

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>HILLTOPPERS INC 401(K) PROFIT SHARING PLAN & TRUST</u>	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 80%; padding: 5px;">1b Three-digit plan number (PN) ▶</td> <td style="width: 20%; padding: 5px; text-align: center;"><u>002</u></td> </tr> <tr> <td colspan="2" style="padding: 5px;">1c Effective date of plan <u>01/01/2009</u></td> </tr> <tr> <td colspan="2" style="padding: 5px;">2b Employer Identification Number (EIN) <u>62-0960062</u></td> </tr> <tr> <td colspan="2" style="padding: 5px;">2c Plan Sponsor's telephone number <u>931-456-3613</u></td> </tr> <tr> <td colspan="2" style="padding: 5px;">2d Business code (see instructions) <u>623000</u></td> </tr> </table>	1b Three-digit plan number (PN) ▶	<u>002</u>	1c Effective date of plan <u>01/01/2009</u>		2b Employer Identification Number (EIN) <u>62-0960062</u>		2c Plan Sponsor's telephone number <u>931-456-3613</u>		2d Business code (see instructions) <u>623000</u>	
1b Three-digit plan number (PN) ▶	<u>002</u>										
1c Effective date of plan <u>01/01/2009</u>											
2b Employer Identification Number (EIN) <u>62-0960062</u>											
2c Plan Sponsor's telephone number <u>931-456-3613</u>											
2d Business code (see instructions) <u>623000</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>HILLTOPPERS INC</u> <u>86 DUER COURT</u> <u>CROSSVILLE, TN 38555-5564</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.	10/07/2022	TAMMIE HYDER
	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
	Signature of DFE	Date	Enter name of individual signing as DFE

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

Form 5500 (2021)
v. 210624

3a Plan administrator's name and address ☒ Same as Plan Sponsor		3b Administrator's EIN	
		3c Administrator's telephone number	
4 If the name and/or EIN of the plan sponsor or the plan name has changed since the last return/report filed for this plan, enter the plan sponsor's name, EIN, the plan name and the plan number from the last return/report: a Sponsor's name c Plan Name		4b EIN 4d PN	
5 Total number of participants at the beginning of the plan year		5	285
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)	264
a(2) Total number of active participants at the end of the plan year		6a(2)	206
b Retired or separated participants receiving benefits.....		6b	0
c Other retired or separated participants entitled to future benefits		6c	52
d Subtotal. Add lines 6a(2) , 6b , and 6c		6d	258
e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.		6e	0
f Total. Add lines 6d and 6e		6f	258
g Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item)		6g	179
h Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested		6h	4
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: 2A 2E 2F 2G 2J 2K 2T 3D 3H			
b If the plan provides welfare benefits, enter the applicable welfare feature codes from the List of Plan Characteristics Codes in the instructions:			
9a Plan funding arrangement (check all that apply) (1) ☐ Insurance (2) ☐ Code section 412(e)(3) insurance contracts (3) ☒ Trust (4) ☐ General assets of the sponsor		9b Plan benefit arrangement (check all that apply) (1) ☐ Insurance (2) ☐ Code section 412(e)(3) insurance contracts (3) ☒ Trust (4) ☐ General assets of the sponsor	
10 Check all applicable boxes in 10a and 10b to indicate which schedules are attached, and, where indicated, enter the number attached. (See instructions)			
a Pension Schedules (1) ☒ R (Retirement Plan Information) (2) ☐ MB (Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information) - signed by the plan actuary (3) ☐ SB (Single-Employer Defined Benefit Plan Actuarial Information) - signed by the plan actuary		b General Schedules (1) ☒ H (Financial Information) (2) ☐ I (Financial Information – Small Plan) (3) ☐ <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 HILLTOPPERS INC 401(K) PROFIT SHARING PLAN & TRUST	B Three-digit plan number (PN) ▶	002
C Plan sponsor's name as shown on line 2a of Form 5500 HILLTOPPERS INC	D Employer Identification Number (EIN) 62-0960062	

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	
PAYCHEX SECURITIES CORPORATION	225 KENNETH DRIVE ROCHESTER, NY 14623
16-1486352	

(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)

(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 ☐

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

Part II Service Providers Who Fail or Refuse to Provide Information

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

(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide
(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide
(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 H (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Financial Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA), and section 6058(a) of the Internal Revenue Code (the Code). ► File as an attachment to Form 5500.	OMB No. 1210-0110 2021 This Form is Open to Public Inspection
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For calendar plan year 2021 or fiscal plan year beginning 01/01/2021 and ending 12/31/2021		
A Name of plan HILLTOPPERS INC 401(K) PROFIT SHARING PLAN & TRUST	B Three-digit plan number (PN) ►	002
C Plan sponsor's name as shown on line 2a of Form 5500 HILLTOPPERS INC	D Employer Identification Number (EIN) 62-0960062	

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

Assets		(a) Beginning of Year	(b) End of Year
a Total noninterest-bearing cash.....	1a	0	
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)	0	0
(2) Participant contributions.....	1b(2)	0	0
(3) Other	1b(3)	0	0
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)	5458	8124
(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)	0	
(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)	15353	16328
(9) Value of interest in common/collective trusts.....	1c(9)	0	0
(10) Value of interest in pooled separate accounts	1c(10)	0	0
(11) Value of interest in master trust investment accounts.....	1c(11)	0	0
(12) Value of interest in 103-12 investment entities	1c(12)	0	0
(13) Value of interest in registered investment companies (e.g., mutual funds)	1c(13)	466046	616843
(14) Value of funds held in insurance company general account (unallocated contracts).....	1c(14)		
(15) Other.....	1c(15)	0	0

		(a) Beginning of Year	(b) End of Year
1d	Employer-related investments:		
(1)	Employer securities.....	1d(1) 0	
(2)	Employer real property.....	1d(2) 0	
e	Buildings and other property used in plan operation	1e 0	
f	Total assets (add all amounts in lines 1a through 1e)	1f 486857	641295
Liabilities			
g	Benefit claims payable	1g 0	
h	Operating payables	1h 0	
i	Acquisition indebtedness.....	1i 0	
j	Other liabilities.....	1j 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 486857	641295

Part II Income and Expense Statement

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

		(a) Amount	(b) Total
Income			
a	Contributions:		
(1)	Received or receivable in cash from: (A) Employers	2a(1)(A) 43264	
	(B) Participants	2a(1)(B) 97574	
	(C) Others (including rollovers).....	2a(1)(C) 0	
(2)	Noncash contributions.....	2a(2)	
(3)	Total contributions. Add lines 2a(1)(A), (B), (C), and line 2a(2)	2a(3)	140838
b	Earnings on investments:		
(1)	Interest:		
	(A) Interest-bearing cash (including money market accounts and certificates of deposit).....	2b(1)(A) 0	
	(B) U.S. Government securities	2b(1)(B)	
	(C) Corporate debt instruments	2b(1)(C)	
	(D) Loans (other than to participants)	2b(1)(D)	
	(E) Participant loans.....	2b(1)(E) 651	
	(F) Other	2b(1)(F)	
	(G) Total interest. Add lines 2b(1)(A) through (F).....	2b(1)(G)	651
(2)	Dividends: (A) Preferred stock.....	2b(2)(A)	
	(B) Common stock	2b(2)(B)	
	(C) Registered investment company shares (e.g. mutual funds).....	2b(2)(C) 28024	
	(D) Total dividends. Add lines 2b(2)(A), (B), and (C)	2b(2)(D)	28024
(3)	Rents	2b(3)	
(4)	Net gain (loss) on sale of assets: (A) Aggregate proceeds	2b(4)(A)	
	(B) Aggregate carrying amount (see instructions).....	2b(4)(B)	
	(C) Subtract line 2b(4)(B) from line 2b(4)(A) and enter result	2b(4)(C)	0
(5)	Unrealized appreciation (depreciation) of assets: (A) Real estate	2b(5)(A)	
	(B) Other	2b(5)(B)	
	(C) Total unrealized appreciation of assets. Add lines 2b(5)(A) and (B)	2b(5)(C)	0

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts.....	2b(6)		0
(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)		36418
c Other income.....	2c		
d Total income. Add all income amounts in column (b) and enter total.....	2d		205931
Expenses			
e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers.....	2e(1)	48603	
(2) To insurance carriers for the provision of benefits.....	2e(2)		
(3) Other.....	2e(3)		
(4) Total benefit payments. Add lines 2e(1) through (3).....	2e(4)		48603
f Corrective distributions (see instructions).....	2f		0
g Certain deemed distributions of participant loans (see instructions).....	2g		0
h Interest expense.....	2h		
i Administrative expenses: (1) Professional fees.....	2i(1)		
(2) Contract administrator fees.....	2i(2)	2890	
(3) Investment advisory and management fees.....	2i(3)	0	
(4) Other.....	2i(4)	0	
(5) Total administrative expenses. Add lines 2i(1) through (4).....	2i(5)		2890
j Total expenses. Add all expense amounts in column (b) and enter total.....	2j		51493
Net Income and Reconciliation			
k Net income (loss). Subtract line 2j from line 2d.....	2k		154438
l Transfers of assets:			
(1) To this plan.....	2l(1)		
(2) From this plan.....	2l(2)		

Part III Accountant's Opinion

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

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

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

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

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

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

(1) Name: **HASSELL RAY YORK AND ASSOCIATES**

(2) EIN: **62-1264926**

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

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

Part IV Compliance Questions

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

During the plan year:

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

	Yes	No	Amount
4a		X	

	Yes	No	Amount
b Were any loans by the plan or fixed income obligations due the plan in default as of the close of the plan year or classified during the year as uncollectible? Disregard participant loans secured by participant's account balance. (Attach Schedule G (Form 5500) Part I if "Yes" is checked.)			
4b		X	
c Were any leases to which the plan was a party in default or classified during the year as uncollectible? (Attach Schedule G (Form 5500) Part II if "Yes" is checked.)			
4c		X	
d Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 4a. Attach Schedule G (Form 5500) Part III if "Yes" is checked.)			
4d		X	
e Was this plan covered by a fidelity bond?	X		40000
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?		X	
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?		X	
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.)		X	
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?		X	
4k		X	
l Has the plan failed to provide any benefit when due under the plan?		X	
4l		X	
m If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)		X	
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.		X	
4n		X	

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

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

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

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 <u>HILLTOPPERS INC 401(K) PROFIT SHARING PLAN & TRUST</u>	B Three-digit plan number (PN) ▶ <u>002</u>
C Plan sponsor's name as shown on line 2a of Form 5500 <u>HILLTOPPERS INC</u>	D Employer Identification Number (EIN) <u>62-0960062</u>

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): <u>16-1470238</u>		
Profit-sharing plans, ESOPs, and stock bonus plans, skip line 3.		
3 Number of participants (living or deceased) whose benefits were distributed in a single sum, during the plan year	3	

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

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

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

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

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

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

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

Schedule R (Form 5500) 2021
v. 201209

Part V Additional Information for Multiemployer Defined Benefit Pension Plans

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

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

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

14a

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

14b

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

14c

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

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

15a

b The corresponding number for the second preceding plan year

15b

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

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

16a

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

16b

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

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

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

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

a Enter the percentage of plan assets held as:

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

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

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

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

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

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

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

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

☐ Yes.

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

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

☐ No. Other. Provide explanation _____

HILLTOPPERS, INC.

401K PROFIT SHARING PLAN AND TRUST

FINANCIAL STATEMENTS

December 31, 2021 and 2020

HASSELL RAY YORK AND ASSOCIATES, P.C.
CERTIFIED PUBLIC ACCOUNTANTS

Phone: 931-484-5570
P. O. Box 137 • 228 Rector Avenue
Crossville, Tennessee 38557

HILLTOPPERS, INC.

401K PROFIT SHARING PLAN AND TRUST

FINANCIAL STATEMENTS

December 31, 2021 and 2020

HILLTOPPERS, INC.
401K PROFIT SHARING PLAN AND TRUST
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December 31, 2021 and 2020

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INDEPENDENT AUDITOR'S REPORT

HASSELL RAY YORK AND ASSOCIATES, P.C.
CERTIFIED PUBLIC ACCOUNTANTS

P. O. Box 137 • Phone: 931-484-5570
Crossville, Tennessee 38557

September 28, 2022

Plan Administrator
Hilltoppers, Inc.
401K Profit Sharing Plan and Trust
86 Duer Court
Crossville, Tennessee 38555

INDEPENDENT AUDITOR'S REPORT

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

We have performed an audit of the accompanying financial statements of Hilltoppers, Inc., 401K Profit Sharing Plan and Trust, an employee benefit plan subject to the *Employee Retirement Income Security Act of 1974 (ERISA)*, as permitted by ERISA Section 103(a)(3)(C). 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.

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

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

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

Basis for Opinion

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

Responsibilities of Management for the Financial Statements

Management is responsible for the preparation and fair presentation of these financial statements in accordance with accounting principles generally accepted in the United States of America; and for the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error. Management's election of the ERISA *Section 1003(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 Hilltoppers, Inc., 401K Profit Sharing Plan and Trust's ability to continue as a going concern for one year after the date the financial statements are available to be issued.

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

Auditor's Responsibilities for the Audit of the Financial Statements

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

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

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

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

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

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

Supplemental Schedules Required by ERISA

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

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

In our opinion—

- the form and content of the supplemental schedules, other than the information in the supplemental schedules that agreed to or is derived from the certified investment information, are presented, in all material respects, in conformity with the Department of Labor's *Rule 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)*.

HASSELL RAY YORK AND ASSOCIATES, P.C.



Hassell Ray York
Certified Public Accountant
Crossville, Tennessee
September 28, 2022

FINANCIAL STATEMENTS

HILLTOPPERS, INC.
401K PROFIT SHARING PLAN AND TRUST
STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS
December 31, 2021 and 2020

	<u>2021</u>	<u>2020</u>
ASSETS		
Investments (at Fair Value)	\$624,967	\$471,504
Notes Receivable from Participants	<u>16,328</u>	<u>15,353</u>
TOTAL ASSETS	<u>641,295</u>	<u>486,857</u>
LIABILITIES	<u>-</u>	<u>-</u>
NET ASSETS AVAILABLE FOR BENEFITS	<u>\$641,295</u>	<u>\$486,857</u>

SEE ACCOMPANYING NOTES TO THE FINANCIAL STATEMENTS

HILLTOPPERS, INC.
401K PROFIT SHARING PLAN AND TRUST
STATEMENTS OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS
December 31, 2021 and 2020

	<u>2021</u>	<u>2020</u>
ADDITIONS:		
Additions to Net Assets Attributed to:		
Investment Income:		
Interest and Dividends	\$ 28,024	\$ 11,253
Net Appreciation (Depreciation) in Fair Value of Investments	36,419	39,907
Total	<u>64,443</u>	<u>51,160</u>
Interest Income on Notes Receivable from Participants	<u>651</u>	<u>333</u>
Contributions:		
Participants	97,574	80,307
Employers	43,264	29,226
Total	<u>140,838</u>	<u>109,533</u>
TOTAL ADDITIONS	<u>205,932</u>	<u>161,026</u>
DEDUCTIONS:		
Deductions From Net Assets Attributed to:		
Benefits Paid to Participants	48,604	27,826
Administrative Expenses	<u>2,890</u>	<u>2,970</u>
TOTAL DEDUCTIONS	<u>51,494</u>	<u>30,796</u>
NET INCREASE	154,438	130,230
NET ASSETS AVAILABLE FOR BENEFITS:		
BEGINNING OF YEAR	<u>486,857</u>	<u>356,627</u>
END OF YEAR	<u>\$641,295</u>	<u>\$486,857</u>

SEE ACCOMPANYING NOTES TO THE FINANCIAL STATEMENTS

NOTES TO THE FINANCIAL STATEMENTS

HILLTOPPERS, INC.
401K PROFIT SHARING PLAN AND TRUST
NOTES TO THE FINANCIAL STATEMENTS
December 31, 2021 and 2020

NOTE 1 – DESCRIPTION OF PLAN

The following description of the Hilltoppers, Inc. (“Company”) 401(k) Plan (“Plan”) provides only general information. Participants should refer to the Plan agreement for a more complete description of the Plan’s provisions.

General – The Plan is a defined contribution plan covering all employees who are age 21 or older. It is subject to the provisions of the *Employee Retirement Income Security Act of 1974* (ERISA). MidAtlantic Trust Company serves as the Plan’s custodian and Tammie Hyder acts as the Plan Administrator.

Participation – Employees who have attained 21 years of age are eligible to participate in the Plan.

Contributions – Each year, participants may contribute up to 96% of pretax annual compensation as defined in the Plan. Participants direct the investment of their contributions into various investment options offered by the Plan. The Plan currently offers various mutual funds and Roth IRA options for participants. After one year of service, the Company matches 50% of elective deferrals for qualifying contributing participants which does not exceed 6% of compensation.

Participant Accounts – Each participant’s account is credited with the participant’s contribution and allocations of (a) the Company’s matching contribution and, (b) Plan earnings (losses). Allocations are based on participant earnings or account balances, as defined. The benefit to which a participant is entitled is the vested benefit that can be provided from the participant’s account.

Vesting – Participants are immediately vested in their contributions plus actual earnings thereon. Vesting in the Company’s contribution portion of their accounts is based on years of continuous service. A participant is 100% vested after six years of service. Forfeitures are applied to reduce employer contributions in the same plan year in which they occur.

Notes Receivable from Participants – Participants may borrow from their fund accounts a minimum of \$1,000 up to a maximum of the lesser of 95% of one-half the vested account balance or 95% of the total vested account balance excluding the Roth Elective Deferral balance. Under no event will the loan amount exceed \$50,000. The notes are secured by the balance in the participant’s account and bear interest at prime rate plus 1%. Principal and interest is paid ratably through bi-weekly payroll deductions.

Payment of Benefits – On termination of service due to retirement, death, or disability, a participant may elect to receive either a lump-sum amount, partial payments, installment payments, or annuity contracts equal to the value of the participant’s vested interest in his or her account. Certain in-service benefit withdrawals are also permitted.

HILLTOPPERS, INC.
401K PROFIT SHARING PLAN AND TRUST
NOTES TO THE FINANCIAL STATEMENTS
December 31, 2021 and 2020

NOTE 2 – SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

Date of Management's Review

Subsequent events were evaluated through September 28, 2022, which is the date the financial statements were available to be issued.

Basis of Accounting

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

Investments held by a defined contribution plan are required to be reported at fair value, except for fully benefit-responsive investment contracts. Contract value is the relevant measure for that portion of net assets available for benefits of a defined contribution plan attributable to fully benefit-responsive investment contracts because contract value is the amount participants normally would receive if they were to initiate permitted transactions under the terms of the plan.

Use of Estimates

The preparation of financial statements in accordance with accounting principles generally accepted in the United States of America ("GAAP") 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. Accordingly, actual results could differ from those estimates.

Investment Valuation and Income Recognition

Investments are reported at fair value, except for fully benefit-responsive, which are reported at contract 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 Investment Committee determines the Plan's valuation policies. 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.

Payment of Benefits

Benefits are recorded when paid.

Administrative Expenses

The Plan's Administrative Expenses are paid by the Plan.

HILLTOPPERS, INC.
401K PROFIT SHARING PLAN AND TRUST
NOTES TO THE FINANCIAL STATEMENTS
December 31, 2021 and 2020

NOTE 3 – INVESTMENTS

The Plan's investments were held in trust by the custodian/trustee (MidAtlantic Trust Company) and administered by the Trustee (Paychex, Inc.) All investment information presented below in the accompanying financials and supplementary schedule, were obtained from information supplied to the Plan Administrator and certified as complete and accurate by the Trustee.

Participant-directed investments, including those that represent 5% or more of the Plan's net assets, are as follows:

	<u>2021</u>	<u>2020</u>
AMFDS BND FD AM R2	\$ 42,834	\$ 39,406
AMFDS CAPWLDBND R2	41,069	41,439
AMFDS GROWTH FD R2	96,633	73,079
AMFDS INCOME FD R2	36,922	26,364
AMFDS AM MUTUAL R2	103,455	83,127
AMFDS US GVTSEC R2	15,231	13,841
AMFDS CAPWLDG&I R2	70,808	58,890
MS MK HI YL CP BD R2	22,708	20,608
AMFDS MONEY MKT R2	8,124	5,458
AF MOD G & I PRT R2	<u>187,183</u>	<u>109,292</u>
Total	<u>\$624,967</u>	<u>\$471,504</u>

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 \$36,419 and depreciated by \$39,907 respectively.

NOTE 4 – FAIR VALUE MEASUREMENTS

The Fair Value Measurement accounting literature establishes a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. The hierarchy consists of three broad levels: Level 1 inputs consist of unadjusted quoted prices in active markets for identical assets and have the highest priority, Level 2 inputs consist of observable inputs other than quoted prices for identical assets, and Level 3 inputs are unobservable and have the lowest priority. The Plan uses appropriate valuation techniques based on the available inputs to measure the fair value of its investments. When available, the Plan measures fair value using Level 1 inputs because they generally provide the most reliable evidence of fair value. Level 3 inputs were used only when Level 1 or Level 2 inputs were not available.

Level 1 Fair Value Measurements

The fair value of mutual funds is based on quoted net asset values of the shares as reported by the fund. The mutual funds held by the Plan are open-end mutual funds registered with the U. S. Securities and Exchange Commission. The funds must publish their daily net asset value and transact at that price. The mutual funds held by the Plan are considered to be actively traded.

HILLTOPPERS, INC.
401K PROFIT SHARING PLAN AND TRUST
NOTES TO THE FINANCIAL STATEMENTS
December 31, 2021 and 2020

NOTE 4 – FAIR VALUE MEASUREMENTS (continued)

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

	Fair Value	Quoted Prices in Active Market for Identical Assets (Level 1)	Other Observable Inputs (Level 2)	Unobservable Inputs (Level 3)
<u>December 31, 2021</u>				
Interest Bearing Cash	\$ 8,124	\$ 8,124	\$ -	\$ -
Mutual Funds	616,843	616,843	-	-
Total	<u>\$624,967</u>	<u>\$624,967</u>	<u>\$ -</u>	<u>\$ -</u>

	Fair Value	Quoted Prices in Active Market for Identical Assets (Level 1)	Other Observable Inputs (Level 2)	Unobservable Inputs (Level 3)
<u>December 31, 2020</u>				
Interest Bearing Cash	\$ 5,458	\$ 5,458	\$ -	\$ -
Mutual Funds	466,046	466,046	-	-
Total	<u>\$471,504</u>	<u>\$471,504</u>	<u>\$ -</u>	<u>\$ -</u>

NOTE 5 – TAX STATUS

The Internal Revenue Service (IRS) has determined and informed Paychex, Inc., trustee, by letter dated April 10, 2014, that the Plan and related trust are designed in accordance with applicable sections of the *Internal Revenue Code* (IRC). Although the Plan has been amended since receiving the determination letter, the Plan Administrator and the Company believe that the Plan is designed and is currently being operated in compliance with the applicable requirements of the IRC and continues to be tax exempt. Therefore no provision for income taxes has been included in the Plan's financial statements for the years ended December 31, 2021 and 2020. The following years remain subject to examination by the IRS: 2019, 2020, and 2021.

HILLTOPPERS, INC.
401K PROFIT SHARING PLAN AND TRUST
NOTES TO THE FINANCIAL STATEMENTS
December 31, 2021 and 2020

NOTE 6 – PLAN TERMINATION

Although it has not expressed any intent to do so, the Company has the right under the Plan to amend or discontinue the Plan at any time and to terminate the Plan subject to the provisions of the ERISA. In the event of Plan termination, participants will become fully vested in their accounts.

NOTE 7 – RECONCILIATION OF FINANCIAL STATEMENTS TO FORM 5500 OF THE U.S. DEPARTMENT OF LABOR

Net Assets Available for Benefits are recorded on the Schedule H of Form 5500 at fair value, including the common and collective trust funds which invest in fully benefit-responsive investment contracts.

The following is a reconciliation of the Net Assets Available for Benefits per the Financial Statements to Form 5500 as of December 31, 2021 and 2020:

	December 31	
	<u>2021</u>	<u>2020</u>
Net Assets Available for Benefits Per the Financial Statements	\$641,295	\$486,857
Adjustment from Fair Value to Contract Value for Fully Benefit-Responsive Investment Contracts	<u>-</u>	<u>-</u>
Net Assets Available for Benefits Per Form 5500	<u>\$641,295</u>	<u>\$486,857</u>

The following is a reconciliation of Net Change in Net Assets per the Financial Statements to Form 5500 for the years ended December 31, 2021 and 2020:

	December 31	
	<u>2020</u>	<u>2019</u>
Net Change in Net Assets Per the Financial Statements	\$154,438	\$130,230
Adjustment from Fair Value to Contract Value for Fully Benefit-Responsive Investment Contracts	<u>-</u>	<u>-</u>
Net Change in Assets Per Form 5500	<u>\$154,438</u>	<u>\$130,230</u>

HILLTOPPERS, INC.
401K PROFIT SHARING PLAN AND TRUST
NOTES TO THE FINANCIAL STATEMENTS
December 31, 2021 and 2020

NOTE 8 – INFORMATION PREPARED AND CERTIFIED BY TRUSTEE

	<u>2021</u>	<u>2020</u>
Investments, at Fair Value	\$624,970	\$471,508
Investment Income	5,397	5,076

NOTE 9 – RISK AND UNCERTAINTIES

The Plan invests in various investment securities. Investment securities are exposed to various risks such as interest rate, market, and credit risks. Due to the level of risk associated with certain investment securities, it is at least reasonably possible that changes in the values of the investment securities will occur in the near term and that such changes could materially affect the amounts reported in the Statement of Net Assets Available for Benefits.

SUPPLEMENTAL INFORMATION

HILLTOPPERS, INC.
401K PROFIT SHARING PLAN AND TRUST
SUPPLEMENTAL INFORMATION
EIN: 62-0960062
PLAN NUMBER: 002
SCHEDULE H, LINE 4i – SCHEDULE OF ASSETS (HELD AT YEAR END)
December 31, 2021

(a)	(b) Identity of Issuer, Borrower, Lessor, or Similar Party/ (c) Description of Investment	(d) <u>Cost</u>	(e) <u>Current Value</u>
	AMFDS BND FD AM R2		\$ 42,834
	AMFDS CAPWLDBND R2		41,069
	AMFDS GROWTH FD R2		96,633
	AMFDS INCOME FD R2		36,922
	AMFDS AM MUTUAL R2		103,455
	AMFDS US GVTSEC R2		15,231
	AMFDS CAPWLDG&I R2		70,808
	MS MK HI YL CP BD R2		22,708
	AMFDS MONEY MKT R2		8,124
	AF MOD G & I PRT R2		<u>187,183</u>
	TOTAL		<u>\$ 624,967</u>

**Administrative Office:**

Mid Atlantic Trust Company
1251 Waterfront Place, Suite 525
Pittsburgh, PA 15222-4236

Account Information For:**Hilltoppers Inc. 401K PSP and Trust****For the Period 07/01/2022 through 09/30/2022****Notes:****Account Summary**

Beginning Market Value	553,641.99
Undefined	47,942.35
Income	1,889.04
Investment Activity	-36,473.04
Net Change in Market Value	13,358.35
Ending Market Value	567,000.34



Market Value Reconciliation

Beginning Market Value		553,641.99
Undefined		
Undefined	47,942.35	
		47,942.35
Income		
Dividend	1,889.04	
		1,889.04
Investment Activity		
Purchase of Investments	0.00	
Redemption of Investments	-4.09	
Securities Transferred Out	0.00	
Unrealized Appreciation / Depreciation	-36,468.95	
		-36,473.04
Net Change in Market Value		13,358.35
Ending Market Value		567,000.34



Cash Reconciliation

Beginning Cash Balance		0.00
Undefined		
Undefined	47,942.35	
		47,942.35
Income		
Dividend	0.00	
		0.00
Investment Activity		
Purchase of Investments	-55,825.51	
Redemption of Investments	7,883.16	
Securities Transferred Out	0.00	
Unrealized Appreciation / Depreciation		
		-47,942.35
Net Change in Cash		0.00
Ending Cash Balance		0.00



Asset Listing

Security	Description	Beginning Shares	Price	Beginning Market Value	Ending Shares	Price	Ending Market Value
Cash & Equivalents							
CASH	Mid Atlantic Master Cash Account			-			-
Total	Cash & Equivalents			-			-
Money Market Fund							
02630U859	American Funds U.S. Government Money Market Fund Class R-2	11,191.190	1.0000	11,191.19	11,857.8500	1.0000	11,857.85
Total	Money Market Fund			11,191.19			11,857.85
Equity Fund							
027681865	American Funds American Mutual Fund Class R-2	1,873.830	47.6400	89,269.26	1,922.6870	44.4800	85,521.12
140543869	American Funds Capital World Growth and Income Fund Class R-2	1,006.151	48.9500	49,251.09	1,023.3800	45.2200	46,277.24
399874866	American Funds The Growth Fund of America Class R-2	1,429.230	47.4100	67,759.79	1,576.0130	46.0400	72,559.64
Total	Equity Fund			206,280.14			204,358.00
Fixed Income Fund							
026300863	American Funds U.S. Government Securities Fund Class R-2	1,243.940	12.8600	15,997.07	1,326.2540	12.0900	16,034.41
097873863	American Funds The Bond Fund of America Class R-2	3,438.169	11.8600	40,776.68	3,587.4590	11.2300	40,287.16
140541863	American Funds Capital World Bond Fund Class R-2	2,134.542	16.4000	35,006.49	2,180.1340	15.1300	32,985.43



Hilltoppers Inc. 401K PSP and Trust

For the Period 07/01/2022 through 09/30/2022

Asset Listing

Security	Description	Beginning Shares	Price	Beginning Market Value	Ending Shares	Price	Ending Market Value
Fixed Income Fund							
56063N501	MainStay MacKay High Yield Corporate Bond Fund Class R2	4,887.002	4.8800	23,848.57	5,041.0470	4.7900	24,146.62
693390379	PIMCO High Yield Fund Class A	0.002	7.5900	0.02	0.0020	7.4500	0.01
Total	Fixed Income Fund			115,628.83			113,453.63
Balanced Fund							
02630Y141	American Funds Moderate Growth and Income Portfolio Class R-2	12,091.798	15.4800	187,181.03	14,098.0350	14.4700	203,998.57
353496805	Franklin Income Fund Class C	0.002	2.3200	-	-	2.1800	-
453320863	American Funds The Income Fund of America Class R-2	1,463.835	22.7900	33,360.80	1,573.0200	21.1900	33,332.29
Total	Balanced Fund			220,541.83			237,330.86
Total For Account				553,641.99			567,000.34



Transaction Listing

Trade Date	Posting Date		Shares	Price	Inventory Cost	Cash	Market to Market Effect
Undefined							
	Undefined						
	7/8/22	Settlement To PAYSWEET			-	(1,586.02)	(1,586.02)
	7/8/22	Settlement To PAYSWEET			-	533.99	533.99
	7/11/22	Settlement To PAYSWEET			-	9,889.82	9,889.82
	7/11/22	Settlement To PAYSWEET			-	(1,508.34)	(1,508.34)
	7/13/22	Settlement To PAYSWEET			-	(1,522.03)	(1,522.03)
	7/15/22	Settlement To PAYSWEET			-	(471.69)	(471.69)
	7/21/22	Settlement To PAYSWEET			-	7,988.72	7,988.72
	7/27/22	Settlement To PAYSWEET			-	(71.68)	(71.68)
	8/4/22	Settlement To PAYSWEET			-	8,805.00	8,805.00
	8/19/22	Settlement To PAYSWEET			-	9,496.71	9,496.71
	8/23/22	Settlement To PAYSWEET			-	(71.71)	(71.71)
	9/2/22	Settlement To PAYSWEET			-	(1,500.00)	(1,500.00)
	9/6/22	Settlement To PAYSWEET			-	8,121.38	8,121.38
	9/7/22	Settlement To PAYSWEET			-	(1,050.00)	(1,050.00)
	9/16/22	Settlement To PAYSWEET			-	(29.99)	(29.99)
	9/21/22	Settlement To PAYSWEET			-	10,989.89	10,989.89
	9/26/22	Settlement To PAYSWEET			-	(71.70)	(71.70)
	Total	Undefined			-	47,942.35	47,942.35
Total	Undefined				-	47,942.35	47,942.35



Transaction Listing

Trade Date	Posting Date			Shares	Price	Inventory Cost	Cash	Market to Market Effect
Income								
	Dividend							
	7/29/22	026300863	American Funds U.S. Government Securities Fund Class R-2	3.536	13.1300	46.43	-	46.43
	7/29/22	02630U859	American Funds U.S. Government Money Market Fund Class R-2	1.340	1.0000	1.34	-	1.34
	7/29/22	097873863	American Funds The Bond Fund of America Class R-2	7.598	12.1400	92.24	-	92.24
	7/29/22	56063N501	MainStay MacKay High Yield Corporate Bond Fund Class R2 (Rate: 0.020600000 per share)	19.122	5.1000	97.52	-	97.52
	8/31/22	026300863	American Funds U.S. Government Securities Fund Class R-2	4.830	12.7100	61.39	-	61.39
	8/31/22	02630U859	American Funds U.S. Government Money Market Fund Class R-2	7.970	1.0000	7.97	-	7.97
	8/31/22	097873863	American Funds The Bond Fund of America Class R-2	9.098	11.7800	107.18	-	107.18
	8/31/22	56063N501	MainStay MacKay High Yield Corporate Bond Fund Class R2 (Rate: 0.020600000 per share)	20.189	4.9800	100.54	-	100.54
	9/12/22	140543869	American Funds Capital World Growth and Income Fund Class R-2 (Rate: 0.106300000 per share)	2.108	51.1200	107.75	-	107.75
	9/12/22	453320863	American Funds The Income Fund of America Class R-2 (Rate: 0.120000000 per share)	7.970	23.2800	185.55	-	185.55
	9/14/22	027681865	American Funds American Mutual Fund Class R-2 (Rate: 0.117400000 per share)	4.651	48.1700	224.04	-	224.04
	9/16/22	140541863	American Funds Capital World Bond Fund Class R-2 (Rate: 0.054200000 per share)	7.473	15.7100	117.40	-	117.40



Transaction Listing

Trade Date	Posting Date			Shares	Price	Inventory Cost	Cash	Market to Market Effect
Income								
	Dividend							
	9/28/22	02630Y141	American Funds Moderate Growth and Income Portfolio Class R-2 (Rate: 0.041300000 per share)	39.337	14.7600	580.62	-	580.62
	9/30/22	026300863	American Funds U.S. Government Securities Fund Class R-2	0.190	12.0900	2.30	-	2.30
	9/30/22	02630U859	American Funds U.S. Government Money Market Fund Class R-2	10.780	1.0000	10.78	-	10.78
	9/30/22	097873863	American Funds The Bond Fund of America Class R-2	3.793	11.2300	42.59	-	42.59
	9/30/22	56063N501	MainStay MacKay High Yield Corporate Bond Fund Class R2 (Rate: 0.020600000 per share)	21.587	4.7900	103.40	-	103.40
	Total	Dividend				1,889.04	-	1,889.04
Total Income						1,889.04	-	1,889.04
Investment Activity								
	Purchase of Investments							
7/7/22	7/8/22	56063N501	MainStay MacKay High Yield Corporate Bond Fund Class R2 Settlement Control No:010121883215586	97.419	4.9200	479.30	(479.30)	-
7/7/22	7/8/22	56063N501	MainStay MacKay High Yield Corporate Bond Fund Class R2 Settlement Control No:010121883215594	11.116	4.9200	54.69	(54.69)	-
07/08/2022 Total:							(533.99)	



Transaction Listing

Trade Date	Posting Date			Shares	Price	Inventory Cost	Cash	Market to Market Effect
Investment Activity								
	Purchase of Investments							
7/6/22	7/11/22	026300863	American Funds U.S. Government Securities Fund Class R-2 Settlement Control No:010121889760692	14.262	12.8800	183.69	(183.69)	-
7/6/22	7/11/22	026300863	American Funds U.S. Government Securities Fund Class R-2 Settlement Control No:010121889760700	4.248	12.8800	54.71	(54.71)	-
7/6/22	7/11/22	02630U859	American Funds U.S. Government Money Market Fund Class R-2 Settlement Control No:010121889760585	255.460	1.0000	255.46	(255.46)	-
7/6/22	7/11/22	02630U859	American Funds U.S. Government Money Market Fund Class R-2 Settlement Control No:010121889760593	82.050	1.0000	82.05	(82.05)	-
7/6/22	7/11/22	02630Y141	American Funds Moderate Growth and Income Portfolio Class R-2 Settlement Control No:010121889760726	389.493	15.4700	6,025.45	(6,025.45)	-
7/6/22	7/11/22	02630Y141	American Funds Moderate Growth and Income Portfolio Class R-2 Settlement Control No:010121889760734	9.047	15.4700	139.96	(139.96)	-
7/6/22	7/11/22	027681865	American Funds American Mutual Fund Class R-2 Settlement Control No:010121889760635	7.602	47.6400	362.14	(362.14)	-
7/6/22	7/11/22	027681865	American Funds American Mutual Fund Class R-2 Settlement Control No:010121889760643	0.574	47.6400	27.35	(27.35)	-
7/6/22	7/11/22	097873863	American Funds The Bond Fund of America Class R-2 Settlement Control No:010121889760619	25.413	11.8900	302.16	(302.16)	-
7/6/22	7/11/22	097873863	American Funds The Bond Fund of America Class R-2 Settlement Control No:010121889760627	4.601	11.8900	54.71	(54.71)	-



Transaction Listing

Trade Date	Posting Date			Shares	Price	Inventory Cost	Cash	Market to Market Effect
Investment Activity								
	Purchase of Investments							
7/6/22	7/11/22	140541863	American Funds Capital World Bond Fund Class R-2 Settlement Control No:010121889760676	9.420	16.3400	153.93	(153.93)	-
7/6/22	7/11/22	140543869	American Funds Capital World Growth and Income Fund Class R-2 Settlement Control No:010121889760650	8.780	48.3900	424.88	(424.88)	-
7/6/22	7/11/22	399874866	American Funds The Growth Fund of America Class R-2 Settlement Control No:010121889760718	29.011	48.2000	1,398.35	(1,398.35)	-
7/6/22	7/11/22	453320863	American Funds The Income Fund of America Class R-2 Settlement Control No:010121889760684	18.730	22.6900	424.98	(424.98)	-
						07/11/2022 Total:	(9,889.82)	
7/20/22	7/21/22	026300863	American Funds U.S. Government Securities Fund Class R-2 Settlement Control No:010122017673781	9.791	12.8200	125.52	(125.52)	-
7/20/22	7/21/22	026300863	American Funds U.S. Government Securities Fund Class R-2 Settlement Control No:010122017673799	4.268	12.8200	54.72	(54.72)	-
7/20/22	7/21/22	02630U859	American Funds U.S. Government Money Market Fund Class R-2 Settlement Control No:010122017673690	192.290	1.0000	192.29	(192.29)	-
7/20/22	7/21/22	02630U859	American Funds U.S. Government Money Market Fund Class R-2 Settlement Control No:010122017673708	82.050	1.0000	82.05	(82.05)	-



Transaction Listing

Trade Date	Posting Date			Shares	Price	Inventory Cost	Cash	Market to Market Effect
Investment Activity								
	Purchase of Investments							
7/20/22	7/21/22	02630Y141	American Funds Moderate Growth and Income Portfolio Class R-2 Settlement Control No:010122017673815	297.551	15.6800	4,665.60	(4,665.60)	-
7/20/22	7/21/22	02630Y141	American Funds Moderate Growth and Income Portfolio Class R-2 Settlement Control No:010122017673823	8.926	15.6800	139.96	(139.96)	-
7/20/22	7/21/22	027681865	American Funds American Mutual Fund Class R-2 Settlement Control No:010122017673732	6.088	48.0400	292.48	(292.48)	-
7/20/22	7/21/22	027681865	American Funds American Mutual Fund Class R-2 Settlement Control No:010122017673740	0.569	48.0400	27.34	(27.34)	-
7/20/22	7/21/22	097873863	American Funds The Bond Fund of America Class R-2 Settlement Control No:010122017673716	18.050	11.8600	214.07	(214.07)	-
7/20/22	7/21/22	097873863	American Funds The Bond Fund of America Class R-2 Settlement Control No:010122017673724	4.612	11.8600	54.70	(54.70)	-
7/20/22	7/21/22	140541863	American Funds Capital World Bond Fund Class R-2 Settlement Control No:010122017673765	5.518	16.2500	89.66	(89.66)	-
7/20/22	7/21/22	140543869	American Funds Capital World Growth and Income Fund Class R-2 Settlement Control No:010122017673757	5.429	49.5500	269.02	(269.02)	-
7/20/22	7/21/22	399874866	American Funds The Growth Fund of America Class R-2 Settlement Control No:010122017673807	22.139	50.0900	1,108.95	(1,108.95)	-
7/20/22	7/21/22	453320863	American Funds The Income Fund of America Class R-2 Settlement Control No:010122017673773	15.938	22.9100	365.13	(365.13)	-



Transaction Listing

Trade Date	Posting Date			Shares	Price	Inventory Cost	Cash	Market to Market Effect
Investment Activity								
	Purchase of Investments							
7/20/22	7/21/22	56063N501	MainStay MacKay High Yield Corporate Bond Fund Class R2 Settlement Control No:010122017673831	50.405	5.0100	252.53	(252.53)	-
7/20/22	7/21/22	56063N501	MainStay MacKay High Yield Corporate Bond Fund Class R2 Settlement Control No:010122017673849	10.918	5.0100	54.70	(54.70)	-
						07/21/2022 Total:	(7,988.72)	
8/3/22	8/4/22	026300863	American Funds U.S. Government Securities Fund Class R-2 Settlement Control No:010122156514390	6.133	13.0600	80.10	(80.10)	-
8/3/22	8/4/22	026300863	American Funds U.S. Government Securities Fund Class R-2 Settlement Control No:010122156514408	4.189	13.0600	54.71	(54.71)	-
8/3/22	8/4/22	02630U859	American Funds U.S. Government Money Market Fund Class R-2 Settlement Control No:010122156514309	135.580	1.0000	135.58	(135.58)	-
8/3/22	8/4/22	02630U859	American Funds U.S. Government Money Market Fund Class R-2 Settlement Control No:010122156514317	82.060	1.0000	82.06	(82.06)	-
8/3/22	8/4/22	02630Y141	American Funds Moderate Growth and Income Portfolio Class R-2 Settlement Control No:010122156514424	342.188	16.1500	5,526.34	(5,526.34)	-
8/3/22	8/4/22	02630Y141	American Funds Moderate Growth and Income Portfolio Class R-2 Settlement Control No:010122156514432	8.666	16.1500	139.96	(139.96)	-
8/3/22	8/4/22	027681865	American Funds American Mutual Fund Class R-2 Settlement Control No:010122156514341	5.411	49.4700	267.70	(267.70)	-



Transaction Listing

Trade Date	Posting Date			Shares	Price	Inventory Cost	Cash	Market to Market Effect
Investment Activity								
	Purchase of Investments							
8/3/22	8/4/22	027681865	American Funds American Mutual Fund Class R-2 Settlement Control No:010122156514358	0.553	49.4700	27.35	(27.35)	-
8/3/22	8/4/22	097873863	American Funds The Bond Fund of America Class R-2 Settlement Control No:010122156514325	14.372	12.1000	173.90	(173.90)	-
8/3/22	8/4/22	097873863	American Funds The Bond Fund of America Class R-2 Settlement Control No:010122156514333	4.521	12.1000	54.71	(54.71)	-
8/3/22	8/4/22	140541863	American Funds Capital World Bond Fund Class R-2 Settlement Control No:010122156514374	5.596	16.7200	93.56	(93.56)	-
8/3/22	8/4/22	140543869	American Funds Capital World Growth and Income Fund Class R-2 Settlement Control No:010122156514366	5.962	51.2900	305.81	(305.81)	-
8/3/22	8/4/22	399874866	American Funds The Growth Fund of America Class R-2 Settlement Control No:010122156514416	22.097	52.9500	1,170.06	(1,170.06)	-
8/3/22	8/4/22	453320863	American Funds The Income Fund of America Class R-2 Settlement Control No:010122156514382	15.998	23.4600	375.31	(375.31)	-
8/3/22	8/4/22	56063N501	MainStay MacKay High Yield Corporate Bond Fund Class R2 Settlement Control No:010122156514440	51.501	5.1100	263.17	(263.17)	-
8/3/22	8/4/22	56063N501	MainStay MacKay High Yield Corporate Bond Fund Class R2 Settlement Control No:010122156514457	10.701	5.1100	54.68	(54.68)	-
						08/04/2022 Total:	(8,805.00)	



Transaction Listing

Trade Date	Posting Date			Shares	Price	Inventory Cost	Cash	Market to Market Effect
Investment Activity								
	Purchase of Investments							
8/18/22	8/19/22	026300863	American Funds U.S. Government Securities Fund Class R-2 Settlement Control No:010122301628913	8.842	12.9300	114.33	(114.33)	-
8/18/22	8/19/22	026300863	American Funds U.S. Government Securities Fund Class R-2 Settlement Control No:010122301628921	4.221	12.9300	54.58	(54.58)	-
8/18/22	8/19/22	02630U859	American Funds U.S. Government Money Market Fund Class R-2 Settlement Control No:010122301628822	181.880	1.0000	181.88	(181.88)	-
8/18/22	8/19/22	02630U859	American Funds U.S. Government Money Market Fund Class R-2 Settlement Control No:010122301628830	81.870	1.0000	81.87	(81.87)	-
8/18/22	8/19/22	02630Y141	American Funds Moderate Growth and Income Portfolio Class R-2 Settlement Control No:010122301628947	369.720	16.4100	6,067.11	(6,067.11)	-
8/18/22	8/19/22	02630Y141	American Funds Moderate Growth and Income Portfolio Class R-2 Settlement Control No:010122301628954	8.268	16.4100	135.67	(135.67)	-
8/18/22	8/19/22	027681865	American Funds American Mutual Fund Class R-2 Settlement Control No:010122301628863	5.627	50.9800	286.85	(286.85)	-
8/18/22	8/19/22	027681865	American Funds American Mutual Fund Class R-2 Settlement Control No:010122301628871	0.535	50.9800	27.29	(27.29)	-
8/18/22	8/19/22	097873863	American Funds The Bond Fund of America Class R-2 Settlement Control No:010122301628848	17.353	12.0000	208.24	(208.24)	-
8/18/22	8/19/22	097873863	American Funds The Bond Fund of America Class R-2 Settlement Control No:010122301628855	4.548	12.0000	54.58	(54.58)	-



Transaction Listing

Trade Date	Posting Date			Shares	Price	Inventory Cost	Cash	Market to Market Effect
Investment Activity								
	Purchase of Investments							
8/18/22	8/19/22	140541863	American Funds Capital World Bond Fund Class R-2 Settlement Control No:010122301628897	5.762	16.5400	95.30	(95.30)	-
8/18/22	8/19/22	140543869	American Funds Capital World Growth and Income Fund Class R-2 Settlement Control No:010122301628889	5.650	52.6400	297.39	(297.39)	-
8/18/22	8/19/22	399874866	American Funds The Growth Fund of America Class R-2 Settlement Control No:010122301628939	21.647	54.4300	1,178.26	(1,178.26)	-
8/18/22	8/19/22	453320863	American Funds The Income Fund of America Class R-2 Settlement Control No:010122301628905	15.686	23.9100	375.06	(375.06)	-
8/18/22	8/19/22	56063N501	MainStay MacKay High Yield Corporate Bond Fund Class R2 Settlement Control No:010122301628962	55.200	5.1400	283.73	(283.73)	-
8/18/22	8/19/22	56063N501	MainStay MacKay High Yield Corporate Bond Fund Class R2 Settlement Control No:010122301628970	10.617	5.1400	54.57	(54.57)	-
						08/19/2022 Total:	(9,496.71)	
9/2/22	9/6/22	026300863	American Funds U.S. Government Securities Fund Class R-2 Settlement Control No:010122451374680	7.223	12.7000	91.73	(91.73)	-
9/2/22	9/6/22	02630U859	American Funds U.S. Government Money Market Fund Class R-2 Settlement Control No:010122451374623	151.590	1.0000	151.59	(151.59)	-
9/2/22	9/6/22	02630Y141	American Funds Moderate Growth and Income Portfolio Class R-2 Settlement Control No:010122451374706	318.969	15.5600	4,963.15	(4,963.15)	-



Transaction Listing

Trade Date	Posting Date			Shares	Price	Inventory Cost	Cash	Market to Market Effect
Investment Activity								
	Purchase of Investments							
9/2/22	9/6/22	02630Y141	American Funds Moderate Growth and Income Portfolio Class R-2 Settlement Control No:010122451374714	3.040	15.5600	47.31	(47.31)	-
9/2/22	9/6/22	027681865	American Funds American Mutual Fund Class R-2 Settlement Control No:010122451374649	8.055	47.9300	386.06	(386.06)	-
9/2/22	9/6/22	097873863	American Funds The Bond Fund of America Class R-2 Settlement Control No:010122451374631	15.884	11.7500	186.64	(186.64)	-
9/2/22	9/6/22	140541863	American Funds Capital World Bond Fund Class R-2 Settlement Control No:010122451374664	5.850	15.9700	93.42	(93.42)	-
9/2/22	9/6/22	140543869	American Funds Capital World Growth and Income Fund Class R-2 Settlement Control No:010122451374656	6.099	49.1000	299.47	(299.47)	-
9/2/22	9/6/22	399874866	American Funds The Growth Fund of America Class R-2 Settlement Control No:010122451374698	25.267	49.8200	1,258.78	(1,258.78)	-
9/2/22	9/6/22	453320863	American Funds The Income Fund of America Class R-2 Settlement Control No:010122451374672	16.469	22.8300	375.99	(375.99)	-
9/2/22	9/6/22	56063N501	MainStay MacKay High Yield Corporate Bond Fund Class R2 Settlement Control No:010122451374722	53.663	4.9800	267.24	(267.24)	-
						09/06/2022 Total:	(8,121.38)	
9/20/22	9/21/22	026300863	American Funds U.S. Government Securities Fund Class R-2 Settlement Control No:010122635889264	11.124	12.3800	137.71	(137.71)	-



Transaction Listing

Trade Date	Posting Date			Shares	Price	Inventory Cost	Cash	Market to Market Effect
Investment Activity								
	Purchase of Investments							
9/20/22	9/21/22	02630U859	American Funds U.S. Government Money Market Fund Class R-2 Settlement Control No:010122635889207	214.940	1.0000	214.94	(214.94)	-
9/20/22	9/21/22	02630Y141	American Funds Moderate Growth and Income Portfolio Class R-2 Settlement Control No:010122635889280	476.332	15.3000	7,287.88	(7,287.88)	-
9/20/22	9/21/22	02630Y141	American Funds Moderate Growth and Income Portfolio Class R-2 Settlement Control No:010122635889298	3.092	15.3000	47.31	(47.31)	-
9/20/22	9/21/22	027681865	American Funds American Mutual Fund Class R-2 Settlement Control No:010122635889223	9.988	47.3200	472.62	(472.62)	-
9/20/22	9/21/22	097873863	American Funds The Bond Fund of America Class R-2 Settlement Control No:010122635889215	20.923	11.4900	240.41	(240.41)	-
9/20/22	9/21/22	140541863	American Funds Capital World Bond Fund Class R-2 Settlement Control No:010122635889249	6.876	15.6000	107.26	(107.26)	-
9/20/22	9/21/22	140543869	American Funds Capital World Growth and Income Fund Class R-2 Settlement Control No:010122635889231	7.835	48.3700	378.98	(378.98)	-
9/20/22	9/21/22	399874866	American Funds The Growth Fund of America Class R-2 Settlement Control No:010122635889272	27.260	49.5600	1,351.02	(1,351.02)	-
9/20/22	9/21/22	453320863	American Funds The Income Fund of America Class R-2 Settlement Control No:010122635889256	19.034	22.4000	426.37	(426.37)	-
9/20/22	9/21/22	56063N501	MainStay MacKay High Yield Corporate Bond Fund Class R2 Settlement Control No:010122635889306	66.002	4.9300	325.39	(325.39)	-



Transaction Listing

Trade Date	Posting Date			Shares	Price	Inventory Cost	Cash	Market to Market Effect
Investment Activity								
		Purchase of Investments						
						09/21/2022 Total:	(10,989.89)	
		Total	Purchase of Investments			55,825.51	(55,825.51)	-
		Redemption of Investments						
7/7/22	7/8/22	56063N501	MainStay MacKay High Yield Corporate Bond Fund Class R2 Settlement Control No:010121883215602	(322.362)	4.9200	(1,573.41)	1,586.02	12.61
						07/08/2022 Total:	1,586.02	
7/6/22	7/11/22	02630U859	American Funds U.S. Government Money Market Fund Class R-2 Settlement Control No:010121889760601	(336.720)	1.0000	(336.72)	336.72	-
7/6/22	7/11/22	140543869	American Funds Capital World Growth and Income Fund Class R-2 Settlement Control No:010121889760668	(24.212)	48.3900	(1,185.06)	1,171.62	(13.44)
						07/11/2022 Total:	1,508.34	
7/12/22	7/13/22	02630Y141	American Funds Moderate Growth and Income Portfolio Class R-2 Settlement Control No:010121938414986	(98.769)	15.4100	(1,528.91)	1,522.03	(6.88)
						07/13/2022 Total:	1,522.03	
7/14/22	7/15/22	02630U859	American Funds U.S. Government Money Market Fund Class R-2 Settlement Control No:010121962038214	(471.690)	1.0000	(471.69)	471.69	-
						07/15/2022 Total:	471.69	



Transaction Listing

Trade Date	Posting Date			Shares	Price	Inventory Cost	Cash	Market to Market Effect
Investment Activity								
	Redemption of Investments							
7/26/22	7/27/22	026300863	American Funds U.S. Government Securities Fund Class R-2 Settlement Control No:010122071286819	(0.159)	12.9800	(2.04)	2.06	0.02
7/26/22	7/27/22	02630U859	American Funds U.S. Government Money Market Fund Class R-2 Settlement Control No:010122071286751	(1.380)	1.0000	(1.38)	1.38	-
7/26/22	7/27/22	02630Y141	American Funds Moderate Growth and Income Portfolio Class R-2 Settlement Control No:010122071286835	(1.578)	15.7200	(24.43)	24.81	0.38
7/26/22	7/27/22	027681865	American Funds American Mutual Fund Class R-2 Settlement Control No:010122071286777	(0.236)	48.2300	(11.24)	11.38	0.14
7/26/22	7/27/22	097873863	American Funds The Bond Fund of America Class R-2 Settlement Control No:010122071286769	(0.434)	12.0000	(5.15)	5.21	0.06
7/26/22	7/27/22	140541863	American Funds Capital World Bond Fund Class R-2 Settlement Control No:010122071286793	(0.268)	16.5000	(4.40)	4.42	0.02
7/26/22	7/27/22	140543869	American Funds Capital World Growth and Income Fund Class R-2 Settlement Control No:010122071286785	(0.124)	49.4600	(6.07)	6.13	0.06
7/26/22	7/27/22	399874866	American Funds The Growth Fund of America Class R-2 Settlement Control No:010122071286827	(0.184)	49.0900	(8.73)	9.03	0.30
7/26/22	7/27/22	453320863	American Funds The Income Fund of America Class R-2 Settlement Control No:010122071286801	(0.187)	23.0300	(4.26)	4.31	0.05
7/26/22	7/27/22	56063N501	MainStay MacKay High Yield Corporate Bond Fund Class R2 Settlement Control No:010122071286843	(0.585)	5.0400	(2.86)	2.95	0.09



Transaction Listing

Trade Date	Posting Date			Shares	Price	Inventory Cost	Cash	Market to Market Effect
Investment Activity								
	Redemption of Investments							
						07/27/2022 Total:	71.68	
8/22/22	8/23/22	026300863	American Funds U.S. Government Securities Fund Class R-2 Settlement Control No:010122353925225	(0.154)	12.8300	(1.98)	1.98	-
8/22/22	8/23/22	02630U859	American Funds U.S. Government Money Market Fund Class R-2 Settlement Control No:010122353925167	(1.360)	1.0000	(1.36)	1.36	-
8/22/22	8/23/22	02630Y141	American Funds Moderate Growth and Income Portfolio Class R-2 Settlement Control No:010122353925241	(1.585)	16.0500	(24.61)	25.44	0.83
8/22/22	8/23/22	027681865	American Funds American Mutual Fund Class R-2 Settlement Control No:010122353925183	(0.224)	49.9000	(10.68)	11.18	0.50
8/22/22	8/23/22	097873863	American Funds The Bond Fund of America Class R-2 Settlement Control No:010122353925175	(0.419)	11.8800	(4.97)	4.98	0.01
8/22/22	8/23/22	140541863	American Funds Capital World Bond Fund Class R-2 Settlement Control No:010122353925209	(0.255)	16.2400	(4.18)	4.14	(0.04)
8/22/22	8/23/22	140543869	American Funds Capital World Growth and Income Fund Class R-2 Settlement Control No:010122353925191	(0.119)	51.0900	(5.83)	6.08	0.25
8/22/22	8/23/22	399874866	American Funds The Growth Fund of America Class R-2 Settlement Control No:010122353925233	(0.180)	52.2800	(8.58)	9.41	0.83
8/22/22	8/23/22	453320863	American Funds The Income Fund of America Class R-2 Settlement Control No:010122353925217	(0.180)	23.5200	(4.11)	4.23	0.12



Transaction Listing

Trade Date	Posting Date			Shares	Price	Inventory Cost	Cash	Market to Market Effect
Investment Activity								
	Redemption of Investments							
8/22/22	8/23/22	56063N501	MainStay MacKay High Yield Corporate Bond Fund Class R2 Settlement Control No:010122353925258	(0.573)	5.0800	(2.80)	2.91	0.11
						08/23/2022 Total:	71.71	
9/1/22	9/2/22	02630Y141	American Funds Moderate Growth and Income Portfolio Class R-2 Settlement Control No:010122440447134	(96.154)	15.6000	(1,493.08)	1,500.00	6.92
						09/02/2022 Total:	1,500.00	
9/6/22	9/7/22	02630Y141	American Funds Moderate Growth and Income Portfolio Class R-2 Settlement Control No:010122491842837	(67.873)	15.4700	(1,053.98)	1,050.00	(3.98)
						09/07/2022 Total:	1,050.00	
9/15/22	9/16/22	026300863	American Funds U.S. Government Securities Fund Class R-2 Settlement Control No:010122591399837	(0.065)	12.4600	(0.84)	0.81	(0.03)
9/15/22	9/16/22	02630U859	American Funds U.S. Government Money Market Fund Class R-2 Settlement Control No:010122591399779	(0.590)	1.0000	(0.59)	0.59	-
9/15/22	9/16/22	02630Y141	American Funds Moderate Growth and Income Portfolio Class R-2 Settlement Control No:010122591399852	(0.688)	15.4700	(10.68)	10.64	(0.04)
9/15/22	9/16/22	027681865	American Funds American Mutual Fund Class R-2 Settlement Control No:010122591399795	(0.097)	47.7800	(4.62)	4.63	0.01
9/15/22	9/16/22	097873863	American Funds The Bond Fund of America Class R-2 Settlement Control No:010122591399787	(0.179)	11.5700	(2.12)	2.07	(0.05)



Transaction Listing

Trade Date	Posting Date			Shares	Price	Inventory Cost	Cash	Market to Market Effect
Investment Activity								
	Redemption of Investments							
9/15/22	9/16/22	140541863	American Funds Capital World Bond Fund Class R-2 Settlement Control No:010122591399811	(0.109)	15.7900	(1.79)	1.72	(0.07)
9/15/22	9/16/22	140543869	American Funds Capital World Growth and Income Fund Class R-2 Settlement Control No:010122591399803	(0.052)	49.0200	(2.55)	2.55	-
9/15/22	9/16/22	399874866	American Funds The Growth Fund of America Class R-2 Settlement Control No:010122591399845	(0.078)	50.3900	(3.72)	3.93	0.21
9/15/22	9/16/22	453320863	American Funds The Income Fund of America Class R-2 Settlement Control No:010122591399829	(0.079)	22.6200	(1.80)	1.79	(0.01)
9/15/22	9/16/22	56063N501	MainStay MacKay High Yield Corporate Bond Fund Class R2 Settlement Control No:010122591399860	(0.254)	4.9600	(1.24)	1.26	0.02
						09/16/2022 Total:	29.99	
9/23/22	9/26/22	026300863	American Funds U.S. Government Securities Fund Class R-2 Settlement Control No:010122669301483	(0.165)	12.2100	(2.12)	2.01	(0.11)
9/23/22	9/26/22	02630U859	American Funds U.S. Government Money Market Fund Class R-2 Settlement Control No:010122669301426	(1.460)	1.0000	(1.46)	1.46	-
9/23/22	9/26/22	02630Y141	American Funds Moderate Growth and Income Portfolio Class R-2 Settlement Control No:010122669301509	(1.745)	14.7900	(27.08)	25.81	(1.27)
9/23/22	9/26/22	027681865	American Funds American Mutual Fund Class R-2 Settlement Control No:010122669301442	(0.239)	45.8200	(11.39)	10.95	(0.44)



Transaction Listing

Trade Date	Posting Date			Shares	Price	Inventory Cost	Cash	Market to Market Effect
Investment Activity								
Redemption of Investments								
9/23/22	9/26/22	097873863	American Funds The Bond Fund of America Class R-2 Settlement Control No:010122669301434	(0.444)	11.3600	(5.27)	5.04	(0.23)
9/23/22	9/26/22	140541863	American Funds Capital World Bond Fund Class R-2 Settlement Control No:010122669301467	(0.271)	15.3000	(4.44)	4.15	(0.29)
9/23/22	9/26/22	140543869	American Funds Capital World Growth and Income Fund Class R-2 Settlement Control No:010122669301459	(0.127)	46.1400	(6.22)	5.86	(0.36)
9/23/22	9/26/22	399874866	American Funds The Growth Fund of America Class R-2 Settlement Control No:010122669301491	(0.196)	46.8800	(9.35)	9.19	(0.16)
9/23/22	9/26/22	453320863	American Funds The Income Fund of America Class R-2 Settlement Control No:010122669301475	(0.194)	21.6900	(4.42)	4.21	(0.21)
9/23/22	9/26/22	56063N501	MainStay MacKay High Yield Corporate Bond Fund Class R2 Settlement Control No:010122669301517	(0.621)	4.8600	(3.04)	3.02	(0.02)
						09/26/2022 Total:	71.70	
Total Redemption of Investments						(7,887.25)	7,883.16	(4.09)
Securities Transferred Out								
7/15/22	353496805		Franklin Income Fund Class C per fund - adjustment debit	(0.002)	-	-	-	-
Total Securities Transferred Out						-	-	-
Unrealized Appreciation / Depreciation								



Transaction Listing

Trade Date	Posting Date		Shares	Price	Inventory Cost	Cash	Market to Market Effect
Investment Activity							
		Unrealized Appreciation / Depreciation					
	026300863	American Funds U.S. Government Securities Fund Class R-2					(1,017.60)
		Beginning Value:		15,997.07			
		Plus Purchased Inventory:		1,061.92			
		Less Sold Inventory:		-6.98			
		Ending Inventory Value:		17,052.01			
		Ending Market Value:		16,034.41			
	02630U859	American Funds U.S. Government Money Market Fund Class R-2					-
		Beginning Value:		11,191.19			
		Plus Purchased Inventory:		1,479.86			
		Less Sold Inventory:		-813.20			
		Ending Inventory Value:		11,857.85			
		Ending Market Value:		11,857.85			
	02630Y141	American Funds Moderate Growth and Income Portfolio Class R-2					(14,786.01)
		Beginning Value:		187,181.03			
		Plus Purchased Inventory:		35,766.32			
		Less Sold Inventory:		-4,162.77			
		Ending Inventory Value:		218,784.58			
		Ending Market Value:		203,998.57			
	027681865	American Funds American Mutual Fund Class R-2					(6,111.43)
		Beginning Value:		89,269.26			
		Plus Purchased Inventory:		2,401.22			
		Less Sold Inventory:		-37.93			
		Ending Inventory Value:		91,632.55			
		Ending Market Value:		85,521.12			



Transaction Listing

Trade Date	Posting Date		Shares	Price	Inventory Cost	Cash	Market to Market Effect
Investment Activity							
		Unrealized Appreciation / Depreciation					
	097873863	American Funds The Bond Fund of America Class R-2					(2,258.14)
		Beginning Value:		40,776.68			
		Plus Purchased Inventory:		1,786.13			
		Less Sold Inventory:		-17.51			
		Ending Inventory Value:		42,545.30			
		Ending Market Value:		40,287.16			
	140541863	American Funds Capital World Bond Fund Class R-2					(2,756.78)
		Beginning Value:		35,006.49			
		Plus Purchased Inventory:		750.53			
		Less Sold Inventory:		-14.81			
		Ending Inventory Value:		35,742.21			
		Ending Market Value:		32,985.43			
	140543869	American Funds Capital World Growth and Income Fund Class R-2					(3,851.42)
		Beginning Value:		49,251.09			
		Plus Purchased Inventory:		2,083.30			
		Less Sold Inventory:		-1,205.73			
		Ending Inventory Value:		50,128.66			
		Ending Market Value:		46,277.24			
	353496805	Franklin Income Fund Class C					-
		Beginning Value:		0.00			
		Plus Purchased Inventory:		0.00			
		Less Sold Inventory:		0.00			
		Ending Inventory Value:		0.00			
		Ending Market Value:		0.00			



Transaction Listing

Trade Date	Posting Date		Shares	Price	Inventory Cost	Cash	Market to Market Effect
Investment Activity							
		Unrealized Appreciation / Depreciation					
	399874866	American Funds The Growth Fund of America Class R-2					(2,635.19)
		Beginning Value:		67,759.79			
		Plus Purchased Inventory:		7,465.42			
		Less Sold Inventory:		-30.38			
		Ending Inventory Value:		75,194.83			
		Ending Market Value:		72,559.64			
	453320863	American Funds The Income Fund of America Class R-2					(2,542.31)
		Beginning Value:		33,360.80			
		Plus Purchased Inventory:		2,528.39			
		Less Sold Inventory:		-14.59			
		Ending Inventory Value:		35,874.60			
		Ending Market Value:		33,332.29			
	56063N501	MainStay MacKay High Yield Corporate Bond Fund Class R2					(510.06)
		Beginning Value:		23,848.57			
		Plus Purchased Inventory:		2,391.46			
		Less Sold Inventory:		-1,583.35			
		Ending Inventory Value:		24,656.68			
		Ending Market Value:		24,146.62			
	693390379	PIMCO High Yield Fund Class A					(0.01)
		Beginning Value:		0.02			
		Plus Purchased Inventory:		0.00			
		Less Sold Inventory:		0.00			
		Ending Inventory Value:		0.02			
		Ending Market Value:		0.01			
	Total	Unrealized Appreciation / Depreciation					(36,468.95)



Hilltoppers Inc. 401K PSP and Trust

For the Period 07/01/2022 through 09/30/2022

Transaction Listing

Trade Date	Posting Date		Shares	Price	Inventory Cost	Cash	Market to Market Effect
Total Investment Activity					47,938.26	(47,942.35)	(36,473.04)
Total For Account					49,827.30	-	13,358.35



5% Reportable Transactions

Plan Value: 553,641.99

Trade Date	Posting Date		Shares	Price	Inventory Cost	Cash Value	% of Plan Value	Mkt to Mkt Gain (Loss)
02630Y141 - American Funds Moderate Growth and Income Portfolio Class R-2								
	Total	Purchase of Investments				35,185.70	12 Items	
	Total	Redemption of Investments				4,158.73	7 Items	
Total	02630Y141 - American Funds Moderate Growth and Income Portfolio Class R-2					39,344.43	7 %	(4.04)



Rebates From Investments

Security			Dealer Concessions	12b1 Fees	Sub-TA/SSF Fees	Total Rebate
026300863	RGVBX	American Funds U.S. Government Securities Fund C	0.00	0.00	14.08	14.08
02630U859	RABXX	American Funds U.S. Government Money Market Fu	0.00	0.00	9.93	9.93
02630Y141	RBABX	American Funds Moderate Growth and Income Portf	0.00	0.00	168.26	168.26
027681865	RMFBX	American Funds American Mutual Fund Class R-2	0.00	0.00	82.35	82.35
097873863	RBFBX	American Funds The Bond Fund of America Class R	0.00	0.00	36.34	36.34
140541863	RCWBX	American Funds Capital World Bond Fund Class R-2	0.00	0.00	31.43	31.43
140543869	RWIBX	American Funds Capital World Growth and Income F	0.00	0.00	47.01	47.01
353496805	FCISX	Franklin Income Fund Class C	0.00	0.00	0.00	0.00
399874866	RGABX	American Funds The Growth Fund of America Class	0.00	0.00	63.85	63.85
453320863	RIDBX	American Funds The Income Fund of America Class	0.00	0.00	29.95	29.95
56063N501	MHYRX	MainStay MacKay High Yield Corporate Bond Fund (	0.00	0.00	15.04	15.04
693390379	PHDAX	PIMCO High Yield Fund Class A	0.00	0.00	0.00	0.00
Total For Account			0.00	0.00	498.24	498.24



FACTS

WHAT DOES the EdgeCo Group of Companies and Associates DO WITH YOUR PERSONAL INFORMATION?

Rev. 11/1/2021

Why?

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share and protect your personal information. Please read this notice carefully to understand what we do.

What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and name/address
- financial information and investment objectives
- suitability information and investment experience

When you are no longer our customer, we continue to share your information as described in this notice.

How?

All financial companies need to share customer's personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customer's personal information; the reasons EdgeCo chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does EdgeCo share?	Can you limit this sharing?
For our everyday business purposes - such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes - to offer our products and services to you	Yes	No
For joint marketing with other financial companies	No	N/A
For our affiliates' everyday business purposes - information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes - information about your creditworthiness	No	N/A
For nonaffiliates to market to you	No	N/A

Questions?

Call 800-693-7800 or go to www.macg.com



Who we are	
Who is providing this notice?	NewEdge Securities, Inc, NewEdge Advisors, LLC, Mid Atlantic Trust Company, American Trust Company, AT Retirement Services, LLC, AT Insurance, LLC, LPA Insurance Agency, Inc., and NewEdge Wealth LLC (for additional Companies see below).
What we do	
How does EdgeCo protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does EdgeCo collect my personal information?	We collect your personal information, for example, when you · open an account or transfer an account · update your account or transact in your account · or from your representative regarding your preferences
Why can't I limit all sharing?	Federal law gives you the right to limit only · sharing for affiliates' everyday business purposes - information about your creditworthiness · affiliates from using your information to market to you · sharing for nonaffiliates to market to you State laws and individual companies may give you additional rights to limit sharing.
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. · EdgeCo Buyer, Inc.; GUA/Uniontown Capital Corp.; Mid Atlantic Capital Group, Inc.; Mid Atlantic Clearing & Settlement Corporation; NewEdge Capital Group, LLC and New Edge Wealth Holdings L.P..
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. · Our nonaffiliated service providers are obligated to keep the personal information we share with them confidential and use it only to provide services specified by EdgeCo **
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. · Mid Atlantic does not share personal information with unaffiliated third parties for use in marketing their products or services.
Other important information	
** If you conduct business with EdgeCo through a nonaffiliated investment professional, we may exchange information that we collect with your investment professional or with others they may authorize.	



Hilltoppers Inc. 401K PSP and Trust

For the Period 07/01/2022 through 09/30/2022