Form 5500

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Annual Return/Report of Employee Benefit Plan

This form is required to be filed for employee benefit plans under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and sections 6057(b) and 6058(a) of the Internal Revenue Code (the Code).

▶ **Complete all entries in accordance with the instructions to the Form 5500.**

OMB Nos. 1210-0110
1210-0089

2021

This Form is Open to Public Inspection

Part I Annual Report Identification Information

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

A This return/report is for:
- [ ] 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
MNS, LTD. PROFIT-SHARING PLAN

1b Three-digit plan number (PN) ▶ 001

1c Effective date of plan 06/01/1958

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)
MNS, LTD.
ABC STORES

766 POHUKAINA STREET
HONOLULU, HI 96813-5307

2b Employer Identification Number (EIN) 71-1007574

2c Plan Sponsor's telephone number 808-591-2550

2d Business code (see instructions) 445120

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.	10/11/2022	PAUL KOSASA
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE			
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
SIGN HERE			
	Signature of DFE	Date	Enter name of individual signing as DFE

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

3b Administrator's EIN

3c Administrator's telephone number

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

4b EIN

4d PN

5 Total number of participants at the beginning of the plan year	**5**	1726
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)**	1610
a(2) Total number of active participants at the end of the plan year	**6a(2)**	1400
b Retired or separated participants receiving benefits	**6b**	41
c Other retired or separated participants entitled to future benefits	**6c**	195
d Subtotal. Add lines **6a(2)**, **6b**, and **6c**	**6d**	1636
e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.	**6e**	3
f Total. Add lines **6d** and **6e**	**6f**	1639
g Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item)	**6g**	1615
h Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested	**6h**	172
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 2H 2J 2K 2R 3H

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

9a Plan funding arrangement (check all that apply)

(1)	[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)	[ ]	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)	[ ]		**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)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Insurance Information

This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA).

▶ **File as an attachment to Form 5500.**

▶ Insurance companies are required to provide the information pursuant to ERISA section 103(a)(2).

OMB No. 1210-0110

2021

This Form is Open to Public Inspection

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

A Name of plan
MNS, LTD. PROFIT-SHARING PLAN

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500
MNS, LTD.

D Employer Identification Number (EIN)
71-1007574

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
AMERICAN UNITED LIFE INSURANCE 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
35-0145825	60895	K00105	72	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

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

(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	

(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	5976420
5	Current value of plan's interest under this contract in separate accounts at year end	5	

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 ANNUITY CONTRACT

b	Balance at the end of the previous year			7b	5362668
c	Additions: (1) Contributions deposited during the year	7c(1)	84227		
	(2) Dividends and credits	7c(2)			
	(3) Interest credited during the year	7c(3)	87809		
	(4) Transferred from separate account	7c(4)	1879404		
	(5) Other (specify below)	7c(5)	23988		
	▶ LOAN REPAYMENTS				
	(6) Total additions			7c(6)	2075428
d	Total of balance and additions (add lines **7b** and **7c(6)**)			7d	7438096
e	Deductions:				
	(1) Disbursed from fund to pay benefits or purchase annuities during year	7e(1)	144399		
	(2) Administration charge made by carrier	7e(2)	3596		
	(3) Transferred to separate account	7e(3)	1309287		
	(4) Other (specify below)	7e(4)	4394		
	▶ LOANS DISBURSED				
	(5) Total deductions			7e(5)	1461676
f	Balance at the end of the current year (subtract line **7e(5)** from line **7d**)			7f	5976420

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)**	0
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)**	0
(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)**	0
(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 Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ▶ **File as an attachment to Form 5500.**	**2021** **This Form is Open to Public Inspection.**

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

A Name of plan	**B** Three-digit plan number (PN) ▶
MNS, LTD. PROFIT-SHARING PLAN	001

C Plan sponsor's name as shown on line 2a of Form 5500	**D** Employer Identification Number (EIN)
MNS, LTD.	71-1007574

Part I Service Provider Information (see instructions)

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

1 Information on Persons Receiving Only Eligible Indirect Compensation

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

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

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

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

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)

ONEAMERICA RETIREMENT SERVICES, LLC

46-5378846

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
15 37 38 50 59 60 61 63 64 65	NONE	317775	Yes [ ] No [X]	Yes [ ] No [ ]		Yes [ ] No [ ]

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

THE LONDON COMPANY

99-0824693

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
28 51	NONE	139384	Yes [ ] No [X]	Yes [ ] No [ ]		Yes [ ] No [ ]

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

GAMCO ASSET MANAGEMENT INC.

249 ROYAL PALM WAY, SUITE 503
PALM BEACH, FL 33480

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
28 51	NONE	60388	Yes [ ] No [X]	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)

SAGEVIEW

900 FORT STREET MALL, PIONEER PLAZA
SUITE 1505
HONOLULU, HI 96813

(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?
17 24 27 59 60 63	NONE	60000	Yes [ ] No [X]	Yes [ ] No [ ]		Yes [ ] No [ ]

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

ATALANTA SOSNOFF CAPITAL CORP

13-3098641

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
28 51	NONE	59498	Yes [ ] No [X]	Yes [ ] No [ ]		Yes [ ] No [ ]

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

WELLS FARGO/WELLS CAPITAL

PO BOX 1450
MINNEAPOLIS, MA 55485-5159

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
28 51	NONE	48868	Yes [ ] No [X]	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)

NUVEEN

25604 NETWORK PLACE
CHICAGO, IL 60673-1256

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
28 51	NONE	39697	Yes [ ] No [X]	Yes [ ] No [ ]		Yes [ ] No [ ]

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

MG TRUST CO. DBA MATRIX TRUST CO.

75-3182674

(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?
18 19 21 25 49 50 51 59 60 61 62 63 65	NONE	371	Yes [X] No [ ]	Yes [X] No [ ]	0	Yes [X] No [ ]

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

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

Part I Service Provider Information (continued)

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

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

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

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

Part II Service Providers Who Fail or Refuse to Provide Information

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

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

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

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

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

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

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

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

a Name:

b EIN:

c Position:

d Address:

e Telephone:

Explanation:

a Name:

b EIN:

c Position:

d Address:

e Telephone:

Explanation:

a Name:

b EIN:

c Position:

d Address:

e Telephone:

Explanation:

a Name:

b EIN:

c Position:

d Address:

e Telephone:

Explanation:

a Name:

b EIN:

c Position:

d Address:

e Telephone:

Explanation:

SCHEDULE H (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Financial Information

This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA), and section 6058(a) of the Internal Revenue Code (the Code).

▶ **File as an attachment to Form 5500.**

OMB No. 1210-0110

2021

This Form is Open to Public Inspection

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

A Name of plan
MNS, LTD. PROFIT-SHARING PLAN

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500
MNS, LTD.

D Employer Identification Number (EIN)
71-1007574

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	16402	3996
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)	1602670	2750205
(2) Participant contributions	1b(2)	162361	232376
(3) Other	1b(3)	163328	153571
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)		
(2) U.S. Government securities	1c(2)	12138221	13562340
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)	3782611	2524362
(B) All other	1c(3)(B)	6605654	6773302
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)		
(B) Common	1c(4)(B)	70241246	82830090
(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)	5454804	5200086
(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)	89779047	108462567
(14) Value of funds held in insurance company general account (unallocated contracts)	1c(14)	5362668	5976420
(15) Other	1c(15)	6496777	5531844

			(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	201805789	234001159
	Liabilities			
g	Benefit claims payable	1g		
h	Operating payables	1h		
i	Acquisition indebtedness	1i		
j	Other liabilities	1j	232274	1429698
k	Total liabilities (add all amounts in lines 1g through1j)	1k	232274	1429698
	Net Assets			
l	Net assets (subtract line 1k from line 1f)	1l	201573515	232571461

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)	2750205	
	(B) Participants	2a(1)(B)	4966223	
	(C) Others (including rollovers)	2a(1)(C)	4103	
	(2) Noncash contributions	2a(2)		
	(3) Total contributions. Add lines **2a(1)(A), (B), (C),** and line **2a(2)**	2a(3)		7720531
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)	272973	
	(C) Corporate debt instruments	2b(1)(C)	284701	
	(D) Loans (other than to participants)	2b(1)(D)		
	(E) Participant loans	2b(1)(E)	296987	
	(F) Other	2b(1)(F)	87809	
	(G) Total interest. Add lines **2b(1)(A)** through **(F)**	2b(1)(G)		942470
	(2) Dividends: **(A)** Preferred stock	2b(2)(A)		
	(B) Common stock	2b(2)(B)	1145994	
	(C) Registered investment company shares (e.g. mutual funds)	2b(2)(C)	9254804	
	(D) Total dividends. Add lines **2b(2)(A)**, **(B)**, and **(C)**	2b(2)(D)		10400798
	(3) Rents	2b(3)		
	(4) Net gain (loss) on sale of assets: **(A)** Aggregate proceeds	2b(4)(A)	47165413	
	(B) Aggregate carrying amount (see instructions)	2b(4)(B)	46744986	
	(C) Subtract line **2b(4)(B)** from line **2b(4)(A)** and enter result	2b(4)(C)		420427
	(5) Unrealized appreciation (depreciation) of assets: **(A)** Real estate	2b(5)(A)		
	(B) Other	2b(5)(B)	14533520	
	(C) Total unrealized appreciation of assets. Add lines **2b(5)(A)** and **(B)**	2b(5)(C)		14533520

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts	2b(6)		
(7) Net investment gain (loss) from pooled separate accounts	2b(7)		
(8) Net investment gain (loss) from master trust investment accounts	2b(8)		
(9) Net investment gain (loss) from 103-12 investment entities	2b(9)		
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds)	2b(10)		7030248
c Other income	2c		172974
d Total income. Add all **income** amounts in column (b) and enter total	2d		41220968
Expenses			
e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	9487120	
(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)		9487120
f Corrective distributions (see instructions)	2f		
g Certain deemed distributions of participant loans (see instructions)	2g		
h Interest expense	2h		
i Administrative expenses: (1) Professional fees	2i(1)	60000	
(2) Contract administrator fees	2i(2)	318998	
(3) Investment advisory and management fees	2i(3)	347835	
(4) Other	2i(4)	9069	
(5) Total administrative expenses. Add lines **2i(1)** through **(4)**	2i(5)		735902
j Total expenses. Add all **expense** amounts in column (b) and enter total	2j		10223022
Net Income and Reconciliation			
k Net income (loss). Subtract line **2j** from line **2d**	2k		30997946
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: ACCUITY, LLP **(2)** EIN: 20-5325889

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

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

Part IV Compliance Questions

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

During the plan year:

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

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

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

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

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

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

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

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

SCHEDULE R (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Retirement Plan Information

This schedule is required to be filed under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6058(a) of the Internal Revenue Code (the Code).

▶ **File as an attachment to Form 5500.**

OMB No. 1210-0110

2021

This Form is Open to Public Inspection.

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

A Name of plan
MNS, LTD. PROFIT-SHARING PLAN

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500
MNS, LTD.

D Employer Identification Number (EIN)
71-1007574

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** 0

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): 75-3182674

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 _____

Profit Sharing Plan of MNS, Ltd.

Financial Statements and Supplemental Schedules

December 31, 2021 and 2020

Profit Sharing Plan of MNS, Ltd.
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Report of Independent Auditors

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December 31, 2021 and 2020 5

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Year Ended December 31, 2021 6

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Supplemental Schedules

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December 31, 2021 15–29

Schedule II – Form 5500, Schedule H, Line 4i – Schedule of Assets
(Acquired and Disposed of Within Year)
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Schedule III – Form 5500, Schedule H, Line 4j – Schedule of Reportable Transactions
Year Ended December 31, 2021 31

ACCUITY

Report of Independent Auditors

To the Participants, Administrator
and Executive Committee of
Profit Sharing Plan of MNS, Ltd.

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

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

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

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

- The amounts and disclosures in the accompanying 2021 Financial Statements, other than those agreed to or derived from the certified investment information, are presented fairly, in all material respects, in accordance with accounting principles generally accepted in the United States of America ("GAAP").

999 Bishop Street
Suite 1900
Honolulu, HI 96813

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FAX 808.531.3433
accuityllp.com

- The information in the accompanying 2021 Financial Statements related to assets held by and certified to by a qualified institution agrees to, or is derived from, in all material respects, the information prepared and certified by an institution that management determined meets the requirements of ERISA Section 103(a)(3)(C).

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

Responsibilities of Management for the 2021 Financial Statements
Management is responsible for the preparation and fair presentation of these financial statements in accordance with GAAP, 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.

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

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In performing an audit in accordance with GAAS, we:

- Exercise professional judgment and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Plan's internal control. Accordingly, no such opinion is expressed.
- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements.
- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about the Plan's ability to continue as a going concern for a reasonable period of time.

Our audit did not extend to the certified investment information, except for obtaining and reading the certification, comparing the certified investment information with the related information presented and disclosed in the 2021 Financial Statements, and reading the disclosures relating to the certified investment information to assess whether they are in accordance with the presentation and disclosure requirements of GAAP.

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 GAAP.

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.

2021 Supplemental Schedules Required by ERISA

The supplemental Schedule of Assets (Held at End of Year), Schedule of Assets (Acquired and Disposed of Within Year), and Schedule of Reportable Transactions as of or for the year ended December 31, 2021 are presented for purposes of additional analysis and are not a required part of the financial statements but are supplementary information required by the DOL's Rules and Regulations for Reporting and Disclosure under ERISA. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information included in the supplemental schedules, other than that agreed to or derived from the certified investment information, has been subjected to auditing procedures applied in the audit of the financial statements and certain additional procedures, including comparing and reconciling such information directly to

the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with GAAS. For information included in the supplemental schedules that agreed to or is derived from the certified investment information, we compared such information to the related certified investment information.

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

In our opinion:

- The form and content of the supplemental schedules, other than the information in the supplemental schedules agreed to or derived from the certified investment information, are presented, in all material respects, in conformity with the DOL's Rules and Regulations for Reporting and Disclosure under ERISA.

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

Auditors' Report on the 2020 Financial Statements

We were engaged to audit the 2020 financial statements of the Plan. As permitted by 29 CFR 2520.103-8 of the DOL's Rules and Regulations for Reporting and Disclosure under ERISA, the plan administrator instructed us not to perform and we did not perform any auditing procedures with respect to the information certified by a qualified institution. In our report dated October 13, 2021, we indicated that (a) because of the significance of the information that we did not audit, we were not able to obtain sufficient appropriate audit evidence to provide a basis for an audit opinion and accordingly, we did not express an opinion on the 2020 financial statements, and (b) the form and content of the information included in the 2020 financial statements other than that derived from the certified information were presented in compliance with the DOL's Rules and Regulations for Reporting and Disclosure under ERISA.

Accuity LLP

Honolulu, Hawaii
October 11, 2022

ACCUITY

Profit Sharing Plan of MNS, Ltd.
Statements of Net Assets Available for Benefits
December 31, 2021 and 2020

	2021	2020
Assets		
Investments, at fair value	$ 219,684,505	$ 189,043,556
Investment, at contract value	5,976,420	5,362,668
Noninterest bearing cash	3,996	16,402
Receivables		
Employer contributions	2,750,205	1,602,670
Participant contributions	232,376	162,361
Accrued income	153,571	163,328
Notes receivable from participants	5,200,086	5,454,804
Total assets	234,001,159	201,805,789
Liabilities		
Due to broker	1,204,583	-
Accrued liabilities	225,115	232,274
Total liabilities	1,429,698	232,274
Net assets available for benefits	$ 232,571,461	$ 201,573,515

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

Profit Sharing Plan of MNS, Ltd.
Statement of Changes in Net Assets Available for Benefits
Year Ended December 31, 2021

	Nonparticipant-Directed	Participant-Directed	Total
Additions to net assets attributable to			
Investment income			
Net appreciation in fair value of investments	$ 14,953,947	$ 7,030,248	$ 21,984,195
Interest income	557,674	87,809	645,483
Dividend income	1,146,287	9,254,511	10,400,798
	16,657,908	16,372,568	33,030,476
Other income	159,989	12,985	172,974
Interest income on notes receivable from participants	205,528	91,459	296,987
Contributions			
Employer	2,333,333	416,872	2,750,205
Participant	-	4,966,223	4,966,223
Rollover	-	4,103	4,103
	2,333,333	5,387,198	7,720,531
	19,356,758	21,864,210	41,220,968
Deductions from net assets attributable to			
Benefits paid to participants	(4,786,771)	(4,700,349)	(9,487,120)
Administrative expenses	(485,539)	(250,363)	(735,902)
	(5,272,310)	(4,950,712)	(10,223,022)
Net increase	14,084,448	16,913,498	30,997,946
Net assets available for benefits			
Beginning of year	105,879,603	95,693,912	201,573,515
End of year	$ 119,964,051	$ 112,607,410	$ 232,571,461

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

1. Description of Plan

The Profit Sharing Plan of MNS, Ltd. (the "Plan") was initially adopted on June 1, 1958. The Plan was amended at various dates since adoption to reflect changes in the applicable laws and regulations. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 ("ERISA"). The following description of the Plan provides only general information. Participants should refer to the plan document for a complete description of the Plan's provisions.

Principal provisions of the amended Plan are as follows:

Participation: Employees of MNS, Ltd., ABC Stores – Guam, ABC Stores – Saipan, and MNSNV, LLC (collectively the "Company") become members of the Plan after completion of one year of service of at least 1,000 hours.

Vesting: Benefits vest 20% annually commencing after one year, with full vesting after six years of service.

Contributions – Employer: Effective January 1, 2021, the Company may contribute (employer's matching contribution) amounts equal to 25% of the deferred contributions made by eligible participants (up to a maximum of $375 for any one participant in a plan year) in accordance with provisions of the Plan.

The Company may also contribute an additional sum to the Plan provided that contributions shall not exceed the maximum allowable as a deduction under the Internal Revenue Code ("IRC"). Discretionary employer contributions are nonparticipant directed.

Contributions – Participants: Contributions by participants are voluntary and shall not exceed the maximum allowable as a deduction under the IRC. Participants are able to direct the custodian to change their contribution and the employer's matching portion between certain portfolios and/or mutual funds.

Allocation to Participant's Accounts: Discretionary employer contributions are allocated to participants annually based upon compensation and service with the Company.

Forfeitures, net of reinstatements, are allocated in the subsequent year to remaining eligible participants based upon compensation and service with the Company. For the year ended December 31, 2021, there were forfeited nonvested amounts totaling approximately $245,000, which were subsequently allocated to participant accounts.

Participant Loans: Participants may borrow the lesser of 50% of their vested balance reduced by the current loan balances outstanding or $50,000 reduced by the excess (if any) of the highest outstanding balance of loans during the previous 12 months reduced by the current loan balances outstanding, subject to approval by the Administrative Committee. The loans are collateralized by the balances in the participants' accounts, bear interest at rates ranging from 3.25% to 5.5%, and bear maturity dates ranging from 2022 to 2031. Principal and interest are to be repaid monthly within five years, and up to 10 years if used to purchase a home.

In 2020, the Plan adopted the loan provision of the Coronavirus Aid, Relief, and Economic Security Act ("CARES Act"), which enabled participants meeting certain eligibility criteria to obtain a loan from the Plan during the period from March 27, 2020 through September 22, 2020, in an amount up to the lesser of $100,000 or 100% of the participant's vested account balance.

Withdrawals by Active Participants: In situations specifically described in the Plan, the Administrative Committee shall make an in-service distribution to an active participant from the vested portion of their Plan account upon written application from the participant.

Plan Termination: Although it has not expressed any intent to do so, the Company has the right to discontinue contributions or terminate the Plan at any time subject to the provisions of ERISA. If contributions are completely discontinued or the Plan is completely or partially terminated, then the interests of each participant in the Plan shall become fully vested.

2. Summary of Significant Accounting Policies

Basis of Accounting

The financial statements of the Plan are prepared on the accrual basis of accounting in conformity with accounting principles generally accepted in the United States of America.

Use of Estimates

The preparation of the Plan's 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 reported amounts of net assets available for benefits during the reporting period and when applicable, disclosures of contingent assets and liabilities at the date of the financial statements. Actual results could differ from those estimates.

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

Fair Value Measurements
For financial assets reported at fair value, the Plan defines fair value as the price that would be received to sell an asset in the principal or most advantageous market in an orderly transaction between market participants. The Plan measures fair value using observable and unobservable inputs based on the following hierarchy:

- **Level 1** – Quoted prices (unadjusted) in active markets for identical assets that the reporting entity has the ability to access at the measurement date.

- **Level 2** – Inputs other than quoted market prices included within Level 1 that are observable for an asset, directly or indirectly.

- **Level 3** – Unobservable inputs for an asset reflecting the reporting entity's own assumptions. Level 3 inputs should be used to measure fair value to the extent that observable Level 1 or Level 2 inputs are not available.

Fair Value of Investments
The following methods and assumptions were used by the Plan in estimating the fair value of its investments:

- **Common stock** – The fair value of common stock traded on a national securities exchange is based on the last reported sales price on the last business day of the plan year and is generally categorized as Level 1 in the fair value hierarchy.

- **Mutual funds** – The fair value of mutual funds is based on quoted market prices which represent the net asset value of units held by the Plan at the plan year-end and is generally categorized as Level 1 in the fair value hierarchy.

- **Corporate bonds, U.S. government agency securities, U.S. Treasury obligations, and municipal bonds** – The fair value of these investments was estimated using an income approach based on estimated pricing models with inputs based upon comparative investments, and is generally categorized as Level 2 in the fair value hierarchy.

- **Asset backed securities and real estate mortgage investment conduits** – The fair value of these investments was estimated using an income approach based on a discounted cash flow analysis utilizing collateral characteristics and current market assumptions related to yield, prepayment speed, conditional default rates, and loss severity, and is generally categorized as Level 2 in the fair value hierarchy.

The Plan presents in the statement of changes in net assets available for benefits, the net appreciation in the fair value of investments, which consists of the realized gains and losses and the unrealized appreciation or depreciation on those investments.

Purchases and sales of securities are recorded on the trade date.

Fully Benefit-Responsive Investment Contract
The Plan's investment in the AUL guaranteed group annuity contract ("AUL Contract") qualifies as a fully benefit-responsive investment contract. Therefore, contract value is the relevant measurement attribute for the portion of net assets available for benefits attributable to the guaranteed group annuity contract. Contract value represents the contributions made under the contract, plus earnings, less participant withdrawals and administrative expenses. Contributions under the AUL Contract were maintained in an account that was credited with interest and charged for participant withdrawals and administrative expenses. Participants may ordinarily direct the withdrawal or transfer of all or a portion of their investment at contract value. The guaranteed group annuity contract issuer is contractually obligated to repay the principal and a specified interest rate guaranteed to the Plan. The interest crediting rate under the AUL Contract is declared annually, but may not be less than 0%. The average yield credited to participants was 1.50% for the year ended December 31, 2021.

The plan administrator continually monitors for the occurrence of certain events that limit the ability of the Plan to transact at contract value with the issuer. Such events include the following: (1) amendments to the plan documents (including complete or partial plan termination or merger with another plan); (2) bankruptcy of the plan sponsor or other plan sponsor events (for example, divestitures or spin-offs of a subsidiary) that cause a significant withdrawal from the Plan; or (3) the failure of the trust to qualify for exemption from federal income taxes or any required prohibited transaction exemption under ERISA. The plan administrator does not believe that the occurrence of any such events, which would limit the Plan's ability to transact at contract value with participants, is probable.

AUL may terminate the AUL Contract if (1) the Plan rejects any allowable contract modifications; (2) AUL ceases issuing new contracts of this type and intends to terminate all contracts of a similar nature; (3) the Plan's account value is less than $100,000 after three years; (4) the Plan is operated or administered in a manner that would disqualify it, is unlawful, and violates ERISA or the IRC; or (5) the Company files for protection under federal bankruptcy law, is deemed insolvent, or ceases operations.

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 an accrual basis. Related fees are recorded as administrative expenses and are expensed when they are incurred. No allowance for credit losses has been recorded as of December 31, 2021 or 2020. If a participant ceases to make loan repayments and the plan administrator deems the participant loan to be in default, the participant loan balance is reduced and a benefit payment is recorded.

Payment of Benefits
Benefits are recorded when paid. There were no participant elections to withdraw funds that remained unexecuted as of December 31, 2021 and 2020.

Income Taxes
Accounting principles generally accepted in the United States of America require plan management to evaluate tax positions taken by the Plan and recognize a tax liability or asset if the Plan has taken an uncertain position that more likely than not would not be sustained upon examination by the Internal Revenue Service. The plan administrator has analyzed the tax positions taken by the Plan, and has concluded that as of December 31, 2021, there are no uncertain positions taken or expected to be taken that would require recognition of a liability or asset or disclosure in the financial statements. The Plan is subject to routine audits by taxing jurisdictions; however, there are currently no audits for any tax periods in progress. The 2018 through 2020 tax years remain open for income tax examination.

Subsequent Events
Management has reviewed all events that have occurred from January 1, 2022 through October 11, 2022, the date that the financial statements were available for issuance, for proper accounting and disclosure in the financial statements.

3. Investments

Investments held and certified by the custodian at December 31, 2021 and 2020 are summarized as follows:

	Nonparticipant-Directed	Participant-Directed	Total
December 31, 2021			
Mutual funds	$ 4,050,037	$ 104,412,530	$ 108,462,567
Common stock	82,830,090	-	82,830,090
Corporate bonds	9,297,664	-	9,297,664
U.S. government agency securities	6,628,912	-	6,628,912
U.S. Treasury obligations	6,933,428	-	6,933,428
Asset-backed securities	2,971,202	-	2,971,202
Real estate mortgage investment conduits	2,134,939	-	2,134,939
Municipal bonds	425,703	-	425,703
Total investments, at fair value	115,271,975	104,412,530	219,684,505
Guaranteed group annuity contract	-	5,976,420	5,976,420
Total investments	$ 115,271,975	$ 110,388,950	$ 225,660,925
December 31, 2020			
Mutual funds	$ 2,267,965	$ 87,511,082	$ 89,779,047
Common stock	70,241,246	-	70,241,246
Corporate bonds	10,388,265	-	10,388,265
U.S. government agency securities	6,774,519	-	6,774,519
U.S. Treasury obligations	5,363,702	-	5,363,702
Asset-backed securities	3,608,599	-	3,608,599
Real estate mortgage investment conduits	2,464,244	-	2,464,244
Municipal bonds	423,934	-	423,934
Total investments, at fair value	101,532,474	87,511,082	189,043,556
Guaranteed group annuity contract	-	5,362,668	5,362,668
Total investments	$ 101,532,474	$ 92,873,750	$ 194,406,224

The Plan's investments reported at fair value on a recurring basis have been categorized based on the fair value hierarchy in Note 2 at December 31, 2021 and 2020 as follows:

	Level 1	Level 2	Estimated Fair Value
December 31, 2021			
Mutual funds	$ 108,462,567	$ -	$ 108,462,567
Common stock	82,830,090	-	82,830,090
Corporate bonds	-	9,297,664	9,297,664
U.S. government agency securities	-	6,628,912	6,628,912
U.S. Treasury obligations	-	6,933,428	6,933,428
Asset-backed securities	-	2,971,202	2,971,202
Real estate mortgage investment conduits	-	2,134,939	2,134,939
Municipal bonds	-	425,703	425,703
	$ 191,292,657	$ 28,391,848	$ 219,684,505
December 31, 2020			
Mutual funds	$ 89,779,047	$ -	$ 89,779,047
Common stock	70,241,246	-	70,241,246
Corporate bonds	-	10,388,265	10,388,265
U.S. government agency securities	-	6,774,519	6,774,519
U.S. Treasury obligations	-	5,363,702	5,363,702
Asset-backed securities	-	3,608,599	3,608,599
Real estate mortgage investment conduits	-	2,464,244	2,464,244
Municipal bonds	-	423,934	423,934
	$ 160,020,293	$ 29,023,263	$ 189,043,556

The following information has been certified as complete and accurate by Broadridge Matrix Trust Company, the custodian and trustee of the Plan:

- All information related to investment balances, noninterest bearing cash, and notes receivable from participants presented in the statements of net assets available for benefits at December 31, 2021 and 2020.

- Interest and dividend income, interest income on notes receivable from participants, and net appreciation in fair value of investments presented in the statement of changes in net assets available for benefits for the year ended December 31, 2021.

- All information included in the supplemental schedules.

4. Tax Status

The United States Treasury Department advised on July 7, 2010 that the Plan, as amended, constituted a qualified trust under Sections 401(a) and 401(k) of the IRC and is therefore exempt from federal income taxes under the provisions of Section 501(a). The Plan has been amended and restated since receiving the determination letter. The plan administrator believes that the Plan is currently designed and is being operated in compliance with the applicable requirements of the IRC.

5. Party-In-Interest Transactions

Transactions with Broadridge Matrix Trust Company, custodian and trustee, One America Retirement Services, recordkeeper, and the Plan's investment advisor and investment managers qualify as party-in-interest transactions. Administrative fees related to the Plan's custodian, recordkeeper, trustee, investment advisor, and investment managers amounted to $735,902 in 2021.

Certain Plan investments are units of a guaranteed group annuity contract managed by AUL, an affiliate of One America Financial Partners, Inc. The Plan invests in a money market mutual fund that was managed by Broadridge Matrix Trust Company.

Profit Sharing Plan of MNS, Ltd.

Form 5500, Schedule H, Line 4i – Schedule of Assets (Held at End of Year)

December 31, 2021

Supplemental Schedule I

Identity of Issue, Borrower, Lessor or Similar Party	Maturity Date	Interest Rate	Collateral	Shares or Units	Par or Maturity Value	Current Value	Cost
Mutual Funds							
American Century Small Cap Value R6	–	–	–	668,418	–	$ 7,426,123	***
American Funds Growth Fund of Amer R6	–	–	–	386,955	–	28,773,982	***
Dodge & Cox International Stock	–	–	–	9,794	–	463,156	***
Hartford World Bond R6	–	–	–	10,497	–	109,592	***
JPMorgan Core Plus Bond Fund R6	–	–	–	871,981	–	7,350,802	***
T. Rowe Price New Horizons	–	–	–	103,647	–	7,961,099	***
Vanguard Equity-Income Inv.	–	–	–	657,917	–	28,954,908	***
Vanguard Interm-Term Bond Index Adm	–	–	–	654,170	–	7,778,081	***
Vanguard Strategic Equity Inv.	–	–	–	397,940	–	15,428,153	***
Vanguard Strategic Small-Cap Equity Inv.	–	–	–	4,267	–	166,634	***
BlackRock Liq Fd Treasury Inv.	–	–	–	856,664	–	856,664	856,664
Wilmington U.S. Government Money Mkt Instl **	–	–	–	3,193,373	–	3,193,373	3,193,373
Total Mutual Funds						**108,462,567**	**4,050,037**
Common Stock							
Abbott Laboratories	–	–	–	3,174	–	446,709	245,348
Adobe Inc.	–	–	–	587	–	332,864	202,536
Advanced Drainage Systems Inc.	–	–	–	706	–	96,108	78,746
Advanced Micro Devices	–	–	–	1,550	–	223,045	138,030
Air Products & Chemicals Inc.	–	–	–	2,802	–	852,537	703,094
Airbnb Inc – CL A	–	–	–	500	–	83,245	72,373
Albemarle Corp	–	–	–	525	–	122,729	135,211
Allegro Microsystems Inc.	–	–	–	1,852	–	67,005	55,692
Alphabet Inc – CL A	–	–	–	820	–	2,375,573	1,215,067
Alphabet Inc – CL C	–	–	–	28	–	81,021	33,440
Altria Group Inc.	–	–	–	11,040	–	523,186	425,354
Amazon Com Inc.	–	–	–	571	–	1,903,908	1,118,949
AMC Networks Inc. – CL A	–	–	–	3,000	–	103,320	143,918
American Express Co.	–	–	–	4,950	–	809,820	483,148
American International Group	–	–	–	2,000	–	113,720	77,830
Anthem Inc.	–	–	–	904	–	419,040	318,264
Apple Inc.	–	–	–	20,949	–	3,719,914	931,005
Aptiv PLC	–	–	–	528	–	87,094	90,976
Archer Daniels Midland	–	–	–	3,000	–	202,770	37,209
Armstrong Flooring Inc.	–	–	–	12,000	–	23,760	69,790
Asml Holding Nv	–	–	–	98	–	78,022	83,895
Astec Inds Inc.	–	–	–	4,000	–	277,080	159,232

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

Profit Sharing Plan of MNS, Ltd.
Form 5500, Schedule H, Line 4i – Schedule of Assets (Held at End of Year)
December 31, 2021

Supplemental Schedule I

Identity of Issue, Borrower, Lessor or Similar Party	Maturity Date	Interest Rate	Collateral	Shares or Units	Par or Maturity Value	Current Value	Cost
Atlassian Corp PLC – CL A	–	–	–	285	–	108,668	58,979
Avalara Inc.	–	–	–	513	–	66,233	87,985
Avangrid Inc.	–	–	–	1,000	–	49,880	42,821
Azek Co Inc.	–	–	–	1,818	–	84,064	59,750
Bank of America Corp	–	–	–	27,950	–	1,243,496	782,047
Berkshire Hathaway Inc. – CL B	–	–	–	3,004	–	898,196	518,808
Bill.Com Holdings Inc.	–	–	–	282	–	70,260	76,481
Bio-Techne Corp	–	–	–	236	–	122,092	76,536
Biohaven Pharmaceutical Hold	–	–	–	677	–	93,297	85,095
BlackRock 2001 Term Tr Inc.	–	–	–	1,195	–	1,094,094	300,435
Block Inc. – CL A	–	–	–	159	–	25,680	26,170
Booking Holdings Inc.	–	–	–	61	–	146,353	135,513
Boston Scientific	–	–	–	9,965	–	423,313	421,134
Bumble Inc. – CL A	–	–	–	563	–	19,063	34,210
Bunge Limited Com	–	–	–	2,000	–	186,720	123,621
Campbell Soup Co.	–	–	–	3,000	–	130,380	62,564
Charles Schwab Corporation	–	–	–	1,719	–	144,568	138,077
Chemed Corp	–	–	–	250	–	132,260	5,936
Chevron Corp	–	–	–	5,183	–	608,225	514,161
Chipotle Mexican Grill – CL A	–	–	–	50	–	87,413	60,555
Cincinnati Financial Corp	–	–	–	4,250	–	484,203	189,877
Circor International Inc.	–	–	–	2,000	–	54,360	59,622
Cisco Systems Inc.	–	–	–	12,453	–	789,147	263,535
Cloudflare Inc. – CL A	–	–	–	671	–	88,237	16,394
CMS Energy Corp	–	–	–	3,200	–	208,160	24,449
CNH Indl NV Shs	–	–	–	25,000	–	485,750	253,083
Cohen & Steers Inc.	–	–	–	1,500	–	138,765	30,872
Comcast Corp – CL A	–	–	–	21,417	–	1,077,918	970,637
Conocophillips	–	–	–	4,075	–	294,134	188,387
Copart Inc.	–	–	–	631	–	95,672	44,170
Corning Inc.	–	–	–	6,000	–	223,380	67,050
Costco Wholesale Corp-New	–	–	–	1,150	–	652,855	412,855
Covetrus Inc.	–	–	–	5,000	–	99,850	58,186
Crane Co.	–	–	–	5,000	–	508,650	99,797
Crocs Inc.	–	–	–	487	–	62,443	78,963
Crowdstrike Holdings Inc. – CL A	–	–	–	230	–	47,093	64,347
Crown Castle Intl Corp	–	–	–	4,913	–	1,025,540	613,673

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Profit Sharing Plan of MNS, Ltd.
Form 5500, Schedule H, Line 4i – Schedule of Assets (Held at End of Year)
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Supplemental Schedule I

Identity of Issue, Borrower, Lessor or Similar Party	Maturity Date	Interest Rate	Collateral	Shares or Units	Par or Maturity Value	Current Value	Cost
Cutera Inc.	–	–	–	3,000	–	123,960	57,245
CVS Health Corp	–	–	–	6,350	–	655,066	300,771
Dana Inc.	–	–	–	8,000	–	182,560	129,746
Danone Spons ADR	–	–	–	10,036	–	124,346	104,428
Deckers Outdoor Corp	–	–	–	347	–	127,110	78,713
Deere & Co.	–	–	–	2,500	–	857,225	75,633
Dentsply Sirona Inc.	–	–	–	1,000	–	55,790	20,068
Diageo PLC Sponsored Adr New	–	–	–	4,025	–	886,064	452,313
Diebold Nixdorf Inc.	–	–	–	32,500	–	294,125	432,322
Discovery Communications – CL C	–	–	–	2,500	–	57,250	18,840
Discovery Inc. – CL A	–	–	–	1,000	–	23,540	12,324
Dish Network Corp	–	–	–	6,572	–	213,196	140,890
Disney Walt Co.	–	–	–	1,675	–	259,441	218,075
Dominion Energy Inc.	–	–	–	9,843	–	773,266	691,675
Dril-Quip Inc.	–	–	–	15,000	–	295,200	392,058
Dynatrace Inc.	–	–	–	2,434	–	146,892	83,534
Echostar Corp	–	–	–	1,000	–	26,350	21,119
Edgewell Personal Care Co.	–	–	–	9,000	–	411,390	461,963
Edwards Lifesciences	–	–	–	1,166	–	151,055	88,325
Eli Lilly & Company	–	–	–	1,050	–	290,031	133,146
Energizer Holdings Inc.	–	–	–	3,000	–	120,300	125,090
Enphase Energy Inc.	–	–	–	326	–	59,638	59,616
Enpro Inds Inc.	–	–	–	6,200	–	682,434	385,589
Eog Resources Inc.	–	–	–	4,900	–	435,267	331,895
Exxon-Mobil Corporation	–	–	–	4,325	–	264,647	264,635
Fastenal Co.	–	–	–	10,872	–	696,460	310,819
Fedex Corp	–	–	–	1,675	–	433,222	419,068
Ferro Corp	–	–	–	7,000	–	152,810	86,453
Firstenergy Corp	–	–	–	1,400	–	58,226	30,150
Fiserv Inc.	–	–	–	1,500	–	155,685	165,665
Five Below	–	–	–	228	–	47,171	28,809
Floor & Decor Holdings Inc – CL A	–	–	–	1,004	–	130,530	76,658
Flowers Foods Inc.	–	–	–	6,000	–	164,820	10,156
Flowserve Corp	–	–	–	4,500	–	137,700	81,571
Ford Motor Co. New	–	–	–	13,625	–	282,991	286,475
Fortune Brands Home & Security	–	–	–	1,000	–	106,900	7,198
Franklin Resources Inc.	–	–	–	9,112	–	305,161	292,304

Profit Sharing Plan of MNS, Ltd.
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Gatx Corp	–	–	–	5,500	–	573,045	204,713
GCP Applied Technologies	–	–	–	14,000	–	443,240	405,090
Generac Holdings Inc.	–	–	–	424	–	149,214	58,862
General Electric Co.	–	–	–	1,125	–	106,279	168,662
General Mills	–	–	–	2,000	–	134,760	47,309
General Motors Co.	–	–	–	4,950	–	290,219	301,570
Graco Inc.	–	–	–	6,000	–	483,720	115,722
Greif Inc. – CL A	–	–	–	2,500	–	150,925	27,294
Griffon Corp	–	–	–	2,000	–	56,960	18,844
Grupo Televisa	–	–	–	2,000	–	18,740	18,311
Hartford Financial Services Group	–	–	–	1,000	–	69,040	39,255
Heico Corp New	–	–	–	535	–	77,158	75,647
Henry Schein Inc.	–	–	–	4,000	–	310,120	45,444
Herc Holdings Inc.	–	–	–	6,200	–	970,610	166,354
Home Depot Incorporated	–	–	–	625	–	259,381	124,058
Honeywell International	–	–	–	3,200	–	667,232	271,893
Horizon Therapeutics PLC	–	–	–	1,179	–	127,049	101,024
Hubspot Inc.	–	–	–	219	–	144,354	40,241
Hyster-Yale Materials Handling Inc.	–	–	–	1,500	–	61,650	83,893
Idexx Laboratories Inc.	–	–	–	133	–	87,575	84,697
Ingredion Inc.	–	–	–	1,000	–	96,640	13,821
Insulet Corp	–	–	–	401	–	106,694	66,016
Int'l Flavors & Fragrances	–	–	–	2,000	–	301,300	90,450
Intel Corporation	–	–	–	10,434	–	537,351	249,678
ITT Inc.	–	–	–	2,000	–	204,380	36,575
Johnson & Johnson	–	–	–	8,558	–	1,464,017	1,182,813
Johnson Controls International PLC	–	–	–	3,813	–	310,035	163,561
JPMorgan Chase & Co.	–	–	–	5,125	–	811,544	619,532
Kaman Corp – CL A	–	–	–	4,500	–	194,175	200,810
Kellogg Co.	–	–	–	2,500	–	161,050	122,947
Lennar Corp – CL B	–	–	–	2,540	–	242,875	97,231
Liberty Braves Group – CL A	–	–	–	5,000	–	143,750	113,744
Liberty Braves Group – CL C	–	–	–	3,500	–	98,350	83,009
Liberty Broadband – CL A	–	–	–	125	–	20,113	458
Liberty Broadband – CL C	–	–	–	127	–	20,460	1,551
Liberty Global PLC	–	–	–	1,000	–	27,740	8,864
Liberty Global PLC Series C	–	–	–	3,000	–	84,270	24,909

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Form 5500, Schedule H, Line 4i – Schedule of Assets (Held at End of Year)
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Identity of Issue, Borrower, Lessor or Similar Party	Maturity Date	Interest Rate	Collateral	Shares or Units	Par or Maturity Value	Current Value	Cost
Liberty Sirius Group – CL C	–	–	–	1,141	–	58,020	5,525
Liberty SiriusXM Group	–	–	–	500	–	25,425	1,005
Liberty Tripadvisor Hdg A	–	–	–	806	–	1,749	4,625
Linde PLC	–	–	–	2,416	–	836,975	606,533
Live Nation Entertainment Inc.	–	–	–	1,007	–	120,528	87,868
Lowes Co Inc.	–	–	–	5,026	–	1,299,120	306,618
LPL Financial Holdings Inc.	–	–	–	943	–	150,965	130,317
Lululemon Athletica Inc.	–	–	–	971	–	380,098	287,019
Madison Square Garden Entertainment CL A	–	–	–	1,330	–	93,552	31,277
Madison Square Garden Sports Corp	–	–	–	900	–	156,357	38,431
Maravai Lifesciences Hldgs – CL A	–	–	–	623	–	26,104	28,351
Marketaxess Holdings Inc.	–	–	–	193	–	79,375	76,561
Mastercard Inc – CL A	–	–	–	875	–	314,405	280,013
Mcdonalds Corp	–	–	–	2,050	–	549,544	504,106
Medtronic PLC	–	–	–	3,950	–	408,628	409,356
Merck & Company Inc.	–	–	–	12,771	–	978,769	777,300
Meta Platforms Inc.	–	–	–	3,243	–	1,090,783	723,788
MGM Resorts International	–	–	–	2,000	–	89,760	53,297
Microchip Technology	–	–	–	1,443	–	125,628	63,076
Micron Tech. Inc.	–	–	–	7,625	–	710,269	461,182
Microsoft Corporation	–	–	–	11,722	–	3,942,343	1,184,435
Millicom Intl Cellular S.A.	–	–	–	5,000	–	142,250	177,560
Mondelez International Inc.	–	–	–	2,000	–	132,620	38,094
Mongodb Inc.	–	–	–	334	–	176,803	111,351
Monolithic Power Sys Inc.	–	–	–	290	–	143,066	53,791
Morgan Stanley	–	–	–	3,625	–	355,830	184,741
MSCI Inc.	–	–	–	146	–	89,453	53,613
Mueller Inds Inc.	–	–	–	14,000	–	831,040	389,343
Mueller Water Products Inc. – CL A	–	–	–	10,000	–	144,000	123,486
Natera Inc.	–	–	–	1,127	–	105,251	128,981
National Fuel Gas	–	–	–	4,000	–	255,760	192,668
Nestle SA Sponsored ADR	–	–	–	4,144	–	581,693	361,251
Netflix Inc.	–	–	–	599	–	360,862	390,202
Nexstar Media Group Inc.	–	–	–	4,000	–	6,829	-
Nike Inc.	–	–	–	2,025	–	337,507	171,485
Nintendo Ltd Adr New Japan	–	–	–	7,816	–	456,220	517,246
Norfolk Southern Co.	–	–	–	4,317	–	1,285,214	447,926

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Profit Sharing Plan of MNS, Ltd.
Form 5500, Schedule H, Line 4i – Schedule of Assets (Held at End of Year)
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Supplemental Schedule I

Identity of Issue, Borrower, Lessor or Similar Party	Maturity Date	Interest Rate	Collateral	Shares or Units	Par or Maturity Value	Current Value	Cost
Northern Trust Corp	–	–	–	2,500	–	299,025	129,443
Nvidia Corp	–	–	–	2,243	–	659,689	159,002
NXP Semiconductors Nv	–	–	–	523	–	119,129	60,061
Palo Alto Networks Inc.	–	–	–	825	–	459,327	306,302
Patterson Cos Inc.	–	–	–	5,000	–	146,750	142,986
Paychex Inc.	–	–	–	5,507	–	751,706	211,306
Paypal Holdings Inc.	–	–	–	899	–	169,533	37,991
Petco Health & Wellness Co.	–	–	–	813	–	16,089	17,270
Pfizer Incorporated	–	–	–	14,710	–	868,626	418,456
Philip Morris International	–	–	–	4,955	–	470,725	442,927
PNC Financial Svc Group	–	–	–	3,250	–	651,690	443,846
Procore Technologies Inc.	–	–	–	50	–	3,999	3,350
Procter & Gamble Co.	–	–	–	1,200	–	196,296	39,000
Progressive Corp	–	–	–	6,859	–	704,076	669,039
Qualcomm	–	–	–	572	–	104,602	104,811
Repligen Corp	–	–	–	427	–	113,087	48,052
Resideo Technologies Inc.	–	–	–	666	–	17,336	2,584
RH	–	–	–	164	–	87,894	76,207
Rockwell International	–	–	–	1,175	–	409,899	282,512
Roku Inc.	–	–	–	173	–	39,479	37,617
Royal Caribbean Cruises Ltd Is	–	–	–	1,775	–	136,498	136,041
Ryman Hospitality Properties	–	–	–	4,500	–	413,820	90,364
Salesforce.Com Inc.	–	–	–	1,325	–	336,722	382,126
Scripps E W Co. Ohio – CL A	–	–	–	10,000	–	193,500	138,609
Sensient Tech Corp	–	–	–	1,600	–	160,096	32,938
Servicenow Inc.	–	–	–	256	–	166,172	91,188
Shopify Inc. – CL A	–	–	–	85	–	117,078	125,833
Smucker J. M. Co. New	–	–	–	1,600	–	217,312	166,042
Snap Inc. – CL A	–	–	–	1,509	–	70,968	106,278
Sony Corp ADR New	–	–	–	8,000	–	1,011,200	193,912
State Street Corp	–	–	–	6,000	–	558,000	271,231
Strattec Security Corp	–	–	–	1,000	–	37,020	44,693
T-Mobile U.S. Inc.	–	–	–	1,150	–	133,377	135,327
Target Corp	–	–	–	6,108	–	1,413,636	520,149
TE Connectivity Ltd.	–	–	–	1,250	–	201,675	22,494
Telephone & Data Sys	–	–	–	4,804	–	96,801	133,285
Telesat Corp – CL A & CL B Shs	–	–	–	7,200	–	206,424	237,705

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Profit Sharing Plan of MNS, Ltd.

Form 5500, Schedule H, Line 4i – Schedule of Assets (Held at End of Year)

December 31, 2021 **Supplemental Schedule I**

Identity of Issue, Borrower, Lessor or Similar Party	Maturity Date	Interest Rate	Collateral	Shares or Units	Par or Maturity Value	Current Value	Cost
Texas Instruments Inc.	–	–	–	5,618	–	1,058,824	607,457
Textron Inc.	–	–	–	10,000	–	772,000	415,593
TFI International Inc.	–	–	–	346	–	38,790	31,746
The Bank of New York Mellon	–	–	–	10,000	–	580,800	267,520
Tradeweb Markets Inc. – CL A	–	–	–	1,611	–	161,326	98,540
Twilio Inc – CL A	–	–	–	50	–	13,167	18,079
United Parcel Service	–	–	–	4,306	–	922,948	517,252
United Rentals Inc.	–	–	–	725	–	240,910	275,612
United States Cellular	–	–	–	5,000	–	157,600	181,347
Unitedhealth Group Inc.	–	–	–	1,750	–	878,745	483,173
Unity Software Inc.	–	–	–	421	–	60,199	48,566
Valvoline Inc.	–	–	–	8,000	–	298,320	170,380
Veeva Systems Inc. – CL A	–	–	–	282	–	72,045	52,194
Verizon Communications	–	–	–	10,687	–	555,297	531,764
Vertex Pharmaceuticals	–	–	–	275	–	60,390	59,176
ViacomCBS Inc. – CL A	–	–	–	7,700	–	256,949	378,427
Visa Inc. – CL A	–	–	–	1,900	–	411,749	283,388
Walgreens Boots Alliance Inc.	–	–	–	2,500	–	130,400	85,996
Watts Water Technologies – CL A	–	–	–	3,000	–	582,510	47,667
Wells Fargo & Co. New	–	–	–	17,150	–	822,857	580,707
Wolfspeed Inc.	–	–	–	435	–	48,620	55,286
Wolverine Wld Wide Inc.	–	–	–	1,600	–	46,096	7,599
Wynn Resorts Ltd.	–	–	–	800	–	68,032	78,262
Xylem	–	–	–	3,000	–	359,760	77,645
Yeti Holdings Inc.	–	–	–	715	–	59,223	63,010
Zimmer Biomet Holdings Inc.	–	–	–	1,000	–	127,040	56,590
Zoetis Inc.	–	–	–	652	–	159,108	77,376
Zoominfo Technologies Inc – CL A	–	–	–	1,209	–	77,618	49,099
Total Common Stock						**82,830,090**	**47,678,922**
Corporate Bonds							
Abbvie Inc.	5/14/2046	4.450 %	–	–	35,000	42,462	41,848
Abbvie Inc.	11/21/2029	3.200 %	–	–	105,000	112,437	113,012
Aercap Ireland Cap/Global	1/30/2032	3.300 %	–	–	160,000	163,323	159,553
Amcor Flexibles North Am	5/25/2031	2.690 %	–	–	60,000	61,015	59,974
American Tower Corp	1/15/2027	2.750 %	–	–	70,000	72,191	69,887
American Water Capital C	9/1/2028	3.750 %	–	–	74,000	81,220	85,682
Anheuser-Busch Co/Inbev	2/1/2046	4.900 %	–	–	55,000	69,642	67,794

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Profit Sharing Plan of MNS, Ltd.

Form 5500, Schedule H, Line 4i – Schedule of Assets (Held at End of Year)

December 31, 2021 **Supplemental Schedule I**

Identity of Issue, Borrower, Lessor or Similar Party	Maturity Date	Interest Rate	Collateral	Shares or Units	Par or Maturity Value	Current Value	Cost
Aon Corp	5/2/2029	3.750 %	–	–	70,000	77,002	69,936
Aon Corp/Aon Global Hold	12/2/2031	2.600 %	–	–	80,000	81,599	80,270
Apple Inc.	5/11/2050	2.650 %	–	–	12,000	11,845	12,422
Astrazeneca Finance LLC	5/28/2031	2.250 %	–	–	5,000	5,040	4,994
Astrazeneca Finance LLC	5/28/2028	1.750 %	–	–	135,000	134,315	136,098
AT&T Inc.	6/15/2045	4.350 %	–	–	60,000	67,839	66,056
AT&T Inc.	3/1/2029	4.350 %	–	–	40,000	45,027	45,185
AT&T Inc.	6/1/2031	2.750 %	–	–	115,000	117,702	117,827
AT&T Inc.	6/1/2041	3.500 %	–	–	75,000	77,476	77,352
AT&T Inc.	6/1/2051	3.650 %	–	–	100,000	104,256	103,335
Bank of America Corp	12/20/2028	3.419 %	–	–	145,000	155,369	148,948
Bank of America Corp	10/24/2031	1.922 %	–	–	245,000	235,410	237,336
Bank of America Corp	3/11/2027	1.658 %	–	–	260,000	258,172	261,575
Bat Capital Corp	4/2/2030	4.906 %	–	–	50,000	56,456	60,364
Bat Capital Corp	3/25/2031	2.726 %	–	–	45,000	43,805	45,134
Bat Capital Corp	9/25/2050	3.984 %	–	–	15,000	14,559	15,265
Berkshire Hathaway Fin	10/15/2050	2.850 %	–	–	15,000	14,926	15,224
Berkshire Hathaway Fin	1/15/2051	2.500 %	–	–	60,000	56,256	54,327
Boeing Co.	5/1/2040	5.705 %	–	–	25,000	32,062	32,263
Boeing Co.	2/1/2031	3.625 %	–	–	45,000	48,037	47,948
Boeing Co.	2/4/2026	2.196 %	–	–	85,000	84,910	85,357
Brixmor Operating Part	8/16/2031	2.500 %	–	–	15,000	14,696	14,951
Broadcom Inc.	11/15/2030	4.150 %	–	–	90,000	99,915	99,159
Cenovus Energy Inc.	1/15/2032	2.650 %	–	–	15,000	14,715	14,934
Charter Comm Opt LLC/Cap	3/1/2042	3.500 %	–	–	70,000	68,032	69,477
Church & Dwight Co. Inc.	12/15/2031	2.300 %	–	–	15,000	15,183	14,969
Citigroup Inc.	9/29/2027	4.450 %	–	–	50,000	55,747	48,202
Citigroup Inc.	7/25/2028	4.125 %	–	–	25,000	27,467	28,730
Citigroup Inc.	1/29/2031	2.666 %	–	–	250,000	254,517	250,000
Citigroup Inc.	1/28/2027	1.122 %	–	–	70,000	68,201	70,000
Comcast Corp	11/1/2047	3.969 %	–	–	25,000	28,886	28,414
Comcast Corp	1/15/2051	2.800 %	–	–	15,000	14,357	14,872
Comcast Corp	2/15/2031	1.500 %	–	–	170,000	160,300	158,875
Constellation Brands Inc.	5/1/2030	2.875 %	–	–	150,000	154,212	156,261
Corporate Office Prop LP	4/15/2031	2.750 %	–	–	30,000	29,941	29,686
CVS Health Corp	8/21/2040	2.700 %	–	–	50,000	48,296	49,491
CVS Health Corp	2/28/2031	1.875 %	–	–	50,000	48,144	49,477
Diamondback Energy Inc.	12/1/2026	3.250 %	–	–	30,000	31,673	29,957

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Supplemental Schedule I

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Diamondback Energy Inc.	3/24/2031	3.125 %	–	–	25,000	25,832	24,915
Discovery Communications	5/15/2029	4.125 %	–	–	85,000	93,945	84,856
Dominion Energy Inc.	8/15/2031	2.250 %	–	–	70,000	68,444	70,503
DTE Electric Co.	3/1/2030	2.250 %	–	–	70,000	70,254	65,369
DTE Electric Co.	3/1/2050	2.950 %	–	–	40,000	40,784	40,915
DTE Electric Co.	3/1/2031	2.625 %	–	–	50,000	51,507	52,241
Duke Energy Carolinas	4/15/2031	2.550 %	–	–	150,000	153,908	154,677
Duke Energy Corp	6/15/2029	3.400 %	–	–	40,000	42,622	41,241
Enbridge Inc.	8/1/2033	2.500 %	–	–	45,000	44,282	44,813
Energy Transfer Operating	5/15/2030	3.750 %	–	–	80,000	85,409	84,611
Energy Transfer Operating	5/15/2050	5.000 %	–	–	45,000	51,860	44,961
Enterprise Products Oper	1/31/2050	4.200 %	–	–	75,000	85,345	76,026
Essential Proper	7/15/2031	2.950 %	–	–	40,000	39,447	39,920
Essex Portfolio LP	3/15/2032	2.650 %	–	–	45,000	45,197	44,833
Fiserv Inc.	7/1/2026	3.200 %	–	–	95,000	100,471	101,658
Fiserv Inc.	6/1/2030	2.650 %	–	–	160,000	163,197	168,099
GE Capital Intl Funding	11/15/2035	4.418 %	–	–	75,000	89,944	87,024
General Motors Co.	10/1/2028	5.000 %	–	–	85,000	97,572	91,518
General Motors Finl Co.	6/21/2030	3.600 %	–	–	50,000	53,447	50,573
Goldman Sachs Group Inc.	3/9/2027	1.431 %	–	–	45,000	44,105	45,000
Goldman Sachs Group Inc.	10/21/2027	1.948 %	–	–	250,000	249,315	250,000
Goldman Sachs Group Inc.	10/21/2032	2.650 %	–	–	110,000	110,908	110,000
Healthcare Realty Trust	3/15/2030	2.400 %	–	–	25,000	24,949	24,916
Highwoods Realty LP	2/15/2030	3.050 %	–	–	95,000	98,257	95,475
Highwoods Realty LP	2/1/2031	2.600 %	–	–	35,000	34,868	34,737
HSBC Holdings PLC	5/22/2030	3.973 %	–	–	60,000	65,143	65,893
Humana Inc.	8/3/2023	0.650 %	–	–	125,000	124,523	125,034
Hyatt Hotels Corp	10/1/2023	1.300 %	–	–	25,000	25,050	24,985
Ing Groep Nv	3/29/2027	3.950 %	–	–	75,000	82,030	80,835
Ingersoll-Rand Lux Finan	11/1/2024	3.550 %	–	–	95,000	101,018	93,954
JPMorgan Chase & Co.	5/6/2030	3.702 %	–	–	195,000	213,298	213,236
JPMorgan Chase & Co.	11/19/2031	1.764 %	–	–	80,000	76,000	78,247
JPMorgan Chase & Co.	2/4/2027	1.040 %	–	–	125,000	121,200	125,000
JPMorgan Chase & Co	2/4/2032	1.953 %	–	–	45,000	43,442	43,085
JPMorgan Chase & Co.	5/13/2031	2.956 %	–	–	130,000	134,883	135,781
Kilroy Realty LP	2/15/2030	3.050 %	–	–	105,000	108,947	109,849
Kinder Morgan Energy Partners	3/15/2035	5.800 %	–	–	10,000	12,563	12,785
Kinder Morgan Inc.	8/1/2050	3.250 %	–	–	15,000	14,321	13,890

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Profit Sharing Plan of MNS, Ltd.
Form 5500, Schedule H, Line 4i – Schedule of Assets (Held at End of Year)
December 31, 2021

Supplemental Schedule I

Identity of Issue, Borrower, Lessor or Similar Party	Maturity Date	Interest Rate	Collateral	Shares or Units	Par or Maturity Value	Current Value	Cost
Lockheed Martin Corp	6/15/2050	2.800 %	–	–	10,000	10,093	9,913
Merck & Co. Inc.	6/24/2050	2.450 %	–	–	35,000	33,002	31,204
MidAmerican Energy Holdings	4/1/2036	6.125 %	–	–	65,000	89,119	77,824
Morgan Stanley	1/22/2031	2.699 %	–	–	250,000	256,160	270,607
MPLX LP	6/1/2025	4.875 %	–	–	85,000	93,040	94,095
MPLX LP	8/15/2030	2.650 %	–	–	100,000	100,164	101,209
Nextera Energy Capital	6/1/2030	2.250 %	–	–	70,000	70,053	73,217
Nextera Energy Capital	6/15/2028	1.900 %	–	–	95,000	94,079	94,944
Nstar Electric Co.	4/1/2030	3.950 %	–	–	15,000	16,865	14,918
O'Reilly Automotive Inc.	6/1/2029	3.900 %	–	–	75,000	82,855	80,774
Oneok Inc.	9/1/2029	3.400 %	–	–	60,000	62,084	61,306
Oneok Inc.	3/15/2030	3.100 %	–	–	50,000	50,975	49,224
Oracle Corp	3/25/2031	2.875 %	–	–	115,000	115,698	114,822
Pacificorp	3/15/2051	3.300 %	–	–	20,000	20,924	20,590
Pacificorp	6/15/2052	2.900 %	–	–	50,000	49,568	50,326
Phillips 66	12/15/2030	2.150 %	–	–	40,000	38,341	39,464
Public Service Colorado	6/15/2031	1.875 %	–	–	40,000	38,929	39,733
Public Service Electric	5/1/2050	2.700 %	–	–	25,000	24,235	24,898
Raytheon Tech Corp	7/1/2030	2.250 %	–	–	75,000	75,029	77,718
Regency Centers LP	9/15/2029	2.950 %	–	–	55,000	57,121	54,909
Reinsurance Group of America	5/15/2029	3.900 %	–	–	80,000	87,553	80,112
Retail Pptys of America	9/15/2030	4.750 %	–	–	40,000	44,288	43,493
Roper Technologies Inc.	9/15/2029	2.950 %	–	–	70,000	72,796	75,909
Roper Technologies Inc.	2/15/2031	1.750 %	–	–	50,000	47,046	47,322
Salesforce.Com Inc.	7/15/2041	2.700 %	–	–	25,000	24,984	25,306
Southern Cal Edison	4/1/2047	4.000 %	–	–	30,000	33,314	33,052
Sunoco Logistics Partner	4/1/2024	4.250 %	–	–	25,000	26,299	26,456
Thermo Fisher Scientific	10/15/2031	2.000 %	–	–	50,000	49,419	49,918
Total Capital Intl Sa	6/29/2041	2.986 %	–	–	65,000	66,038	65,000
United Technologies Corp	11/16/2028	4.125 %	–	–	45,000	50,369	47,547
Unitedhealth Group Inc.	5/15/2031	2.300 %	–	–	25,000	25,473	25,443
Verizon Communications	1/20/2031	1.750 %	–	–	165,000	156,366	160,175
Verizon Communications	11/20/2050	2.875 %	–	–	95,000	90,244	88,486
Verizon Communications	10/30/2030	1.680 %	–	–	70,000	66,597	67,642
Viacom Inc.	3/15/2043	4.375 %	–	–	45,000	51,341	44,289
Vodafone Group PLC	2/19/2043	4.375 %	–	–	65,000	76,423	76,906
Walmart Inc.	9/17/2026	1.050 %	–	–	40,000	39,664	39,924
Waste Management Inc.	3/15/2031	1.500 %	–	–	90,000	85,005	83,965

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Profit Sharing Plan of MNS, Ltd.

Form 5500, Schedule H, Line 4i – Schedule of Assets (Held at End of Year)

December 31, 2021 **Supplemental Schedule I**

Identity of Issue, Borrower, Lessor or Similar Party	Maturity Date	Interest Rate	Collateral	Shares or Units	Par or Maturity Value	Current Value	Cost
Wells Fargo & Company	10/30/2030	2.879 %	–	–	130,000	135,529	130,000
Westlake Chemical Corp	8/15/2024	0.875 %	–	–	25,000	24,659	24,963
Zions Bancorp Na	10/29/2029	3.250 %	–	–	115,000	119,001	113,341
Total Corporate Bonds						**9,297,664**	**9,224,820**
U.S. Government Agency Securities							
Fannie Mae 889634	2/1/2023	6.000 %	–	–	1,723	1,748	1,892
Fannie Mae 932888	1/1/2041	3.500 %	–	–	45,144	49,237	46,830
Fannie Mae Ac8594	1/1/2025	4.500 %	–	–	3,974	4,140	4,277
Fannie Mae Ac9692	2/1/2025	4.500 %	–	–	6,983	7,252	7,507
Fannie Mae Al3209	9/1/2031	4.500 %	–	–	19,225	21,081	20,974
Fannie Mae At2127	4/1/2043	3.000 %	–	–	52,774	55,931	56,047
Fannie Mae Aw1544	3/1/2029	4.000 %	–	–	22,472	23,912	24,354
Fannie Mae Bh7065	12/1/2047	4.000 %	–	–	92,820	101,526	99,481
Fannie Mae Bm1277	5/1/2047	4.000 %	–	–	75,371	81,545	77,479
Fannie Mae Bm4581	9/1/2033	4.000 %	–	–	75,297	80,248	76,909
Fannie Mae Bm5839	11/1/2047	3.500 %	–	–	9,182	9,902	9,656
Fannie Mae Bm6038	1/1/2045	4.000 %	–	–	11,242	12,216	11,951
Fannie Mae Ca6414	7/1/2050	3.000 %	–	–	508,941	536,889	548,066
Fannie Mae Fm1108	11/1/2044	5.000 %	–	–	36,785	41,659	40,039
Fannie Mae Fm1136	3/1/2039	5.500 %	–	–	39,333	44,704	43,710
Fannie Mae Fm1137	9/1/2039	6.000 %	–	–	21,721	25,147	24,380
Fannie Mae Fm1175	5/1/2047	4.500 %	–	–	105,810	116,821	113,787
Fannie Mae Fm1176	3/1/2046	4.000 %	–	–	168,975	185,317	179,126
Fannie Mae Fm1652	7/1/2044	3.500 %	–	–	154,462	166,150	162,776
Fannie Mae Ma0232	11/1/2029	4.500 %	–	–	46,475	49,760	48,356
Fannie Mae Ma0457	7/1/2030	4.000 %	–	–	6,372	6,823	6,559
Fannie Mae Ma0461	7/1/2030	4.500 %	–	–	9,570	10,344	10,019
Fannie Mae Ma0530	8/1/2030	5.000 %	–	–	9,922	10,903	10,967
Fannie Mae Ma0563	11/1/2030	4.000 %	–	–	12,444	13,326	12,940
Fannie Mae Ma0737	5/1/2026	4.500 %	–	–	8,067	8,570	8,702
Fannie Mae Ma1688	12/1/2033	3.500 %	–	–	46,933	50,232	49,881
Fannie Mae Ma2458	11/1/2045	4.000 %	–	–	55,509	60,374	58,501
Fannie Mae Ma3007	4/1/2047	3.000 %	–	–	52,492	55,049	52,459
Fannie Mae Ma3211	12/1/2047	4.000 %	–	–	9,274	9,933	9,929
Fannie Mae Ma3333	4/1/2048	4.000 %	–	–	45,553	48,416	48,797
Fannie Mae Ma4355	6/1/2051	2.000 %	–	–	484,469	483,650	488,575
Fannie Mae Ma4398	8/1/2051	2.000 %	–	–	267,101	266,650	273,163

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Profit Sharing Plan of MNS, Ltd.
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Fannie Mae Ma4437	10/1/2051	2.000 %	–	–	232,157	231,772	235,458
Fannie Mae Ma4465	11/1/2051	2.000 %	–	–	8,941	8,927	8,951
Fannie Mae Ma4471	11/1/2036	2.500 %	–	–	127,145	131,986	132,648
Fannie Mae Ma4494	12/1/2051	3.000 %	–	–	95,436	99,181	99,320
Fannie Mae Ma4511	1/1/2052	2.000 %	–	–	32,000	31,947	31,863
Fannie Mae Ma4548	1/1/2051	2.500 %	–	–	1,180,000	1,205,621	1,203,600
Freddie Mac A95575	12/1/2040	4.000 %	–	–	7,123	7,826	7,672
Freddie Mac A95656	12/1/2040	4.000 %	–	–	5,749	6,316	6,193
Freddie Mac A95856	12/1/2040	4.000 %	–	–	5,315	5,840	5,725
Freddie Mac A95857	12/1/2040	4.000 %	–	–	28,301	31,098	30,609
Freddie Mac C91697	4/1/2033	3.500 %	–	–	66,081	70,748	68,837
Freddie Mac C91759	4/1/2034	4.500 %	–	–	19,367	21,081	20,929
Freddie Mac C91832	6/1/2035	3.500 %	–	–	26,911	28,707	28,450
Freddie Mac G06578	6/1/2038	4.500 %	–	–	48,090	52,975	52,140
Freddie Mac G07500	10/1/2043	4.000 %	–	–	21,985	24,184	23,366
Freddie Mac G07806	6/1/2041	5.000 %	–	–	31,127	35,283	34,785
Freddie Mac G08687	1/1/2046	3.500 %	–	–	96,582	103,184	98,272
Freddie Mac G08747	2/1/2047	3.000 %	–	–	75,022	79,235	79,066
Freddie Mac G08760	4/1/2047	3.000 %	–	–	46,427	48,582	48,908
Freddie Mac G13647	1/1/2024	6.000 %	–	–	1,370	1,407	1,497
Freddie Mac G30321	3/1/2027	5.000 %	–	–	7,717	8,402	8,369
Freddie Mac G60145	8/1/2045	3.500 %	–	–	34,905	37,527	36,470
Freddie Mac G60713	9/1/2046	3.500 %	–	–	52,063	55,914	53,006
Freddie Mac G60761	10/1/2043	3.000 %	–	–	80,650	85,165	82,402
Freddie Mac G60956	5/1/2044	4.000 %	–	–	66,514	72,491	70,526
Freddie Mac G61464	10/1/2046	4.000 %	–	–	65,015	70,958	66,275
Freddie Mac Q00769	5/1/2041	5.000 %	–	–	24,922	27,952	27,897
Freddie Mac Q02143	7/1/2041	4.000 %	–	–	42,353	46,536	44,392
Freddie Mac Q04647	11/1/2041	3.000 %	–	–	23,962	24,853	24,119
Freddie Mac Q29245	10/1/2044	3.500 %	–	–	30,915	33,127	32,577
Freddie Mac Q32859	4/1/2045	3.500 %	–	–	35,620	38,409	37,930
Freddie Mac Q33006	4/1/2045	3.500 %	–	–	36,420	39,109	37,074
Freddie Mac Q46278	2/1/2047	3.500 %	–	–	38,869	41,597	40,035
Freddie Mac Zt0541	6/1/2048	4.000 %	–	–	38,944	42,287	42,473
Freddie Mac Zt0542	7/1/2048	4.000 %	–	–	26,771	29,214	29,398
Government National Mortgage A 698279	6/15/2024	4.000 %	–	–	4,834	4,975	5,209
Government National Mortgage A 727889	8/15/2040	4.500 %	–	–	27,001	31,528	28,657
Government National Mortgage A 749835	9/15/2040	4.500 %	–	–	136,816	156,509	145,131

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Profit Sharing Plan of MNS, Ltd.

Form 5500, Schedule H, Line 4i – Schedule of Assets (Held at End of Year)

December 31, 2021 **Supplemental Schedule I**

Identity of Issue, Borrower, Lessor or Similar Party	Maturity Date	Interest Rate	Collateral	Shares or Units	Par or Maturity Value	Current Value	Cost
Government National Mortgage A 782619	4/15/2039	5.000 %	–	–	18,623	21,303	20,636
Government National Mortgage A 785559	7/20/2051	3.000 %	–	–	58,959	62,931	62,783
Government National Mortgage A Bu5340	4/15/2050	3.000 %	–	–	16,579	17,107	17,312
Government National Mortgage A By0330	10/20/2050	3.000 %	–	–	8,955	9,351	9,540
Government National Mortgage A By0331	10/20/2050	3.000 %	–	–	13,910	14,684	14,805
Government National Mortgage A Ma7589	9/20/2051	2.500 %	–	–	312,734	320,841	321,728
Government National Mortgage A Ma7704	11/20/2051	2.000 %	–	–	199,453	201,570	201,386
Government National Mortgage A Ma7768	12/20/2051	3.000 %	–	–	259,000	269,217	269,245
Total U.S. Government Agency Securities						**6,628,912**	**6,575,753**
U.S. Treasury Obligations							
U.S. Treasury Note/Bond	5/15/2051	2.375 %	–	–	265,000	293,156	287,655
U.S. Treasury Note/Bond	5/15/1941	2.250 %	–	–	140,000	147,044	148,958
U.S. Treasury Note/Bond	11/15/1951	1.875 %	–	–	460,000	457,053	461,130
U.S. Treasury Note/Bond	12/15/2023	0.125 %	–	–	70,000	69,221	69,910
U.S. Treasury Note/Bond	1/31/2023	0.125 %	–	–	180,000	179,423	180,042
U.S. Treasury Note/Bond	4/15/2024	0.375 %	–	–	495,000	490,166	495,735
U.S. Treasury Note/Bond	6/15/2024	0.250 %	–	–	580,000	571,708	576,443
U.S. Treasury Note/Bond	7/15/2024	0.375 %	–	–	295,000	291,451	294,977
U.S. Treasury Note/Bond	10/31/2023	0.375 %	–	–	775,000	770,671	773,269
U.S. Treasury Note/Bond	5/15/2042	3.000 %	–	–	385,000	456,947	408,957
U.S. Treasury Note/Bond	8/15/2043	3.625 %	–	–	20,000	25,997	19,055
U.S. Treasury Note/Bond	5/15/2044	3.375 %	–	–	105,000	132,448	107,831
U.S. Treasury Note/Bond	11/15/2045	3.000 %	–	–	85,000	102,332	89,368
U.S. Treasury Note/Bond	12/15/2048	3.000 %	–	–	400,000	488,937	399,486
U.S. Treasury Note/Bond	8/15/2048	3.000 %	–	–	5,000	6,129	5,421
U.S. Treasury Note/Bond	11/15/2048	3.375 %	–	–	200,000	262,062	215,719
U.S. Treasury Note/Bond	5/15/2049	2.875 %	–	–	35,000	42,230	41,807
U.S. Treasury Note/Bond	8/15/2049	2.250 %	–	–	140,000	150,128	152,042
U.S. Treasury Note/Bond	2/15/2050	2.000 %	–	–	89,000	90,585	102,016
U.S. Treasury Note/Bond	8/15/2050	1.375 %	–	–	140,000	122,894	120,455
U.S. Treasury Note/Bond	5/15/2029	2.375 %	–	–	125,000	133,320	133,925
U.S. Treasury Note/Bond	11/15/2022	1.625 %	–	–	510,000	515,598	496,361
U.S. Treasury Note/Bond	4/15/2023	0.250 %	–	–	660,000	658,015	659,974
U.S. Treasury Note/Bond	8/31/2023	0.125 %	–	–	480,000	475,913	479,213
Total U.S. Treasury Obligations						**6,933,428**	**6,719,749**

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Profit Sharing Plan of MNS, Ltd.

Form 5500, Schedule H, Line 4i – Schedule of Assets (Held at End of Year)

December 31, 2021 **Supplemental Schedule I**

Identity of Issue, Borrower, Lessor or Similar Party	Maturity Date	Interest Rate	Collateral	Shares or Units	Par or Maturity Value	Current Value	Cost
Asset-Backed Securities							
Americredit Automobile Receiva 2021-3 A3	8/18/2026	0.760 %	–	–	350,000	348,037	349,957
Ally Auto Receivables Trust 2019-1 A3	9/15/2023	2.910 %	–	–	29,359	29,527	29,356
American Express Credit Account 2018-7 A	2/17/2026	0.450 %	–	–	190,000	190,721	189,495
American Express Credit Account 2019-3 A	4/15/2025	2.000 %	–	–	100,000	101,078	99,987
Capital One Multi-Asset Execut 2015-A4 A4	5/15/2025	2.750 %	–	–	205,000	207,664	204,648
Carvana Auto Receivables Trust 2021-P4 A3	1/11/2027	1.310 %	–	–	250,000	249,979	249,979
CNH Equipment Trust 2021-C A3	12/15/2026	0.810 %	–	–	210,000	208,590	209,976
Fifth Third Auto Trust 2019-1 A1A	12/15/2023	2.640 %	–	–	78,064	78,518	78,047
Ford Credit Floorplan Master O 2020-1 A1	9/15/2025	0.700 %	–	–	290,000	288,854	292,152
GM Financial Securitized Term 2021-4 A3	9/16/2026	0.680 %	–	–	170,000	168,723	169,996
Honda Auto Receivables Owner Trust 2019-3-A3	8/15/2023	1.780 %	–	–	48,758	49,036	48,686
Morgan Stanley Baml Trust 2015-C22 A4	4/15/2048	3.306 %	–	–	200,000	209,380	198,664
Public Service New Hampshire F 2018-1 A1	2/1/2026	3.094 %	–	–	53,537	54,802	53,579
Santander Drive Auto Receivable 2021-4 A3	8/15/2025	0.510 %	–	–	280,000	278,980	279,974
Verizon Master Trust 2021-2 A	4/20/2028	0.990 %	–	–	240,000	238,840	239,965
World Omni Auto Receivables Trust 2021-D A3	10/15/2026	0.810 %	–	–	270,000	268,473	269,963
Total Asset-Backed Securities						**2,971,202**	**2,964,424**
Real Estate Mortgage Investment Conduits							
Benchmark Mortgage Trust 2018-B6 A4	10/10/2051	4.261 %	–	–	200,000	226,273	210,297
Citigroup Commercial Mortgage 2019-Gc41 As	8/10/2056	3.018 %	–	–	340,000	354,936	343,759
Citigroup Commercial Mortgage 2019-Gc43 A4	11/10/2052	3.038 %	–	–	203,000	215,303	218,273
Citigroup Commercial Mortgage 2019-Gc43 As	11/10/2052	3.300 %	–	–	190,000	202,500	195,692
Comm Mortgage Trust 2015-Pc1 A5	7/10/2050	3.902 %	–	–	200,000	213,191	204,492
DBGS Mortgage Trust 2018-C1 A4	10/15/2051	4.466 %	–	–	95,000	108,568	110,237
GS Mortgage Securities Trust 2017-Gs5 Aab	3/10/2050	3.467 %	–	–	98,682	103,278	103,423
GS Mortgage Securities Trust 2019-Gsa1 As	11/10/2052	3.340 %	–	–	70,000	74,446	64,682
JP Morgan Chase Commercial Mortgage 2017-Jp5 A5	3/15/2050	3.723 %	–	–	200,000	216,500	202,234
JPMDB Commercial Mortgage Secu 2017-C7 A5	10/15/2050	3.409 %	–	–	150,000	161,046	148,529
Wells Fargo Commercial Mortgage 2016-C33 A4	3/15/2059	3.426 %	–	–	65,000	69,152	64,299
Wells Fargo Commercial Mortgage 2017-Rb1 A5	3/15/2050	3.635 %	–	–	175,000	189,746	185,951
Total Real Estate Mortgage Investment Conduits						**2,134,939**	**2,051,869**
Municipal Bonds							
New York Ny Txbl-Fiscal 2020-Ser-A-Subser	8/1/2025	2.280 %	–	–	–	221,912	214,753
San Diego Cnty CA Regl Arpt Au Txbl-Senior-Consol Rental Car	7/1/2043	5.594 %	–	–	–	203,791	207,381
Total Municipal Bonds						**425,703**	**422,134**

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Profit Sharing Plan of MNS, Ltd.

Form 5500, Schedule H, Line 4i – Schedule of Assets (Held at End of Year)

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Supplemental Schedule I

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Guaranteed Group Annuity Contract							
AUL GTD Benefit Unallocated Grp Retirement Annuity E **	–	–	–	5,071,007	–	5,976,420	***
Total Guaranteed Group Annuity Contract						**5,976,420**	***
Notes Receivable From Participants							
Participant Loans **	2022 to 2031*	3.25 % to 5.50 %	Vested interest in the plan	–	–	5,200,086	5,200,086
Total Notes Receivable From Participants						**5,200,086**	**5,200,086**

* Payment schedule fully amortized with no balloon payment.
** Party-in-interest.
*** Cost information for participant-directed investments is not required to be included.

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

Profit Sharing Plan of MNS, Ltd.

Form 5500, Schedule H, Line 4i – Schedule of Assets (Acquired and Disposed of Within Year)

Year Ended December 31, 2021

Supplemental Schedule II

Identity of Issue, Borrower, Lessor or Similar Party	Maturity Date	Interest Rate	Collateral	Shares or Units	Par or Maturity Value	Cost of Acquisitions	Proceeds of Dispositions
Corporate Bonds							
Aercap Ireland Cap/Global	1/15/2025	3.500 %	–	–	$ 150,000	$ 159,785	$ 157,191
Bat Capital Corp	9/25/2050	3.984 %	–	–	15,000	15,265	15,156
Bat Capital Corp	3/25/2031	2.726 %	–	–	5,000	5,015	5,018
Bat Intl Finance PLC	3/25/2026	1.668 %	–	–	80,000	79,909	80,525
Comcast Corp	2/15/2031	1.500 %	–	–	45,000	43,712	41,468
Fidelity Natl Info Serv	3/1/2031	2.250 %	–	–	65,000	63,851	65,382
GE Capital Intl Funding	11/15/2035	4.418 %	–	–	25,000	28,420	30,307
GLP Capital LP / Fin II	1/15/2032	3.250 %	–	–	35,000	34,782	35,025
Honeywell International	3/1/2027	1.100 %	–	–	60,000	59,987	59,795
One Gas Inc.	3/11/2024	1.100 %	–	–	85,000	84,902	85,044
Pacificorp	3/15/2051	3.300 %	–	–	5,000	5,147	5,209
Raytheon Tech Corp	7/1/2030	2.250 %	–	–	5,000	5,181	5,009
Southern Cal Edison	6/1/2030	2.250 %	–	–	50,000	51,148	51,148
Verizon Communications	10/30/2030	1.680 %	–	–	130,000	125,620	124,199
Verizon Communications	3/21/2031	2.550 %	–	–	30,000	29,877	30,606
Asset-Backed Securities							
Verizon Owner Trust 2020-A A1A	7/22/2024	1.850 %	–	–	285,000	288,204	288,407

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

Profit Sharing Plan of MNS, Ltd.

Form 5500, Schedule H, Line 4j – Schedule of Reportable Transactions*

Year Ended December 31, 2021 **Supplemental Schedule III**

Identity of Issue, Borrower, Lessor or Similar Party	Description of Assets	Purchase Price (A)	Cash Receipts or Selling Price (A)	Expenses Incurred in Connection with Transaction	Cost of Assets	Current Value of Assets (B)	Net Gain
Category (iii) – Series of Transactions in Excess of 5% of Plan Assets							
Wilmington U.S. Government Money Mkt Instl	Mutual fund	$ -	$ 24,976,292 (C)	$ -	$ 24,976,292	$ 24,976,292	$ -
Wilmington U.S. Government Money Mkt Instl	Mutual fund	26,294,445 (C)	-	-	26,294,445	26,294,445	-
BlackRock Liq Fd Treasury Inv.	Mutual fund	-	5,371,836 (C)	-	5,371,836	5,371,836	-
BlackRock Liq Fd Treasury Inv.	Mutual fund	5,809,953 (C)	-	-	5,809,953	5,809,953	-

(A) Numbers within brackets indicate total number of transactions.
(B) Current value at date of transaction (trade date).
(C) Represents numerous transactions.

* Individual and series of transactions in excess of 5% of the current value of the Plan's net assets at the beginning of the year as defined in Section 2520.103-6 of the Department of Labor Rules and Regulations for Reporting and Disclosure under ERISA.

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

Profit Sharing Plan of MNS, Ltd.

Form 5500, Schedule H, Line 4j – Schedule of Reportable Transactions*

Year Ended December 31, 2021 **Supplemental Schedule III**

Identity of Issue, Borrower, Lessor or Similar Party	Description of Assets	Purchase Price (A)	Cash Receipts or Selling Price (A)	Expenses Incurred in Connection with Transaction	Cost of Assets	Current Value of Assets (B)	Net Gain
Category (iii) – Series of Transactions in Excess of 5% of Plan Assets							
Wilmington U.S. Government Money Mkt Instl	Mutual fund	$ -	$ 24,976,292 (C)	$ -	$ 24,976,292	$ 24,976,292	$ -
Wilmington U.S. Government Money Mkt Instl	Mutual fund	26,294,445 (C)	-	-	26,294,445	26,294,445	-
BlackRock Liq Fd Treasury Inv.	Mutual fund	-	5,371,836 (C)	-	5,371,836	5,371,836	-
BlackRock Liq Fd Treasury Inv.	Mutual fund	5,809,953 (C)	-	-	5,809,953	5,809,953	-

(A) Numbers within brackets indicate total number of transactions.
(B) Current value at date of transaction (trade date).
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* Individual and series of transactions in excess of 5% of the current value of the Plan's net assets at the beginning of the year as defined in Section 2520.103-6 of the Department of Labor Rules and Regulations for Reporting and Disclosure under ERISA.

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

Important 2021 Form 5500 Schedule C Disclosures

May 2022

Matrix Trust Company's Role in Assisting Plan Sponsors in Completing Schedule C

Plan sponsors are responsible for completing the annual Form 5500 filing and are tasked with identifying and reviewing the reportable Schedule C compensation paid to service providers for employee benefit plans (the "**Plans**" and each a "**Plan**"). The information contained in this communication is being provided to assist in the completion of Schedule C for Form 5500 filing for the 2021 Plan year (which would be filed during 2022).

It is important for recordkeepers, third-party administrators, designated representatives, and authorized persons for the Plans (collectively, "**Designated Representatives**") and Plan sponsors to understand that Matrix Trust Company ("**Matrix Trust**") can only provide information related to its compensation as a service provider. Matrix Trust can provide activity related to payments made to other service providers only to the extent that the compensation flows through either the trust, the custodial account, or a fund service fee account. Investment product disclosures, annual reports and prospectuses (as applicable) should be reviewed for other components of reportable compensation under Schedule C.

Where compensation can be classified as Eligible Indirect Compensation ("**EIC**"), Matrix Trust has provided the appropriate disclosures in this document rather than a set dollar amount for each plan, as permitted under guidance issued by the U.S. Department of Labor.

Reporting Requirements

Plan sponsors of retirement plans with over 100 participants at the beginning of the Plan year must identify persons who indirectly or directly received $5,000 or more in compensation during the Plan year for services rendered to the Plan on Schedule C of Form 5500.

Compensation

Compensation is received by, as applicable, Matrix Trust, Matrix Settlement & Clearance Services, LLC, ("**MSCS**") and MSCS Financial Services Division of Broadridge Business Process Outsourcing, LLC ("**MSCS Financial**") (collectively, "**Matrix**"), in connection with your Plan. All three of these companies are Broadridge Financial Solutions, Inc. ("**Broadridge**") subsidiaries and are therefore under common control. Thus, MSCS and MSCS Financial are both "affiliates" of Matrix Trust, and "affiliates" of each other.

Direct Compensation

To the extent Matrix is directed to assess Matrix's fees upon the account (i.e., the Plan), the fees represent direct compensation paid to Matrix. Direct compensation paid to Matrix Trust by your Plan is reported on your account statement or other reports provided by Matrix Trust, for example, a check register. These reports enable you to determine any payments that may have been made directly from Plan assets.

To the extent Matrix Trust fees are asset based, fees will be calculated utilizing a daily average balance for the invoice period.

To the extent that Matrix Trust fees are paid by the Plan sponsor and not reimbursed by Plan assets, the fees do not represent direct or indirect compensation paid to Matrix Trust for purposes of 408(b)(2).

Indirect Compensation

Matrix Trust, or an affiliate, may have received indirect compensation from sources other than your Plan during the past calendar year. Matrix Trust is providing a description of the formula used to calculate or determine indirect compensation so this compensation can be reported as "Eligible Indirect Compensation" paid to Matrix Trust or an affiliate on Schedule C of the Form 5500 for the 2021 Plan year, if compensation paid meets the reporting thresholds.

Matrix Trust may have received indirect compensation in connection with services:

- in the form of "float" income; and/or
- through its affiliate(s) and/or other parties as described below, and to the extent applicable, with respect to Mutual Fund Fee / Administrative Fee Services, ETF/Closed End Fund Trading Services, Self-Directed Brokerage Accounts, Retirement Cash Account, Proprietary Funds, ModelTool(K)it™ Services, Level Compensation Services, Stale Dated Check Services, and/or Proceeds of Corrective Transactions.

Float Income

Matrix Trust maintains omnibus bank accounts at, and provides sub-accounting services with respect to such bank accounts to, certain banking institutions, with respect to cash held on a short-term basis in such omnibus bank accounts. As compensation for such sub-accounting services, Matrix Trust may derive compensation from the use of this short-term cash, which is referred to as "float income." With respect to your Plan, this may occur where, for example, Plan funds are awaiting investment, distribution or other processing. Currently, Matrix Trust has arrangements with three banks – JPMorgan Chase Bank, N.A. ("**JPMorgan**"), TD Bank, N.A. ("**TD Bank**") and Santander Bank, N.A. ("**Santander**") – under which the banks pay float income to Matrix Trust in exchange for its sub-accounting services. Float income is reflected as an earnings credit or service fee on monthly bank invoices. JPMorgan, TD Bank and Santander are unaffiliated institutions to Matrix Trust.

The exact amount of float income credited from these three banks to Matrix Trust cannot be described in precise terms, because the rate of float income paid fluctuates over time (it generally tracks the Federal Funds Rate), and it is also impossible to predict exactly how much Plan cash will be held on a short-term basis, and for how long. Please see *"Rate on Float Earnings"* below. The disclosures contained in the following paragraphs have been prepared in accordance with U.S. Department of Labor guidance contained in Field Assistance Bulletin 2002-3 concerning service provider float disclosure obligations to employee benefit plan customers.

Float earnings are considered eligible indirect compensation for Schedule C of Form 5500 purposes and indirect compensation under ERISA Section 408(b)(2).

Matrix Trust Float Earnings

In connection with Matrix Trust's provision of services to Plan customers, Matrix Trust maintains various banking arrangements to facilitate movements of cash as necessary to process Plan customer transactions, including arrangements with one or more banks. Under these arrangements, cash may be held in general or "omnibus" bank accounts established by or at the direction of Matrix Trust, pending investment, trade settlement, or the presentment of distribution checks for payment. These accounts generate float earnings for Matrix Trust. The proportionate share of those earnings attributable to the funds of a particular plan constitutes compensation that is paid by the plan and retained by Matrix Trust in connection with Matrix Trust's services and is in addition to any other fees or compensation payable under the service arrangement.

Summary of Float Paragraphs

The paragraphs below describe the specific circumstances under which float will be earned and retained, the time frames applicable to float earnings periods, and a general description of the rate of float earnings.

Contributions - Plan Account Cash Sweep

Plans direct cash contributions to Matrix Trust through a demand deposit account Matrix Trust maintains for that purpose. Matrix Trust credits the amount of a plan's cash contribution to the plan's Matrix Trust account ("**Plan Account**") on the business day it is received. If the Plan Account uses a cash sweep, the cash contribution is swept from the demand deposit account and invested on the Plan's behalf on the next business day. Matrix Trust earns float on the cash contribution between the business day of deposit and the next business day. A "business day" is a day on which the New York Stock Exchange is open for business.

Contributions - Plan Account - No Cash Sweep

If a Plan Account does not use a cash sweep, Matrix Trust earns float on the cash contribution from the business day of deposit until Matrix Trust receives investment instructions from the Plan and the investment transaction settles. Upon Matrix Trust's receipt of investment instructions in good order, settlement of mutual fund trades generally occurs within one business day and settlement of individual securities trades (*i.e.,* stocks and bonds) generally occurs within three business days.

Purchases of Securities Timeline

When Matrix Trust receives instructions, in good order and in accordance with prescribed procedures, to purchase a security for a Plan Account, Matrix Trust places the purchase trade order that same business day if the instructions are received prior to Matrix Trust trading cut-off times. If instructions are received after the Matrix Trust trading cut-off times, the purchase trade order is placed on the next business day.

Settlement of Purchase Trade Order

When Matrix Trust settles a purchase trade order for a Plan Account, the Plan Account assets required to pay for the purchase are transferred to a demand deposit account maintained by Matrix Trust on the trade settlement date. When a purchase trade order is cancelled or rejected, the funds previously set aside to pay for the purchase are re-credited to the Plan Account and either invested through the cash sweep, if applicable, or retained in the deposit account pending other investment instructions, as described previously.

Same Day Placement of Sale Trade Order

When Matrix Trust receives instructions, in good order and in accordance with prescribed procedures, to sell a security for a Plan Account, Matrix Trust places the sale trade order that same business day if the instructions are received prior to Matrix Trust trading cut-off times. If instructions are received after the Matrix Trust trading cut-off times, the sale trade order will be placed on the next business day.

Plan Account Proceeds on Trade Settlement Date

When Matrix Trust places or settles a sale trade for a Plan Account, the Plan Account receives the sales proceeds on the trade settlement date. If the Plan Account does not use a sweep, Matrix Trust will earn float from the date Matrix Trust receives the sale settlement proceeds until Matrix Trust receives instructions to reinvest the sale proceeds as described previously.

Float When Issuing Checks

Matrix Trust may earn float when it issues checks on behalf of plans including checks for (i) distributions to participants and/or beneficiaries, (ii) participant loan distributions, or (iii) fees paid to Plan service providers. Matrix Trust does not earn float when payments or distributions are made by direct deposit (ACH) or by a federal funds wire transfer.

Float on Mailed Distribution Checks

Matrix Trust will mail a distribution check to a Plan participant or beneficiary on the payable date (the date printed on the check). On the same day, Matrix Trust debits the Plan Account in the amount of the check. Matrix Trust will earn float on the amount of the check from the date the check is issued until the date the check is presented and paid.

Float on Periodic/Recurring Distributions

Where Matrix Trust has been directed to establish periodic or recurring distribution checks, such payments are typically mailed to Plan participants and beneficiaries prior to the payable date (for example, periodic payments are mailed six business days prior to the payable date). Matrix Trust debits the Plan Account in the amount of the checks on the payable date. Matrix Trust is able to mail the checks before assets are withdrawn from the Plan Account and sold because periodic distributions are of a predictable amount (generally a set dollar amount each payment cycle). Matrix Trust will only earn float on the amount of the check from the date the check is payable until the date check is presented and paid.

Recredit to Plan Account of Outstanding Distribution Checks

On a periodic basis, Matrix Trust will notify Plans or their Designated Representative of outstanding periodic and lump sum distribution checks that Matrix Trust has issued. If an originally-issued check is reported lost or missing, Matrix Trust will re-issue the check upon receipt of direction from the Plan and/or other authorized party to instruct on the account. If the participant or beneficiary does not negotiate the check within a reasonable time, Matrix Trust reserves the right to re-credit (redeposit) the payment to the Plan Account and to invest these funds at the direction of a Plan Account fiduciary or authorized party to instruct on the account, or to disburse the funds as directed or otherwise in accordance with applicable law.

Rate on Float Earnings

The rate at which Matrix Trust earns float over the time periods described above is generally comparable to the effective Federal Funds Rate as reported in the Wall Street Journal over the applicable time frame. While the banks have discretion in the setting of the exact rates, the Federal Funds Rate at a given time is a reasonable estimate of the rate paid to Matrix Trust.

Mutual Fund Fees / Administrative Fee Services

Where Matrix Trust has been so authorized, Matrix Trust through its affiliate and registered broker dealer, MSCS Financial, may receive fees from certain investment companies, mutual funds, stable value funds, guaranteed investment contracts, guaranteed annuity contracts and similar investment vehicles (the "**Funds**") in the form of 12b-1 fees or firm concessions (e.g., finders fees), or in the form of shareholder servicing, sub-transfer agent and sub-accounting fees ("**Mutual Fund Fees**"). Mutual Fund Fees are paid by the applicable investment company(ies) or other Fund(s) to MSCS Financial or Matrix Trust pursuant to shareholder servicing and similar agreements. You can contact Matrix Trust at 888-947-3472 for specific information about the levels of Mutual Fund Fees paid with respect to Funds currently on the Matrix platform, which will allow you to ascertain the Mutual Fund Fees paid by those Funds actually held by your Plan in a Matrix Trust account.

In addition, the recordkeeper for your Plan (which may be the Designated Representative) will generally provide you with information about the fees and costs, and certain other aspects, of any Funds or other investments that are designated under your Plan as investment alternatives to be made available to participants (assuming your Plan permits participant investment direction), which in many cases may be provided through fund prospectuses, fact sheets or similar documents. We encourage you to review these materials carefully to better understand the various fees and costs associated with these investments, including the payments they may make to Matrix Trust and other parties.

In accordance with agreements related to your Plan (some arrangements will be stipulated in an Administrative Fee Collection Addendum while others will be determined by the agreement between Matrix and the Designated Representative), Matrix Trust may deposit administrative servicing fees ("**Administrative Fees**") in an amount equal to a percentage of any Mutual Fund Fees collected for administrative services provided to the Plan. MSCS Financial is compensated by the collection of Mutual Fund Fees. In accordance with an intercompany agreement between MSCS Financial and Matrix Trust, MSCS Financial pays to Matrix Trust the Administrative Fees, which Matrix Trust, in turn, pays out in accordance with the Administrative Fee Collection Addendum or Matrix agreements with the Designated Representative.

Administrative Fees will either be: (a) credited to an Administrative Fee Account until Matrix Trust is instructed to disburse them; (b) applied to offset the fees the Designated Representative owes to Matrix; (c) directed by the Designated Representative for credit to a Plan's account; or (d) directed by the Designated Representative to wire out to third-party service providers. As compensation for the collection of Mutual Fund Fees, MSCS Financial may retain for its services an amount equal to a percentage of Mutual Fund Fees collected or charge an annual flat fee amount; the actual percentage or flat fee amount for the Mutual Fund Fee collection is reflected in your Plan's Fee Sheet or obtainable from the Designated Representative (if your Plan has a Designated Representative).

Administrative Fees are generated only to the extent that Mutual Fund Fees are collected by MSCS Financial. If a Fund has not paid to MSCS Financial or does not pay Mutual Fund Fees, then no Administrative Fees will be generated.

If your Plan is invested in the CMFG Life Insurance Company Guaranteed Account or the BANC Master Deposit Account B, the entire 0.25% (25 basis point) administrative service fee is retained by MSCS Financial unless otherwise stipulated in your Plan's Fee Sheet.

In addition, payments to parties other than MSCS Financial or Matrix Trust from the related Administrative Fee Account statement may be reportable as direct or indirect compensation paid to *those* parties.

NSCC Transaction Fees

For each Fund transaction processed through the National Securities Clearing Corporation ("**NSCC**"), the NSCC's parent the Depository Trust & Clearing Corporation ("**DTCC**"), a financial services firm unaffiliated with Matrix, presently assesses a $0.06 transaction-based fee, subject to change by the DTCC, for providing clearing and counterparty services. In accordance with the agreement between Matrix Trust/MSCS and the Designated Representative, DTCC transaction fees may be invoiced to, and paid by, the Designated Representative, unless otherwise stipulated in your Plan's Fee Sheet. Neither Matrix Trust and nor affiliates retain any portion of any DTCC transaction fees assessed.

ETF/Closed End Fund Trading Services

If the Plan offers one or more exchange-traded funds ("**ETFs**") and/or closed end funds ("**CEFs**") as investment options to Plan participants, a third-party unaffiliated subcontractor of Matrix, currently Virtu Americas LLC ("**Virtu**"), a broker-dealer, is paid certain commissions for executing ETF/CEF trades processed on the Matrix trading platform. Other unaffiliated third-party broker-dealers may be added as subcontractors (or replace Virtu) and may perform substantially equivalent services as Virtu. The commissions paid to such third-party broker-dealer(s) (including Virtu) (each an "**Outside BD**") are either: (a) passed through to the Plan by "netting" the commission amount from the trade in the Plan's account; (b) invoiced to the Designated Representative; or (c) paid by Matrix, with Matrix assessing additional basis points and/or minimum fees per the Plan's Fee Sheet. Currently, the Outside BD's commission charges, as the executing ETF/CEF broker, are:

- $0.005 per share per ETF/CEF trade batch processed with execution by the Outside BD during market hours;
- $0.01 per share per ETF/CEF trade, batch processed with standard Market-on-Close execution by the Outside BD;
- $0.04 per share per ETF/CEF trade, batch processed with Market-on-Close execution by the Outside BD, with trade files received by the Outside BD after market close and with estimate files received by the Outside BD before market close (and with trade instructions received from the underlying Plan participant before market close); or
- $0.09 per share per ETF/CEF trade, batch processed with Market-on-Close execution by the Outside BD, with trade files received by the Outside BD after market close without pre-market close estimate files (but with trade instructions received from the underlying Plan participant before market close).

Matrix does not retain any of the Outside BD's commissions described above; rather, the Outside BD retains 100% of these ETF/CEF commissions. Additionally, for ETF/CEF trades to receive pricing as of market close ("**Market-on-Close ETF/CEF Trades**"), the Outside BD will price such trades as of the closing price for such ETFs/CEFs, and in the process may incur gains and losses from such trades by executing hedging transactions in advance of the market close for the purpose of helping to ensure that the desired Market-on-Close ETF/CEF Trades can be timely processed at the closing price. Consistent with positions expressed by the U.S. Department of Labor, any such gains may be treated as compensation to the Outside BD for its services. The exact amount of any such net "compensation" cannot be predicted in advance, but it would be reasonable to assume that, over time, these transactions will involve both shortfalls (losses) and excesses (gains) to the Outside BD that should generally offset each other, and are therefore not expected to result in material net "profit" or "compensation" to the Outside BD.

ETF/CEF trade instructions may be received by MSCS after market close. When this occurs, the transaction will be processed the following business day. Because the price of an investment may change between the receipt of instructions and the execution of instructions, a transaction may result in either a shortfall or an excess. If the transaction results in a shortfall, Matrix Trust will promptly cover the shortfall to the extent necessary to process the transaction based on the price that would have been paid or realized by the Plan had the transaction been processed on the day Matrix received instruction. If the transaction results in an excess, Matrix Trust will retain the amount of the excess in a suspense account to be applied to future shortfalls. Additionally, Matrix Trust will retain nominal trading gains and incur nominal trading losses as a result of Matrix Trust's acquisition or disposal of fractional ETF/CEF shares necessary to complete ETF/CEF trade instructions. Such nominal gains and losses should generally offset each other and are therefore not expected to result in any additional net profit or "compensation" to Matrix Trust over time.

Self-Directed Brokerage Accounts

If the Plan offers a self-directed brokerage account ("**SDBA**") option to Plan participants, SDBA balances remain subject to the services and fees described under other sections of this disclosure and any related Fee Sheet, to the extent applicable. Also, where the Plan sponsor or other Plan fiduciary of the Plan and/or its Designated Representative has directed Matrix Trust to establish SDBA that is a TD Ameritrade Brokerage Account, pursuant to an agreement TD Ameritrade, MSCS will provide account reconciliation services, account set-up and maintenance, movement of cash between the Plan's core accounts and SDBAs, and related administrative tasks. For these services and others, MSCS will receive quarterly, in arrears, an amount equal to 0.00375% (0.375 basis points) of the value of Plan assets in the TD Ameritrade SDBAs during such quarter, based on the average of the Plan assets held in the SDBAs on the last business day of each month in the applicable quarter. TD Ameritrade pays these fees to MSCS.

In all cases, the fees described above do not include brokerage commissions or other fees payable to TD Ameritrade, or other SDBA provider, who are unaffiliated with Matrix Trust, MSCS and MSCS Financial.

Retirement Cash Account

Matrix Trust receives fees with respect to the Retirement Cash Account (if your Plan has selected the Retirement Cash Account as an investment option for participants), to the extent permitted by Applicable Rules (defined below), for providing services with respect to the account and the accountholders. Specifically, as provided under an agreement with JPMorgan, Matrix Trust receives a servicing fee in exchange for providing sub-accounting and support services, processing transactions and reconciling aggregate account activity with respect to funds deposited in the Retirement Cash Account with JPMorgan. The servicing fee is deducted by Matrix Trust from the total interest paid to Matrix Trust by JPMorgan, and is the difference between the total interest rate paid to Matrix Trust by JPMorgan, and the stated interest rate paid to Plan participants on their investments in the Retirement Cash Account. In other words, the servicing fees paid to Matrix Trust reduce the interest rate paid to Plan participants by a corresponding amount.

At each rate of total interest paid by JPMorgan (from 0.00% up to 5.00%), the share of such total interest that is credited as the "stated rate" of interest to Plan participants on their Retirement Cash Account balances, and the share of such total interest that is retained by Matrix Trust as its servicing fees, are set forth under a pre-established rate table. Such servicing fees are based on the average daily deposit balances in the Retirement Cash Account. The rate of the servicing fee that Matrix Trust receives may exceed the interest rate or effective yield the depositors receive from the Retirement Cash Account. No portion of these servicing fees will reduce or offset the fees otherwise due to Matrix Trust unless required by Applicable Rules. "**Applicable Rules**" means all applicable federal and state laws, rules and regulations, rules of any self-regulatory organization, and the constitution and applicable rules, regulations, customs, and usages of the exchange or market and its clearinghouse. Unless stated otherwise in a separate schedule, other than the applicable fees charged on Plan custody accounts, there are no separate charges, fees (other than the servicing fee described above), or commissions paid to Matrix Trust or its affiliates as a result of, or otherwise in connection with, the Retirement Cash Account.

As the total interest rate paid by JPMorgan increases, the servicing fees will likewise increase, and if the total interest rate paid by JPMorgan decreases, the servicing fees will likewise decrease. While the full rate table is available and accessible (as explained above), it is very voluminous. However, the following summarizes the general ranges of the stated interest rates paid to Plan participants and Matrix Trust's servicing fees at various rates of total interest, as determined under the rate table:

When the total rate of interest* paid (annually) by JPMorgan is between:	The stated interest rate paid to Plan participants ranges from:	The servicing fees retained by Matrix Trust ranges from:
0.00% and 0.50%	0.00% and 0.13%	0.00% and 0.37%
0.51% and 1.00%	0.13% and 0.25%	0.38% and 0.75%
1.01% and 2.00%	0.26% and 0.50%	0.75% and 1.50%
2.01% and 3.00%	0.51% and 1.23%	1.50% and 1.77%
3.01% and 4.00%	1.23% and 1.90%	1.78% and 2.10%
4.01% and 5.00%	1.91% and 2.63%	2.10% and 2.37%

*With respect to the cash balances within the ModelTool(k)it™, this "total rate of interest" shown in the table is the net rate of interest paid by JPMorgan after applicable Bank Balance Based Charges billed to and paid by Matrix Trust Company.

For more specific information, Retirement Cash Account disclosures and the current interest rate payable at any given time will be available online at: https://www.broadridge.com/_assets/pdf/broadridge-msb-retirement-cash-account.pdf.

A copy of the full rate table and the current interest rate payable at any given time may be obtained by calling Matrix Trust Client Services at 888-947-3472.

Based upon the total rates of interest paid by JPMorgan in recent periods, and the total rates of interest that Matrix Trust generally expects that JPMorgan would intend to pay in the future, a reasonable estimate of the servicing fees retained by Matrix Trust would usually be between 0% and 2.37%. However, we should emphasize that Matrix Trust cannot control or predict the total interest rates payable by JPMorgan in the future, which makes it impossible to predict the rate of Servicing Fees we will receive at any given time. Therefore, to help you make a fully informed decision about whether to utilize (or continue utilizing) the Retirement Cash Account at any given time, we strongly recommend that you access the online materials or contact Matrix Trust Client Services as described above, to be provided with more detailed information.

Proprietary Funds

Proprietary funds ("**Proprietary Funds**") are collective investment trusts or other funds for which Matrix Trust serves as trustee. Collective investment fund options that are currently indicated on the following website are considered Proprietary Funds: https://www.broadridge.com/cit/matrix-cits.

If the Plan has selected a Proprietary Fund as an investment option, Matrix Trust may receive compensation for providing trustee or investment management services to the Proprietary Fund. Such compensation varies by Proprietary Fund and generally ranges on a gross basis from 0.03% (3 basis points) annually to 0.50% (50 basis points) annually, not including audit fees, which are fixed amounts that may represent fees from essentially 0.00% (0 basis points) annually to 0.05% (5 basis points) annually. Larger compensation rates may be inclusive of advisory fees and custodian fees paid to advisors to plans or to custodians/platforms for plans. Matrix Trust generally retains as compensation a net of 0.03% (3 basis points) annually through 0.08% (8 basis points) annually. Compensation earned by Matrix Trust in connection with services provided to the Proprietary Fund is described in the Proprietary Fund's participation agreement and disclosure materials, which you would have received from the recordkeeper for your Plan (which may be your Plan's Designated Representative). We encourage you to review these materials carefully to better understand the various fees and costs associated with these Proprietary Fund investments, including the payments they may make to Matrix Trust and other parties.

Proprietary Funds may be selected to be included within your Plan, and any compensation Matrix Trust may receive for providing trustee or investment management service to the Proprietary Fund would be in addition to any fees that Matrix Trust or its affiliates may receive as described in this Fee Disclosure, including but not limited to fees in connection with ModelTool(k)it™ Services (discussed below).

ModelTool(k)it™Services

Where the named fiduciary of the Plan and/or Designated Representative has entered into an agreement to subscribe to ModelTool(k)it™ ("**MTK**") for the Plan, a total annual fee of 0.025% (2.5 basis points), the ModelTool(k)it™ Platform Fee, charged monthly in arrears applies to the market value of assets covered under the MTK agreement. This fee is deducted directly from the Plan Account from the assets covered under the MTK agreement. Of the total fee, a third-party subcontractor of MSCS, Envestnet Retirement Services ("**ERS**") receives approximately (no less than) 0.02% (2.0 basis points) as its compensation for providing services detailed in the Plan's MTK agreement, and MSCS itself will retain approximately (no more than) 0.005% (0.5 basis points) for facilitating MTK as a service on the MSCS trading platform. All other applicable services and fees will continue to apply, except that if investments subject to the MTK agreement generate Mutual Fund Fees, MSCS Financial will collect such Mutual Fund Fees as compensation, but Matrix Trust will pay an Administrative Fee in an amount equal to one hundred percent (100%) of such Mutual Fund Fees to the Plan's MTK unitized portfolio.

If ETF/CEF shares are part of a model, the ETF/CEF share trades will be assessed commission charges at the rate charged for ETF/CEF trades batch processed with execution during market hours, currently $0.005 per share. ETF/CEF and mutual fund trade instructions may be received by MSCS after market close. When this occurs, the transaction may be processed the following business day. Because the price of an investment may change between the receipt of instructions and the execution of instructions, a transaction may result in either a shortfall or an excess. If the transaction results in a shortfall, Matrix Trust will promptly cover the shortfall to the extent necessary to process the transaction based on the price that would have been paid or realized by the Plan had the transaction been processed on the day Matrix Trust received instruction. If the transaction results in an excess, Matrix Trust will retain the amount of the excess to be applied to future shortfalls. Additionally, Matrix Trust will retain nominal trading gains and incur nominal trading losses as a result of Matrix Trust's acquisition or disposal of fractional ETF/CEF shares necessary to complete ETF/CEF trade instructions. Consistent with positions expressed by the U.S. Department of Labor, any such excesses or gains may be treated as compensation to Matrix Trust for its services. The exact amount of any such net "compensation" cannot be predicted in advance, but it would be reasonable to assume that, over time, these transactions will involve both shortfalls (losses) and

excesses (gains) to Matrix Trust that should generally offset each other, and are therefore not expected to result in material net "profit" or "compensation" to Matrix Trust.

If ETF/CEF shares are part of a model, a portion of the unitized portfolio must be kept in a liquidity vehicle. Currently, this liquidity vehicle, or cash investment allocation, is a bank account maintained by Matrix Trust at JPMorgan, and Matrix Trust will credit interest on such liquidity vehicle. Matrix Trust may retain as part of its compensation, for sub-accounting services related to the liquidity vehicle, a reasonable fee based on the difference of the rate paid by the bank (after deduction of "Bank Balance Based Charges" representing JPMorgan fees billed to and paid by Matrix Trust) and the rate credited to the unitized portfolio for the liquidity vehicle.

Pursuant to an arrangement between Matrix Trust and JPMorgan, Matrix Trust receives a servicing fee in exchange for providing sub-accounting and support services, processing transactions and reconciling aggregate account activity with respect to funds deposited in the liquidity vehicle. The servicing fee is paid by JPMorgan; more specifically, the servicing fee is deducted by Matrix Trust from the total interest paid to Matrix Trust by JPMorgan, and is the difference between the total interest rate paid to Matrix Trust by JPMorgan under the arrangement described above (net of the Bank Balance Based Charges) and the stated interest rate paid to the unitized portfolio for the liquidity vehicle. In other words, the servicing fees paid to Matrix reduce the interest rate paid to unitized portfolio by a corresponding amount. As the total interest rate paid by JPMorgan increases, the servicing fees will likewise increase, and if the total interest rate paid by JPMorgan decreases, the servicing fees will likewise decrease.

While the full rate table is available and accessible, it is very voluminous. For a summary of the general ranges of the stated interest rates paid to the unitized portfolio for the liquidity vehicle and Matrix Trust's servicing fees at various rates of total interest, please see Table 1 under Retirement Cash Account section of this disclosure. For the current stated interest rate paid to the unitized portfolio for the liquidity vehicle and Matrix Trust's servicing fee rate, please see the Rate Table found by accessing the following link:

https://www.broadridge.com/_assets/pdf/broadridge-msb-retirement-cash-account.pdf.

Please note, while the rates involved in the liquidity vehicle are comparable to the rates involved in the Retirement Cash Account, the unitized portfolio is not invested in the Retirement Cash Account.

Level Compensation Services (if elected and to the extent applicable)

Where the named fiduciary of the Plan has engaged a broker (registered representative) whose firm utilizes the Matrix Trust Level Compensation Services, in addition to any other applicable services and fees, MSCS Financial will serve as Broker of Record for investment transactions, and will retain up to 0.02% (2 basis points) of the Plan's total assets, with such fees coming from any 12b-1 fees and shareholder servicing ("**Level Compensation Fees**") it collects from Funds on behalf of the broker. For certain plans whose investment lineup pays differing compensation per investment, brokers may receive Level Compensation Fees based on an approximate weighted average ("**Weighted Average**") of fees paid by or on behalf of Funds. Where Weighted Average is in place, MSCS Financial may retain an overage in the amount fees received from or on behalf of the Funds. This overage amount may be an amount up to 0.05% (5 basis points) of plan assets because Weighted Average Level Compensation Fee percentages are set by MSCS on 0.05% (5 basis point) increments. If you have engaged an investment adviser for your Plan whose firm utilizes the RIA Remittance Services of the MSCS Level Compensation Services, in addition to any other applicable services and fees, MSCS will be paid a fee of up to 0.015% (1.5 basis points) of the Plan's total assets (also referenced as **"Level Compensation Fees"**). With respect to brokers, the Level Compensation Fees are in exchange for MSCS Financial's administrative services in collecting and distributing Level Compensation Fees to the broker. With respect to investment advisers, the Level Compensation fees are in exchange for MSCS's administrative services in collecting from the Designated Representative and distributing to the investment adviser the adviser's advisory fees (*i.e.*, facilitating RIA fee remittance services). Per the agreement setting forth the Level Compensation Services between MSCS and the broker-dealer or investment advisory firm, this compensation is deducted from Level Compensation Fees as received from the Plan's Funds.

Stale Dated Check Services

Matrix Trust provides services to assist with the resolution of Plan participants' stale dated checks, as directed by a Designated Representative. Where the named fiduciary of the Plan and/or its Designated Representative has elected to utilize certain services to assist in the resolution of participant related stale dated checks, an unaffiliated subcontractor to Matrix Trust and MSCS, PBI Research Services**,** Pension Benefit Information, LLC ("**PBI**"), receives $40 per check as direct compensation which is deducted directly from the Plan (*i.e.,* from the stale dated check amount). This compensation to PBI is for its services which includes conducting a search, related communications, and distributing funds to affected Plan participants. Matrix Trust and its affiliates do not retain any portion of the $40 per check fee that is payable to PBI. All float income to Matrix Trust will cease with respect to the stopped check from the time the check is stopped, but float income related to the period beginning with the issuance of the distribution check through the date the check was stopped will be retained by Matrix Trust.

Proceeds of Corrective Transactions

Matrix Trust receives investment instructions and, although rare, occasional errors in the instructions themselves or the processing of instructions may occur. The causes of such errors may include, but are not necessarily limited to, entry of an erroneous trade ("buy" vs. "sell," or vice versa), dollar amount or number of shares, incorrect identification of the security, duplication of orders (such as, instructions entered more than once), or untimely transmittal of instructions. When an error is discovered, action is taken to correct the transaction in a manner intended to avoid or minimize harm or disruption to the Plan. Because the price of an investment may change between the processing of erroneous instructions and the execution of corrective instructions, a corrective transaction may result in either a shortfall or an excess. If the error originates with Matrix Trust and the corrective transaction results in a shortfall, Matrix Trust will promptly cover the shortfall to the extent necessary to process the transaction based on the price that would have been paid or realized by the Plan had the transaction been processed as instructed. If the corrective transaction results in an excess, Matrix Trust will retain the amount of the excess to be applied to future shortfalls resulting from trade errors. Consistent with positions expressed by the U.S. Department of Labor, any such excess proceeds may be treated as compensation to Matrix Trust for its services. The exact amount of any such net "compensation" cannot be predicted in advance, but it would be reasonable to assume that, over time, corrective transactions will involve both shortfalls (losses) and excesses (gains) to Matrix Trust that should generally offset each other, and are therefore not expected to result in material net "profit" or "compensation" to Matrix Trust.

Non-Monetary Compensation

Matrix Trust and MSCS Financial maintain policies that place limits on the circumstances under which gifts, travel and entertainment may be accepted by employees. Other than for modest gifts given or received in the normal course of business, employees are not permitted to receive gifts from clients and vendors. Under the 408(b)(2) regulation, a service provider's acceptance of these non-monetary items may involve the receipt of indirect compensation from a plan where the value attributable to the plan, on a pro rata basis, exceeds $250 over the term of the plan's contract with the service provider. In light of the policies, Matrix Trust does not anticipate that the value of any such non-monetary items will approach the $250 threshold with respect to the Plan.

Completing Schedule C

You will need the following information to complete Schedule C.

Matrix Trust Company 717 17th Street, Suite 1300 Denver, CO 80202 Employer Identification Number: 75-3182674	MSCS Financial Services Division of Broadridge Business Process Outsourcing, LLC 717 17th Street, Suite 1300 Denver, CO 80202 Employer Identification Number: 33-1151291

For Direct Compensation, you will be required to provide the Matrix Trust address or Employer Identification Number.

For Indirect Compensation, Matrix Trust provided you with a formula so that you can report this arrangement as Eligible Indirect Compensation, and you will be required to enter the MSCS Financial and Matrix Trust names and Employer Identification Numbers or addresses.

If you have any questions regarding this information, please contact your Matrix Trust Company Relationship Manager.

These materials and any attachments do not constitute tax or legal advice. Please seek the advice of competent investment, tax or legal counsel with respect to your investment, tax or legal questions.

SCHEDULE H, LINE 4i, SCHEDULE OF ASSETS (HELD AT END OF YEAR)*

DECEMBER 31, 2021

*See attached financial statements with auditor's report.