Form 5500	Annual Return/Report of Employee Benefit Plan	OMB Nos. 1210-0110 1210-0089
Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	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.**	**2021** **This Form is Open to Public Inspection**

Part I Annual Report Identification Information

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

A This return/report is for:
- [ ] 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.)
- [x] 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:
- [x] Form 5558
- [ ] automatic extension
- [ ] the DFVC program
- [ ] special extension (enter description)

E If this is a retroactively adopted plan permitted by SECURE Act section 201, check here. . . . . ▶ [ ]

Part II Basic Plan Information—enter all requested information

1a Name of plan
WESTCHESTER COUNTRY CLUB 401(K) PLAN AND TRUST

1b Three-digit plan number (PN) ▶ 002

1c Effective date of plan 01/01/1997

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)
WESTCHESTER COUNTRY CLUB

99 BILTMORE AVENUE
RYE, NY 10580

2b Employer Identification Number (EIN) 13-1737009

2c Plan Sponsor's telephone number 914-798-5205

2d Business code (see instructions) 713900

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.	10/10/2022	EDWARD A BYRNE
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE			
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
SIGN HERE			
	Signature of DFE	Date	Enter name of individual signing as DFE

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

3a Plan administrator's name and address [X] Same as Plan Sponsor	**3b** Administrator's EIN	
	3c Administrator's telephone number	
4 If the name and/or EIN of the plan sponsor or the plan name has changed since the last return/report filed for this plan, enter the plan sponsor's name, EIN, the plan name and the plan number from the last return/report: **a** Sponsor's name **c** Plan Name	**4b** EIN **4d** PN	
5 Total number of participants at the beginning of the plan year	**5**	195
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)**	137
a(2) Total number of active participants at the end of the plan year	**6a(2)**	129
b Retired or separated participants receiving benefits	**6b**	0
c Other retired or separated participants entitled to future benefits	**6c**	63
d Subtotal. Add lines **6a(2)**, **6b**, and **6c**.	**6d**	192
e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.	**6e**	0
f Total. Add lines **6d** and **6e**.	**6f**	192
g Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item)	**6g**	161
h Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested	**6h**	0
7 Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item)	**7**	

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

2E 2F 2G 2J 3D

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

9b Plan benefit arrangement (check all that apply)

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

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

a Pension Schedules

- **(1)** [X] **R** (Retirement Plan Information)
- **(2)** [ ] **MB** (Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information) - signed by the plan actuary
- **(3)** [ ] **SB** (Single-Employer Defined Benefit Plan Actuarial Information) - signed by the plan actuary

b General Schedules

- **(1)** [X] **H** (Financial Information)
- **(2)** [ ] **I** (Financial Information – Small Plan)
- **(3)** [X] 1 **A** (Insurance Information)
- **(4)** [X] **C** (Service Provider Information)
- **(5)** [X] **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 A (Form 5500)	Insurance Information	OMB No. 1210-0110
Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ▶ **File as an attachment to Form 5500.** ▶ Insurance companies are required to provide the information pursuant to ERISA section 103(a)(2).	**2021** **This Form is Open to Public Inspection**

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

A Name of plan	**B** Three-digit plan number (PN) ▶
WESTCHESTER COUNTRY CLUB 401(K) PLAN AND TRUST	002
C Plan sponsor's name as shown on line 2a of Form 5500	**D** Employer Identification Number (EIN)
WESTCHESTER COUNTRY CLUB	13-1737009

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

1 Coverage Information:

(a) Name of insurance carrier

VOYA RETIREMENT INSURANCE AND ANNUITY COMPANY

(b) EIN	**(c)** NAIC code	**(d)** Contract or identification number	**(e)** Approximate number of persons covered at end of policy or contract year	Policy or contract year **(f)** From	**(g)** To
71-0294708	86509	ZH9703	192	01/01/2021	12/31/2021

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

(a) Total amount of commissions paid	**(b)** Total amount of fees paid
32632	0

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

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

SBHU LIFE AGENCY INC.
700 RED BROOK BOULEVARD
SUITE 300
OWINGS MILLS, MD 21117

(b) Amount of sales and base commissions paid	Fees and other commissions paid **(c)** Amount	**(d)** Purpose	**(e)** Organization code
32632			3

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

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

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

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

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

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

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

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

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

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

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

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

Part II Investment and Annuity Contract Information

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

4	Current value of plan's interest under this contract in the general account at year end	4	551495
5	Current value of plan's interest under this contract in separate accounts at year end	5	10673157

6 Contracts With Allocated Funds:

a State the basis of premium rates ▶

b	Premiums paid to carrier	6b	
c	Premiums due but unpaid at the end of the year	6c	
d	If the carrier, service, or other organization incurred any specific costs in connection with the acquisition or retention of the contract or policy, enter amount.	6d	

Specify nature of costs ▶

e Type of contract: (1) ☐ individual policies (2) ☐ group deferred annuity

(3) ☐ other (specify) ▶

f If contract purchased, in whole or in part, to distribute benefits from a terminating plan, check here ▶ ☐

7 Contracts With Unallocated Funds (Do not include portions of these contracts maintained in separate accounts)

a Type of contract: (1) ☐ deposit administration (2) ☐ immediate participation guarantee

(3) ☐ guaranteed investment (4) ☒ other ▶ GROUP PENSION FUNDING

b	Balance at the end of the previous year		7b	831823
c	Additions: (1) Contributions deposited during the year	7c(1)	44455	
	(2) Dividends and credits	7c(2)		
	(3) Interest credited during the year	7c(3)	7811	
	(4) Transferred from separate account	7c(4)		
	(5) Other (specify below)	7c(5)	2463	
	▶ LOAN REPAYMENTS			
	(6)Total additions		7c(6)	54729
d	Total of balance and additions (add lines **7b** and **7c(6)**).		7d	886552
e	Deductions:			
	(1) Disbursed from fund to pay benefits or purchase annuities during year	7e(1)	348992	
	(2) Administration charge made by carrier	7e(2)	217	
	(3) Transferred to separate account	7e(3)		
	(4) Other (specify below)	7e(4)		
	▶			
	(5) Total deductions		7e(5)	349209
f	Balance at the end of the current year (subtract line **7e(5)** from line **7d**)		7f	537343

Part III Welfare Benefit Contract Information

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

8 Benefit and contract type (check all applicable boxes)

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

9 Experience-rated contracts:				
a Premiums: (1) Amount received	**9a(1)**			
(2) Increase (decrease) in amount due but unpaid	**9a(2)**			
(3) Increase (decrease) in unearned premium reserve	**9a(3)**			
(4) Earned (**(1)** + **(2)** - **(3)**)			**9a(4)**	
b Benefit charges (1) Claims paid	**9b(1)**			
(2) Increase (decrease) in claim reserves	**9b(2)**			
(3) Incurred claims (add **(1)** and **(2)**)			**9b(3)**	
(4) Claims charged			**9b(4)**	
c Remainder of premium: (1) Retention charges (on an accrual basis) --				
(A) Commissions	**9c(1)(A)**			
(B) Administrative service or other fees	**9c(1)(B)**			
(C) Other specific acquisition costs	**9c(1)(C)**			
(D) Other expenses	**9c(1)(D)**			
(E) Taxes	**9c(1)(E)**			
(F) Charges for risks or other contingencies	**9c(1)(F)**			
(G) Other retention charges	**9c(1)(G)**			
(H) Total retention			**9c(1)(H)**	
(2) Dividends or retroactive rate refunds. (These amounts were ☐ paid in cash, or ☐ credited.)			**9c(2)**	
d Status of policyholder reserves at end of year: (1) Amount held to provide benefits after retirement			**9d(1)**	
(2) Claim reserves			**9d(2)**	
(3) Other reserves			**9d(3)**	
e Dividends or retroactive rate refunds due. (Do not include amount entered in line **9c(2)**.)			**9e**	
10 Nonexperience-rated contracts:				
a Total premiums or subscription charges paid to carrier			**10a**	
b If the carrier, service, or other organization incurred any specific costs in connection with the acquisition or retention of the contract or policy, other than reported in Part I, line 2 above, report amount.			**10b**	

Specify nature of costs.

Part IV Provision of Information

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

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

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

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

A Name of plan
WESTCHESTER COUNTRY CLUB 401(K) PLAN AND TRUST

B Three-digit plan number (PN) ▶ 002

C Plan sponsor's name as shown on line 2a of Form 5500
WESTCHESTER COUNTRY CLUB

D Employer Identification Number (EIN)
13-1737009

Part I Service Provider Information (see instructions)

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

1 Information on Persons Receiving Only Eligible Indirect Compensation

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

VOYA RETIREMENT INSURANCE & ANNUITY

71-0294708

(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)

VOYA RETIREMENT INSURANCE & ANNUITY

71-0294708

(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?
64	SERVICE PROVIDER	1050	Yes [X] No [ ]	Yes [X] No [ ]	0	Yes [ ] No [X]

(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 D (Form 5500)	DFE/Participating Plan Information	OMB No. 1210-0110
Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration	This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ▶ **File as an attachment to Form 5500.**	**2021** **This Form is Open to Public Inspection.**

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

A Name of plan
WESTCHESTER COUNTRY CLUB 401(K) PLAN AND TRUST

B Three-digit plan number (PN) ▶ 002

C Plan or DFE sponsor's name as shown on line 2a of Form 5500
WESTCHESTER COUNTRY CLUB

D Employer Identification Number (EIN)
13-1737009

Part I Information on interests in MTIAs, CCTs, PSAs, and 103-12 IEs (to be completed by plans and DFEs)

(Complete as many entries as needed to report all interests in DFEs)

a Name of MTIA, CCT, PSA, or 103-12 IE: VARIABLE ANNUITY ACCOUNT D

b Name of sponsor of entity listed in (a): VOYA RETIREMENT INSURANCE AND ANNUITY COMPANY

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
71-0294708-000	P	10673157

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

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

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

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

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

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

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

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

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

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

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

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

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

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

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

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

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

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

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

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

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

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

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

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

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

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

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

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

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

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

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

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

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

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

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

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

a Plan name

b Name of plan sponsor | **c** EIN-PN

a Plan name

b Name of plan sponsor | **c** EIN-PN

a Plan name

b Name of plan sponsor | **c** EIN-PN

a Plan name

b Name of plan sponsor | **c** EIN-PN

a Plan name

b Name of plan sponsor | **c** EIN-PN

a Plan name

b Name of plan sponsor | **c** EIN-PN

a Plan name

b Name of plan sponsor | **c** EIN-PN

a Plan name

b Name of plan sponsor | **c** EIN-PN

a Plan name

b Name of plan sponsor | **c** EIN-PN

a Plan name

b Name of plan sponsor | **c** EIN-PN

a Plan name

b Name of plan sponsor | **c** EIN-PN

a Plan name

b Name of plan sponsor | **c** EIN-PN

SCHEDULE H (Form 5500)	Financial Information	OMB No. 1210-0110
Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA), and section 6058(a) of the Internal Revenue Code (the Code). ▶ **File as an attachment to Form 5500.**	**2021** **This Form is Open to Public Inspection**

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

A Name of plan
WESTCHESTER COUNTRY CLUB 401(K) PLAN AND TRUST

B Three-digit plan number (PN) ▶ 002

C Plan sponsor's name as shown on line 2a of Form 5500
WESTCHESTER COUNTRY CLUB

D Employer Identification Number (EIN)
13-1737009

Part I Asset and Liability Statement

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

Assets		(a) Beginning of Year	(b) End of Year
a Total noninterest-bearing cash	1a		
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)		
(2) Participant contributions	1b(2)		
(3) Other	1b(3)		
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)		
(2) U.S. Government securities	1c(2)		
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)		
(B) All other	1c(3)(B)		
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)		
(B) Common	1c(4)(B)		
(5) Partnership/joint venture interests	1c(5)		
(6) Real estate (other than employer real property)	1c(6)		
(7) Loans (other than to participants)	1c(7)		
(8) Participant loans	1c(8)	94320	53803
(9) Value of interest in common/collective trusts	1c(9)		
(10) Value of interest in pooled separate accounts	1c(10)		
(11) Value of interest in master trust investment accounts	1c(11)		
(12) Value of interest in 103-12 investment entities	1c(12)		
(13) Value of interest in registered investment companies (e.g., mutual funds)	1c(13)	9197703	10673157
(14) Value of funds held in insurance company general account (unallocated contracts)	1c(14)	831823	537343
(15) Other	1c(15)		

		(a) Beginning of Year	(b) End of Year
1d Employer-related investments:			
(1) Employer securities	1d(1)		
(2) Employer real property	1d(2)		
e Buildings and other property used in plan operation	1e		
f Total assets (add all amounts in lines 1a through 1e)	1f	10123846	11264303
Liabilities			
g Benefit claims payable	1g		
h Operating payables	1h		
i Acquisition indebtedness	1i		
j Other liabilities	1j		
k Total liabilities (add all amounts in lines 1g through1j)	1k	0	0
Net Assets			
l Net assets (subtract line 1k from line 1f)	1l	10123846	11264303

Part II Income and Expense Statement

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

Income		(a) Amount	(b) Total
a Contributions:			
(1) Received or receivable in cash from: **(A)** Employers	2a(1)(A)	201582	
(B) Participants	2a(1)(B)	493271	
(C) Others (including rollovers)	2a(1)(C)		
(2) Noncash contributions	2a(2)		
(3) Total contributions. Add lines **2a(1)(A), (B), (C),** and line **2a(2)**	2a(3)		694853
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)		
(B) U.S. Government securities	2b(1)(B)		
(C) Corporate debt instruments	2b(1)(C)		
(D) Loans (other than to participants)	2b(1)(D)		
(E) Participant loans	2b(1)(E)	3977	
(F) Other	2b(1)(F)	7811	
(G) Total interest. Add lines **2b(1)(A)** through **(F)**	2b(1)(G)		11788
(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)		
(D) Total dividends. Add lines **2b(2)(A)**, **(B)**, and **(C)**	2b(2)(D)		0
(3) Rents	2b(3)		
(4) Net gain (loss) on sale of assets: **(A)** Aggregate proceeds	2b(4)(A)		
(B) Aggregate carrying amount (see instructions)	2b(4)(B)		
(C) Subtract line **2b(4)(B)** from line **2b(4)(A)** and enter result	2b(4)(C)		0
(5) Unrealized appreciation (depreciation) of assets: **(A)** Real estate	2b(5)(A)		
(B) Other	2b(5)(B)		
(C) Total unrealized appreciation of assets. Add lines **2b(5)(A)** and **(B)**	2b(5)(C)		0

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts	2b(6)		
(7) Net investment gain (loss) from pooled separate accounts	2b(7)		1558342
(8) Net investment gain (loss) from master trust investment accounts	2b(8)		
(9) Net investment gain (loss) from 103-12 investment entities	2b(9)		
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds)	2b(10)		
c Other income	2c		1864
d Total income. Add all **income** amounts in column (b) and enter total	2d		2266847
Expenses			
e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	1125315	
(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)		1125315
f Corrective distributions (see instructions)	2f		
g Certain deemed distributions of participant loans (see instructions)	2g		25
h Interest expense	2h		
i Administrative expenses: (1) Professional fees	2i(1)		
(2) Contract administrator fees	2i(2)		
(3) Investment advisory and management fees	2i(3)		
(4) Other	2i(4)	1050	
(5) Total administrative expenses. Add lines **2i(1)** through **(4)**	2i(5)		1050
j Total expenses. Add all **expense** amounts in column (b) and enter total	2j		1126390
Net Income and Reconciliation			
k Net income (loss). Subtract line **2j** from line **2d**	2k		1140457
l Transfers of assets:			
(1) To this plan	2l(1)		
(2) From this plan	2l(2)		

Part III Accountant's Opinion

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

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

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

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

(1) [X] 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: CONDON O ' MEARA **(2)** EIN: 13-3628255

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

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

Part IV Compliance Questions

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

During the plan year:

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

			Yes	No	Amount
b	Were any loans by the plan or fixed income obligations due the plan in default as of the close of the plan year or classified during the year as uncollectible? Disregard participant loans secured by participant's account balance. (Attach Schedule G (Form 5500) Part I if "Yes" is checked.)	4b		X	
c	Were any leases to which the plan was a party in default or classified during the year as uncollectible? (Attach Schedule G (Form 5500) Part II if "Yes" is checked.)	4c		X	
d	Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 4a. Attach Schedule G (Form 5500) Part III if "Yes" is checked.)	4d		X	
e	Was this plan covered by a fidelity bond?	4e	X		1000000
f	Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?	4f		X	
g	Did the plan hold any assets whose current value was neither readily determinable on an established market nor set by an independent third party appraiser?	4g		X	
h	Did the plan receive any noncash contributions whose value was neither readily determinable on an established market nor set by an independent third party appraiser?	4h		X	
i	Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.)	4i	X		
j	Were any plan transactions or series of transactions in excess of 5% of the current value of plan assets? (Attach schedule of transactions if "Yes" is checked and see instructions for format requirements.)	4j		X	
k	Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?	4k		X	
l	Has the plan failed to provide any benefit when due under the plan?	4l		X	
m	If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)	4m		X	
n	If 4m was answered "Yes," check the "Yes" box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3	4n			

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

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

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

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

SCHEDULE R (Form 5500)	Retirement Plan Information	OMB No. 1210-0110
Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	This schedule is required to be filed under 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.**	**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
WESTCHESTER COUNTRY CLUB 401(K) PLAN AND TRUST

B Three-digit plan number (PN) ▶ 002

C Plan sponsor's name as shown on line 2a of Form 5500
WESTCHESTER COUNTRY CLUB

D Employer Identification Number (EIN)
13-1737009

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): 71-0294708 _____

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**

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_____

WESTCHESTER COUNTRY CLUB
401(k) PLAN

Financial Statements
and
Supplemental Schedule
for Plan year ended
December 31, 2021

WESTCHESTER COUNTRY CLUB
401(k) PLAN

Attachment to Form 5500
for Plan year Ended December 31, 2021

Employer ID #13-1737009
Plan #002

Index to Financial Statements

	Page(s)
Independent Auditor's Report	1-4
Statements of Net Assets Available for Benefits at December 31, 2021 and December 31, 2020	5
Statement of Changes in Net Assets Available for Benefits for year ended December 31, 2021	6
Notes to Financial Statements	7-13
Supplemental Schedule	
1 Schedule H – Part IV – Line 4(i) - Schedule of Assets (Held at End of Year) at December 31, 2021	14

Note: The accompanying financial statements have been prepared for the purpose of filing DOL Form 5500. Supplemental Schedules required by Section 2520 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974, other than the one listed above, are omitted because of the absence of the conditions under which they are required.

CONDON
O'MEARA
MCGINTY &
DONNELLY LLP

Certified Public Accountants

One Battery Park Plaza
New York, NY 10004-1405
Tel: (212) 661 - 7777
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Independent Auditor's Report

To the Trustees and the Participants of
Westchester Country Club 401(k) Plan

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

We have performed audits of the accompanying financial statements of Westchester Country Club 401(k) Plan (the "Plan"), an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 ("ERISA"), as permitted by ERISA Section 103(a)(3)(C). The financial statements comprise the statements of net assets available for benefits as of December 31, 2021 and December 31, 2020, and the related statement of changes in net assets available for benefits for the year ended December 31, 2021 and the related notes to the financial statements.

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

Management has obtained certifications from a qualified institution as of December 31, 2021 and December 31, 2020, and for the year ended December 31, 2021, stating that the certified investment information, as described in Note 5 to the financial statements, is complete and accurate.

Opinion

In our opinion, based on our audits 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 audits 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 the Plan and to meet our other ethical responsibilities in accordance with the relevant ethical requirements relating to our audits. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our ERISA Section 103(a)(3)(C) audit opinion.

Responsibilities of Management for the Financial Statements

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

In preparing the financial statements, management is required to evaluate whether there are conditions or events, considered in the aggregate, that raise substantial doubt about the Plan's ability to continue as a going concern 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 the Plan's internal control. Accordingly, no such opinion is expressed.
- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements.
- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about the Plan's ability to continue as a going concern for a reasonable period of time.

Our audits 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 Schedule Required by ERISA

The supplemental schedule, Schedule H – Part IV – Line 4(i) – Schedule of Assets (Held at End of Year) as of December 31, 2021 is presented for purposes of additional analysis and is not a required part of the financial statements but is supplementary information required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information included in the supplemental schedule, other than that agreed to or derived from the certified investment information, has been subjected to auditing procedures applied in the audits of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with generally accepted auditing standards. For information included in the supplemental schedule 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 schedule, we evaluated whether the supplemental schedule, other than the information agreed to or derived from the certified investment information, including its form and content, is presented in conformity with the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.

In our opinion, the form and content of the supplemental schedule, other than the information in the supplemental schedule that agreed to or is derived from the certified investment information, is presented, in all material respects, in conformity with the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.

The information in the supplemental schedule related to assets held by and certified to by a qualified institution agrees to, or is derived from, in all material respects, the information prepared and certified by an institution that management determined meets the requirements of ERISA Section 103(a)(3(C).

Carter Ledyard & Milburn LLP

September 20, 2022

WESTCHESTER COUNTRY CLUB
401(k) PLAN

Statements of Net Assets
Available for Benefits

	December 31	
	2021	**2020**
Assets		
Investments, at fair value	$10,673,157	$ 9,197,703
Investments, at contract value	537,343	831,823
Total investments (as certified by Trustee)	11,210,500	10,029,526
Employer contributions receivable	273,400	201,582
Notes receivable from participants (as certified by Trustee)	53,803	94,320
Net assets available for benefits	**$11,537,703**	**$10,325,428**

See notes to financial statements.

WESTCHESTER COUNTRY CLUB
401(k) PLAN

Statement of Changes in Net Assets
Available for Benefits
for Plan Year Ended December 31, 2021

Additions	
Contributions	
Employer	$ 273,400
Participants	493,271
Total contributions	766,671
Investment return (as certified by Trustee)	
Interest, dividends and other	13,652
Net appreciation of investments	1,558,342
Total investment return	1,571,994
Total additions	2,338,665
Deductions	
Benefits paid to participants or their beneficiaries	1,125,315
Deemed distribution of participant loans	25
Administrative expenses	1,050
Total deductions	1,126,390
Increase in net assets available for benefits	**1,212,275**
Net assets available for benefits, beginning of year	**10,325,428**
Net assets available for benefits, end of year	**$11,537,703**

See notes to financial statements.

WESTCHESTER COUNTRY CLUB
401(k) PLAN

Notes to Financial Statements
December 31, 2021

Note 1 – Description of Plan

The following description of the Westchester Country Club 401(k) Plan (the "Plan") provides only general information. Participants should refer to the Plan document for a more complete description of the Plan's provisions.

General

The Plan is a defined contribution pension plan established on January 1, 1997 and subsequently amended and restated. It is subject to the provisions of the Employee Retirement Income Security Act of 1974 as amended ("ERISA"). All non-union employees of the Westchester Country Club (the "Club") over the age of 21 who have been employed for one year and completed 1,000 hours of service during a Plan year are eligible to participate in the Plan.

Contributions

Each year, participants may contribute a portion of their pre-tax annual compensation subject to certain limitations set by the Internal Revenue Code. After-tax Roth contributions may be made to the Plan. The Club contributes a discretionary profit-sharing amount to the Plan for all eligible participants. The Club also contributes a fixed percentage (2.35%) of eligible participants compensation for all participants who have worked at the Club for ten years or less with increased amounts based on additional service years. Participants need not make compensation deferrals into the Plan in order to be credited with the employer contribution.

The Plan allows for rollover contributions from other qualified plans.

Investment options

Each participant may direct the investment of his/her account into certain available investment options. The assets of the Plan are allocated to the applicable funds at the direction of the participant.

Management fees and operating expenses charged to the Plan for investments are deducted from income earned on a daily basis and are not separately reflected. Consequently, management fees and operating expenses are reflected as a reduction of investment return.

WESTCHESTER COUNTRY CLUB
401(k) PLAN

Notes to Financial Statements (continued)
December 31, 2021

Note 1 – Description of Plan (continued)

Participant accounts

Each participant's account is credited with the (a) participant's contribution, (b) allocations of the Club's contribution, if any, and (c) Plan earnings net of an allocation of administrative expenses. Allocations are based on participant earnings or account balances, as defined. The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested account.

Vesting

Participants are immediately vested in their and the Club's contributions plus actual earnings thereon.

Notes receivable from participants

Under the terms of the Plan, participants may borrow up to two loans from their fund accounts with a minimum of $1,000 up to an allowable amount as disclosed in the Plan documents. The loans are secured by the balance in the participant's account and bear interest comparable to the interest on similar loans made by commercial lending institutions. Principal and interest are paid ratably through payroll deductions over no longer than a five-year period.

Payment of benefits

Participants begin to receive payments on their normal retirement date. Certain provisions exist to allow for benefit payments to begin prior to or after the normal retirement date, subject to the guidelines established by the Internal Revenue Code.

Plan termination

Although it has not expressed any intent to do so, the Club has the right under the Plan to discontinue and terminate the Plan at any time, subject to the provisions of ERISA.

Note 2 – Summary of significant accounting policies

Basis of accounting

The Plan's financial statements are prepared using the accrual basis of accounting, except for benefits that are recorded when paid.

WESTCHESTER COUNTRY CLUB
401(k) PLAN

Notes to Financial Statements (continued)
December 31, 2021

Note 2 – Summary of significant accounting policies (continued)

Investment valuations and income recognition

Registered Investment Companies (mutual funds)

The Plan's investments in mutual funds are stated at fair value, based on the quoted market prices of the underlying securities within each fund.

Insurance company general account

Insurance company general account is measured at the contract value. On the contract date, the contract value in any fixed interest allocation is equal to the portion of the initial premium paid and designated for allocation to the fixed interest allocation. On each business day after the contract date, the amount of contract value is calculated in each fixed interest allocation as follows:

1) The contract value in the fixed interest allocation is taken at the end of the preceding business day.
2) A daily rate of interest is credited at the guaranteed rate since the preceding business day.
3) (1) and (2) are added together.
4) Any transfers from that fixed interest allocation are subtracted from (3).
5) Any withdrawals, contract fees (including any rider charges) and premium taxes are subtracted from (4).

Realized and unrealized gains and losses from the investments in each account are credited to or charged against each account.

Purchases and sales of securities are recorded on a trade-date basis. Interest and dividends are recorded when received.

Management fees and operating expenses charged to the Plan for investments are deducted from individual investments and are not reflected separately. Consequently, management fees and operating expenses are reflected as a reduction of return for such investments.

WESTCHESTER COUNTRY CLUB
401(k) PLAN

Notes to Financial Statements (continued)
December 31, 2021

Note 2 – Summary of significant accounting policies (continued)

Fair value measurements

For assets measured at fair value on a recurring basis, Accounting Standards Codified Topic *Fair Value Measurements* requires quantitative disclosures about the fair value measurement separately for each major class of assets. The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets and the lowest priority to unobservable inputs. The three levels of the fair value hierarchy are as follows:

Level 1 – Unadjusted quoted prices in active markets for identical assets.

Level 2 – Quoted prices for identical assets in markets that are not active, quoted prices for similar assets in active markets, inputs other than quoted market prices, and inputs derived principally from observable market data.

Level 3 – Prices or valuations that require inputs that are both significant to the fair value measurement and unobservable.

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

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

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

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

	2021	2020
	Level 1	
Mutual funds	$10,673,157	$9,197,703

WESTCHESTER COUNTRY CLUB
401(k) PLAN

Notes to Financial Statements (continued)
December 31, 2021

Note 2 – Summary of significant accounting policies (continued)

Investments at contract value

The Plan holds an investment contract that is comprised of an insurance company general account. This contract meets the fully benefit-responsive investment contract criteria and therefore is reported at contract value. Contract value is the relevant measure for fully benefit-responsive investment contracts because this is the amount received by participants if they were to initiate permitted transactions under the terms of the Plan. Contract value represents contributions made under each contract, plus earnings, less participant withdrawals, and administrative expenses. The following represents the investment at contract value held by the Plan at December 31, 2021 and December 31, 2020:

	2021	2020
Insurance company general account	$ 537,343	$ 831,823

Risks and uncertainties

The Plan invests in various investment securities. These investments are exposed to various risks such as interest rate, market, credit and liquidity risks. Due to the level of risk associated with investments, it is reasonably possible that changes in the values of investments will occur in the near term and that such changes could materially affect participants' account balances and the amounts reported in the statements of net assets available for benefits at December 31, 2021. The Plan's investments are not insured or protected by the Pension Benefit Guaranty Corporation, or any other governmental agency, accordingly, the Plan is subject to the normal investment risks associated with investments. Any default on participant loans would be treated as a taxable distribution to the participant.

Contributions

Contributions from participants are recorded as they are withheld from the participants' wages.

Payment of benefits

Benefit payments to participants or their beneficiaries are recorded when paid.

Notes receivable from participants

Notes receivable from participants are measured at their unpaid principal balance plus any accrued but unpaid interest. Interest income is recorded on the accrual basis. No allowance for credit losses has been recorded as of December 31, 2021 or December 31, 2020.

WESTCHESTER COUNTRY CLUB
401(k) PLAN

Notes to Financial Statements (continued)
December 31, 2021

Note 2 – Summary of significant accounting policies (continued)

Administrative expenses

General administrative expenses of the Plan are paid by the Club and are not reflected in the accompanying financial statements. Certain other transaction-related participant expenses, such as those associated with loan maintenance and administration, are paid by the Plan and are included in the accompanying financial statements.

Certain administrative functions are performed by officers or employees of the Club. No such officer or employee receives compensation from the Plan.

Use of estimates

The preparation of financial statements in conformity with accounting principles generally accepted in the United States of America requires the Plan Administrator to make estimates and assumptions that affect the amounts reported in the financial statements. Actual results could differ from these estimates.

Subsequent events

The Plan has evaluated events and transactions for potential recognition or disclosure through September 20, 2022, which is the date the financial statements were available to be issued.

Note 3 – Reconciliation of financial statements to Form 5500

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

	2021	2020
Net assets available for benefits per the financial statements	$ 11,537,703	$ 10,325,428
Less receivable at year end		
Employer safe harbor contribution	(273,400)	(201,582)
Net assets per the Form 5500	$ 11,264,303	$ 10,123,846

The following is a reconciliation of employer's safe harbor contributions per the financial statements for the year ended December 31, 2021, to Form 5500:

Employer safe harbor contribution per the financial statements	$ 273,400
Add: Receivable at December 31, 2020	201,582
Less: Receivable at December 31, 2021	(273,400)
Employer contributions per the Form 5500	$ 201,582

WESTCHESTER COUNTRY CLUB
401(k) PLAN

Notes to Financial Statements (continued)
December 31, 2021

Note 3 – Reconciliation of financial statements to Form 5500 (continued)

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

Increase in net assets available for benefits per financial statements	$1,212,275
Less: Employer contributions receivable at December 31, 2021	(273,400)
Add: Employer contributions receivable at December 31, 2020	201,582
Net income per the Form 5500	$1,140,457

Note 4 – Party-in-interest transactions

Plan investments include shares of funds managed by Voya Institutional Trust Company (the "Trustee") as defined by the Plan, and, therefore, those transactions qualify as party-in-interest.

Certain administrative fees related to the administration of the Plan were paid by the Plan or by the Club. These transactions also qualify as a party-in-interest transactions.

Note 5 – Information Certified by the Plan's Trustee

The Plan Administrator has elected the method of compliance as permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Accordingly, Voya Institutional Trust Company, the Trustee of the Plan, has certified to the completeness and accuracy of all investments reflected on the accompanying statements of net assets available for benefits as of December 31, 2021 and December 31, 2020, and the Supplemental Schedule H, – Part IV – Line 4(i) – Schedule of Assets (Held at End of Year) as of December 31, 2021; the related investment activity reflected in the statement of changes in net assets available for benefits for the year ended December 31, 2021.

Note 6 – Tax status

The Internal Revenue Service has determined and informed the Plan that the Plan is designed, in accordance with applicable sections of the Internal Revenue Code (the "Code"). Although the Plan has been amended since receiving the determination letter, the Plan Administrator believes that the Plan is designed, and is currently being operated, in compliance with the applicable requirements of the Code and, therefore, believes that the Plan is qualified.

WESTCHESTER COUNTRY CLUB
401(k) PLAN
Employer ID# 13-1737009
Plan #002

Schedule 1

Schedule H – Part IV – Line 4(i) -
Schedule of Assets (Held at End of Year)
December 31, 2021

(a)	(b) Identity of Issue or Borrower	(c) Description	(d) Cost**	(e) Current Value
*	Voya Fixed Account	Insurance Company General Account		$ 537,343
*	American Funds EuroPacific Growth Fund - Class R-3	Registered Investment Company		405,235
*	American Funds Fundamental InvestorsSM - Class R-3	Registered Investment Company		2,115,244
*	American Funds The Growth Fund of America - Class R-3	Registered Investment Company		213,824
*	American Funds New Perspective Fund - Class R-3	Registered Investment Company		32,425
*	American Funds Washington Mutual Investors FundSM - R-3	Registered Investment Company		1,730,618
*	BlackRock Equity Dividend Fund - Class R Shares	Registered Investment Company		146,823
*	ClearBridge Small Cap Growth Fund - Class R	Registered Investment Company		110,519
*	VY Clarion Real Estate Portfolio - Adviser Class	Registered Investment Company		45,059
*	Voya High Yield Portfolio - Adviser Class	Registered Investment Company		42,148
*	Voya Index Solution 2025 Portfolio - Adviser Class	Registered Investment Company		509,146
*	Voya Index Solution 2030 Portfolio - Adviser Class	Registered Investment Company		215,876
*	Voya Index Solution 2035 Portfolio - Adviser Class	Registered Investment Company		1,126,396
*	Voya Index Solution 2040 Portfolio - Adviser Class	Registered Investment Company		112,631
*	Voya Index Solution 2045 Portfolio - Adviser Class	Registered Investment Company		646,801
*	Voya Index Solution 2050 Portfolio - Adviser Class	Registered Investment Company		153,674
*	Voya Index Solution 2055 Portfolio - Adviser Class	Registered Investment Company		256,767
*	Voya Index Solution 2060 Portfolio - Adviser Class	Registered Investment Company		28,882
*	Voya Index Solution Income Portfolio - Adviser Class	Registered Investment Company		261,554
*	Voya Large Cap Growth Portfolio - Adviser Class	Registered Investment Company		882,647
*	Voya MidCap Opportunities Portfolio - Class A	Registered Investment Company		317,690
*	Voya Intermediate Bond Fund R	Registered Investment Company		149,412
*	Voya Russell Mid Cap Index Portfolio - Class A	Registered Investment Company		182,219
*	VY T. Rowe Price Capital Appreciation Portfolio - Adviser	Registered Investment Company		31,122
*	MFS Aggressive Growth Allocation Fund - Class R2	Registered Investment Company		102,447
*	MFS Conservative Allocation Fund - Class R2	Registered Investment Company		21,301
*	MFS International Value Fund - Class R2	Registered Investment Company		227,972
*	MFS Moderate Allocation Fund - Class R2	Registered Investment Company		16,118
*	MFS Growth Allocation	Registered Investment Company		14,376
*	Oppenheimer Developing Markets Fund - Class R	Registered Investment Company		206,961
*	PIMCO Real Return Fund - Class R	Registered Investment Company		40,369
*	Pioneer Strategic Income Fund R	Registered Investment Company		86,404
*	RidgeWorth Mid-Cap Value Equity Fund - Class A Shares	Registered Investment Company		177,541
*	Victory Sycamore Small Company Opportunity Fund - Class R	Registered Investment Company		27,304
*	Voya U.S. Stock Index Portfolio - Adviser Class	Registered Investment Company		31,404
*	Voya Money Market Fund - Class A	Registered Investment Company		4,248
	Sub-total			11,210,500
*	Participant notes (rates 3.89% to 5.38%)	Notes receivable from Participants		53,803
	Total			**$ 11,264,303**

* Party-in-interest.
** Cost omitted for participant directed accounts.

The information on this schedule has been certified as to its completeness and accuracy by the Trustee.

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

The Westchester Country Club 401(k) Plan and Trust
EIN 13-1737009
Plan 002
As of December 31, 2021

(a)	(b) Identity of issue, borrower, lessor or similar party	(c) Description of investments including maturity date, rate of interest, collateral, par, or maturity date	(d) Cost	(e) Current Value
	American Funds EuroPacific R3	Registered Investment Company		$405,235
	American Funds Fdmntl Inv R3	Registered Investment Company		$2,115,244
	American Funds Growth Fnd R3	Registered Investment Company		$213,824
	American Funds Nw Prspctv R3	Registered Investment Company		$32,425
	American Funds Wash Mtual R3	Registered Investment Company		$1,730,618
	BlkRck Equity Dividend Fnd R	Registered Investment Company		$146,823
	ClrBrg SmCp Grw Fnd R	Registered Investment Company		$110,519
	Inv Dev Mrkts Fd R	Registered Investment Company		$206,961
	MFS Aggressive Grw Alloc Fd R2	Registered Investment Company		$102,447
	MFS Conservative Alloc Fnd R2	Registered Investment Company		$21,301
	MFS Growth Allocation Fund R2	Registered Investment Company		$14,376
	MFS Intl Intrinsic Val Fnd R2	Registered Investment Company		$227,972
	MFS Moderate Allocation Fd R2	Registered Investment Company		$16,118
	PIMCO Real Return Fund R	Registered Investment Company		$40,369
	Pioneer Strategic Income Fd(R)	Registered Investment Company		$86,404
	Victory Sycmr Sm Comp Opp Fd R	Registered Investment Company		$27,304
	Virtus Crdx MC Vl Eq Fd A	Registered Investment Company		$177,541
*	Voya Fixed Account 4633	Insurance Company General Account		$537,343
*	Voya Gv Mny Mkt F A (Hld Acct)	Registered Investment Company		$4,248
*	Voya High Yield Port Adv	Registered Investment Company		$42,148
*	Voya Indx Solution 2025 P Adv	Registered Investment Company		$509,146
*	Voya Indx Solution 2030 Pt Adv	Registered Investment Company		$215,876
*	Voya Indx Solution 2035 P Adv	Registered Investment Company		$1,126,395
*	Voya Indx Solution 2040 Pt Adv	Registered Investment Company		$112,631
*	Voya Indx Solution 2045 P Adv	Registered Investment Company		$646,801
*	Voya Indx Solution 2050 Pt Adv	Registered Investment Company		$153,674
*	Voya Indx Solution 2055 P Adv	Registered Investment Company		$256,767
*	Voya Indx Solution 2060 P Adv	Registered Investment Company		$28,882
*	Voya Indx Solution Inc P Adv	Registered Investment Company		$261,554
*	Voya Intermediate Bond Fd R	Registered Investment Company		$149,412
*	Voya Large Cap Growth Prt Adv	Registered Investment Company		$882,647
*	Voya Mid Cap Opport Port A	Registered Investment Company		$317,690
*	Voya Russell MdCp Indx Prt A	Registered Investment Company		$182,219
*	Voya US Stock Index Port Adv	Registered Investment Company		$31,404
*	VY Clarion Rl Estate Prt Adv	Registered Investment Company		$45,059
*	VY TRwPr Cap Apprec Port Adv	Registered Investment Company		$31,122
	Loan Fund	Participant Loans - Rates 4.02% - 5.65%		$53,803
	Total			$11,264,303

* denotes party-in-interest
Column (d) is not required as the Plan's investments are totally participant directed.

WESTCHESTER COUNTRY CLUB
401(k) PLAN

Financial Statements
and
Supplemental Schedule
for Plan year ended
December 31, 2021

WESTCHESTER COUNTRY CLUB
401(k) PLAN

Attachment to Form 5500
for Plan year Ended December 31, 2021

Employer ID #13-1737009
Plan #002

Index to Financial Statements

	Page(s)
Independent Auditor's Report	1-4
Statements of Net Assets Available for Benefits at December 31, 2021 and December 31, 2020	5
Statement of Changes in Net Assets Available for Benefits for year ended December 31, 2021	6
Notes to Financial Statements	7-13
Supplemental Schedule	
1 Schedule H – Part IV – Line 4(i) - Schedule of Assets (Held at End of Year) at December 31, 2021	14

Note: The accompanying financial statements have been prepared for the purpose of filing DOL Form 5500. Supplemental Schedules required by Section 2520 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974, other than the one listed above, are omitted because of the absence of the conditions under which they are required.

CONDON
O'MEARA
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Independent Auditor's Report

To the Trustees and the Participants of
Westchester Country Club 401(k) Plan

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

We have performed audits of the accompanying financial statements of Westchester Country Club 401(k) Plan (the "Plan"), an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 ("ERISA"), as permitted by ERISA Section 103(a)(3)(C). The financial statements comprise the statements of net assets available for benefits as of December 31, 2021 and December 31, 2020, and the related statement of changes in net assets available for benefits for the year ended December 31, 2021 and the related notes to the financial statements.

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

Management has obtained certifications from a qualified institution as of December 31, 2021 and December 31, 2020, and for the year ended December 31, 2021, stating that the certified investment information, as described in Note 5 to the financial statements, is complete and accurate.

Opinion

In our opinion, based on our audits 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 audits 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 the Plan and to meet our other ethical responsibilities in accordance with the relevant ethical requirements relating to our audits. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our ERISA Section 103(a)(3)(C) audit opinion.

Responsibilities of Management for the Financial Statements

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

In preparing the financial statements, management is required to evaluate whether there are conditions or events, considered in the aggregate, that raise substantial doubt about the Plan's ability to continue as a going concern 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 the Plan's internal control. Accordingly, no such opinion is expressed.
- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements.
- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about the Plan's ability to continue as a going concern for a reasonable period of time.

Our audits 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 Schedule Required by ERISA

The supplemental schedule, Schedule H – Part IV – Line 4(i) – Schedule of Assets (Held at End of Year) as of December 31, 2021 is presented for purposes of additional analysis and is not a required part of the financial statements but is supplementary information required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information included in the supplemental schedule, other than that agreed to or derived from the certified investment information, has been subjected to auditing procedures applied in the audits of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with generally accepted auditing standards. For information included in the supplemental schedule 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 schedule, we evaluated whether the supplemental schedule, other than the information agreed to or derived from the certified investment information, including its form and content, is presented in conformity with the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.

In our opinion, the form and content of the supplemental schedule, other than the information in the supplemental schedule that agreed to or is derived from the certified investment information, is presented, in all material respects, in conformity with the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.

The information in the supplemental schedule related to assets held by and certified to by a qualified institution agrees to, or is derived from, in all material respects, the information prepared and certified by an institution that management determined meets the requirements of ERISA Section 103(a)(3(C).

Carter Ledyard & Milburn LLP

September 20, 2022

WESTCHESTER COUNTRY CLUB
401(k) PLAN

Statements of Net Assets
Available for Benefits

	December 31	
	2021	**2020**
Assets		
Investments, at fair value	$10,673,157	$ 9,197,703
Investments, at contract value	537,343	831,823
Total investments (as certified by Trustee)	11,210,500	10,029,526
Employer contributions receivable	273,400	201,582
Notes receivable from participants (as certified by Trustee)	53,803	94,320
Net assets available for benefits	**$11,537,703**	**$10,325,428**

See notes to financial statements.

WESTCHESTER COUNTRY CLUB
401(k) PLAN

Statement of Changes in Net Assets
Available for Benefits
for Plan Year Ended December 31, 2021

Additions	
Contributions	
Employer	$ 273,400
Participants	493,271
Total contributions	766,671
Investment return (as certified by Trustee)	
Interest, dividends and other	13,652
Net appreciation of investments	1,558,342
Total investment return	1,571,994
Total additions	2,338,665
Deductions	
Benefits paid to participants or their beneficiaries	1,125,315
Deemed distribution of participant loans	25
Administrative expenses	1,050
Total deductions	1,126,390
Increase in net assets available for benefits	**1,212,275**
Net assets available for benefits, beginning of year	**10,325,428**
Net assets available for benefits, end of year	**$11,537,703**

See notes to financial statements.

WESTCHESTER COUNTRY CLUB
401(k) PLAN

Notes to Financial Statements
December 31, 2021

Note 1 – Description of Plan

The following description of the Westchester Country Club 401(k) Plan (the "Plan") provides only general information. Participants should refer to the Plan document for a more complete description of the Plan's provisions.

General

The Plan is a defined contribution pension plan established on January 1, 1997 and subsequently amended and restated. It is subject to the provisions of the Employee Retirement Income Security Act of 1974 as amended ("ERISA"). All non-union employees of the Westchester Country Club (the "Club") over the age of 21 who have been employed for one year and completed 1,000 hours of service during a Plan year are eligible to participate in the Plan.

Contributions

Each year, participants may contribute a portion of their pre-tax annual compensation subject to certain limitations set by the Internal Revenue Code. After-tax Roth contributions may be made to the Plan. The Club contributes a discretionary profit-sharing amount to the Plan for all eligible participants. The Club also contributes a fixed percentage (2.35%) of eligible participants compensation for all participants who have worked at the Club for ten years or less with increased amounts based on additional service years. Participants need not make compensation deferrals into the Plan in order to be credited with the employer contribution.

The Plan allows for rollover contributions from other qualified plans.

Investment options

Each participant may direct the investment of his/her account into certain available investment options. The assets of the Plan are allocated to the applicable funds at the direction of the participant.

Management fees and operating expenses charged to the Plan for investments are deducted from income earned on a daily basis and are not separately reflected. Consequently, management fees and operating expenses are reflected as a reduction of investment return.

WESTCHESTER COUNTRY CLUB
401(k) PLAN

Notes to Financial Statements (continued)
December 31, 2021

Note 1 – Description of Plan (continued)

Participant accounts

Each participant's account is credited with the (a) participant's contribution, (b) allocations of the Club's contribution, if any, and (c) Plan earnings net of an allocation of administrative expenses. Allocations are based on participant earnings or account balances, as defined. The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested account.

Vesting

Participants are immediately vested in their and the Club's contributions plus actual earnings thereon.

Notes receivable from participants

Under the terms of the Plan, participants may borrow up to two loans from their fund accounts with a minimum of $1,000 up to an allowable amount as disclosed in the Plan documents. The loans are secured by the balance in the participant's account and bear interest comparable to the interest on similar loans made by commercial lending institutions. Principal and interest are paid ratably through payroll deductions over no longer than a five-year period.

Payment of benefits

Participants begin to receive payments on their normal retirement date. Certain provisions exist to allow for benefit payments to begin prior to or after the normal retirement date, subject to the guidelines established by the Internal Revenue Code.

Plan termination

Although it has not expressed any intent to do so, the Club has the right under the Plan to discontinue and terminate the Plan at any time, subject to the provisions of ERISA.

Note 2 – Summary of significant accounting policies

Basis of accounting

The Plan's financial statements are prepared using the accrual basis of accounting, except for benefits that are recorded when paid.

WESTCHESTER COUNTRY CLUB
401(k) PLAN

Notes to Financial Statements (continued)
December 31, 2021

Note 2 – Summary of significant accounting policies (continued)

Investment valuations and income recognition

Registered Investment Companies (mutual funds)

The Plan's investments in mutual funds are stated at fair value, based on the quoted market prices of the underlying securities within each fund.

Insurance company general account

Insurance company general account is measured at the contract value. On the contract date, the contract value in any fixed interest allocation is equal to the portion of the initial premium paid and designated for allocation to the fixed interest allocation. On each business day after the contract date, the amount of contract value is calculated in each fixed interest allocation as follows:

1) The contract value in the fixed interest allocation is taken at the end of the preceding business day.
2) A daily rate of interest is credited at the guaranteed rate since the preceding business day.
3) (1) and (2) are added together.
4) Any transfers from that fixed interest allocation are subtracted from (3).
5) Any withdrawals, contract fees (including any rider charges) and premium taxes are subtracted from (4).

Realized and unrealized gains and losses from the investments in each account are credited to or charged against each account.

Purchases and sales of securities are recorded on a trade-date basis. Interest and dividends are recorded when received.

Management fees and operating expenses charged to the Plan for investments are deducted from individual investments and are not reflected separately. Consequently, management fees and operating expenses are reflected as a reduction of return for such investments.

WESTCHESTER COUNTRY CLUB
401(k) PLAN

Notes to Financial Statements (continued)
December 31, 2021

Note 2 – Summary of significant accounting policies (continued)

Fair value measurements

For assets measured at fair value on a recurring basis, Accounting Standards Codified Topic *Fair Value Measurements* requires quantitative disclosures about the fair value measurement separately for each major class of assets. The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets and the lowest priority to unobservable inputs. The three levels of the fair value hierarchy are as follows:

Level 1 – Unadjusted quoted prices in active markets for identical assets.

Level 2 – Quoted prices for identical assets in markets that are not active, quoted prices for similar assets in active markets, inputs other than quoted market prices, and inputs derived principally from observable market data.

Level 3 – Prices or valuations that require inputs that are both significant to the fair value measurement and unobservable.

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

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

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

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

	2021	2020
	Level 1	
Mutual funds	$10,673,157	$9,197,703

WESTCHESTER COUNTRY CLUB
401(k) PLAN

Notes to Financial Statements (continued)
December 31, 2021

Note 2 – Summary of significant accounting policies (continued)

Investments at contract value

The Plan holds an investment contract that is comprised of an insurance company general account. This contract meets the fully benefit-responsive investment contract criteria and therefore is reported at contract value. Contract value is the relevant measure for fully benefit-responsive investment contracts because this is the amount received by participants if they were to initiate permitted transactions under the terms of the Plan. Contract value represents contributions made under each contract, plus earnings, less participant withdrawals, and administrative expenses. The following represents the investment at contract value held by the Plan at December 31, 2021 and December 31, 2020:

	2021	2020
Insurance company general account	$ 537,343	$ 831,823

Risks and uncertainties

The Plan invests in various investment securities. These investments are exposed to various risks such as interest rate, market, credit and liquidity risks. Due to the level of risk associated with investments, it is reasonably possible that changes in the values of investments will occur in the near term and that such changes could materially affect participants' account balances and the amounts reported in the statements of net assets available for benefits at December 31, 2021. The Plan's investments are not insured or protected by the Pension Benefit Guaranty Corporation, or any other governmental agency, accordingly, the Plan is subject to the normal investment risks associated with investments. Any default on participant loans would be treated as a taxable distribution to the participant.

Contributions

Contributions from participants are recorded as they are withheld from the participants' wages.

Payment of benefits

Benefit payments to participants or their beneficiaries are recorded when paid.

Notes receivable from participants

Notes receivable from participants are measured at their unpaid principal balance plus any accrued but unpaid interest. Interest income is recorded on the accrual basis. No allowance for credit losses has been recorded as of December 31, 2021 or December 31, 2020.

WESTCHESTER COUNTRY CLUB
401(k) PLAN

Notes to Financial Statements (continued)
December 31, 2021

Note 2 – Summary of significant accounting policies (continued)

Administrative expenses

General administrative expenses of the Plan are paid by the Club and are not reflected in the accompanying financial statements. Certain other transaction-related participant expenses, such as those associated with loan maintenance and administration, are paid by the Plan and are included in the accompanying financial statements.

Certain administrative functions are performed by officers or employees of the Club. No such officer or employee receives compensation from the Plan.

Use of estimates

The preparation of financial statements in conformity with accounting principles generally accepted in the United States of America requires the Plan Administrator to make estimates and assumptions that affect the amounts reported in the financial statements. Actual results could differ from these estimates.

Subsequent events

The Plan has evaluated events and transactions for potential recognition or disclosure through September 20, 2022, which is the date the financial statements were available to be issued.

Note 3 – Reconciliation of financial statements to Form 5500

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

	2021	2020
Net assets available for benefits per the financial statements	$ 11,537,703	$ 10,325,428
Less receivable at year end		
Employer safe harbor contribution	(273,400)	(201,582)
Net assets per the Form 5500	$ 11,264,303	$ 10,123,846

The following is a reconciliation of employer's safe harbor contributions per the financial statements for the year ended December 31, 2021, to Form 5500:

Employer safe harbor contribution per the financial statements	$ 273,400
Add: Receivable at December 31, 2020	201,582
Less: Receivable at December 31, 2021	(273,400)
Employer contributions per the Form 5500	$ 201,582

WESTCHESTER COUNTRY CLUB
401(k) PLAN

Notes to Financial Statements (continued)
December 31, 2021

Note 3 – Reconciliation of financial statements to Form 5500 (continued)

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

Increase in net assets available for benefits per financial statements	$1,212,275
Less: Employer contributions receivable at December 31, 2021	(273,400)
Add: Employer contributions receivable at December 31, 2020	201,582
Net income per the Form 5500	$1,140,457

Note 4 – Party-in-interest transactions

Plan investments include shares of funds managed by Voya Institutional Trust Company (the "Trustee") as defined by the Plan, and, therefore, those transactions qualify as party-in-interest.

Certain administrative fees related to the administration of the Plan were paid by the Plan or by the Club. These transactions also qualify as a party-in-interest transactions.

Note 5 – Information Certified by the Plan's Trustee

The Plan Administrator has elected the method of compliance as permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Accordingly, Voya Institutional Trust Company, the Trustee of the Plan, has certified to the completeness and accuracy of all investments reflected on the accompanying statements of net assets available for benefits as of December 31, 2021 and December 31, 2020, and the Supplemental Schedule H, – Part IV – Line 4(i) – Schedule of Assets (Held at End of Year) as of December 31, 2021; the related investment activity reflected in the statement of changes in net assets available for benefits for the year ended December 31, 2021.

Note 6 – Tax status

The Internal Revenue Service has determined and informed the Plan that the Plan is designed, in accordance with applicable sections of the Internal Revenue Code (the "Code"). Although the Plan has been amended since receiving the determination letter, the Plan Administrator believes that the Plan is designed, and is currently being operated, in compliance with the applicable requirements of the Code and, therefore, believes that the Plan is qualified.

WESTCHESTER COUNTRY CLUB
401(k) PLAN
Employer ID# 13-1737009
Plan #002

Schedule 1

Schedule H – Part IV – Line 4(i) -
Schedule of Assets (Held at End of Year)
December 31, 2021

(a)	(b) Identity of Issue or Borrower	(c) Description	(d) Cost**	(e) Current Value
*	Voya Fixed Account	Insurance Company General Account		$ 537,343
*	American Funds EuroPacific Growth Fund - Class R-3	Registered Investment Company		405,235
*	American Funds Fundamental InvestorsSM - Class R-3	Registered Investment Company		2,115,244
*	American Funds The Growth Fund of America - Class R-3	Registered Investment Company		213,824
*	American Funds New Perspective Fund - Class R-3	Registered Investment Company		32,425
*	American Funds Washington Mutual Investors FundSM - R-3	Registered Investment Company		1,730,618
*	BlackRock Equity Dividend Fund - Class R Shares	Registered Investment Company		146,823
*	ClearBridge Small Cap Growth Fund - Class R	Registered Investment Company		110,519
*	VY Clarion Real Estate Portfolio - Adviser Class	Registered Investment Company		45,059
*	Voya High Yield Portfolio - Adviser Class	Registered Investment Company		42,148
*	Voya Index Solution 2025 Portfolio - Adviser Class	Registered Investment Company		509,146
*	Voya Index Solution 2030 Portfolio - Adviser Class	Registered Investment Company		215,876
*	Voya Index Solution 2035 Portfolio - Adviser Class	Registered Investment Company		1,126,396
*	Voya Index Solution 2040 Portfolio - Adviser Class	Registered Investment Company		112,631
*	Voya Index Solution 2045 Portfolio - Adviser Class	Registered Investment Company		646,801
*	Voya Index Solution 2050 Portfolio - Adviser Class	Registered Investment Company		153,674
*	Voya Index Solution 2055 Portfolio - Adviser Class	Registered Investment Company		256,767
*	Voya Index Solution 2060 Portfolio - Adviser Class	Registered Investment Company		28,882
*	Voya Index Solution Income Portfolio - Adviser Class	Registered Investment Company		261,554
*	Voya Large Cap Growth Portfolio - Adviser Class	Registered Investment Company		882,647
*	Voya MidCap Opportunities Portfolio - Class A	Registered Investment Company		317,690
*	Voya Intermediate Bond Fund R	Registered Investment Company		149,412
*	Voya Russell Mid Cap Index Portfolio - Class A	Registered Investment Company		182,219
*	VY T. Rowe Price Capital Appreciation Portfolio - Adviser	Registered Investment Company		31,122
*	MFS Aggressive Growth Allocation Fund - Class R2	Registered Investment Company		102,447
*	MFS Conservative Allocation Fund - Class R2	Registered Investment Company		21,301
*	MFS International Value Fund - Class R2	Registered Investment Company		227,972
*	MFS Moderate Allocation Fund - Class R2	Registered Investment Company		16,118
*	MFS Growth Allocation	Registered Investment Company		14,376
*	Oppenheimer Developing Markets Fund - Class R	Registered Investment Company		206,961
*	PIMCO Real Return Fund - Class R	Registered Investment Company		40,369
*	Pioneer Strategic Income Fund R	Registered Investment Company		86,404
*	RidgeWorth Mid-Cap Value Equity Fund - Class A Shares	Registered Investment Company		177,541
*	Victory Sycamore Small Company Opportunity Fund - Class R	Registered Investment Company		27,304
*	Voya U.S. Stock Index Portfolio - Adviser Class	Registered Investment Company		31,404
*	Voya Money Market Fund - Class A	Registered Investment Company		4,248
	Sub-total			11,210,500
*	Participant notes (rates 3.89% to 5.38%)	Notes receivable from Participants		53,803
	Total			**$ 11,264,303**

* Party-in-interest.
** Cost omitted for participant directed accounts.

The information on this schedule has been certified as to its completeness and accuracy by the Trustee.