 04/30/2027	398,173	383,784
U.S. TREASURY NOTE	375,000	1.00% DUE 07/31/2028	373,522	365,171
U.S. TREASURY NOTE	1,075,000	1.12% DUE 02/29/2028	1,064,128	1,059,638
U.S. TREASURY NOTE	380,000	1.25% DUE 04/30/2028	378,888	376,633
U.S. TREASURY NOTE	375,000	1.25% DUE 05/31/2028	374,752	371,385
U.S. TREASURY NOTE	280,000	1.25% DUE 06/30/2028	280,154	277,200
U.S. TREASURY NOTE	715,000	1.25% DUE 07/31/2023	678,675	722,236
U.S. TREASURY NOTE	775,000	1.50% DUE 02/15/2030	827,194	779,185
U.S. TREASURY NOTE	850,000	1.75% DUE 05/15/2023	816,433	864,110
U.S. TREASURY NOTE	100,000	2.00% DUE 02/15/2022	100,313	100,228
		Total U.S. Government	8,036,198	8,018,970
GSE SECURITIES -				
FEDERAL HOME LOAN MTG CORP	290,000	2.94% DUE 07/25/2024	298,692	301,359
FEDERAL HOME LOAN MTG CORP	545,000	3.01% DUE 08/25/2025	561,335	574,889
FEDERAL HOME LOAN MTG CORP	200,000	3.24% DUE 04/25/2027	205,994	216,837
FEDERAL HOME LOAN MTG CORP	1,031	4.50% DUE 10/15/2023	1,113	1,052
FEDERAL HOME LOAN MTG CORP	189,066	5.00% DUE 02/15/2025	199,701	196,498
FEDERAL HOME LOAN MTG CORP	208,081	1.50% DUE 12/15/2032	211,333	208,940

THE ACCOMPANYING NOTES ARE AN INTEGRAL PART OF THESE SCHEDULES.

SOUTHERN STATES SAVINGS AND RETIREMENT

PLAN TRUST FUND

ASSETS (HELD AT END OF YEAR) - SCHEDULE H, LINE 4i – FORM 5500

AS OF DECEMBER 31, 2021

EIN: 59-1785571

(b) Identity of issue, borrower, lessor or similar party	(c) Description of investment maturity date, rate of interest, collateral, par or maturity		(d) Cost	(e) Current value
U.S. GOVERNMENT AND GSE SECURITIES (CONTINUED):				
GSE SECURITIES (CONTINUED) -				
FEDERAL HOME LOAN MTG CORP	615,000	2.25% DUE 01/25/2030	674,578	637,511
FEDERAL HOME LOAN MTG CORP	43,880	2.83% DUE 05/25/2030	45,710	46,562
FEDERAL HOME LOAN MTG CORP	695,000	FLTG RATE DUE 11/25/2033	824,552	815,979
FEDERAL HOME LOAN MTG CORP	475,000	2.79% DUE 08/25/2034	533,410	505,303
FEDERAL HOME LOAN MTG CORP	305,778	2.61% DUE 12/25/2026	298,085	316,447
FEDERAL HOME LOAN MTG CORP	425,000	3.06% DUE 07/25/2023	442,598	437,681
FEDERAL HOME LOAN MTG CORP	498,656	2.00% DUE 06/01/2050	511,551	498,990
FEDERAL HOME LOAN MTG CORP	265,282	2.00% DUE 07/01/2030	276,100	272,259
FEDERAL HOME LOAN MTG CORP	163,991	3.00% DUE 03/01/2032	169,474	172,405
FEDERAL HOME LOAN MTG CORP	195,846	2.50% DUE 07/01/2029	205,577	203,392
FEDERAL HOME LOAN MTG CORP	155,811	2.50% DUE 05/01/2031	158,879	161,839
FEDERAL HOME LOAN MTG CORP	7,877	5.00% DUE 10/01/2033	7,795	8,866
FEDERAL HOME LOAN MTG CORP	158,640	3.00% DUE 08/01/2043	154,084	167,432
FEDERAL HOME LOAN MTG CORP	4,882	4.50% DUE 04/01/2025	5,098	5,094
FEDERAL HOME LOAN MTG CORP	1,407	4.50% DUE 08/01/2025	1,477	1,462
FEDERAL HOME LOAN MTG CORP	147,634	2.50% DUE 03/01/2030	150,864	153,391
FEDERAL HOME LOAN MTG CORP	200,000	2.37% DUE 01/13/2022	200,435	200,130
FEDERAL NATL MTG ASSN	6,325	5.50% DUE 07/01/2034	6,920	7,171
FEDERAL NATL MTG ASSN	18,079	5.50% DUE 08/01/2035	19,935	20,402
FEDERAL NATL MTG ASSN	28,606	5.50% DUE 08/01/2037	31,216	32,429
FEDERAL NATL MTG ASSN	353,026	3.00% DUE 03/01/2030	361,686	371,786
FEDERAL NATL MTG ASSN	79,749	3.50% DUE 12/01/2029	81,780	84,332
FEDERAL NATL MTG ASSN	393,261	3.00% DUE 04/01/2047	398,966	411,084
FEDERAL NATL MTG ASSN	243,247	3.00% DUE 10/01/2044	249,670	256,518
FEDERAL NATL MTG ASSN	599,424	2.50% DUE 01/01/2035	611,319	619,487
FEDERAL NATL MTG ASSN	61,814	3.50% DUE 02/01/2048	61,456	65,531
FEDERAL NATL MTG ASSN	319,924	2.00% DUE 06/01/2030	332,721	327,826
FEDERAL NATL MTG ASSN	254,021	2.00% DUE 08/01/2030	264,460	260,694
FEDERAL NATL MTG ASSN	244,473	FLTG RATE DUE 07/25/2042	244,358	245,125
FEDERAL NATL MTG ASSN	4,915	3.50% DUE 03/25/2033	4,620	5,081
FEDERAL NATL MTG ASSN	5,854	3.50% DUE 03/25/2033	5,682	6,016
FEDERAL NATL MTG ASSN	375	5.00% DUE 04/25/2034	405	376
FEDERAL NATL MTG ASSN	63,000	3.50% DUE 09/25/2027	65,303	67,163
FEDERAL NATL MTG ASSN	2,937	2.71% DUE 02/25/2022	2,996	2,935
FEDERAL NATL MTG ASSN	471,919	1.50% DUE 02/25/2033	478,997	471,673
FEDERAL NATL MTG ASSN	196,142	FLTG RATE DUE 07/25/2023	198,414	201,680
		Total GSE Securities	9,559,339	9,561,627
		Total U.S. Government and GSE Securities	**17,595,537**	**17,580,597**

THE ACCOMPANYING NOTES ARE AN INTEGRAL PART OF THESE SCHEDULES.

SOUTHERN STATES SAVINGS AND RETIREMENT

PLAN TRUST FUND

ASSETS (HELD AT END OF YEAR) - SCHEDULE H, LINE 4i – FORM 5500

AS OF DECEMBER 31, 2021

EIN: 59-1785571

(b) Identity of issue, borrower, lessor or similar party	(c) Description of investment maturity date, rate of interest, collateral, par or maturity		(d) Cost	(e) Current value
LMITED PARTNERSHIPS:				
WASHINGTON CAPITAL JMT MORTGAGE INCOME FUND	1	LIMITED PARTNERSHIP	10,000,000	10,022,181
WASHINGTON CAPITAL JMT REAL ESTATE EQUITY FUND	1	LIMITED PARTNERSHIP	5,000,000	5,172,608
		Total limited partnerships	**15,000,000**	**15,194,789**
MONEY MARKET FUND,				
BMO GOVT MONEY MARKET FUND #605	4,442,377	MONEY MARKET FUND	**4,325,980**	**4,325,980**
		Total investments	**$ 133,196,474**	**$ 175,913,067**

THE ACCOMPANYING NOTES ARE AN INTEGRAL PART OF THESE SCHEDULES.

SOUTHERN STATES SAVINGS AND RETIREMENT

PLAN TRUST FUND

REPORTABLE TRANSACTIONS – SCHEDULE H, LINE 4j – FORM 5500

FOR THE YEAR ENDED DECEMBER 31, 2021

EIN: 59-1785571

(a) Identity of Party	(including interest rate and maturity in case of a loan)	(c) Purchase price	(d) Selling price	(g) Cost of asset	(h) Current value of asset on transaction date	(i) Net gain or (loss)
BMO Govt. Money Market Fund	Money Market Fund	$ 82,354,767	$ -	$ 82,354,767	$ 82,354,767	$ -
BMO Govt. Money Market Fund	Money Market Fund	-	82,354,767	82,354,767	82,354,767	-
Washington Capital JMT Mortgage Income Fund	Limited Partnership	10,000,000	-	10,000,000	10,000,000	-

THE ACCOMPANYING NOTES ARE AN INTEGRAL PART OF THESE SCHEDULES.

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

Part I Annual Report Identification Information

For calendar plan year 2021 or fiscal plan year beginning and ending

A This return/report is for:
- [X] 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 . . . . . ▶ [X]

D Check box if filing under:
- [X] 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
Southern States Savings & Retirement Plan Trust

1b Three-digit plan number (PN) ▶ 001

1c Effective date of plan 1/1/1977

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)

Southern States Savings & Retirement Plan Trust

Electronic Filing Only

STE 103 1910 82nd Avenue
Vero Beach FL 32966

1910 82nd Avenue Suite 103
Vero Beach FL 32966

2b Employer Identification Number (EIN)
59-1785571

2c Plan Sponsor's telephone number
770-992-3599

2d Business code (see instructions)
484110

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	R. Jay Cook	10/5/22	
	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

SOUTHERN STATES SAVINGS AND RETIREMENT

PLAN TRUST FUND

REPORTABLE TRANSACTIONS – SCHEDULE H, LINE 4j – FORM 5500

FOR THE YEAR ENDED DECEMBER 31, 2021

EIN: 59-1785571

(a) Identity of Party	(including interest rate and maturity in case of a loan)	(c) Purchase price	(d) Selling price	(g) Cost of asset	(h) Current value of asset on transaction date	(i) Net gain or (loss)
BMO Govt. Money Market Fund	Money Market Fund	$ 82,354,767	$ -	$ 82,354,767	$ 82,354,767	$ -
BMO Govt. Money Market Fund	Money Market Fund	-	82,354,767	82,354,767	82,354,767	-
Washington Capital JMT Mortgage Income Fund	Limited Partnership	10,000,000	-	10,000,000	10,000,000	-

THE ACCOMPANYING NOTES ARE AN INTEGRAL PART OF THESE SCHEDULES.

SOUTHERN STATES SAVINGS AND RETIREMENT

PLAN TRUST FUND

ASSETS (HELD AT END OF YEAR) - SCHEDULE H, LINE 4i – FORM 5500

AS OF DECEMBER 31, 2021

EIN: 59-1785571

(b) Identity of issue, borrower, lessor or similar party	(c) Description of investment maturity date, rate of interest, collateral, par or maturity		(d) Cost	(e) Current value
COMMON STOCKS:				
3I GROUP PLC UNSPONSORD ADR	7,550	SHARES COMMON STOCKS	$ 70,366	$ 74,088
ABBVIE INC	5,005	SHARES COMMON STOCKS	450,329	677,677
ACCENTURE PLC	633	SHARES COMMON STOCKS	144,126	262,410
ACUITY BRANDS INC	2,494	SHARES COMMON STOCKS	353,675	528,030
ADIDAS	590	SHARES COMMON STOCKS	84,928	84,942
ADOBE INC	1,748	SHARES COMMON STOCKS	847,936	991,221
ADVANCED DRAIN SYS INC	2,701	SHARES COMMON STOCKS	313,455	367,687
ADYEN NV UNSPONSRED ADS	2,355	SHARES COMMON STOCKS	65,033	61,906
AFFILIATED MANAGERS GROUP INC	7,050	SHARES COMMON STOCKS	819,775	1,159,796
AIA GROUP LTD SPONSORED ADR	2,145	SHARES COMMON STOCKS	89,809	86,501
AIR PRODUCTS & CHEMICALS INC	863	SHARES COMMON STOCKS	225,659	262,576
AIRBUS SE ADR	2,890	SHARES COMMON STOCKS	80,362	92,318
AKAMAI TECHNOLOGIES INC	3,820	SHARES COMMON STOCKS	398,384	447,093
ALCON INC	1,465	SHARES COMMON STOCKS	115,817	127,631
ALPHABET INC	295	SHARES COMMON STOCKS	220,056	854,627
ALPHABET INC	1,035	SHARES COMMON STOCKS	1,488,860	2,994,866
ALTRIA GROUP INC	3,957	SHARES COMMON STOCKS	85,286	187,522
AMADEUS IT GROUP	1,175	SHARES COMMON STOCKS	75,180	79,692
AMAZON.COM INC	96	SHARES COMMON STOCKS	336,455	320,097
AMERICAN EXPRESS CO	3,111	SHARES COMMON STOCKS	377,709	508,960
AMERICAN TOWER CORPORATION	5,362	SHARES COMMON STOCKS	1,192,206	1,568,385
AMERIPRISE FINL INC	2,217	SHARES COMMON STOCKS	248,993	668,780
AMGEN INC	2,038	SHARES COMMON STOCKS	384,254	458,489
AMPHENOL CORP	16,873	SHARES COMMON STOCKS	744,824	1,475,713
ANTHEM INC	978	SHARES COMMON STOCKS	170,134	453,342
AON PLC	949	SHARES COMMON STOCKS	170,745	285,231
APPLE INC	3,512	SHARES COMMON STOCKS	158,200	623,626
APTARGROUP INC	9,830	SHARES COMMON STOCKS	818,604	1,203,978
ARAMARK HOLDINGS CORP	42,277	SHARES COMMON STOCKS	1,479,158	1,557,907
ARES MANAGEMENT CORPORATION	3,465	SHARES COMMON STOCKS	280,718	281,601
ARGENX SE SPONSORED ADR	147	SHARES COMMON STOCKS	40,778	51,478
ASML HOLDING NV	477	SHARES COMMON STOCKS	377,147	379,759
ATLAS COPCO	1,800	SHARES COMMON STOCKS	110,099	124,416
ATLASSIAN CORP	245	SHARES COMMON STOCKS	93,087	93,416
AUTOZONE INC	326	SHARES COMMON STOCKS	322,600	683,423
AVERY DENNISON CORP	1,480	SHARES COMMON STOCKS	311,595	320,524
AZEK CO INC	2,980	SHARES COMMON STOCKS	119,151	137,795
BALL CORP	2,994	SHARES COMMON STOCKS	250,316	288,232
BANK OF AMERICA CORP	15,737	SHARES COMMON STOCKS	451,135	700,139
BERKLEY WR CORP	23,875	SHARES COMMON STOCKS	1,205,726	1,967,061
BERKSHIRE HATHAWAY INC	386	SHARES COMMON STOCKS	107,476	115,414
BEST BUY INC	3,988	SHARES COMMON STOCKS	386,617	405,181

THE ACCOMPANYING NOTES ARE AN INTEGRAL PART OF THESE SCHEDULES.

SOUTHERN STATES SAVINGS AND RETIREMENT

PLAN TRUST FUND

ASSETS (HELD AT END OF YEAR) - SCHEDULE H, LINE 4i – FORM 5500

AS OF DECEMBER 31, 2021

EIN: 59-1785571

(b) Identity of issue, borrower, lessor or similar party	(c) Description of investment maturity date, rate of interest, collateral, par or maturity		(d) Cost	(e) Current value
COMMON STOCKS (CONTINUED):				
BIO TECHNE CORP	1,517	SHARES COMMON STOCKS	288,602	784,805
BLACK KNIGHT INC	8,537	SHARES COMMON STOCKS	639,505	707,632
BLACKBAUD INC	7,614	SHARES COMMON STOCKS	424,856	601,354
BNP PARIBAS SPONSORED ADR	4,345	SHARES COMMON STOCKS	135,421	150,137
BOOZ ALLEN HAMILTON HLDG CORP	9,653	SHARES COMMON STOCKS	748,581	818,478
BRISTOL MYERS SQUIBB CO	5,245	SHARES COMMON STOCKS	318,314	327,026
BROADCOM INC	1,179	SHARES COMMON STOCKS	373,850	784,518
BROADRIDGE FINANCIAL SOLUTIONS INC	3,077	SHARES COMMON STOCKS	257,177	562,537
BROWN & BROWN INC	17,151	SHARES COMMON STOCKS	751,867	1,205,372
BURBERRY GROUP PLC SPONSORED ADR	2,160	SHARES COMMON STOCKS	50,358	53,173
BURLINGTON STORES INC	1,508	SHARES COMMON STOCKS	216,739	439,597
CABLE ONE INC	83	SHARES COMMON STOCKS	149,941	146,366
CACI INTL INC	3,275	SHARES COMMON STOCKS	784,461	881,663
CAPRI HOLDINGS LIMITED	3,046	SHARES COMMON STOCKS	176,100	197,716
CARLISLE COS INC	8,249	SHARES COMMON STOCKS	802,146	2,046,742
CASEYS GEN STORES INC	2,642	SHARES COMMON STOCKS	517,990	521,399
CATALENT INC	1,233	SHARES COMMON STOCKS	160,189	157,861
CELLNEX TELECOM SA	1,025	SHARES COMMON STOCKS	30,236	29,829
CHARLES RIV LABORATORIES INTL INC	535	SHARES COMMON STOCKS	196,968	201,577
CHART INDUSTRIES INC	636	SHARES COMMON STOCKS	110,599	101,436
CHEVRON CORP	4,895	SHARES COMMON STOCKS	572,948	574,428
CHOICE HOTELS INTL INC	5,824	SHARES COMMON STOCKS	478,335	908,486
CITIZENS FINANCIAL GROUP INC	15,757	SHARES COMMON STOCKS	442,936	744,518
COLUMBIA SPORTSWEAR CO	8,279	SHARES COMMON STOCKS	551,421	806,706
COMCAST CORP	4,515	SHARES COMMON STOCKS	213,668	227,240
COMPASS GROUP PLC	4,060	SHARES COMMON STOCKS	80,335	90,790
CONOCOPHILLIPS	6,387	SHARES COMMON STOCKS	384,616	461,014
COSTCO WHOLESALE CORP	476	SHARES COMMON STOCKS	142,473	270,225
CP RAILWAY LIMITED	1,625	SHARES COMMON STOCKS	114,787	116,903
CRH PLC ADR	1,750	SHARES COMMON STOCKS	85,234	92,400
CROWN CASTLE INTL	1,290	SHARES COMMON STOCKS	178,521	269,275
DANAHER CORP	8,011	SHARES COMMON STOCKS	1,235,271	2,635,699
DARDEN RESTAURANTS INC	749	SHARES COMMON STOCKS	102,550	112,829
DAVITA INC	4,274	SHARES COMMON STOCKS	414,781	486,210
DECKERS OUTDOOR CORP	1,013	SHARES COMMON STOCKS	287,163	371,072
DELL TECHNOLOGIES INC	2,601	SHARES COMMON STOCKS	151,218	146,098
DENTSPLY SIRONA INC	8,076	SHARES COMMON STOCKS	395,358	450,560
DIAGEO PLC SPONSORED ADR	655	SHARES COMMON STOCKS	132,800	144,192
DIGITAL REALTY TR INC	915	SHARES COMMON STOCKS	151,388	161,836
DOLBY LABORATORIES INC	10,728	SHARES COMMON STOCKS	886,614	1,021,520
DOLLAR GEN CORP	5,932	SHARES COMMON STOCKS	835,145	1,398,944
DOVER CORP	844	SHARES COMMON STOCKS	140,607	153,270

THE ACCOMPANYING NOTES ARE AN INTEGRAL PART OF THESE SCHEDULES.

SOUTHERN STATES SAVINGS AND RETIREMENT

PLAN TRUST FUND

ASSETS (HELD AT END OF YEAR) - SCHEDULE H, LINE 4i – FORM 5500

AS OF DECEMBER 31, 2021

EIN: 59-1785571

(b) Identity of issue, borrower, lessor or similar party	(c) Description of investment maturity date, rate of interest, collateral, par or maturity		(d) Cost	(e) Current value
COMMON STOCKS (CONTINUED):				
EASTMAN CHEMICAL CO	4,453	SHARES COMMON STOCKS	459,176	538,412
ECOLAB INC	5,665	SHARES COMMON STOCKS	1,090,159	1,328,952
EDP ENERGIAS DE PORTUGAL SA	1,935	SHARES COMMON STOCKS	106,230	106,328
ELASTIC NV	430	SHARES COMMON STOCKS	66,810	52,929
ELECTRONIC ARTS INC	1,659	SHARES COMMON STOCKS	184,793	218,822
ENVISTA HLDGS CORP	31,184	SHARES COMMON STOCKS	749,318	1,405,151
EQUINOR ASA SPONSORED ADR	15,362	SHARES COMMON STOCKS	326,603	404,481
ESSILOR LUXOTTICA	850	SHARES COMMON STOCKS	85,064	90,495
ESTEE LAUDER COSMETICS INC	1,510	SHARES COMMON STOCKS	337,575	559,002
F5 INC	2,697	SHARES COMMON STOCKS	458,981	659,983
FACTSET RESH SYS INC	953	SHARES COMMON STOCKS	141,300	463,168
FANUC CORPORATION ADR	3,195	SHARES COMMON STOCKS	62,549	67,645
FIDELITY NATL INFORMATION SVCS INC	2,336	SHARES COMMON STOCKS	295,710	254,974
FIFTH THIRD BANCORP	12,165	SHARES COMMON STOCKS	336,790	529,786
FIRST REP BANK SAN FRAN CALI	737	SHARES COMMON STOCKS	156,551	152,198
FISERV INC	11,082	SHARES COMMON STOCKS	1,088,815	1,150,201
FRANCO NEVADA CORP	720	SHARES COMMON STOCKS	99,841	99,569
GARTNER INC	5,459	SHARES COMMON STOCKS	674,673	1,825,053
GIVAUDAN SA ADR	635	SHARES COMMON STOCKS	62,218	66,793
GLOBE LIFE INC	1,985	SHARES COMMON STOCKS	172,750	186,034
GODADDY INC	7,711	SHARES COMMON STOCKS	565,201	654,355
GRACO INC	5,412	SHARES COMMON STOCKS	150,158	436,315
HAIN CELESTIAL GROUP INC	3,849	SHARES COMMON STOCKS	154,864	164,006
HEALTH CATALYST INC	2,252	SHARES COMMON STOCKS	95,826	89,224
HENRY JACK & ASSOC INC	2,641	SHARES COMMON STOCKS	258,330	441,021
HEXCEL CORP	12,700	SHARES COMMON STOCKS	603,746	657,860
HOME DEPOT INC	1,678	SHARES COMMON STOCKS	296,450	696,387
HONDA MTR LTD	12,944	SHARES COMMON STOCKS	405,778	368,257
HORIZON THERAPEUTICS PUB LTD	4,096	SHARES COMMON STOCKS	396,551	441,385
HOYA CORP SPONSORED ADR	950	SHARES COMMON STOCKS	150,046	141,153
IAA INC	18,553	SHARES COMMON STOCKS	819,011	939,153
ICON PLC	590	SHARES COMMON STOCKS	160,595	182,723
IDEX CORP	4,059	SHARES COMMON STOCKS	463,197	959,223
IHS MARKIT LTD	8,725	SHARES COMMON STOCKS	562,134	1,159,727
ILLINOIS TOOL WKS INC	1,208	SHARES COMMON STOCKS	85,853	298,134
INDUSTRIA DE DISENO TEXTIL IND ADR	6,365	SHARES COMMON STOCKS	100,315	103,253
INTERCONTINENTAL EXCHANGE, INC. COM	9,494	SHARES COMMON STOCKS	840,147	1,298,494
INTESA SANPAOLO SPON ADR	3,495	SHARES COMMON STOCKS	50,197	54,228
INTUIT	1,667	SHARES COMMON STOCKS	460,364	1,072,248
INTUITIVE SURGICAL INC	348	SHARES COMMON STOCKS	77,126	125,036
IQVIA HLDGS INC	2,237	SHARES COMMON STOCKS	240,549	631,147
JACOBS ENGR GROUP INC	5,259	SHARES COMMON STOCKS	677,304	732,211

THE ACCOMPANYING NOTES ARE AN INTEGRAL PART OF THESE SCHEDULES.

SOUTHERN STATES SAVINGS AND RETIREMENT

PLAN TRUST FUND

ASSETS (HELD AT END OF YEAR) - SCHEDULE H, LINE 4i – FORM 5500

AS OF DECEMBER 31, 2021

EIN: 59-1785571

(b) Identity of issue, borrower, lessor or similar party	(c) Description of investment maturity date, rate of interest, collateral, par or maturity		(d) Cost	(e) Current value
COMMON STOCKS (CONTINUED):				
JONES LANG LASALLE INC	3,639	SHARES COMMON STOCKS	473,426	980,128
JPMORGAN CHASE & CO	6,289	SHARES COMMON STOCKS	550,964	995,863
KBC GROUP NV ADR	1,070	SHARES COMMON STOCKS	44,638	45,910
KEYSIGHT TECHNOLOGIES INC	1,084	SHARES COMMON STOCKS	210,749	223,857
KIRBY CORP	9,166	SHARES COMMON STOCKS	532,601	544,644
LABORATORY CORP AMER HLDGS	446	SHARES COMMON STOCKS	73,195	140,138
LANDSTAR SYSTEMS INC	7,219	SHARES COMMON STOCKS	727,640	1,292,345
LENNOX INTERNATIONAL INC	3,390	SHARES COMMON STOCKS	670,567	1,099,580
LINCOLN NATL CORP	6,988	SHARES COMMON STOCKS	342,015	477,001
LINDE PLC	4,504	SHARES COMMON STOCKS	897,222	1,560,321
LKQ CORP	14,250	SHARES COMMON STOCKS	521,639	855,428
LONDON STK EXCHANGE GROUP ADR	5,030	SHARES COMMON STOCKS	109,976	118,034
L'OREAL UNSPONSORED ADR	1,530	SHARES COMMON STOCKS	137,910	145,091
LOUIS VUITTON MOET HENNESSY	965	SHARES COMMON STOCKS	150,533	159,562
LOWES COS INC	1,220	SHARES COMMON STOCKS	112,029	315,346
LUMENTUM HLDGS INC	4,447	SHARES COMMON STOCKS	367,848	470,359
MANHATTAN ASSOCS INC	3,241	SHARES COMMON STOCKS	169,906	503,943
MARKEL CORP	862	SHARES COMMON STOCKS	770,269	1,063,708
MARSH & MCLENNAN COS	8,223	SHARES COMMON STOCKS	877,134	1,429,322
MARVELL TECHNOLOGY GROUP LTD	4,083	SHARES COMMON STOCKS	294,856	357,222
MASCO CORP	7,834	SHARES COMMON STOCKS	472,721	550,103
MASTERCARD INC	5,121	SHARES COMMON STOCKS	1,502,140	1,840,078
MCKESSON CORP	603	SHARES COMMON STOCKS	132,317	149,888
META PLATFORM, INC	4,953	SHARES COMMON STOCKS	898,990	1,665,942
METTLER-TOLEDO INTL INC	99	SHARES COMMON STOCKS	150,612	168,024
MICROSOFT CORP	9,019	SHARES COMMON STOCKS	1,559,063	3,033,270
MONDELEZ INTL INC	4,519	SHARES COMMON STOCKS	251,135	299,655
MONOLITHIC POWER SYS INC	409	SHARES COMMON STOCKS	222,808	201,772
MONOTARO CO LTD	2,025	SHARES COMMON STOCKS	40,042	36,454
MOODYS CORP	311	SHARES COMMON STOCKS	87,997	121,470
MORGAN STANLEY	7,772	SHARES COMMON STOCKS	439,240	762,900
MORNINGSTAR INC	2,346	SHARES COMMON STOCKS	236,729	802,309
NESTLE S A SPONSORED ADR	1,790	SHARES COMMON STOCKS	230,065	250,362
NICE LTD	255	SHARES COMMON STOCKS	74,003	77,418
NIDEC CORPORATION-ADR	2,105	SHARES COMMON STOCKS	60,165	61,786
NIKE INC	1,883	SHARES COMMON STOCKS	154,644	313,840
NORDSON CORP	2,806	SHARES COMMON STOCKS	377,525	716,288
NOVO-NORDISK ADR	935	SHARES COMMON STOCKS	99,704	104,720
NVR INC	112	SHARES COMMON STOCKS	254,590	661,793
NXP SEMICONDUCTORS NV	623	SHARES COMMON STOCKS	137,088	141,907
OCADO GROUP PLC SPONSORED ADR	945	SHARES COMMON STOCKS	45,421	42,955
OMNICELL INC	730	SHARES COMMON STOCKS	128,654	131,721

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SOUTHERN STATES SAVINGS AND RETIREMENT

PLAN TRUST FUND

ASSETS (HELD AT END OF YEAR) - SCHEDULE H, LINE 4i – FORM 5500

AS OF DECEMBER 31, 2021

EIN: 59-1785571

(b) Identity of issue, borrower, lessor or similar party	(c) Description of investment maturity date, rate of interest, collateral, par or maturity		(d) Cost	(e) Current value
COMMON STOCKS (CONTINUED):				
ON SEMICONDUCTOR CORP	11,766	SHARES COMMON STOCKS	242,564	799,147
OPEN TEXT CORP	7,096	SHARES COMMON STOCKS	319,333	336,918
O'REILLY AUTOMOTIVE INC	645	SHARES COMMON STOCKS	292,855	455,518
OSHKOSH TRUCK CORP	4,635	SHARES COMMON STOCKS	372,439	522,411
PAPA JOHNS INTL INC	1,024	SHARES COMMON STOCKS	125,574	136,673
PARKER HANNIFIN CORP	1,842	SHARES COMMON STOCKS	504,787	585,977
PEPSICO INC	1,051	SHARES COMMON STOCKS	134,823	182,569
PHILLIPS 66	3,856	SHARES COMMON STOCKS	385,573	279,406
POOL CORPORATION	810	SHARES COMMON STOCKS	138,968	458,460
PROGRESSIVE CORP	4,866	SHARES COMMON STOCKS	408,506	499,495
PROSPERITY BANCSHARES INC	6,923	SHARES COMMON STOCKS	472,958	500,533
PULTE GROUP INC	10,270	SHARES COMMON STOCKS	309,245	587,033
QORVO INC	3,255	SHARES COMMON STOCKS	265,486	509,049
QUALCOMM INC	4,629	SHARES COMMON STOCKS	626,717	846,505
QUANTA SVCS INC	2,457	SHARES COMMON STOCKS	282,175	281,720
RAYTHEON TECHNOLOGIES CORP	2,165	SHARES COMMON STOCKS	174,215	186,320
RECRUIT HOLDINGS CO LTD	11,655	SHARES COMMON STOCKS	140,268	141,130
REINSURANCE GROUP AMER INC	1,768	SHARES COMMON STOCKS	169,285	193,578
RENTOKIL INITIAL PLC SPONSORED	1,800	SHARES COMMON STOCKS	74,540	71,190
RIO TINTO PLC SPONSORED	7,747	SHARES COMMON STOCKS	434,371	518,584
ROCHE HLDG LTD SPONSORED	3,200	SHARES COMMON STOCKS	156,192	166,429
ROPER TECHNOLOGIES	282	SHARES COMMON STOCKS	133,617	138,705
ROYAL DUTCH SHELL PLC SPONSORED	10,599	SHARES COMMON STOCKS	504,417	459,997
RPM INTL INC	10,600	SHARES COMMON STOCKS	619,753	1,070,600
S&P GLOBAL INC	648	SHARES COMMON STOCKS	222,279	305,811
SANDVIK AB ADR	3,865	SHARES COMMON STOCKS	95,647	107,834
SCHEIN HENRY INC	4,014	SHARES COMMON STOCKS	246,578	311,205
SCHLUMBERGER LTD	2,815	SHARES COMMON STOCKS	80,619	84,309
SCHWAB CHARLES CORP	2,396	SHARES COMMON STOCKS	96,456	201,504
SEA LTD	155	SHARES COMMON STOCKS	44,087	34,675
SEI INVTS CO	16,665	SHARES COMMON STOCKS	805,285	1,015,565
SEMPRA	1,158	SHARES COMMON STOCKS	140,257	153,180
SERVICE CORP INTL	4,620	SHARES COMMON STOCKS	187,648	327,974
SERVICENOW INC	276	SHARES COMMON STOCKS	181,622	179,154
SHISEIDO LTD SPONSORED	1,090	SHARES COMMON STOCKS	62,389	60,712
SHOPIFY INC	30	SHARES COMMON STOCKS	46,295	41,322
STARBUCKS CORP	2,565	SHARES COMMON STOCKS	209,504	300,028
SUNCOR ENERGY INC	4,796	SHARES COMMON STOCKS	116,229	120,044
TAIWAN SEMICONDUCTOR MFG CO	965	SHARES COMMON STOCKS	112,355	116,099
TARGET CORP	2,392	SHARES COMMON STOCKS	297,409	553,604
TE CONNECTIVITY LTD	6,121	SHARES COMMON STOCKS	558,671	987,562
TELEFLEX INC	2,011	SHARES COMMON STOCKS	553,843	660,573

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SOUTHERN STATES SAVINGS AND RETIREMENT

PLAN TRUST FUND

ASSETS (HELD AT END OF YEAR) - SCHEDULE H, LINE 4i – FORM 5500

AS OF DECEMBER 31, 2021

EIN: 59-1785571

(b) Identity of issue, borrower, lessor or similar party	(c) Description of investment maturity date, rate of interest, collateral, par or maturity		(d) Cost	(e) Current value
COMMON STOCKS (CONTINUED):				
TELEPERFORMANCE SA ADR	525	SHARES COMMON STOCKS	107,844	117,018
TERMINIX GLOBAL HOLDINGS INC	30,475	SHARES COMMON STOCKS	1,131,809	1,378,384
TEXAS INSTRUMENTS INC	1,230	SHARES COMMON STOCKS	142,989	231,818
THERMO FISHER CORP	4,149	SHARES COMMON STOCKS	1,431,523	2,768,379
THOMSON REUTERS CORP	825	SHARES COMMON STOCKS	99,652	98,687
TJX COS INC	24,040	SHARES COMMON STOCKS	1,373,295	1,825,117
TOKYO ELECTRON LTD ADR	500	SHARES COMMON STOCKS	66,247	71,947
TOTAL ENERGIES SE	12,392	SHARES COMMON STOCKS	603,919	612,908
TRIMBLE INCORPORATED	3,489	SHARES COMMON STOCKS	108,229	304,206
ULTA BEAUTY, INC	1,937	SHARES COMMON STOCKS	347,368	798,703
UMPQUA HOLDINGS CORP	24,774	SHARES COMMON STOCKS	411,201	476,652
UNION PAC CORP	1,853	SHARES COMMON STOCKS	118,617	466,826
UNITED RENTALS INC	2,407	SHARES COMMON STOCKS	277,245	799,822
UNITEDHEALTH GROUP INC	1,790	SHARES COMMON STOCKS	341,587	898,831
VAIL RESORTS INC	366	SHARES COMMON STOCKS	118,272	120,011
VALE SA ADR	22,308	SHARES COMMON STOCKS	436,662	312,758
VERISK ANALYTICS INC	7,539	SHARES COMMON STOCKS	1,186,120	1,724,395
VERIZON COMMUNICATIONS INC	4,743	SHARES COMMON STOCKS	257,946	246,446
VISA INC	11,435	SHARES COMMON STOCKS	1,994,600	2,478,079
WESTERN ALLIANCE BANCORP	1,608	SHARES COMMON STOCKS	175,897	173,101
WEX INC	6,113	SHARES COMMON STOCKS	777,795	858,204
WOODWARD INC	3,622	SHARES COMMON STOCKS	421,360	396,464
WORKDAY INC	364	SHARES COMMON STOCKS	101,755	99,438
XYLEM INC	8,444	SHARES COMMON STOCKS	623,638	1,012,604
ZAI LAB LTD ADR	285	SHARES COMMON STOCKS	19,983	17,912
ZEBRA TECHNOLOGIES CORP	444	SHARES COMMON STOCKS	263,625	264,269
ZIONS BANCORPORATION, N.A.	7,321	SHARES COMMON STOCKS	393,259	462,394
ZOETIS INC	8,503	SHARES COMMON STOCKS	1,074,507	2,074,986
		Total common stocks	**87,092,028**	**129,674,397**
CORPORATE BONDS:				
AMERICREDIT AUTO REC TR SER 2018	305,000	3.74% DUE 10/18/2024	316,533	311,136
AMERICREDIT AUTO REC TR SER 2019	19,395	ZERO CPN DUE 01/18/2024	19,394	19,442
AMERICREDIT AUTO REC TR SER 2020	41,948	0.60% DUE 12/18/2023	41,946	41,959
AMERICREDIT AUTO REC TR SER 2020	92,778	0.54% DUE 03/18/2024	92,775	92,787
AMERICREDIT AUTO RECV SER 2017	365,000	3.18% DUE 07/18/2023	371,715	366,899
AMERICREDIT AUTO RECV SER 2018	690,559	3.50% DUE 01/18/2024	704,047	696,903
APPLE INC	815,000	2.20% DUE 09/11/2029	795,862	834,177
BANK AMER CORP	550,000	VAR RATE DUE 02/13/2031	554,928	551,403
CAPITAL ONE	560,000	1.39% DUE 07/15/2030	559,742	550,574
CARMAX AUTO OWNER TR SER 2019	420,000	2.77% DUE 12/16/2024	432,075	429,474

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SOUTHERN STATES SAVINGS AND RETIREMENT

PLAN TRUST FUND

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AS OF DECEMBER 31, 2021

EIN: 59-1785571

(b) Identity of issue, borrower, lessor or similar party	(c) Description of investment maturity date, rate of interest, collateral, par or maturity		(d) Cost	(e) Current value
CORPORATE BONDS (CONTINUED):				
DRIVE AUTO RECEIVABLES TR 2018	379,963	4.14% DUE 08/15/2024	386,760	384,725
DUKE ENERGY CAROLINAS LLC	600,000	2.45% DUE 08/15/2029	638,442	610,434
EXETER AUTO RECV TR SER 2021	570,000	0.57% DUE 09/15/2025	569,986	568,237
GM FIN CONS ATMB REC TR SER 2019	484,704	7.75% DUE 07/16/2024	491,937	487,554
HYUNDAI AUTO RECV TR SER 2019	410,000	2.00% DUE 04/15/2025	416,390	416,046
JP MORGAN CHASE BANK NA	725,000	2.52% DUE 04/22/2031	742,342	732,779
NISSAN AUTO LEASE	143,960	0.34% DUE 12/15/2022	143,952	143,974
SANTANDER DRIVE AUTO SER 2021	370,000	FLTG RATE DUE 08/15/2024	369,977	369,700
SANTANDER DRIVE AUTO TR SER 2020	370,000	3.03% DUE 11/15/2024	374,625	372,483
TOYOTA AUTO RECV OWN TR SER 2018	16,356	3.02% DUE 12/15/2022	16,520	16,375
TOYOTA AUTO RECV OWN TR SER 2018	175,000	3.13% DUE 02/15/2024	174,957	176,945
WORLD OMNI AUTO REC TR SER 2021	370,000	0.39% DUE 12/16/2024	369,970	369,361
WORLD OMNI AUTO RECV TR SER 2019	589,802	1.96% DUE 12/15/2024	598,054	593,937
		Total corporate bonds	**9,182,929**	**9,137,304**
U.S. GOVERNMENT AND GSE SECURITIES:				
U.S. GOVERNMENT -				
U.S. TREASURY BOND	25,000	4.50% DUE 02/15/2036	31,144	34,367
U.S. TREASURY NOTE	1,360,000	0.12% DUE 05/31/2023	1,353,311	1,351,772
U.S. TREASURY NOTE	1,000,000	0.37% DUE 04/30/2025	1,000,199	977,970
U.S. TREASURY NOTE	360,000	0.37% DUE 08/15/2024	359,312	355,291
U.S. TREASURY NOTE	400,000	0.50% DUE 04/30/2027	398,173	383,784
U.S. TREASURY NOTE	375,000	1.00% DUE 07/31/2028	373,522	365,171
U.S. TREASURY NOTE	1,075,000	1.12% DUE 02/29/2028	1,064,128	1,059,638
U.S. TREASURY NOTE	380,000	1.25% DUE 04/30/2028	378,888	376,633
U.S. TREASURY NOTE	375,000	1.25% DUE 05/31/2028	374,752	371,385
U.S. TREASURY NOTE	280,000	1.25% DUE 06/30/2028	280,154	277,200
U.S. TREASURY NOTE	715,000	1.25% DUE 07/31/2023	678,675	722,236
U.S. TREASURY NOTE	775,000	1.50% DUE 02/15/2030	827,194	779,185
U.S. TREASURY NOTE	850,000	1.75% DUE 05/15/2023	816,433	864,110
U.S. TREASURY NOTE	100,000	2.00% DUE 02/15/2022	100,313	100,228
		Total U.S. Government	8,036,198	8,018,970
GSE SECURITIES -				
FEDERAL HOME LOAN MTG CORP	290,000	2.94% DUE 07/25/2024	298,692	301,359
FEDERAL HOME LOAN MTG CORP	545,000	3.01% DUE 08/25/2025	561,335	574,889
FEDERAL HOME LOAN MTG CORP	200,000	3.24% DUE 04/25/2027	205,994	216,837
FEDERAL HOME LOAN MTG CORP	1,031	4.50% DUE 10/15/2023	1,113	1,052
FEDERAL HOME LOAN MTG CORP	189,066	5.00% DUE 02/15/2025	199,701	196,498
FEDERAL HOME LOAN MTG CORP	208,081	1.50% DUE 12/15/2032	211,333	208,940

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SOUTHERN STATES SAVINGS AND RETIREMENT

PLAN TRUST FUND

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AS OF DECEMBER 31, 2021

EIN: 59-1785571

(b) Identity of issue, borrower, lessor or similar party	(c) Description of investment maturity date, rate of interest, collateral, par or maturity		(d) Cost	(e) Current value
U.S. GOVERNMENT AND GSE SECURITIES (CONTINUED):				
GSE SECURITIES (CONTINUED) -				
FEDERAL HOME LOAN MTG CORP	615,000	2.25% DUE 01/25/2030	674,578	637,511
FEDERAL HOME LOAN MTG CORP	43,880	2.83% DUE 05/25/2030	45,710	46,562
FEDERAL HOME LOAN MTG CORP	695,000	FLTG RATE DUE 11/25/2033	824,552	815,979
FEDERAL HOME LOAN MTG CORP	475,000	2.79% DUE 08/25/2034	533,410	505,303
FEDERAL HOME LOAN MTG CORP	305,778	2.61% DUE 12/25/2026	298,085	316,447
FEDERAL HOME LOAN MTG CORP	425,000	3.06% DUE 07/25/2023	442,598	437,681
FEDERAL HOME LOAN MTG CORP	498,656	2.00% DUE 06/01/2050	511,551	498,990
FEDERAL HOME LOAN MTG CORP	265,282	2.00% DUE 07/01/2030	276,100	272,259
FEDERAL HOME LOAN MTG CORP	163,991	3.00% DUE 03/01/2032	169,474	172,405
FEDERAL HOME LOAN MTG CORP	195,846	2.50% DUE 07/01/2029	205,577	203,392
FEDERAL HOME LOAN MTG CORP	155,811	2.50% DUE 05/01/2031	158,879	161,839
FEDERAL HOME LOAN MTG CORP	7,877	5.00% DUE 10/01/2033	7,795	8,866
FEDERAL HOME LOAN MTG CORP	158,640	3.00% DUE 08/01/2043	154,084	167,432
FEDERAL HOME LOAN MTG CORP	4,882	4.50% DUE 04/01/2025	5,098	5,094
FEDERAL HOME LOAN MTG CORP	1,407	4.50% DUE 08/01/2025	1,477	1,462
FEDERAL HOME LOAN MTG CORP	147,634	2.50% DUE 03/01/2030	150,864	153,391
FEDERAL HOME LOAN MTG CORP	200,000	2.37% DUE 01/13/2022	200,435	200,130
FEDERAL NATL MTG ASSN	6,325	5.50% DUE 07/01/2034	6,920	7,171
FEDERAL NATL MTG ASSN	18,079	5.50% DUE 08/01/2035	19,935	20,402
FEDERAL NATL MTG ASSN	28,606	5.50% DUE 08/01/2037	31,216	32,429
FEDERAL NATL MTG ASSN	353,026	3.00% DUE 03/01/2030	361,686	371,786
FEDERAL NATL MTG ASSN	79,749	3.50% DUE 12/01/2029	81,780	84,332
FEDERAL NATL MTG ASSN	393,261	3.00% DUE 04/01/2047	398,966	411,084
FEDERAL NATL MTG ASSN	243,247	3.00% DUE 10/01/2044	249,670	256,518
FEDERAL NATL MTG ASSN	599,424	2.50% DUE 01/01/2035	611,319	619,487
FEDERAL NATL MTG ASSN	61,814	3.50% DUE 02/01/2048	61,456	65,531
FEDERAL NATL MTG ASSN	319,924	2.00% DUE 06/01/2030	332,721	327,826
FEDERAL NATL MTG ASSN	254,021	2.00% DUE 08/01/2030	264,460	260,694
FEDERAL NATL MTG ASSN	244,473	FLTG RATE DUE 07/25/2042	244,358	245,125
FEDERAL NATL MTG ASSN	4,915	3.50% DUE 03/25/2033	4,620	5,081
FEDERAL NATL MTG ASSN	5,854	3.50% DUE 03/25/2033	5,682	6,016
FEDERAL NATL MTG ASSN	375	5.00% DUE 04/25/2034	405	376
FEDERAL NATL MTG ASSN	63,000	3.50% DUE 09/25/2027	65,303	67,163
FEDERAL NATL MTG ASSN	2,937	2.71% DUE 02/25/2022	2,996	2,935
FEDERAL NATL MTG ASSN	471,919	1.50% DUE 02/25/2033	478,997	471,673
FEDERAL NATL MTG ASSN	196,142	FLTG RATE DUE 07/25/2023	198,414	201,680
		Total GSE Securities	9,559,339	9,561,627
		Total U.S. Government and GSE Securities	**17,595,537**	**17,580,597**

THE ACCOMPANYING NOTES ARE AN INTEGRAL PART OF THESE SCHEDULES.

SOUTHERN STATES SAVINGS AND RETIREMENT

PLAN TRUST FUND

ASSETS (HELD AT END OF YEAR) - SCHEDULE H, LINE 4i – FORM 5500

AS OF DECEMBER 31, 2021

EIN: 59-1785571

(b) Identity of issue, borrower, lessor or similar party	(c) Description of investment maturity date, rate of interest, collateral, par or maturity		(d) Cost	(e) Current value
LMITED PARTNERSHIPS:				
WASHINGTON CAPITAL JMT MORTGAGE INCOME FUND	1	LIMITED PARTNERSHIP	10,000,000	10,022,181
WASHINGTON CAPITAL JMT REAL ESTATE EQUITY FUND	1	LIMITED PARTNERSHIP	5,000,000	5,172,608
		Total limited partnerships	**15,000,000**	**15,194,789**
MONEY MARKET FUND,				
BMO GOVT MONEY MARKET FUND #605	4,442,377	MONEY MARKET FUND	**4,325,980**	**4,325,980**
		Total investments	**$ 133,196,474**	**$ 175,913,067**

THE ACCOMPANYING NOTES ARE AN INTEGRAL PART OF THESE SCHEDULES.