

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

Part II	Basic Plan Information—enter all requested information				
1a Name of plan <u>KENNEDYS CMK LLP 401(K) PROFIT SHARING PLAN AND TRUST</u>	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 80%;">1b Three-digit plan number (PN) ▶</td> <td style="width: 20%; text-align: center;"><u>001</u></td> </tr> <tr> <td colspan="2">1c Effective date of plan <u>01/01/2000</u></td> </tr> </table>	1b Three-digit plan number (PN) ▶	<u>001</u>	1c Effective date of plan <u>01/01/2000</u>	
1b Three-digit plan number (PN) ▶	<u>001</u>				
1c Effective date of plan <u>01/01/2000</u>					
2a Plan sponsor's name (employer, if for a single-employer plan) Mailing address (include room, apt., suite no. and street, or P.O. Box) City or town, state or province, country, and ZIP or foreign postal code (if foreign, see instructions) <u>KENNEDYS CMK LLP</u> <u>120 MOUNTAIN VIEW BLVD</u> <u>BASKING RIDGE, NJ 07920</u>	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td>2b Employer Identification Number (EIN) <u>22-3493328</u></td> </tr> <tr> <td>2c Plan Sponsor's telephone number <u>908-848-6300</u></td> </tr> <tr> <td>2d Business code (see instructions) <u>541110</u></td> </tr> </table>	2b Employer Identification Number (EIN) <u>22-3493328</u>	2c Plan Sponsor's telephone number <u>908-848-6300</u>	2d Business code (see instructions) <u>541110</u>	
2b Employer Identification Number (EIN) <u>22-3493328</u>					
2c Plan Sponsor's telephone number <u>908-848-6300</u>					
2d Business code (see instructions) <u>541110</u>					

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

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

SIGN HERE	Filed with authorized/valid electronic signature.	10/06/2022	MARGARET CATALANO
	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

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v. 210624

3a Plan administrator's name and address ☒ Same as Plan Sponsor		3b Administrator's EIN	
		3c Administrator's telephone number	
4 If the name and/or EIN of the plan sponsor or the plan name has changed since the last return/report filed for this plan, enter the plan sponsor's name, EIN, the plan name and the plan number from the last return/report: a Sponsor's name c Plan Name		4b EIN 4d PN	
5 Total number of participants at the beginning of the plan year		5	259
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)	218
a(2) Total number of active participants at the end of the plan year		6a(2)	261
b Retired or separated participants receiving benefits.....		6b	0
c Other retired or separated participants entitled to future benefits		6c	43
d Subtotal. Add lines 6a(2) , 6b , and 6c		6d	304
e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.		6e	0
f Total. Add lines 6d and 6e		6f	304
g Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item)		6g	204
h Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested		6h	0
7 Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item).....		7	
8a If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristics Codes in the instructions: 2E 2F 2T 2J 2K 2G 3D 2R			
b If the plan provides welfare benefits, enter the applicable welfare feature codes from the List of Plan Characteristics Codes in the instructions:			
9a Plan funding arrangement (check all that apply) (1) ☐ Insurance (2) ☐ Code section 412(e)(3) insurance contracts (3) ☒ Trust (4) ☐ General assets of the sponsor		9b Plan benefit arrangement (check all that apply) (1) ☐ Insurance (2) ☐ Code section 412(e)(3) insurance contracts (3) ☒ Trust (4) ☐ General assets of the sponsor	
10 Check all applicable boxes in 10a and 10b to indicate which schedules are attached, and, where indicated, enter the number attached. (See instructions)			
a Pension Schedules (1) ☒ R (Retirement Plan Information) (2) ☐ MB (Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information) - signed by the plan actuary (3) ☐ SB (Single-Employer Defined Benefit Plan Actuarial Information) - signed by the plan actuary		b General Schedules (1) ☒ H (Financial Information) (2) ☐ I (Financial Information – Small Plan) (3) ☐ <u>0</u> A (Insurance Information) (4) ☒ C (Service Provider Information) (5) ☒ D (DFE/Participating Plan Information) (6) ☐ G (Financial Transaction Schedules)	

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

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

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

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

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

Receipt Confirmation Code _____

SCHEDULE C (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Service Provider Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ▶ File as an attachment to Form 5500.	OMB No. 1210-0110
		2021
		This Form is Open to Public Inspection.
For calendar plan year 2021 or fiscal plan year beginning 01/01/2021 and ending 12/31/2021		
A Name of plan KENNEDYS CMK LLP 401(K) PROFIT SHARING PLAN AND TRUST	B Three-digit plan number (PN) ▶	001
C Plan sponsor's name as shown on line 2a of Form 5500 KENNEDYS CMK LLP	D Employer Identification Number (EIN) 22-3493328	

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

1 Information on Persons Receiving Only Eligible Indirect Compensation

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

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation
FIDELITY INVESTMENTS INSTITUTIONAL
04-2647786

(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)

FIDELITY INVESTMENTS INSTITUTIONAL

04-2647786

(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?
37 60 64 65	RECORDKEEPER	35834	Yes ☒ No ☐	Yes ☒ No ☐	0	Yes ☒ No ☐

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

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

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

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

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

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

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

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

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

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

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

Part I Service Provider Information (continued)

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

(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUTIONAL	60	0

(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.
DFA US SMALL CAP VALUE PRTF INSTL 6300 BEE CAVES ROAD BUILDING ONE AUSTIN, TX 78746	0.02%

(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation

(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.

(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation

(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.

Part II Service Providers Who Fail or Refuse to Provide Information

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

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

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

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

SCHEDULE D (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration		DFE/Participating Plan Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ▶ File as an attachment to Form 5500.		OMB No. 1210-0110 2021 This Form is Open to Public Inspection.	
For calendar plan year 2021 or fiscal plan year beginning 01/01/2021 and ending 12/31/2021					
A Name of plan KENNEDYS CMK LLP 401(K) PROFIT SHARING PLAN AND TRUST				B Three-digit plan number (PN) ▶ 001	
C Plan or DFE sponsor's name as shown on line 2a of Form 5500 KENNEDYS CMK LLP				D Employer Identification Number (EIN) 22-3493328	
Part I Information on interests in MTIAs, CCTs, PSAs, and 103-12 IEs (to be completed by plans and DFEs) (Complete as many entries as needed to report all interests in DFEs)					
a Name of MTIA, CCT, PSA, or 103-12 IE: GS STABLE VALUE INV1					
b Name of sponsor of entity listed in (a): GOLDMAN SACHS TRUST COMPANY NA					
c EIN-PN 13-4166989-025		d Entity code C		e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 191859	
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code		e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code		e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code		e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code		e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code		e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code		e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code		e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code		e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	

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Schedule D (Form 5500) 2021 v. 201209

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

Part II Information on Participating Plans (to be completed by DFEs)

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

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

SCHEDULE H (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Financial Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA), and section 6058(a) of the Internal Revenue Code (the Code). ► File as an attachment to Form 5500.	OMB No. 1210-0110 2021 This Form is Open to Public Inspection
For calendar plan year 2021 or fiscal plan year beginning <u>01/01/2021</u> and ending <u>12/31/2021</u>		
A Name of plan <u>KENNEDYS CMK LLP 401(K) PROFIT SHARING PLAN AND TRUST</u>	B Three-digit plan number (PN) ►	<u>001</u>
C Plan sponsor's name as shown on line 2a of Form 5500 <u>KENNEDYS CMK LLP</u>	D Employer Identification Number (EIN) <u>22-3493328</u>	

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	0
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions		1b(1)	0
(2) Participant contributions.....		1b(2)	0
(3) Other		1b(3)	0
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)		1c(1)	15733
(2) U.S. Government securities		1c(2)	0
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred		1c(3)(A)	0
(B) All other.....		1c(3)(B)	0
(4) Corporate stocks (other than employer securities):			
(A) Preferred		1c(4)(A)	0
(B) Common		1c(4)(B)	348470
(5) Partnership/joint venture interests		1c(5)	0
(6) Real estate (other than employer real property)		1c(6)	0
(7) Loans (other than to participants).....		1c(7)	0
(8) Participant loans		1c(8)	327480
(9) Value of interest in common/collective trusts		1c(9)	199309
(10) Value of interest in pooled separate accounts		1c(10)	0
(11) Value of interest in master trust investment accounts		1c(11)	0
(12) Value of interest in 103-12 investment entities		1c(12)	0
(13) Value of interest in registered investment companies (e.g., mutual funds)		1c(13)	18770555
(14) Value of funds held in insurance company general account (unallocated contracts).....		1c(14)	0
(15) Other.....		1c(15)	0

1d Employer-related investments:		(a) Beginning of Year	(b) End of Year
(1) Employer securities.....	1d(1)	0	0
(2) Employer real property.....	1d(2)	0	0
e Buildings and other property used in plan operation	1e	0	0
f Total assets (add all amounts in lines 1a through 1e)	1f	19661547	25234302

Liabilities

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

Net Assets

l Net assets (subtract line 1k from line 1f).....	1l	19661547	25234302
--	-----------	----------	----------

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)	0	
(B) Participants	2a(1)(B)	1978626	
(C) Others (including rollovers).....	2a(1)(C)	1128954	
(2) Noncash contributions.....	2a(2)	0	3107580
(3) Total contributions. Add lines 2a(1)(A) , (B) , (C) , and line 2a(2)	2a(3)		
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit).....	2b(1)(A)	1	
(B) U.S. Government securities.....	2b(1)(B)	0	
(C) Corporate debt instruments	2b(1)(C)	0	
(D) Loans (other than to participants)	2b(1)(D)	0	
(E) Participant loans.....	2b(1)(E)	16058	
(F) Other	2b(1)(F)	0	
(G) Total interest. Add lines 2b(1)(A) through (F)	2b(1)(G)		16059
(2) Dividends: (A) Preferred stock.....	2b(2)(A)	0	
(B) Common stock	2b(2)(B)	1113	
(C) Registered investment company shares (e.g. mutual funds).....	2b(2)(C)	648875	
(D) Total dividends. Add lines 2b(2)(A) , (B) , and (C)	2b(2)(D)		649988
(3) Rents	2b(3)		0
(4) Net gain (loss) on sale of assets: (A) Aggregate proceeds	2b(4)(A)	83430	
(B) Aggregate carrying amount (see instructions).....	2b(4)(B)	87193	
(C) Subtract line 2b(4)(B) from line 2b(4)(A) and enter result	2b(4)(C)		
(5) Unrealized appreciation (depreciation) of assets: (A) Real estate	2b(5)(A)	0	
(B) Other	2b(5)(B)	145789	
(C) Total unrealized appreciation of assets. Add lines 2b(5)(A) and (B)	2b(5)(C)		

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts.....	2b(6)		2349
(7) Net investment gain (loss) from pooled separate accounts.....	2b(7)		0
(8) Net investment gain (loss) from master trust investment accounts.....	2b(8)		0
(9) Net investment gain (loss) from 103-12 investment entities.....	2b(9)		0
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds).....	2b(10)		2436906
c Other income.....	2c		0
d Total income. Add all income amounts in column (b) and enter total.....	2d		6354908
Expenses			
e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers.....	2e(1)	746116	
(2) To insurance carriers for the provision of benefits.....	2e(2)	0	
(3) Other.....	2e(3)	0	
(4) Total benefit payments. Add lines 2e(1) through (3).....	2e(4)		746116
f Corrective distributions (see instructions).....	2f		0
g Certain deemed distributions of participant loans (see instructions).....	2g		0
h Interest expense.....	2h		0
i Administrative expenses: (1) Professional fees.....	2i(1)	0	
(2) Contract administrator fees.....	2i(2)	0	
(3) Investment advisory and management fees.....	2i(3)	203	
(4) Other.....	2i(4)	35834	
(5) Total administrative expenses. Add lines 2i(1) through (4).....	2i(5)		36037
j Total expenses. Add all expense amounts in column (b) and enter total.....	2j		782153
Net Income and Reconciliation			
k Net income (loss). Subtract line 2j from line 2d.....	2k		5572755
l Transfers of assets:			
(1) To this plan.....	2l(1)		0
(2) From this plan.....	2l(2)		0

Part III Accountant's Opinion

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

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

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

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

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

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

(1) Name: BDG-CPAS

(2) EIN: 22-2625944

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

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

Part IV Compliance Questions

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

During the plan year:

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

	Yes	No	Amount
4a	X		1171

	Yes	No	Amount
b Were any loans by the plan or fixed income obligations due the plan in default as of the close of the plan year or classified during the year as uncollectible? Disregard participant loans secured by participant's account balance. (Attach Schedule G (Form 5500) Part I if "Yes" is checked.)			
4b		X	
c Were any leases to which the plan was a party in default or classified during the year as uncollectible? (Attach Schedule G (Form 5500) Part II if "Yes" is checked.)			
4c		X	
d Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 4a. Attach Schedule G (Form 5500) Part III if "Yes" is checked.)			
4d		X	
e Was this plan covered by a fidelity bond?	X		750000
f Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?		X	
4f		X	
g Did the plan hold any assets whose current value was neither readily determinable on an established market nor set by an independent third party appraiser?			
4g		X	
h Did the plan receive any noncash contributions whose value was neither readily determinable on an established market nor set by an independent third party appraiser?			
4h		X	
i Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.)	X		
4i	X		
j Were any plan transactions or series of transactions in excess of 5% of the current value of plan assets? (Attach schedule of transactions if "Yes" is checked and see instructions for format requirements.)			
4j		X	
k Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?			
4k		X	
l Has the plan failed to provide any benefit when due under the plan?			
4l		X	
m If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)			
4m		X	
n If 4m was answered "Yes," check the "Yes" box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3.			
4n			
5a Has a resolution to terminate the plan been adopted during the plan year or any prior plan year?..... ☐ Yes ☒ No If "Yes," enter the amount of any plan assets that reverted to the employer this year _____.			
5b If, during this plan year, any assets or liabilities were transferred from this plan to another plan(s), identify the plan(s) to which assets or liabilities were transferred. (See instructions.)			
5b(1) Name of plan(s)	5b(2) EIN(s)	5b(3) PN(s)	
5c Was the plan a defined benefit plan covered under the PBGC insurance program at any time during this plan year? (See ERISA section 4021 and instructions.) ☐ Yes ☐ No ☐ Not determined If "Yes" is checked, enter the My PAA confirmation number from the PBGC premium filing for this plan year _____.			

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

A Name of plan KENNEDYS CMK LLP 401(K) PROFIT SHARING PLAN AND TRUST	B Three-digit plan number (PN) ► 001
C Plan sponsor's name as shown on line 2a of Form 5500 KENNEDYS CMK LLP	D Employer Identification Number (EIN) 22-3493328

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

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

1 Total value of distributions paid in property other than in cash or the forms of property specified in the instructions.....	1
2 Enter the EIN(s) of payor(s) who paid benefits on behalf of the plan to participants or beneficiaries during the year (if more than two, enter EINs of the two payors who paid the greatest dollar amounts of benefits): EIN(s): 04-6568107 Profit-sharing plans, ESOPs, and stock bonus plans, skip line 3.	
3 Number of participants (living or deceased) whose benefits were distributed in a single sum, during the plan year	3

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

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

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

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

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

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

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

Schedule R (Form 5500) 2021
v. 201209

Part V Additional Information for Multiemployer Defined Benefit Pension Plans

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

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

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

14a

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

14b

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

14c

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

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

15a

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

15b

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

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

16a

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

16b

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

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

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

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

a Enter the percentage of plan assets held as:

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

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

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

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

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

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

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

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

☐ Yes.

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

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

☐ No. Other. Provide explanation _____

KENNEDYS CMK LLP 401(K) PROFIT SHARING PLAN AND TRUST

**FINANCIAL STATEMENTS
and
SUPPLEMENTAL SCHEDULES**

DECEMBER 31, 2021 AND 2020

(With Independent Auditor's Report Thereon)

Kennedys CMK LLP 401(k) Profit Sharing Plan and Trust
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Financial Statements and Supplemental Schedules

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76 North Walnut Street
Ridgewood, New Jersey 07450
201-652-4040
fax: 201-652-0401
www.bdgcpa.com

Independent Auditor's Report

To the Plan Administrator of
the Kennedys CMK LLP 401(k) Profit Sharing Plan and Trust
Basking Ridge, New Jersey

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

We have performed an audit of the financial statements of the Kennedys CMK LLP 401(k) Profit Sharing Plan and Trust (the "Plan"), an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 (ERISA), as permitted by ERISA Section 103(a)(3)(C) (ERISA Section 103(a)(3)(C) audit). The financial statements comprise the statement of net assets available for benefits as of December 31, 2021, and the related statement of changes in net assets available for benefits for the year then ended, and the related notes to the financial statements (2021 Financial Statements).

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

Management has obtained a certification from a qualified institution as of and for the year ended December 31, 2021, stating that the certified investment information, as described in Note 3 to the financial statements, is complete and accurate.

Opinion on the 2021 Financial Statements

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

- the amounts and disclosures in the accompanying 2021 financial statements, other than those agreed to or derived from the certified investment information, are presented fairly, in all material respects, in accordance with accounting principles generally accepted in the United States of America.
- the information in the accompanying 2021 financial statements related to assets held by and certified to by a qualified institution agrees to, or is derived from, in all material respects, the information prepared and certified by an institution that management determined meets the requirements of ERISA Section 103(a)(3)(C).

Basis for Opinion on the 2021 Financial Statements

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

Responsibilities of Management for the 2021 Financial Statements

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

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

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

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

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

In performing an audit in accordance with GAAS, we:

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

- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Plan's internal control. Accordingly, no such opinion is expressed.
- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements.
- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about the Plan's ability to continue as a going concern for a reasonable period of time.

Our audit did not extend to the certified investment information, except for obtaining and reading the certification, comparing the certified investment information with the related information presented and disclosed in the 2021 financial statements, and reading the disclosures relating to the certified investment information to assess whether they are in accordance with the presentation and disclosure requirements of accounting principles generally accepted in the United States of America.

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

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

Other Matters

2021 Supplemental Schedules Required by ERISA

The supplemental schedules of Schedule of Delinquent Participant Contributions and Schedule of Assets (Held at End of Year) as of December 31, 2021, is presented for purposes of additional analysis and are not a required part of the financial statements but is supplementary information required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information included in the supplemental schedules, other than that agreed to or derived from the certified investment information, has been subjected to auditing procedures applied in the audit of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with GAAS. For information included in the supplemental schedules that agreed to or is derived from the certified investment information, we compared such information to the related certified investment information.

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

In our opinion

- the form and content of the supplemental schedules, other than the information in the supplemental schedules that agreed to or is derived from the certified investment information, is presented, in all material respects, in conformity with the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.
- the information in the supplemental schedules related to assets held by and certified to by a qualified institution agrees to, or is derived from, in all material respects, the information prepared and certified by an institution that management determined meets the requirements of ERISA Section 103(a)(3)(C).

Auditor's Report on the 2020 Financial Statements

We were engaged to audit the 2020 financial statements of the Kennedys CMK LLP 401(k) Profit Sharing Plan and Trust. As permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA, the plan administrator instructed us not to perform and we did not perform any auditing procedures with respect to the information certified by a qualified institution. In our report dated September 27, 2021, we indicated that (a) because of the significance of the information that we did not audit, we were not able to obtain sufficient appropriate audit evidence to provide a basis for an audit opinion and accordingly, we did not express an opinion on the 2020 financial statements, and (b) the form and content of the information included in the 2020 financial statements other than that derived from the certified information were presented in compliance with the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.

BDG-CPAs

Ridgewood, NJ
October 4, 2022

Kennedys CMK LLP 401(k) Profit Sharing Plan and Trust
Statements of Net Assets Available for Benefits
December 31,

<u>Assets</u>	<u>2021</u>	<u>2020</u>
Investments at fair value	\$ 24,962,118	\$ 19,334,067
Receivables:		
Notes receivable from participants	272,184	327,480
Participant contributions	1,171	74,185
Total receivables	<u>273,355</u>	<u>401,665</u>
Total assets	<u>25,235,473</u>	<u>19,735,732</u>
Net assets available for benefits	<u>\$ 25,235,473</u>	<u>\$ 19,735,732</u>

The accompanying notes are an integral part of the financial statements.

Kennedys CMK LLP 401(k) Profit Sharing Plan and Trust
Statements of Changes in Net Assets Available for Benefits
For the years ended December 31,

	<u>2021</u>	<u>2020</u>
Additions to net assets attributed to:		
Investment income		
Net appreciation in fair value of investments	\$ 2,598,229	\$ 2,925,737
Interest and dividends	<u>633,041</u>	<u>258,486</u>
Total investment income	<u>3,231,270</u>	<u>3,184,223</u>
Interest income on notes receivable from participants	<u>16,058</u>	<u>15,399</u>
Contributions:		
Participant	1,905,612	1,402,732
Rollover	<u>1,128,954</u>	<u>747,776</u>
Total contributions	<u>3,034,566</u>	<u>2,150,508</u>
Total additions	<u>6,281,894</u>	<u>5,350,130</u>
Deductions from net assets attributed to:		
Benefits paid to participants	746,116	1,219,444
Administrative expenses	<u>36,037</u>	<u>76,891</u>
Total deductions	<u>782,153</u>	<u>1,296,335</u>
Net increase	5,499,741	4,053,795
Net assets available for benefits, beginning of year	<u>19,735,732</u>	<u>15,681,937</u>
Net assets available for benefits, end of year	<u><u>\$ 25,235,473</u></u>	<u><u>\$ 19,735,732</u></u>

The accompanying notes are an integral part of the financial statements.

Kennedys CMK LLP 401(k) Profit Sharing Plan and Trust
Notes to Financial Statements
December 31, 2021 and 2020

Note 1 – Description of Plan

The following description of the Kennedys CMK LLP (the “Company”) 401(k) Profit Sharing Plan and Trust provides only general information. Participants should refer to the Plan document or Summary Plan Description for a more complete description of the Plan’s provisions.

General: The Plan is a defined contribution plan covering all eligible employees of the Company who are age 21 or older. Entry date is immediately on completion of the eligibility requirements. Effective October 15, 2020, Fidelity Management Trust Company is the Trustee of the Plan. Prior to October 15, 2020, Margaret F. Catalano, John P. Gilfillan, Kristin V. Gallagher, and Eric C. Scheiner were the Trustees of the Plan. The Plan was amended and restated effective May 10, 2022.

Contributions: Each year, participants may make pre-tax and Roth (after-tax) Elective Deferrals to the Plan of up to 100% of annual compensation, as defined in the Plan, subject to limitations provided in the Internal Revenue Code (the “IRC”) (\$19,500 in both 2021 and 2020). Participants who have attained age 50 before the end of the Plan year are eligible to make catch-up contributions, subject to limitations as provided by the IRC (\$6,500 in both 2021 and 2020, respectively). Participants may also contribute amounts representing distributions from other qualified defined benefit or defined contribution plans (rollover). Participants direct the investment of their contributions into various investment options offered by the Plan.

The Company may contribute a discretionary matching contribution on employee Elective Deferrals, as well as a discretionary profit sharing contribution. The Company may also elect to make qualified nonelective contributions (QNEC) contributions on a pro rata basis allocated by the participant’s compensation in relation to the total compensation of all qualifying participants.

Participant Accounts: Each participant's account is credited with the participant's contributions, Company Matching contributions, and Company Discretionary Profit Sharing contributions (if any), as well as allocations of Plan earnings. Participant accounts are charged with an allocation of expenses that are paid by the Plan. Allocations will be made either proportionally based on the value of account balances or as an equal dollar amount based on the number of participants in the Plan. The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested account.

Kennedys CMK LLP 401(k) Profit Sharing Plan and Trust
Notes to Financial Statements
December 31, 2021 and 2020

Note 1 – Description of Plan (continued)

Vesting: Participants are vested immediately in their contributions plus actual earnings thereon. Vesting in the Company's matching contributions and Discretionary Profit Sharing contributions, if any, is based on vesting years of service, as follows:

<u>Years of Vesting Service</u>	<u>Vested percentage</u>
Less than 2	0%
2	20%
3	40%
4	60%
5	80%
6	100%

Notes Receivable From Participants: Participants may borrow from their fund accounts a minimum of \$1,000 up to a maximum equal to the lesser of \$50,000 or 50% of their vested account balance. A participant is limited to one outstanding loan at any time. The loan repayment period generally may not extend beyond five years. However, if the loan is used to acquire a primary residence, the repayment term may be longer. The loans are secured by the vested balance in the participant's account and bear a reasonable rate of interest as determined by the Plan Administrator. Principal and interest are paid ratably through payroll deductions.

Payment of Benefits: On termination of service due to death or disability, the participant's account balances are 100 percent vested and the participant is entitled to receive a lump sum distribution, partial payments, or installment payments. If the employment terminates for any other reason, then participants are entitled to receive only the vested portion of their account balances and the remaining balance is forfeited. If a participant's vested account balance exceeds \$1,000, but is equal to or less than \$5,000, unless he/she makes a timely election to roll over their vested account to an eligible IRA or another eligible retirement plan, or elects to have the vested account distributed, their vested account will be rolled over to an IRA for the benefit of the participant. For any vested account balances of \$1,000 or less, unless an election to do otherwise is made, the entire vested account will be paid out in a single-sum payment as soon as administratively possible.

SECURE Act and CARES Act: On December 20, 2019, the Setting Every Community Up for Retirement Enhancement ("SECURE") Act was passed, and most provisions in the law became effective on January 1, 2020. The SECURE Act implements key retirement legislation reform for plan sponsors and individuals. These provisions did not have a material impact on the financial obligations under the Plan.

Kennedys CMK LLP 401(k) Profit Sharing Plan and Trust
Notes to Financial Statements
December 31, 2021 and 2020

Note 1 – Description of Plan (continued)

In response to the COVID-19 global pandemic, on March 27, 2020 the Coronavirus Aid, Relief, and Economic Security Act (“CARES”) Act was signed into law. Certain provisions of the CARES Act impact the operations of retirement plans during 2021 and 2020. These provisions did not have a material impact on the financial obligations under the Plan.

Note 2 – Summary of Accounting Policies

Basis of Accounting: The financial statements of the Plan are prepared on the accrual basis of accounting.

Use of Estimates: The preparation of financial statements in accordance with accounting principles generally accepted in the United States of America requires the Plan administrator to make estimates and assumptions that affect the reported amounts of assets and liabilities and changes therein, and disclosure of contingent assets and liabilities. Actual results could differ from those estimates.

Investment Valuation and Income Recognition: Investments are reported at fair value. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. The Plan administrator determines the Plan’s valuation policies utilizing information provided by the investment advisor and trustee/custodian. See Note 4 for discussion of fair value measurements.

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

Notes Receivable From Participants: Notes receivable from participants are measured at their unpaid principal balance plus any accrued but unpaid interest. Interest income is recorded on the accrual basis. Related fees are recorded as administrative expenses and are expensed when they are incurred. No allowance for credit losses has been recorded as of December 31, 2021 or 2020. If a participant ceases to make loan repayments and the plan administrator deems the participant loan to be in default, the participant loan balance is reduced and a benefit payment is recorded.

Payment of Benefits: Benefits are recorded when paid.

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

Kennedys CMK LLP 401(k) Profit Sharing Plan and Trust
Notes to Financial Statements
December 31, 2021 and 2020

Note 3 – Investments and Information Certified by the Trustee/Custodian

The Plan management has elected the method of compliance permitted by 29 CFR 2520.103-8 of the Department of Labor’s Rules and Regulations for Reporting and Disclosure under ERISA. Accordingly, as permitted under such election, plan management instructed the Plan’s independent auditors not to perform any auditing procedures with respect to the following information certified by Fidelity Management Trust Company as of December 31, 2021 and 2020, and for the period from October 15, 2020 to December 31, 2021, and John Hancock Life Insurance Company (U.S.A.) (“John Hancock”) for the period from January 1, 2020 to October 14, 2020, the trustee/custodian of the Plan, as complete and accurate, except for comparing such information certified by the trustee/custodian with information included in the Plan’s financial statements and supplemental schedules:

Investments held and participant loans receivable certified by the trustee/custodian:

	<i>As of December 31,</i>	
	<u>2021</u>	<u>2020</u>
Investments	\$ 24,962,118	\$ 19,334,067
Participant loans receivable	272,184	327,480

Investment income and interest on participant loans certified by the trustee/custodian:

	<i>For the Year Ended December 31,</i>	
	<u>2021</u>	<u>2020</u>
Net appreciation in fair value of investments	\$ 2,598,229	\$ 2,925,737
Interest and dividends	633,041	258,486
Interest on participant loans	16,058	15,399

The following presents select investments, with approximate percentage of the Plan’s net assets, as of December 31, 2021 and 2020.

	<i>December 31,</i>			
	<u>2021</u>		<u>2020</u>	
Fidelity Freedom Index 2030 Fund Institutional Premium Class	\$ 3,461,456	14%	\$ -	-
Fidelity Freedom Index 2035 Fund Institutional Premium Class	3,006,518	12%	-	-
Fidelity Freedom Index 2045 Fund Institutional Premium Class	2,313,086	9%	-	-
Fidelity Freedom Index 2050 Fund Institutional Premium Class	2,253,056	9%	-	-
Fidelity Freedom Index 2030 Fund	-	-	2,002,139	10%
Fidelity Freedom Index 2035 Fund	-	-	2,532,436	13%
Fidelity Freedom Index 2045 Fund	-	-	2,281,912	12%

During the years ended December 31, 2021 and 2020, the Plan’s investments (including gains and losses on investments bought and sold, as well as held during the year) appreciated in value by \$2,598,229 and \$2,925,737, respectively.

Kennedys CMK LLP 401(k) Profit Sharing Plan and Trust
Notes to Financial Statements
December 31, 2021 and 2020

Note 4 - Fair Value Measurements

The framework for measuring fair value provides a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets or liabilities (level 1) and the lowest priority to unobservable inputs (level 3). The three levels of the fair value hierarchy under FASB ASC 820 are described as follows:

Level 1 Inputs to the valuation methodology are unadjusted quoted prices for identical assets or liabilities in active markets that the Plan has the ability to access.

Level 2 Inputs to the valuation methodology include:

- Quoted prices for similar assets or liabilities in active markets;
- Quoted prices for identical or similar assets or liabilities in inactive markets;
- Inputs other than quoted prices that are observable for the asset or liability;
- Inputs that are derived principally from or corroborated by observable market data by correlation or other means.

If the asset or liability has a specified (contractual) term, the level 2 input must be observable for substantially the full term of the asset or liability.

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

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

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

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

Kennedys CMK LLP 401(k) Profit Sharing Plan and Trust
Notes to Financial Statements
December 31, 2021 and 2020

Note 4 - Fair Value Measurements (continued)

Common/Collective trusts: Valued at the NAV of units of a bank collective trust. The NAV, as provided by the trustee/custodian, 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 liabilities. 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. Participant transactions (purchases and sales) may occur daily. Were the Plan to initiate a full redemption of the collective trust, the investment adviser reserves the right to temporarily delay withdrawal from the trust in order to ensure that securities liquidations will be carried out in an orderly business manner.

Self-directed brokerage account: Valued at the daily closing price as reported by the Trustee.

The categorization of an investment within the fair value hierarchy is based upon the pricing transparency of the investment and does not necessarily correspond to Plan management's perceived risk of that investment.

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

The following tables set forth by level, within the fair value hierarchy, the Plan's assets at fair value as of December 31, 2021 and 2020:

	<i>Assets at Fair Value as of December 31, 2021</i>			
	<i>Level 1</i>	<i>Level 2</i>	<i>Level 3</i>	<i>Total</i>
Mutual funds	\$ 22,964,053	\$ -	\$ -	\$ 22,964,053
Self-directed brokerage account	1,806,206	-	-	1,806,206
Total assets in the fair value hierarchy	<u>\$ 24,770,259</u>	<u>\$ -</u>	<u>\$ -</u>	24,770,259
Investments measured at net asset value				191,859
Investments at fair value				<u>\$ 24,962,118</u>

Kennedys CMK LLP 401(k) Profit Sharing Plan and Trust
Notes to Financial Statements
December 31, 2021 and 2020

Note 4 - Fair Value Measurements (continued)

	<i>Assets at Fair Value as of December 31, 2020</i>			
	<i>Level 1</i>	<i>Level 2</i>	<i>Level 3</i>	<i>Total</i>
Mutual funds	\$ 17,852,972	\$ -	\$ -	\$ 17,852,972
Self-directed brokerage account	1,281,786	-	-	1,281,786
Total assets in the fair value hierarchy	<u>\$ 19,134,758</u>	<u>\$ -</u>	<u>\$ -</u>	19,134,758
Investments measured at net asset value				199,309
Investments at fair value				<u>\$ 19,334,067</u>

Note 5 – Related-Party Transactions and Party-In-Interest Transactions

Effective October 15, 2020, certain Plan investments are mutual funds managed by Fidelity Management Trust Company. Management believes that fees paid during the year for administrative and managerial services rendered by Fidelity Management Trust Company, the trustee as defined by the Plan, and Fidelity Workplace Services LLC, the recordkeeper as defined by the Plan, were based on customary and reasonable rates for such services. These transactions qualify as exempt party-in interest transactions.

Prior to October 15, 2020 certain Plan investments held in the group annuity contract with John Hancock Life Insurance Company (USA) were shares of mutual funds managed by John Hancock who was, through an affiliated entity, the custodian of the Plan and, therefore, these transactions qualified as party-in-interest transactions. Investment management fees were charged directly against the assets inside each mutual fund and were not separately stated.

Notes receivable from participants are also considered exempt party-in-interest transactions.

Note 6 – Plan Termination

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

Kennedys CMK LLP 401(k) Profit Sharing Plan and Trust
Notes to Financial Statements
December 31, 2021 and 2020

Note 7 – Tax Status

The Plan uses a Non-Standardized Pre-Approved Profit Sharing Plan With CODA plan document sponsored by FMR LLC. FMR LLC obtained an opinion letter on June 30, 2020 in which the IRS stated that the Non-Standardized Pre-Approved Profit Sharing Plan With CODA adopted by the Plan, as then designed, qualifies under Internal Revenue Code (“IRC”) Section 401. The Plan has not received a determination letter specific to the Plan itself; however, the Plan administrator and the Plan’s tax counsel believe that the Plan is designed, and is currently being operated, in compliance with the applicable requirements of the IRC and, therefore, believe that the Plan is qualified and the related trust is tax-exempt.

Accounting principles generally accepted in the United States of America require plan management to evaluate tax positions taken by the Plan and recognize a tax liability if the Plan has taken an uncertain position that more likely than not would not be sustained upon examination by the Internal Revenue Service. The Plan is subject to routine audits by taxing jurisdictions; however, there are currently no audits for any tax periods in progress.

Note 8 – Risks and Uncertainties

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

Note 9 – Delinquent Participant Contributions

During 2021, there were occurrences when the Plan remitted the salary deferral contributions beyond the required time frame. These transactions are considered nonexempt transactions. The Company corrected these nonexempt transactions outside of the Voluntary Fiduciary Correction Program (“VFCP”). The Company calculated the lost earnings through the VFCP calculator and reimbursed the Plan for the lost earnings resulting from the untimely remittance of the funds.

Kennedys CMK LLP 401(k) Profit Sharing Plan and Trust
Notes to Financial Statements
December 31, 2021 and 2020

Note 10 – Reconciliation of Financial Statements to Form 5500

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

	<u>2021</u>	<u>2020</u>
Net assets available for benefits per the financial statements	\$ 25,235,473	\$ 19,735,732
Less: participant contributions receivable at end of year	<u>(1,171)</u>	<u>(74,185)</u>
Net assets available for benefits per the Form 5500	<u><u>\$ 25,234,302</u></u>	<u><u>\$ 19,661,547</u></u>

The following is a reconciliation of the net increase in net assets available for benefits per the financial statements for the year ended December 31, 2021 to Form 5500:

Net increase in net assets available for benefits per the financial statements	\$ 5,499,741
Add: participant contributions receivable at beginning of year	74,185
Less: participant contributions receivable at end of year	<u>(1,171)</u>
Net increase in net assets available for benefits per the Form 5500	<u><u>\$ 5,572,755</u></u>

Note 11 – Subsequent Events

See Note 1.

The Plan has evaluated subsequent events through October 4, 2022, the date which the financial statements were available to be issued.

Kennedys CMK LLP 401(K) Profit Sharing Plan and Trust
Schedule H, Line 4a - Schedule of Delinquent Participant Contributions
December 31, 2021

Plan sponsor's employer identification number: 22-3493328
Plan number: 001

Participant Contributions Transferred Late to Plan	Total that Constitute Nonexempt Prohibited Transactions			Total Fully Corrected Under VFCP and PTE 2002-51
	Contributions Not Corrected	Contributions Corrected Outside VFCP	Contributions Pending Correction in VFCP	
for the year ended 12/31/2021	\$ -	\$ 1,171 (1)	\$ -	\$ -

(1) Corrected under the Self-Correction Program (SCP). The Company has transmitted the contributions and lost earnings to the Plan.

See independent auditor's report.

Kennedys CMK LLP 401(k) Profit Sharing Plan and Trust
Schedule H, Line 4i - Schedule of Assets (Held at End of Year)
December 31, 2021

Plan sponsor's employer identification number: 22-3493328
Plan number: 001

(a)	(b) Identity of issue, borrower, lessor, or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par, or maturity value	(d) Cost	(e) Current Value
*	Fidelity Freedom Index 2030 Fund Institutional Premium Class	Mutual Fund	**	\$ 3,461,456
*	Fidelity Freedom Index 2035 Fund Institutional Premium Class	Mutual Fund	**	3,006,518
*	Fidelity Freedom Index 2045 Fund Institutional Premium Class	Mutual Fund	**	2,313,086
*	Fidelity Freedom Index 2050 Fund Institutional Premium Class	Mutual Fund	**	2,253,056
*	Fidelity Brokerage Link	Self-Directed Brokerage Account	**	1,806,206
*	Fidelity Freedom Index 2040 Fund Institutional Premium Class	Mutual Fund	**	1,765,219
*	Fidelity OTC K6 Portfolio	Mutual Fund	**	1,439,266
*	Fidelity Freedom Index 2025 Fund Institutional Premium Class	Mutual Fund	**	1,427,898
*	Fidelity 500 Index Fund	Mutual Fund	**	1,255,167
*	Fidelity Blue Chip Growth K6 Fund	Mutual Fund	**	1,187,464
*	Fidelity Freedom Index 2055 Fund Institutional Premium Class	Mutual Fund	**	853,248
*	Fidelity Mid Cap Index Fund	Mutual Fund	**	741,613
*	Fidelity Total Bond K6 Fund	Mutual Fund	**	593,008
	MFS Mid Cap Growth Fund Class R6	Mutual Fund	**	466,369
	American Funds American Mutual R6	Mutual Fund	**	448,962
*	Fidelity International Capital Appreciation K6 Fund	Mutual Fund	**	411,898
	MFS Massachusetts Investors Trust Class R6	Mutual Fund	**	373,692
	Goldman Sachs Stable Value Collective Trust	Common / Collective Trust	**	191,859
	DFA International Value Portfolio Institutional Class	Mutual Fund	**	160,003
*	Fidelity Small Cap Index Fund	Mutual Fund	**	155,736
*	Fidelity Freedom Index 2020 Fund Institutional Premium Class	Mutual Fund	**	155,576
*	Fidelity Freedom Index 2060 Fund Institutional Premium Class	Mutual Fund	**	119,572
*	Fidelity U.S. Bond Index Fund	Mutual Fund	**	111,505
	Janus Henderson Triton Fund Class N	Mutual Fund	**	70,969
	DFA U.S. Targeted Value Portfolio Institutional Class	Mutual Fund	**	56,814
*	Fidelity Freedom Index 2010 Fund Institutional Premium Class	Mutual Fund	**	42,453
	RBC Emerging Markets Equity Fund Class R6	Mutual Fund	**	39,908
*	Fidelity NASDAQ Composite Index Fund	Index Fund	**	16,911
	JPMorgan Government Bond Fund Class R6	Mutual Fund	**	15,780
	American Century Mid Cap Value Fund R6 Class	Mutual Fund	**	8,061
	Allspring Special Small Cap Value R6	Mutual Fund	**	5,102
*	Fidelity Global EX US Index	Mutual Fund	**	3,491
*	Fidelity Contrafund K6	Mutual Fund	**	3,148
*	Fidelity Inflation-Protected Bond Index	Mutual Fund	**	817
*	Fidelity Freedom Index 2065 Fund Institutional Premium Class	Mutual Fund	**	173
*	Fidelity Freedom Index Fund Institutional Premium Class	Mutual Fund	**	114
	Total participant-directed investments at fair value			24,962,118
*	Participant loans (various maturities; interest rates of 4.25% - 6.50%)*		-0-	272,184
	Total assets held for investment purposes			<u>\$ 25,234,302</u>

* Indicates a party-in-interest to the Plan.

** Cost omitted for participant-directed investments.

See independent auditor's report.

KENNEDYS CMK LLP 401(K) PROFIT SHARING PLAN AND TRUST

**FINANCIAL STATEMENTS
and
SUPPLEMENTAL SCHEDULES**

DECEMBER 31, 2021 AND 2020

(With Independent Auditor's Report Thereon)

Kennedys CMK LLP 401(k) Profit Sharing Plan and Trust
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Financial Statements and Supplemental Schedules

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76 North Walnut Street
Ridgewood, New Jersey 07450
201-652-4040
fax: 201-652-0401
www.bdgcpa.com

Independent Auditor's Report

To the Plan Administrator of
the Kennedys CMK LLP 401(k) Profit Sharing Plan and Trust
Basking Ridge, New Jersey

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

We have performed an audit of the financial statements of the Kennedys CMK LLP 401(k) Profit Sharing Plan and Trust (the "Plan"), an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 (ERISA), as permitted by ERISA Section 103(a)(3)(C) (ERISA Section 103(a)(3)(C) audit). The financial statements comprise the statement of net assets available for benefits as of December 31, 2021, and the related statement of changes in net assets available for benefits for the year then ended, and the related notes to the financial statements (2021 Financial Statements).

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

Management has obtained a certification from a qualified institution as of and for the year ended December 31, 2021, stating that the certified investment information, as described in Note 3 to the financial statements, is complete and accurate.

Opinion on the 2021 Financial Statements

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

- the amounts and disclosures in the accompanying 2021 financial statements, other than those agreed to or derived from the certified investment information, are presented fairly, in all material respects, in accordance with accounting principles generally accepted in the United States of America.
- the information in the accompanying 2021 financial statements related to assets held by and certified to by a qualified institution agrees to, or is derived from, in all material respects, the information prepared and certified by an institution that management determined meets the requirements of ERISA Section 103(a)(3)(C).

Basis for Opinion on the 2021 Financial Statements

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

Responsibilities of Management for the 2021 Financial Statements

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

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

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

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

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

In performing an audit in accordance with GAAS, we:

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

- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Plan's internal control. Accordingly, no such opinion is expressed.
- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements.
- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about the Plan's ability to continue as a going concern for a reasonable period of time.

Our audit did not extend to the certified investment information, except for obtaining and reading the certification, comparing the certified investment information with the related information presented and disclosed in the 2021 financial statements, and reading the disclosures relating to the certified investment information to assess whether they are in accordance with the presentation and disclosure requirements of accounting principles generally accepted in the United States of America.

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

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

Other Matters

2021 Supplemental Schedules Required by ERISA

The supplemental schedules of Schedule of Delinquent Participant Contributions and Schedule of Assets (Held at End of Year) as of December 31, 2021, is presented for purposes of additional analysis and are not a required part of the financial statements but is supplementary information required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information included in the supplemental schedules, other than that agreed to or derived from the certified investment information, has been subjected to auditing procedures applied in the audit of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with GAAS. For information included in the supplemental schedules that agreed to or is derived from the certified investment information, we compared such information to the related certified investment information.

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

In our opinion

- the form and content of the supplemental schedules, other than the information in the supplemental schedules that agreed to or is derived from the certified investment information, is presented, in all material respects, in conformity with the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.
- the information in the supplemental schedules related to assets held by and certified to by a qualified institution agrees to, or is derived from, in all material respects, the information prepared and certified by an institution that management determined meets the requirements of ERISA Section 103(a)(3)(C).

Auditor's Report on the 2020 Financial Statements

We were engaged to audit the 2020 financial statements of the Kennedys CMK LLP 401(k) Profit Sharing Plan and Trust. As permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA, the plan administrator instructed us not to perform and we did not perform any auditing procedures with respect to the information certified by a qualified institution. In our report dated September 27, 2021, we indicated that (a) because of the significance of the information that we did not audit, we were not able to obtain sufficient appropriate audit evidence to provide a basis for an audit opinion and accordingly, we did not express an opinion on the 2020 financial statements, and (b) the form and content of the information included in the 2020 financial statements other than that derived from the certified information were presented in compliance with the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.

BDG-CPAs

Ridgewood, NJ
October 4, 2022

Kennedys CMK LLP 401(k) Profit Sharing Plan and Trust
Statements of Net Assets Available for Benefits
December 31,

<u>Assets</u>	<u>2021</u>	<u>2020</u>
Investments at fair value	\$ 24,962,118	\$ 19,334,067
Receivables:		
Notes receivable from participants	272,184	327,480
Participant contributions	<u>1,171</u>	<u>74,185</u>
Total receivables	<u>273,355</u>	<u>401,665</u>
 Total assets	 <u>25,235,473</u>	 <u>19,735,732</u>
 Net assets available for benefits	 <u><u>\$ 25,235,473</u></u>	 <u><u>\$ 19,735,732</u></u>

The accompanying notes are an integral part of the financial statements.

Kennedys CMK LLP 401(k) Profit Sharing Plan and Trust
Statements of Changes in Net Assets Available for Benefits
For the years ended December 31,

	<u>2021</u>	<u>2020</u>
Additions to net assets attributed to:		
Investment income		
Net appreciation in fair value of investments	\$ 2,598,229	\$ 2,925,737
Interest and dividends	<u>633,041</u>	<u>258,486</u>
Total investment income	<u>3,231,270</u>	<u>3,184,223</u>
Interest income on notes receivable from participants	<u>16,058</u>	<u>15,399</u>
Contributions:		
Participant	1,905,612	1,402,732
Rollover	<u>1,128,954</u>	<u>747,776</u>
Total contributions	<u>3,034,566</u>	<u>2,150,508</u>
Total additions	<u>6,281,894</u>	<u>5,350,130</u>
Deductions from net assets attributed to:		
Benefits paid to participants	746,116	1,219,444
Administrative expenses	<u>36,037</u>	<u>76,891</u>
Total deductions	<u>782,153</u>	<u>1,296,335</u>
Net increase	5,499,741	4,053,795
Net assets available for benefits, beginning of year	<u>19,735,732</u>	<u>15,681,937</u>
Net assets available for benefits, end of year	<u><u>\$ 25,235,473</u></u>	<u><u>\$ 19,735,732</u></u>

The accompanying notes are an integral part of the financial statements.

Kennedys CMK LLP 401(k) Profit Sharing Plan and Trust
Notes to Financial Statements
December 31, 2021 and 2020

Note 1 – Description of Plan

The following description of the Kennedys CMK LLP (the “Company”) 401(k) Profit Sharing Plan and Trust provides only general information. Participants should refer to the Plan document or Summary Plan Description for a more complete description of the Plan’s provisions.

General: The Plan is a defined contribution plan covering all eligible employees of the Company who are age 21 or older. Entry date is immediately on completion of the eligibility requirements. Effective October 15, 2020, Fidelity Management Trust Company is the Trustee of the Plan. Prior to October 15, 2020, Margaret F. Catalano, John P. Gilfillan, Kristin V. Gallagher, and Eric C. Scheiner were the Trustees of the Plan. The Plan was amended and restated effective May 10, 2022.

Contributions: Each year, participants may make pre-tax and Roth (after-tax) Elective Deferrals to the Plan of up to 100% of annual compensation, as defined in the Plan, subject to limitations provided in the Internal Revenue Code (the “IRC”) (\$19,500 in both 2021 and 2020). Participants who have attained age 50 before the end of the Plan year are eligible to make catch-up contributions, subject to limitations as provided by the IRC (\$6,500 in both 2021 and 2020, respectively). Participants may also contribute amounts representing distributions from other qualified defined benefit or defined contribution plans (rollover). Participants direct the investment of their contributions into various investment options offered by the Plan.

The Company may contribute a discretionary matching contribution on employee Elective Deferrals, as well as a discretionary profit sharing contribution. The Company may also elect to make qualified nonelective contributions (QNEC) contributions on a pro rata basis allocated by the participant’s compensation in relation to the total compensation of all qualifying participants.

Participant Accounts: Each participant's account is credited with the participant's contributions, Company Matching contributions, and Company Discretionary Profit Sharing contributions (if any), as well as allocations of Plan earnings. Participant accounts are charged with an allocation of expenses that are paid by the Plan. Allocations will be made either proportionally based on the value of account balances or as an equal dollar amount based on the number of participants in the Plan. The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested account.

Kennedys CMK LLP 401(k) Profit Sharing Plan and Trust
Notes to Financial Statements
December 31, 2021 and 2020

Note 1 – Description of Plan (continued)

Vesting: Participants are vested immediately in their contributions plus actual earnings thereon. Vesting in the Company's matching contributions and Discretionary Profit Sharing contributions, if any, is based on vesting years of service, as follows:

<u>Years of Vesting Service</u>	<u>Vested percentage</u>
Less than 2	0%
2	20%
3	40%
4	60%
5	80%
6	100%

Notes Receivable From Participants: Participants may borrow from their fund accounts a minimum of \$1,000 up to a maximum equal to the lesser of \$50,000 or 50% of their vested account balance. A participant is limited to one outstanding loan at any time. The loan repayment period generally may not extend beyond five years. However, if the loan is used to acquire a primary residence, the repayment term may be longer. The loans are secured by the vested balance in the participant's account and bear a reasonable rate of interest as determined by the Plan Administrator. Principal and interest are paid ratably through payroll deductions.

Payment of Benefits: On termination of service due to death or disability, the participant's account balances are 100 percent vested and the participant is entitled to receive a lump sum distribution, partial payments, or installment payments. If the employment terminates for any other reason, then participants are entitled to receive only the vested portion of their account balances and the remaining balance is forfeited. If a participant's vested account balance exceeds \$1,000, but is equal to or less than \$5,000, unless he/she makes a timely election to roll over their vested account to an eligible IRA or another eligible retirement plan, or elects to have the vested account distributed, their vested account will be rolled over to an IRA for the benefit of the participant. For any vested account balances of \$1,000 or less, unless an election to do otherwise is made, the entire vested account will be paid out in a single-sum payment as soon as administratively possible.

SECURE Act and CARES Act: On December 20, 2019, the Setting Every Community Up for Retirement Enhancement ("SECURE") Act was passed, and most provisions in the law became effective on January 1, 2020. The SECURE Act implements key retirement legislation reform for plan sponsors and individuals. These provisions did not have a material impact on the financial obligations under the Plan.

Kennedys CMK LLP 401(k) Profit Sharing Plan and Trust
Notes to Financial Statements
December 31, 2021 and 2020

Note 1 – Description of Plan (continued)

In response to the COVID-19 global pandemic, on March 27, 2020 the Coronavirus Aid, Relief, and Economic Security Act (“CARES”) Act was signed into law. Certain provisions of the CARES Act impact the operations of retirement plans during 2021 and 2020. These provisions did not have a material impact on the financial obligations under the Plan.

Note 2 – Summary of Accounting Policies

Basis of Accounting: The financial statements of the Plan are prepared on the accrual basis of accounting.

Use of Estimates: The preparation of financial statements in accordance with accounting principles generally accepted in the United States of America requires the Plan administrator to make estimates and assumptions that affect the reported amounts of assets and liabilities and changes therein, and disclosure of contingent assets and liabilities. Actual results could differ from those estimates.

Investment Valuation and Income Recognition: Investments are reported at fair value. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. The Plan administrator determines the Plan’s valuation policies utilizing information provided by the investment advisor and trustee/custodian. See Note 4 for discussion of fair value measurements.

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

Notes Receivable From Participants: Notes receivable from participants are measured at their unpaid principal balance plus any accrued but unpaid interest. Interest income is recorded on the accrual basis. Related fees are recorded as administrative expenses and are expensed when they are incurred. No allowance for credit losses has been recorded as of December 31, 2021 or 2020. If a participant ceases to make loan repayments and the plan administrator deems the participant loan to be in default, the participant loan balance is reduced and a benefit payment is recorded.

Payment of Benefits: Benefits are recorded when paid.

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

Kennedys CMK LLP 401(k) Profit Sharing Plan and Trust
Notes to Financial Statements
December 31, 2021 and 2020

Note 3 – Investments and Information Certified by the Trustee/Custodian

The Plan management has elected the method of compliance permitted by 29 CFR 2520.103-8 of the Department of Labor’s Rules and Regulations for Reporting and Disclosure under ERISA. Accordingly, as permitted under such election, plan management instructed the Plan’s independent auditors not to perform any auditing procedures with respect to the following information certified by Fidelity Management Trust Company as of December 31, 2021 and 2020, and for the period from October 15, 2020 to December 31, 2021, and John Hancock Life Insurance Company (U.S.A.) (“John Hancock”) for the period from January 1, 2020 to October 14, 2020, the trustee/custodian of the Plan, as complete and accurate, except for comparing such information certified by the trustee/custodian with information included in the Plan’s financial statements and supplemental schedules:

Investments held and participant loans receivable certified by the trustee/custodian:

	<i>As of December 31,</i>	
	<u>2021</u>	<u>2020</u>
Investments	\$ 24,962,118	\$ 19,334,067
Participant loans receivable	272,184	327,480

Investment income and interest on participant loans certified by the trustee/custodian:

	<i>For the Year Ended December 31,</i>	
	<u>2021</u>	<u>2020</u>
Net appreciation in fair value of investments	\$ 2,598,229	\$ 2,925,737
Interest and dividends	633,041	258,486
Interest on participant loans	16,058	15,399

The following presents select investments, with approximate percentage of the Plan’s net assets, as of December 31, 2021 and 2020.

	<i>December 31,</i>			
	<u>2021</u>		<u>2020</u>	
Fidelity Freedom Index 2030 Fund Institutional Premium Class	\$ 3,461,456	14%	\$ -	-
Fidelity Freedom Index 2035 Fund Institutional Premium Class	3,006,518	12%	-	-
Fidelity Freedom Index 2045 Fund Institutional Premium Class	2,313,086	9%	-	-
Fidelity Freedom Index 2050 Fund Institutional Premium Class	2,253,056	9%	-	-
Fidelity Freedom Index 2030 Fund	-	-	2,002,139	10%
Fidelity Freedom Index 2035 Fund	-	-	2,532,436	13%
Fidelity Freedom Index 2045 Fund	-	-	2,281,912	12%

During the years ended December 31, 2021 and 2020, the Plan’s investments (including gains and losses on investments bought and sold, as well as held during the year) appreciated in value by \$2,598,229 and \$2,925,737, respectively.

Kennedys CMK LLP 401(k) Profit Sharing Plan and Trust
Notes to Financial Statements
December 31, 2021 and 2020

Note 4 - Fair Value Measurements

The framework for measuring fair value provides a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets or liabilities (level 1) and the lowest priority to unobservable inputs (level 3). The three levels of the fair value hierarchy under FASB ASC 820 are described as follows:

Level 1 Inputs to the valuation methodology are unadjusted quoted prices for identical assets or liabilities in active markets that the Plan has the ability to access.

Level 2 Inputs to the valuation methodology include:

- Quoted prices for similar assets or liabilities in active markets;
- Quoted prices for identical or similar assets or liabilities in inactive markets;
- Inputs other than quoted prices that are observable for the asset or liability;
- Inputs that are derived principally from or corroborated by observable market data by correlation or other means.

If the asset or liability has a specified (contractual) term, the level 2 input must be observable for substantially the full term of the asset or liability.

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

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

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

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

Kennedys CMK LLP 401(k) Profit Sharing Plan and Trust
Notes to Financial Statements
December 31, 2021 and 2020

Note 4 - Fair Value Measurements (continued)

Common/Collective trusts: Valued at the NAV of units of a bank collective trust. The NAV, as provided by the trustee/custodian, 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 liabilities. 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. Participant transactions (purchases and sales) may occur daily. Were the Plan to initiate a full redemption of the collective trust, the investment adviser reserves the right to temporarily delay withdrawal from the trust in order to ensure that securities liquidations will be carried out in an orderly business manner.

Self-directed brokerage account: Valued at the daily closing price as reported by the Trustee.

The categorization of an investment within the fair value hierarchy is based upon the pricing transparency of the investment and does not necessarily correspond to Plan management's perceived risk of that investment.

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

The following tables set forth by level, within the fair value hierarchy, the Plan's assets at fair value as of December 31, 2021 and 2020:

	<i>Assets at Fair Value as of December 31, 2021</i>			
	<i>Level 1</i>	<i>Level 2</i>	<i>Level 3</i>	<i>Total</i>
Mutual funds	\$ 22,964,053	\$ -	\$ -	\$ 22,964,053
Self-directed brokerage account	1,806,206	-	-	1,806,206
Total assets in the fair value hierarchy	<u>\$ 24,770,259</u>	<u>\$ -</u>	<u>\$ -</u>	24,770,259
Investments measured at net asset value				191,859
Investments at fair value				<u>\$ 24,962,118</u>

Kennedys CMK LLP 401(k) Profit Sharing Plan and Trust
Notes to Financial Statements
December 31, 2021 and 2020

Note 4 - Fair Value Measurements (continued)

	<i>Assets at Fair Value as of December 31, 2020</i>			
	<i>Level 1</i>	<i>Level 2</i>	<i>Level 3</i>	<i>Total</i>
Mutual funds	\$ 17,852,972	\$ -	\$ -	\$ 17,852,972
Self-directed brokerage account	1,281,786	-	-	1,281,786
Total assets in the fair value hierarchy	<u>\$ 19,134,758</u>	<u>\$ -</u>	<u>\$ -</u>	19,134,758
Investments measured at net asset value				199,309
Investments at fair value				<u>\$ 19,334,067</u>

Note 5 – Related-Party Transactions and Party-In-Interest Transactions

Effective October 15, 2020, certain Plan investments are mutual funds managed by Fidelity Management Trust Company. Management believes that fees paid during the year for administrative and managerial services rendered by Fidelity Management Trust Company, the trustee as defined by the Plan, and Fidelity Workplace Services LLC, the recordkeeper as defined by the Plan, were based on customary and reasonable rates for such services. These transactions qualify as exempt party-in interest transactions.

Prior to October 15, 2020 certain Plan investments held in the group annuity contract with John Hancock Life Insurance Company (USA) were shares of mutual funds managed by John Hancock who was, through an affiliated entity, the custodian of the Plan and, therefore, these transactions qualified as party-in-interest transactions. Investment management fees were charged directly against the assets inside each mutual fund and were not separately stated.

Notes receivable from participants are also considered exempt party-in-interest transactions.

Note 6 – Plan Termination

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

Kennedys CMK LLP 401(k) Profit Sharing Plan and Trust
Notes to Financial Statements
December 31, 2021 and 2020

Note 7 – Tax Status

The Plan uses a Non-Standardized Pre-Approved Profit Sharing Plan With CODA plan document sponsored by FMR LLC. FMR LLC obtained an opinion letter on June 30, 2020 in which the IRS stated that the Non-Standardized Pre-Approved Profit Sharing Plan With CODA adopted by the Plan, as then designed, qualifies under Internal Revenue Code (“IRC”) Section 401. The Plan has not received a determination letter specific to the Plan itself; however, the Plan administrator and the Plan’s tax counsel believe that the Plan is designed, and is currently being operated, in compliance with the applicable requirements of the IRC and, therefore, believe that the Plan is qualified and the related trust is tax-exempt.

Accounting principles generally accepted in the United States of America require plan management to evaluate tax positions taken by the Plan and recognize a tax liability if the Plan has taken an uncertain position that more likely than not would not be sustained upon examination by the Internal Revenue Service. The Plan is subject to routine audits by taxing jurisdictions; however, there are currently no audits for any tax periods in progress.

Note 8 – Risks and Uncertainties

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

Note 9 – Delinquent Participant Contributions

During 2021, there were occurrences when the Plan remitted the salary deferral contributions beyond the required time frame. These transactions are considered nonexempt transactions. The Company corrected these nonexempt transactions outside of the Voluntary Fiduciary Correction Program (“VFCP”). The Company calculated the lost earnings through the VFCP calculator and reimbursed the Plan for the lost earnings resulting from the untimely remittance of the funds.

Kennedys CMK LLP 401(k) Profit Sharing Plan and Trust
Notes to Financial Statements
December 31, 2021 and 2020

Note 10 – Reconciliation of Financial Statements to Form 5500

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

	<u>2021</u>	<u>2020</u>
Net assets available for benefits per the financial statements	\$ 25,235,473	\$ 19,735,732
Less: participant contributions receivable at end of year	<u>(1,171)</u>	<u>(74,185)</u>
Net assets available for benefits per the Form 5500	<u><u>\$ 25,234,302</u></u>	<u><u>\$ 19,661,547</u></u>

The following is a reconciliation of the net increase in net assets available for benefits per the financial statements for the year ended December 31, 2021 to Form 5500:

Net increase in net assets available for benefits per the financial statements	\$ 5,499,741
Add: participant contributions receivable at beginning of year	74,185
Less: participant contributions receivable at end of year	<u>(1,171)</u>
Net increase in net assets available for benefits per the Form 5500	<u><u>\$ 5,572,755</u></u>

Note 11 – Subsequent Events

See Note 1.

The Plan has evaluated subsequent events through October 4, 2022, the date which the financial statements were available to be issued.

Kennedys CMK LLP 401(K) Profit Sharing Plan and Trust
Schedule H, Line 4a - Schedule of Delinquent Participant Contributions
December 31, 2021

Plan sponsor's employer identification number: 22-3493328
Plan number: 001

Participant Contributions Transferred Late to Plan	Total that Constitute Nonexempt Prohibited Transactions			Total Fully Corrected Under VFCP and PTE 2002-51
	Contributions Not Corrected	Contributions Corrected Outside VFCP	Contributions Pending Correction in VFCP	
for the year ended 12/31/2021	\$ -	\$ 1,171 (1)	\$ -	\$ -

(1) Corrected under the Self-Correction Program (SCP). The Company has transmitted the contributions and lost earnings to the Plan.

See independent auditor's report.

Kennedys CMK LLP 401(k) Profit Sharing Plan and Trust
Schedule H, Line 4i - Schedule of Assets (Held at End of Year)
December 31, 2021

Plan sponsor's employer identification number: 22-3493328
Plan number: 001

(a)	(b) Identity of issue, borrower, lessor, or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par, or maturity value	(d) Cost	(e) Current Value
*	Fidelity Freedom Index 2030 Fund Institutional Premium Class	Mutual Fund	**	\$ 3,461,456
*	Fidelity Freedom Index 2035 Fund Institutional Premium Class	Mutual Fund	**	3,006,518
*	Fidelity Freedom Index 2045 Fund Institutional Premium Class	Mutual Fund	**	2,313,086
*	Fidelity Freedom Index 2050 Fund Institutional Premium Class	Mutual Fund	**	2,253,056
*	Fidelity Brokerage Link	Self-Directed Brokerage Account	**	1,806,206
*	Fidelity Freedom Index 2040 Fund Institutional Premium Class	Mutual Fund	**	1,765,219
*	Fidelity OTC K6 Portfolio	Mutual Fund	**	1,439,266
*	Fidelity Freedom Index 2025 Fund Institutional Premium Class	Mutual Fund	**	1,427,898
*	Fidelity 500 Index Fund	Mutual Fund	**	1,255,167
*	Fidelity Blue Chip Growth K6 Fund	Mutual Fund	**	1,187,464
*	Fidelity Freedom Index 2055 Fund Institutional Premium Class	Mutual Fund	**	853,248
*	Fidelity Mid Cap Index Fund	Mutual Fund	**	741,613
*	Fidelity Total Bond K6 Fund	Mutual Fund	**	593,008
	MFS Mid Cap Growth Fund Class R6	Mutual Fund	**	466,369
	American Funds American Mutual R6	Mutual Fund	**	448,962
*	Fidelity International Capital Appreciation K6 Fund	Mutual Fund	**	411,898
	MFS Massachusetts Investors Trust Class R6	Mutual Fund	**	373,692
	Goldman Sachs Stable Value Collective Trust	Common / Collective Trust	**	191,859
	DFA International Value Portfolio Institutional Class	Mutual Fund	**	160,003
*	Fidelity Small Cap Index Fund	Mutual Fund	**	155,736
*	Fidelity Freedom Index 2020 Fund Institutional Premium Class	Mutual Fund	**	155,576
*	Fidelity Freedom Index 2060 Fund Institutional Premium Class	Mutual Fund	**	119,572
*	Fidelity U.S. Bond Index Fund	Mutual Fund	**	111,505
	Janus Henderson Triton Fund Class N	Mutual Fund	**	70,969
	DFA U.S. Targeted Value Portfolio Institutional Class	Mutual Fund	**	56,814
*	Fidelity Freedom Index 2010 Fund Institutional Premium Class	Mutual Fund	**	42,453
	RBC Emerging Markets Equity Fund Class R6	Mutual Fund	**	39,908
*	Fidelity NASDAQ Composite Index Fund	Index Fund	**	16,911
	JPMorgan Government Bond Fund Class R6	Mutual Fund	**	15,780
	American Century Mid Cap Value Fund R6 Class	Mutual Fund	**	8,061
	Allspring Special Small Cap Value R6	Mutual Fund	**	5,102
*	Fidelity Global EX US Index	Mutual Fund	**	3,491
*	Fidelity Contrafund K6	Mutual Fund	**	3,148
*	Fidelity Inflation-Protected Bond Index	Mutual Fund	**	817
*	Fidelity Freedom Index 2065 Fund Institutional Premium Class	Mutual Fund	**	173
*	Fidelity Freedom Index Fund Institutional Premium Class	Mutual Fund	**	114
	Total participant-directed investments at fair value			24,962,118
*	Participant loans (various maturities; interest rates of 4.25% - 6.50%)*		-0-	272,184
	Total assets held for investment purposes			<u>\$ 25,234,302</u>

* Indicates a party-in-interest to the Plan.

** Cost omitted for participant-directed investments.

See independent auditor's report.

KENNEDYS CMK LLP 401(K) PROFIT SHARING PLAN AND TRUST

**FINANCIAL STATEMENTS
and
SUPPLEMENTAL SCHEDULES**

DECEMBER 31, 2021 AND 2020

(With Independent Auditor's Report Thereon)

Kennedys CMK LLP 401(k) Profit Sharing Plan and Trust
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Financial Statements and Supplemental Schedules

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76 North Walnut Street
Ridgewood, New Jersey 07450
201-652-4040
fax: 201-652-0401
www.bdgcpa.com

Independent Auditor's Report

To the Plan Administrator of
the Kennedys CMK LLP 401(k) Profit Sharing Plan and Trust
Basking Ridge, New Jersey

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

We have performed an audit of the financial statements of the Kennedys CMK LLP 401(k) Profit Sharing Plan and Trust (the "Plan"), an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 (ERISA), as permitted by ERISA Section 103(a)(3)(C) (ERISA Section 103(a)(3)(C) audit). The financial statements comprise the statement of net assets available for benefits as of December 31, 2021, and the related statement of changes in net assets available for benefits for the year then ended, and the related notes to the financial statements (2021 Financial Statements).

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

Management has obtained a certification from a qualified institution as of and for the year ended December 31, 2021, stating that the certified investment information, as described in Note 3 to the financial statements, is complete and accurate.

Opinion on the 2021 Financial Statements

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

- the amounts and disclosures in the accompanying 2021 financial statements, other than those agreed to or derived from the certified investment information, are presented fairly, in all material respects, in accordance with accounting principles generally accepted in the United States of America.
- the information in the accompanying 2021 financial statements related to assets held by and certified to by a qualified institution agrees to, or is derived from, in all material respects, the information prepared and certified by an institution that management determined meets the requirements of ERISA Section 103(a)(3)(C).

Basis for Opinion on the 2021 Financial Statements

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

Responsibilities of Management for the 2021 Financial Statements

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

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

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

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

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

In performing an audit in accordance with GAAS, we:

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

- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Plan's internal control. Accordingly, no such opinion is expressed.
- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements.
- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about the Plan's ability to continue as a going concern for a reasonable period of time.

Our audit did not extend to the certified investment information, except for obtaining and reading the certification, comparing the certified investment information with the related information presented and disclosed in the 2021 financial statements, and reading the disclosures relating to the certified investment information to assess whether they are in accordance with the presentation and disclosure requirements of accounting principles generally accepted in the United States of America.

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

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

Other Matters

2021 Supplemental Schedules Required by ERISA

The supplemental schedules of Schedule of Delinquent Participant Contributions and Schedule of Assets (Held at End of Year) as of December 31, 2021, is presented for purposes of additional analysis and are not a required part of the financial statements but is supplementary information required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information included in the supplemental schedules, other than that agreed to or derived from the certified investment information, has been subjected to auditing procedures applied in the audit of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with GAAS. For information included in the supplemental schedules that agreed to or is derived from the certified investment information, we compared such information to the related certified investment information.

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

In our opinion

- the form and content of the supplemental schedules, other than the information in the supplemental schedules that agreed to or is derived from the certified investment information, is presented, in all material respects, in conformity with the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.
- the information in the supplemental schedules related to assets held by and certified to by a qualified institution agrees to, or is derived from, in all material respects, the information prepared and certified by an institution that management determined meets the requirements of ERISA Section 103(a)(3)(C).

Auditor's Report on the 2020 Financial Statements

We were engaged to audit the 2020 financial statements of the Kennedys CMK LLP 401(k) Profit Sharing Plan and Trust. As permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA, the plan administrator instructed us not to perform and we did not perform any auditing procedures with respect to the information certified by a qualified institution. In our report dated September 27, 2021, we indicated that (a) because of the significance of the information that we did not audit, we were not able to obtain sufficient appropriate audit evidence to provide a basis for an audit opinion and accordingly, we did not express an opinion on the 2020 financial statements, and (b) the form and content of the information included in the 2020 financial statements other than that derived from the certified information were presented in compliance with the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.

BDG-CPAs

Ridgewood, NJ
October 4, 2022

Kennedys CMK LLP 401(k) Profit Sharing Plan and Trust
Statements of Net Assets Available for Benefits
December 31,

<u>Assets</u>	<u>2021</u>	<u>2020</u>
Investments at fair value	\$ 24,962,118	\$ 19,334,067
Receivables:		
Notes receivable from participants	272,184	327,480
Participant contributions	<u>1,171</u>	<u>74,185</u>
Total receivables	<u>273,355</u>	<u>401,665</u>
 Total assets	 <u>25,235,473</u>	 <u>19,735,732</u>
 Net assets available for benefits	 <u><u>\$ 25,235,473</u></u>	 <u><u>\$ 19,735,732</u></u>

The accompanying notes are an integral part of the financial statements.

Kennedys CMK LLP 401(k) Profit Sharing Plan and Trust
Statements of Changes in Net Assets Available for Benefits
For the years ended December 31,

	<u>2021</u>	<u>2020</u>
Additions to net assets attributed to:		
Investment income		
Net appreciation in fair value of investments	\$ 2,598,229	\$ 2,925,737
Interest and dividends	<u>633,041</u>	<u>258,486</u>
Total investment income	<u>3,231,270</u>	<u>3,184,223</u>
Interest income on notes receivable from participants	<u>16,058</u>	<u>15,399</u>
Contributions:		
Participant	1,905,612	1,402,732
Rollover	<u>1,128,954</u>	<u>747,776</u>
Total contributions	<u>3,034,566</u>	<u>2,150,508</u>
Total additions	<u>6,281,894</u>	<u>5,350,130</u>
Deductions from net assets attributed to:		
Benefits paid to participants	746,116	1,219,444
Administrative expenses	<u>36,037</u>	<u>76,891</u>
Total deductions	<u>782,153</u>	<u>1,296,335</u>
Net increase	5,499,741	4,053,795
Net assets available for benefits, beginning of year	<u>19,735,732</u>	<u>15,681,937</u>
Net assets available for benefits, end of year	<u><u>\$ 25,235,473</u></u>	<u><u>\$ 19,735,732</u></u>

The accompanying notes are an integral part of the financial statements.

Kennedys CMK LLP 401(k) Profit Sharing Plan and Trust
Notes to Financial Statements
December 31, 2021 and 2020

Note 1 – Description of Plan

The following description of the Kennedys CMK LLP (the “Company”) 401(k) Profit Sharing Plan and Trust provides only general information. Participants should refer to the Plan document or Summary Plan Description for a more complete description of the Plan’s provisions.

General: The Plan is a defined contribution plan covering all eligible employees of the Company who are age 21 or older. Entry date is immediately on completion of the eligibility requirements. Effective October 15, 2020, Fidelity Management Trust Company is the Trustee of the Plan. Prior to October 15, 2020, Margaret F. Catalano, John P. Gilfillan, Kristin V. Gallagher, and Eric C. Scheiner were the Trustees of the Plan. The Plan was amended and restated effective May 10, 2022.

Contributions: Each year, participants may make pre-tax and Roth (after-tax) Elective Deferrals to the Plan of up to 100% of annual compensation, as defined in the Plan, subject to limitations provided in the Internal Revenue Code (the “IRC”) (\$19,500 in both 2021 and 2020). Participants who have attained age 50 before the end of the Plan year are eligible to make catch-up contributions, subject to limitations as provided by the IRC (\$6,500 in both 2021 and 2020, respectively). Participants may also contribute amounts representing distributions from other qualified defined benefit or defined contribution plans (rollover). Participants direct the investment of their contributions into various investment options offered by the Plan.

The Company may contribute a discretionary matching contribution on employee Elective Deferrals, as well as a discretionary profit sharing contribution. The Company may also elect to make qualified nonelective contributions (QNEC) contributions on a pro rata basis allocated by the participant’s compensation in relation to the total compensation of all qualifying participants.

Participant Accounts: Each participant's account is credited with the participant's contributions, Company Matching contributions, and Company Discretionary Profit Sharing contributions (if any), as well as allocations of Plan earnings. Participant accounts are charged with an allocation of expenses that are paid by the Plan. Allocations will be made either proportionally based on the value of account balances or as an equal dollar amount based on the number of participants in the Plan. The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested account.

Kennedys CMK LLP 401(k) Profit Sharing Plan and Trust
Notes to Financial Statements
December 31, 2021 and 2020

Note 1 – Description of Plan (continued)

Vesting: Participants are vested immediately in their contributions plus actual earnings thereon. Vesting in the Company's matching contributions and Discretionary Profit Sharing contributions, if any, is based on vesting years of service, as follows:

<u>Years of Vesting Service</u>	<u>Vested percentage</u>
Less than 2	0%
2	20%
3	40%
4	60%
5	80%
6	100%

Notes Receivable From Participants: Participants may borrow from their fund accounts a minimum of \$1,000 up to a maximum equal to the lesser of \$50,000 or 50% of their vested account balance. A participant is limited to one outstanding loan at any time. The loan repayment period generally may not extend beyond five years. However, if the loan is used to acquire a primary residence, the repayment term may be longer. The loans are secured by the vested balance in the participant's account and bear a reasonable rate of interest as determined by the Plan Administrator. Principal and interest are paid ratably through payroll deductions.

Payment of Benefits: On termination of service due to death or disability, the participant's account balances are 100 percent vested and the participant is entitled to receive a lump sum distribution, partial payments, or installment payments. If the employment terminates for any other reason, then participants are entitled to receive only the vested portion of their account balances and the remaining balance is forfeited. If a participant's vested account balance exceeds \$1,000, but is equal to or less than \$5,000, unless he/she makes a timely election to roll over their vested account to an eligible IRA or another eligible retirement plan, or elects to have the vested account distributed, their vested account will be rolled over to an IRA for the benefit of the participant. For any vested account balances of \$1,000 or less, unless an election to do otherwise is made, the entire vested account will be paid out in a single-sum payment as soon as administratively possible.

SECURE Act and CARES Act: On December 20, 2019, the Setting Every Community Up for Retirement Enhancement ("SECURE") Act was passed, and most provisions in the law became effective on January 1, 2020. The SECURE Act implements key retirement legislation reform for plan sponsors and individuals. These provisions did not have a material impact on the financial obligations under the Plan.

Kennedys CMK LLP 401(k) Profit Sharing Plan and Trust
Notes to Financial Statements
December 31, 2021 and 2020

Note 1 – Description of Plan (continued)

In response to the COVID-19 global pandemic, on March 27, 2020 the Coronavirus Aid, Relief, and Economic Security Act (“CARES”) Act was signed into law. Certain provisions of the CARES Act impact the operations of retirement plans during 2021 and 2020. These provisions did not have a material impact on the financial obligations under the Plan.

Note 2 – Summary of Accounting Policies

Basis of Accounting: The financial statements of the Plan are prepared on the accrual basis of accounting.

Use of Estimates: The preparation of financial statements in accordance with accounting principles generally accepted in the United States of America requires the Plan administrator to make estimates and assumptions that affect the reported amounts of assets and liabilities and changes therein, and disclosure of contingent assets and liabilities. Actual results could differ from those estimates.

Investment Valuation and Income Recognition: Investments are reported at fair value. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. The Plan administrator determines the Plan’s valuation policies utilizing information provided by the investment advisor and trustee/custodian. See Note 4 for discussion of fair value measurements.

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

Notes Receivable From Participants: Notes receivable from participants are measured at their unpaid principal balance plus any accrued but unpaid interest. Interest income is recorded on the accrual basis. Related fees are recorded as administrative expenses and are expensed when they are incurred. No allowance for credit losses has been recorded as of December 31, 2021 or 2020. If a participant ceases to make loan repayments and the plan administrator deems the participant loan to be in default, the participant loan balance is reduced and a benefit payment is recorded.

Payment of Benefits: Benefits are recorded when paid.

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

Kennedys CMK LLP 401(k) Profit Sharing Plan and Trust
Notes to Financial Statements
December 31, 2021 and 2020

Note 3 – Investments and Information Certified by the Trustee/Custodian

The Plan management has elected the method of compliance permitted by 29 CFR 2520.103-8 of the Department of Labor’s Rules and Regulations for Reporting and Disclosure under ERISA. Accordingly, as permitted under such election, plan management instructed the Plan’s independent auditors not to perform any auditing procedures with respect to the following information certified by Fidelity Management Trust Company as of December 31, 2021 and 2020, and for the period from October 15, 2020 to December 31, 2021, and John Hancock Life Insurance Company (U.S.A.) (“John Hancock”) for the period from January 1, 2020 to October 14, 2020, the trustee/custodian of the Plan, as complete and accurate, except for comparing such information certified by the trustee/custodian with information included in the Plan’s financial statements and supplemental schedules:

Investments held and participant loans receivable certified by the trustee/custodian:

	<i>As of December 31,</i>	
	<u>2021</u>	<u>2020</u>
Investments	\$ 24,962,118	\$ 19,334,067
Participant loans receivable	272,184	327,480

Investment income and interest on participant loans certified by the trustee/custodian:

	<i>For the Year Ended December 31,</i>	
	<u>2021</u>	<u>2020</u>
Net appreciation in fair value of investments	\$ 2,598,229	\$ 2,925,737
Interest and dividends	633,041	258,486
Interest on participant loans	16,058	15,399

The following presents select investments, with approximate percentage of the Plan’s net assets, as of December 31, 2021 and 2020.

	<i>December 31,</i>			
	<u>2021</u>		<u>2020</u>	
Fidelity Freedom Index 2030 Fund Institutional Premium Class	\$ 3,461,456	14%	\$ -	-
Fidelity Freedom Index 2035 Fund Institutional Premium Class	3,006,518	12%	-	-
Fidelity Freedom Index 2045 Fund Institutional Premium Class	2,313,086	9%	-	-
Fidelity Freedom Index 2050 Fund Institutional Premium Class	2,253,056	9%	-	-
Fidelity Freedom Index 2030 Fund	-	-	2,002,139	10%
Fidelity Freedom Index 2035 Fund	-	-	2,532,436	13%
Fidelity Freedom Index 2045 Fund	-	-	2,281,912	12%

During the years ended December 31, 2021 and 2020, the Plan’s investments (including gains and losses on investments bought and sold, as well as held during the year) appreciated in value by \$2,598,229 and \$2,925,737, respectively.

Kennedys CMK LLP 401(k) Profit Sharing Plan and Trust
Notes to Financial Statements
December 31, 2021 and 2020

Note 4 - Fair Value Measurements

The framework for measuring fair value provides a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets or liabilities (level 1) and the lowest priority to unobservable inputs (level 3). The three levels of the fair value hierarchy under FASB ASC 820 are described as follows:

Level 1 Inputs to the valuation methodology are unadjusted quoted prices for identical assets or liabilities in active markets that the Plan has the ability to access.

Level 2 Inputs to the valuation methodology include:

- Quoted prices for similar assets or liabilities in active markets;
- Quoted prices for identical or similar assets or liabilities in inactive markets;
- Inputs other than quoted prices that are observable for the asset or liability;
- Inputs that are derived principally from or corroborated by observable market data by correlation or other means.

If the asset or liability has a specified (contractual) term, the level 2 input must be observable for substantially the full term of the asset or liability.

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

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

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

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

Kennedys CMK LLP 401(k) Profit Sharing Plan and Trust
Notes to Financial Statements
December 31, 2021 and 2020

Note 4 - Fair Value Measurements (continued)

Common/Collective trusts: Valued at the NAV of units of a bank collective trust. The NAV, as provided by the trustee/custodian, 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 liabilities. 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. Participant transactions (purchases and sales) may occur daily. Were the Plan to initiate a full redemption of the collective trust, the investment adviser reserves the right to temporarily delay withdrawal from the trust in order to ensure that securities liquidations will be carried out in an orderly business manner.

Self-directed brokerage account: Valued at the daily closing price as reported by the Trustee.

The categorization of an investment within the fair value hierarchy is based upon the pricing transparency of the investment and does not necessarily correspond to Plan management's perceived risk of that investment.

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

The following tables set forth by level, within the fair value hierarchy, the Plan's assets at fair value as of December 31, 2021 and 2020:

	<i>Assets at Fair Value as of December 31, 2021</i>			
	<i>Level 1</i>	<i>Level 2</i>	<i>Level 3</i>	<i>Total</i>
Mutual funds	\$ 22,964,053	\$ -	\$ -	\$ 22,964,053
Self-directed brokerage account	1,806,206	-	-	1,806,206
Total assets in the fair value hierarchy	<u>\$ 24,770,259</u>	<u>\$ -</u>	<u>\$ -</u>	24,770,259
Investments measured at net asset value				191,859
Investments at fair value				<u>\$ 24,962,118</u>

Kennedys CMK LLP 401(k) Profit Sharing Plan and Trust
Notes to Financial Statements
December 31, 2021 and 2020

Note 4 - Fair Value Measurements (continued)

	<i>Assets at Fair Value as of December 31, 2020</i>			
	<i>Level 1</i>	<i>Level 2</i>	<i>Level 3</i>	<i>Total</i>
Mutual funds	\$ 17,852,972	\$ -	\$ -	\$ 17,852,972
Self-directed brokerage account	1,281,786	-	-	1,281,786
Total assets in the fair value hierarchy	<u>\$ 19,134,758</u>	<u>\$ -</u>	<u>\$ -</u>	19,134,758
Investments measured at net asset value				199,309
Investments at fair value				<u>\$ 19,334,067</u>

Note 5 – Related-Party Transactions and Party-In-Interest Transactions

Effective October 15, 2020, certain Plan investments are mutual funds managed by Fidelity Management Trust Company. Management believes that fees paid during the year for administrative and managerial services rendered by Fidelity Management Trust Company, the trustee as defined by the Plan, and Fidelity Workplace Services LLC, the recordkeeper as defined by the Plan, were based on customary and reasonable rates for such services. These transactions qualify as exempt party-in interest transactions.

Prior to October 15, 2020 certain Plan investments held in the group annuity contract with John Hancock Life Insurance Company (USA) were shares of mutual funds managed by John Hancock who was, through an affiliated entity, the custodian of the Plan and, therefore, these transactions qualified as party-in-interest transactions. Investment management fees were charged directly against the assets inside each mutual fund and were not separately stated.

Notes receivable from participants are also considered exempt party-in-interest transactions.

Note 6 – Plan Termination

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

Kennedys CMK LLP 401(k) Profit Sharing Plan and Trust
Notes to Financial Statements
December 31, 2021 and 2020

Note 7 – Tax Status

The Plan uses a Non-Standardized Pre-Approved Profit Sharing Plan With CODA plan document sponsored by FMR LLC. FMR LLC obtained an opinion letter on June 30, 2020 in which the IRS stated that the Non-Standardized Pre-Approved Profit Sharing Plan With CODA adopted by the Plan, as then designed, qualifies under Internal Revenue Code (“IRC”) Section 401. The Plan has not received a determination letter specific to the Plan itself; however, the Plan administrator and the Plan’s tax counsel believe that the Plan is designed, and is currently being operated, in compliance with the applicable requirements of the IRC and, therefore, believe that the Plan is qualified and the related trust is tax-exempt.

Accounting principles generally accepted in the United States of America require plan management to evaluate tax positions taken by the Plan and recognize a tax liability if the Plan has taken an uncertain position that more likely than not would not be sustained upon examination by the Internal Revenue Service. The Plan is subject to routine audits by taxing jurisdictions; however, there are currently no audits for any tax periods in progress.

Note 8 – Risks and Uncertainties

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

Note 9 – Delinquent Participant Contributions

During 2021, there were occurrences when the Plan remitted the salary deferral contributions beyond the required time frame. These transactions are considered nonexempt transactions. The Company corrected these nonexempt transactions outside of the Voluntary Fiduciary Correction Program (“VFCP”). The Company calculated the lost earnings through the VFCP calculator and reimbursed the Plan for the lost earnings resulting from the untimely remittance of the funds.

Kennedys CMK LLP 401(k) Profit Sharing Plan and Trust
Notes to Financial Statements
December 31, 2021 and 2020

Note 10 – Reconciliation of Financial Statements to Form 5500

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

	<u>2021</u>	<u>2020</u>
Net assets available for benefits per the financial statements	\$ 25,235,473	\$ 19,735,732
Less: participant contributions receivable at end of year	<u>(1,171)</u>	<u>(74,185)</u>
Net assets available for benefits per the Form 5500	<u><u>\$ 25,234,302</u></u>	<u><u>\$ 19,661,547</u></u>

The following is a reconciliation of the net increase in net assets available for benefits per the financial statements for the year ended December 31, 2021 to Form 5500:

Net increase in net assets available for benefits per the financial statements	\$ 5,499,741
Add: participant contributions receivable at beginning of year	74,185
Less: participant contributions receivable at end of year	<u>(1,171)</u>
Net increase in net assets available for benefits per the Form 5500	<u><u>\$ 5,572,755</u></u>

Note 11 – Subsequent Events

See Note 1.

The Plan has evaluated subsequent events through October 4, 2022, the date which the financial statements were available to be issued.

Kennedys CMK LLP 401(K) Profit Sharing Plan and Trust
Schedule H, Line 4a - Schedule of Delinquent Participant Contributions
December 31, 2021

Plan sponsor's employer identification number: 22-3493328
Plan number: 001

Participant Contributions Transferred Late to Plan	Total that Constitute Nonexempt Prohibited Transactions			Total Fully Corrected Under VFCP and PTE 2002-51
	Contributions Not Corrected	Contributions Corrected Outside VFCP	Contributions Pending Correction in VFCP	
for the year ended 12/31/2021	\$ -	\$ 1,171 (1)	\$ -	\$ -

(1) Corrected under the Self-Correction Program (SCP). The Company has transmitted the contributions and lost earnings to the Plan.

See independent auditor's report.

Kennedys CMK LLP 401(k) Profit Sharing Plan and Trust
Schedule H, Line 4i - Schedule of Assets (Held at End of Year)
December 31, 2021

Plan sponsor's employer identification number: 22-3493328
Plan number: 001

(a)	(b) Identity of issue, borrower, lessor, or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par, or maturity value	(d) Cost	(e) Current Value
*	Fidelity Freedom Index 2030 Fund Institutional Premium Class	Mutual Fund	**	\$ 3,461,456
*	Fidelity Freedom Index 2035 Fund Institutional Premium Class	Mutual Fund	**	3,006,518
*	Fidelity Freedom Index 2045 Fund Institutional Premium Class	Mutual Fund	**	2,313,086
*	Fidelity Freedom Index 2050 Fund Institutional Premium Class	Mutual Fund	**	2,253,056
*	Fidelity Brokerage Link	Self-Directed Brokerage Account	**	1,806,206
*	Fidelity Freedom Index 2040 Fund Institutional Premium Class	Mutual Fund	**	1,765,219
*	Fidelity OTC K6 Portfolio	Mutual Fund	**	1,439,266
*	Fidelity Freedom Index 2025 Fund Institutional Premium Class	Mutual Fund	**	1,427,898
*	Fidelity 500 Index Fund	Mutual Fund	**	1,255,167
*	Fidelity Blue Chip Growth K6 Fund	Mutual Fund	**	1,187,464
*	Fidelity Freedom Index 2055 Fund Institutional Premium Class	Mutual Fund	**	853,248
*	Fidelity Mid Cap Index Fund	Mutual Fund	**	741,613
*	Fidelity Total Bond K6 Fund	Mutual Fund	**	593,008
	MFS Mid Cap Growth Fund Class R6	Mutual Fund	**	466,369
	American Funds American Mutual R6	Mutual Fund	**	448,962
*	Fidelity International Capital Appreciation K6 Fund	Mutual Fund	**	411,898
	MFS Massachusetts Investors Trust Class R6	Mutual Fund	**	373,692
	Goldman Sachs Stable Value Collective Trust	Common / Collective Trust	**	191,859
	DFA International Value Portfolio Institutional Class	Mutual Fund	**	160,003
*	Fidelity Small Cap Index Fund	Mutual Fund	**	155,736
*	Fidelity Freedom Index 2020 Fund Institutional Premium Class	Mutual Fund	**	155,576
*	Fidelity Freedom Index 2060 Fund Institutional Premium Class	Mutual Fund	**	119,572
*	Fidelity U.S. Bond Index Fund	Mutual Fund	**	111,505
	Janus Henderson Triton Fund Class N	Mutual Fund	**	70,969
	DFA U.S. Targeted Value Portfolio Institutional Class	Mutual Fund	**	56,814
*	Fidelity Freedom Index 2010 Fund Institutional Premium Class	Mutual Fund	**	42,453
	RBC Emerging Markets Equity Fund Class R6	Mutual Fund	**	39,908
*	Fidelity NASDAQ Composite Index Fund	Index Fund	**	16,911
	JPMorgan Government Bond Fund Class R6	Mutual Fund	**	15,780
	American Century Mid Cap Value Fund R6 Class	Mutual Fund	**	8,061
	Allspring Special Small Cap Value R6	Mutual Fund	**	5,102
*	Fidelity Global EX US Index	Mutual Fund	**	3,491
*	Fidelity Contrafund K6	Mutual Fund	**	3,148
*	Fidelity Inflation-Protected Bond Index	Mutual Fund	**	817
*	Fidelity Freedom Index 2065 Fund Institutional Premium Class	Mutual Fund	**	173
*	Fidelity Freedom Index Fund Institutional Premium Class	Mutual Fund	**	114
	Total participant-directed investments at fair value			24,962,118
*	Participant loans (various maturities; interest rates of 4.25% - 6.50%)*		-0-	272,184
	Total assets held for investment purposes			<u>\$ 25,234,302</u>

* Indicates a party-in-interest to the Plan.

** Cost omitted for participant-directed investments.

See independent auditor's report.