

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

Part II	Basic Plan Information—enter all requested information										
1a Name of plan <u>OAKS 401(K) PLAN AND TRUST</u> 2a Plan sponsor's name (employer, if for a single-employer plan) Mailing address (include room, apt., suite no. and street, or P.O. Box) City or town, state or province, country, and ZIP or foreign postal code (if foreign, see instructions) <u>OAKS CLUB ROOM</u> <u>4097 SAN PABLO AVENUE</u> <u>EMERYVILLE, CA 94608</u>	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 80%;">1b Three-digit plan number (PN) ▶</td> <td style="width: 20%; text-align: center;"><u>001</u></td> </tr> <tr> <td colspan="2">1c Effective date of plan <u>01/01/1987</u></td> </tr> <tr> <td colspan="2">2b Employer Identification Number (EIN) <u>94-1194137</u></td> </tr> <tr> <td colspan="2">2c Plan Sponsor's telephone number <u>510-653-4456</u></td> </tr> <tr> <td colspan="2">2d Business code (see instructions) <u>713200</u></td> </tr> </table>	1b Three-digit plan number (PN) ▶	<u>001</u>	1c Effective date of plan <u>01/01/1987</u>		2b Employer Identification Number (EIN) <u>94-1194137</u>		2c Plan Sponsor's telephone number <u>510-653-4456</u>		2d Business code (see instructions) <u>713200</u>	
1b Three-digit plan number (PN) ▶	<u>001</u>										
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2c Plan Sponsor's telephone number <u>510-653-4456</u>											
2d Business code (see instructions) <u>713200</u>											

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

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

SIGN HERE	Filed with authorized/valid electronic signature.	10/12/2022	WARREN TAI
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE			
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
SIGN HERE			
	Signature of DFE	Date	Enter name of individual signing as DFE

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

Form 5500 (2021)
v. 210624

3a Plan administrator's name and address ☒ Same as Plan Sponsor		3b Administrator's EIN	
		3c Administrator's telephone number	
4 If the name and/or EIN of the plan sponsor or the plan name has changed since the last return/report filed for this plan, enter the plan sponsor's name, EIN, the plan name and the plan number from the last return/report: a Sponsor's name c Plan Name		4b EIN 4d PN	
5 Total number of participants at the beginning of the plan year		5	117
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)	17
a(2) Total number of active participants at the end of the plan year		6a(2)	201
b Retired or separated participants receiving benefits.....		6b	6
c Other retired or separated participants entitled to future benefits		6c	61
d Subtotal. Add lines 6a(2) , 6b , and 6c		6d	268
e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.		6e	0
f Total. Add lines 6d and 6e		6f	268
g Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item)		6g	202
h Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested		6h	0
7 Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item).....		7	
8a If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristics Codes in the instructions: 2E 2F 2G 2J 2K 2T 3D 2R			
b If the plan provides welfare benefits, enter the applicable welfare feature codes from the List of Plan Characteristics Codes in the instructions:			
9a Plan funding arrangement (check all that apply) (1) ☐ Insurance (2) ☐ Code section 412(e)(3) insurance contracts (3) ☒ Trust (4) ☐ General assets of the sponsor		9b Plan benefit arrangement (check all that apply) (1) ☐ Insurance (2) ☐ Code section 412(e)(3) insurance contracts (3) ☒ Trust (4) ☐ General assets of the sponsor	
10 Check all applicable boxes in 10a and 10b to indicate which schedules are attached, and, where indicated, enter the number attached. (See instructions)			
a Pension Schedules (1) ☒ R (Retirement Plan Information) (2) ☐ MB (Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information) - signed by the plan actuary (3) ☐ SB (Single-Employer Defined Benefit Plan Actuarial Information) - signed by the plan actuary		b General Schedules (1) ☒ H (Financial Information) (2) ☐ I (Financial Information – Small Plan) (3) ☐ <u>0</u> A (Insurance Information) (4) ☒ C (Service Provider Information) (5) ☐ D (DFE/Participating Plan Information) (6) ☐ G (Financial Transaction Schedules)	

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

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

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

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

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

Receipt Confirmation Code _____

SCHEDULE C (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Service Provider Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ▶ File as an attachment to Form 5500.	OMB No. 1210-0110
		2021
		This Form is Open to Public Inspection.
For calendar plan year 2021 or fiscal plan year beginning 01/01/2021 and ending 12/31/2021		
A Name of plan OAKS 401(K) PLAN AND TRUST	B Three-digit plan number (PN) ▶	001
C Plan sponsor's name as shown on line 2a of Form 5500 OAKS CLUB ROOM	D Employer Identification Number (EIN) 94-1194137	

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

1 Information on Persons Receiving Only Eligible Indirect Compensation

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

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

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

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

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

FIDELITY INVESTMENTS INSTITUTIONAL

04-2647786

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
37 60 64 65 71	RECORDKEEPER	1579	Yes ☒ No ☐	Yes ☒ No ☐	0	Yes ☒ No ☐

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

LPL FINANCIAL LLC

04-3046611

(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?
55	ADVISOR	0	Yes ☒ No ☐	Yes ☐ No ☒	30463	Yes ☐ No ☒

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

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

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

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

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

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

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

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

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

Part I Service Provider Information (continued)

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

(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUTIONAL	60	0
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	
ABF LG CAP VAL ADV - DST ASSET MAN 430 W 7TH STREET STE 219432 KANSAS CITY, MO 64105	0.25%	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUTIONAL	60	0
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	
COL CONTRARN CORE A - COLUMBIA MGT 14785 PRESTON ROAD, SUITE 1000 DALLAS, TX 75254	0.25%	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUTIONAL	60	0
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	
COL MID CAP IDX A - COLUMBIA MGT I 14785 PRESTON ROAD, SUITE 1000 DALLAS, TX 75254	0.10%	

Part I Service Provider Information (continued)

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

(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUTIONAL	60	0
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	
IS S&P 500 IDX A - BNY MELLON INVE 301 BELLEVUE PARKWAY WILMINGTON, DE 19809	0.05%	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUTIONAL	60	0
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	
J H MID CAP VAL S - JANUS SERVICES 43-1804048	0.25%	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUTIONAL	60	0
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	
NUVEEN INTL GRTH A - DST ASSET MAN 430 W 7TH STREET STE 219432 KANSAS CITY, MO 64105	0.35%	

Part I Service Provider Information (continued)

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

(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUTIONAL	60	0
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	
PIM STKPLUS SM A - DST ASSET MANAG 430 W 7TH STREET STE 219432 KANSAS CITY, MO 64105	0.20%	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUTIONAL	60	0
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	
VICTORY S SM CO OP A - FIS INVESTO FAITH INVESTOR SERVICES, LLC 14785 PRESTON ROAD, SUITE 1000 DALLAS, TX 75254	0.25%	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
LPL FINANCIAL LLC	55	30463
(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.	
NATIONAL FINANCIAL SERVICES LLC 870 E HIGGINS RD SCHAUMBURG, IL 60173		

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

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

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

SCHEDULE H (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Financial Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA), and section 6058(a) of the Internal Revenue Code (the Code). ► File as an attachment to Form 5500.	OMB No. 1210-0110 2021 This Form is Open to Public Inspection
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For calendar plan year 2021 or fiscal plan year beginning 01/01/2021 and ending 12/31/2021		
A Name of plan OAKS 401(K) PLAN AND TRUST	B Three-digit plan number (PN) ►	001
C Plan sponsor's name as shown on line 2a of Form 5500 OAKS CLUB ROOM	D Employer Identification Number (EIN) 94-1194137	

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

Assets		(a) Beginning of Year	(b) End of Year
a Total noninterest-bearing cash.....	1a	868	0
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)	0	0
(2) Participant contributions.....	1b(2)	0	0
(3) Other	1b(3)	0	0
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)	3896250	2854314
(2) U.S. Government securities	1c(2)	0	0
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)	0	0
(B) All other	1c(3)(B)	0	0
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)	0	0
(B) Common	1c(4)(B)	991053	1100666
(5) Partnership/joint venture interests	1c(5)	0	0
(6) Real estate (other than employer real property)	1c(6)	0	0
(7) Loans (other than to participants)	1c(7)	0	0
(8) Participant loans	1c(8)	93358	165166
(9) Value of interest in common/collective trusts.....	1c(9)	0	0
(10) Value of interest in pooled separate accounts	1c(10)	0	0
(11) Value of interest in master trust investment accounts.....	1c(11)	0	0
(12) Value of interest in 103-12 investment entities	1c(12)	0	0
(13) Value of interest in registered investment companies (e.g., mutual funds)	1c(13)	17169619	18403101
(14) Value of funds held in insurance company general account (unallocated contracts).....	1c(14)	0	0
(15) Other.....	1c(15)	-25874	-16966

		(a) Beginning of Year	(b) End of Year
1d	Employer-related investments:		
(1)	Employer securities.....	1d(1) 0	0
(2)	Employer real property.....	1d(2) 0	0
e	Buildings and other property used in plan operation	1e 0	0
f	Total assets (add all amounts in lines 1a through 1e)	1f 22125274	22506281
Liabilities			
g	Benefit claims payable	1g 0	0
h	Operating payables	1h 0	0
i	Acquisition indebtedness.....	1i 0	0
j	Other liabilities.....	1j 0	0
k	Total liabilities (add all amounts in lines 1g through 1j)	1k 0	0
Net Assets			
l	Net assets (subtract line 1k from line 1f)	1l 22125274	22506281

Part II Income and Expense Statement

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

		(a) Amount	(b) Total
a	Contributions:		
(1)	Received or receivable in cash from: (A) Employers	2a(1)(A) 58612	
	(B) Participants	2a(1)(B) 788420	
	(C) Others (including rollovers).....	2a(1)(C) 0	
(2)	Noncash contributions.....	2a(2) 0	
(3)	Total contributions. Add lines 2a(1)(A), (B), (C), and line 2a(2)	2a(3)	847032
b	Earnings on investments:		
(1)	Interest:		
	(A) Interest-bearing cash (including money market accounts and certificates of deposit).....	2b(1)(A) 375	
	(B) U.S. Government securities	2b(1)(B) 0	
	(C) Corporate debt instruments	2b(1)(C) 0	
	(D) Loans (other than to participants)	2b(1)(D) 0	
	(E) Participant loans.....	2b(1)(E) 7357	
	(F) Other	2b(1)(F) 0	
	(G) Total interest. Add lines 2b(1)(A) through (F).....	2b(1)(G)	7732
(2)	Dividends: (A) Preferred stock.....	2b(2)(A) 0	
	(B) Common stock	2b(2)(B) 9008	
	(C) Registered investment company shares (e.g. mutual funds).....	2b(2)(C) 1577882	
	(D) Total dividends. Add lines 2b(2)(A), (B), and (C)	2b(2)(D)	1586890
(3)	Rents	2b(3)	0
(4)	Net gain (loss) on sale of assets: (A) Aggregate proceeds	2b(4)(A) 6837431	
	(B) Aggregate carrying amount (see instructions).....	2b(4)(B) 6690592	
	(C) Subtract line 2b(4)(B) from line 2b(4)(A) and enter result	2b(4)(C)	
(5)	Unrealized appreciation (depreciation) of assets: (A) Real estate	2b(5)(A) 0	
	(B) Other	2b(5)(B) -35061	
	(C) Total unrealized appreciation of assets. Add lines 2b(5)(A) and (B)	2b(5)(C)	

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts.....	2b(6)		0
(7) Net investment gain (loss) from pooled separate accounts.....	2b(7)		0
(8) Net investment gain (loss) from master trust investment accounts.....	2b(8)		0
(9) Net investment gain (loss) from 103-12 investment entities.....	2b(9)		0
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds).....	2b(10)		1027893
c Other income.....	2c		0
d Total income. Add all income amounts in column (b) and enter total.....	2d		3581325
Expenses			
e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers.....	2e(1)	3285807	
(2) To insurance carriers for the provision of benefits.....	2e(2)	0	
(3) Other.....	2e(3)	0	
(4) Total benefit payments. Add lines 2e(1) through (3).....	2e(4)		3285807
f Corrective distributions (see instructions).....	2f		1509
g Certain deemed distributions of participant loans (see instructions).....	2g		-87823
h Interest expense.....	2h		0
i Administrative expenses: (1) Professional fees.....	2i(1)	0	
(2) Contract administrator fees.....	2i(2)	0	
(3) Investment advisory and management fees.....	2i(3)	0	
(4) Other.....	2i(4)	825	
(5) Total administrative expenses. Add lines 2i(1) through (4).....	2i(5)		825
j Total expenses. Add all expense amounts in column (b) and enter total.....	2j		3200318
Net Income and Reconciliation			
k Net income (loss). Subtract line 2j from line 2d.....	2k		381007
l Transfers of assets:			
(1) To this plan.....	2l(1)		0
(2) From this plan.....	2l(2)		0

Part III Accountant's Opinion

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

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

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

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

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

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

(1) Name: KEVIN LAM CPA

(2) EIN: 81-3085366

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

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

Part IV Compliance Questions

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

During the plan year:

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

	Yes	No	Amount
4a		X	

	Yes	No	Amount
b Were any loans by the plan or fixed income obligations due the plan in default as of the close of the plan year or classified during the year as uncollectible? Disregard participant loans secured by participant's account balance. (Attach Schedule G (Form 5500) Part I if "Yes" is checked.)			
4b		X	
c Were any leases to which the plan was a party in default or classified during the year as uncollectible? (Attach Schedule G (Form 5500) Part II if "Yes" is checked.)			
4c		X	
d Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 4a. Attach Schedule G (Form 5500) Part III if "Yes" is checked.)			
4d		X	
e Was this plan covered by a fidelity bond?	X		1000000
f Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?		X	
4f		X	
g Did the plan hold any assets whose current value was neither readily determinable on an established market nor set by an independent third party appraiser?			
4g		X	
h Did the plan receive any noncash contributions whose value was neither readily determinable on an established market nor set by an independent third party appraiser?			
4h		X	
i Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.)	X		
4i	X		
j Were any plan transactions or series of transactions in excess of 5% of the current value of plan assets? (Attach schedule of transactions if "Yes" is checked and see instructions for format requirements.)			
4j		X	
k Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?			
4k		X	
l Has the plan failed to provide any benefit when due under the plan?			
4l		X	
m If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)			
4m		X	
n If 4m was answered "Yes," check the "Yes" box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3.			
4n		X	
5a Has a resolution to terminate the plan been adopted during the plan year or any prior plan year?..... ☐ Yes ☒ No If "Yes," enter the amount of any plan assets that reverted to the employer this year _____.			
5b If, during this plan year, any assets or liabilities were transferred from this plan to another plan(s), identify the plan(s) to which assets or liabilities were transferred. (See instructions.)			
5b(1) Name of plan(s)	5b(2) EIN(s)	5b(3) PN(s)	
5c Was the plan a defined benefit plan covered under the PBGC insurance program at any time during this plan year? (See ERISA section 4021 and instructions.) ☐ Yes ☐ No ☐ Not determined If "Yes" is checked, enter the My PAA confirmation number from the PBGC premium filing for this plan year _____.			

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

A Name of plan OAKS 401(K) PLAN AND TRUST	B Three-digit plan number (PN) ► 001
C Plan sponsor's name as shown on line 2a of Form 5500 OAKS CLUB ROOM	D Employer Identification Number (EIN) 94-1194137

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

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

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

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

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

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

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

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

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

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

Schedule R (Form 5500) 2021
v. 201209

Part V Additional Information for Multiemployer Defined Benefit Pension Plans

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

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

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

14a

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

14b

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

14c

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

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

15a

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

15b

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

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

16a

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

16b

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

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

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

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

a Enter the percentage of plan assets held as:

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

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

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

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

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

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

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

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

☐ Yes.

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

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

☐ No. Other. Provide explanation _____

OAKS CLUB ROOM

401(K) PLAN AND TRUST

AUDIT REPORT

FOR YEARS ENDED DECEMBER 31, 2021 and 2020

OAKS CLUB ROOM
401(K) PLAN AND TRUST
FOR YEARS ENDED DECEMBER 31, 2021 and 2020
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**KEVIN LAM
CERTIFIED PUBLIC ACCOUNTANT**

Independent Auditor's Report

September 30, 2022

To the Trustees of the
OAKS 401(K) PLAN AND TRUST
4099 San Pablo Avenue
Emeryville, CA 94608

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

I have performed an audit of the financial statements of Oaks 401(k) 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.

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

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

Opinion

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

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

Basis for Opinion

I conducted my audit in accordance with auditing standards generally accepted in the United States of America (GAAS). My responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit

of the Financial Statements section of my report. I am required to be independent of Oaks 401(k) Plan and to meet my other ethical responsibilities, in accordance with the relevant ethical requirements relating to my audits. I believe that the audit evidence I have obtained is sufficient and appropriate to provide a basis for my ERISA Section 103(a)(3)(C) audit opinion.

Responsibilities of Management for the Financial Statements

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

In preparing the financial statements, management is required to evaluate whether there are conditions or events, considered in the aggregate, that raise substantial doubt about Oaks 401(k) Plan's ability to continue as a going concern for one year after the date the financial statements are available to be issued.

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

Auditor's Responsibilities for the Audit of the Financial Statements

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

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

- 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 Oaks 401(k) 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 my judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about Oaks 401(k) Plan's ability to continue as a going concern for a reasonable period of time.

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

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

I am 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 I identified during the audit.

Other Matters

Supplemental Schedules Required by ERISA

The supplemental schedule of Schedule H, Part IV, Line 4i as of or for the year ended December 31, 2021, is presented for purposes of additional analysis and is not a required part of the financial statements but is supplementary information required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information included in the supplemental schedules, other than that agreed to or derived from the certified investment information, has been subjected to auditing procedures applied in the audit of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with generally accepted auditing standards. For information included in the supplemental schedules that agreed to or is derived from the certified investment information, I compared such information to the related certified investment information.

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

In my opinion

- the form and content of the supplemental schedule, other than the information in the supplemental

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

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

Auditor's Report on the 2020 Financial Statements

I was engaged to audit the 2020 financial statements of Oaks 401(k) Plan. As permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA, the plan administrator instructed me not to perform and I did not perform any auditing procedures with respect to the information certified by a qualified institution. In my report dated September 30, 2021, I indicated that (a) because of the significance of the information that I did not audit, I was not able to obtain sufficient appropriate audit evidence to provide a basis for an audit opinion and accordingly, I did not express an opinion on the 2020 financial statements, and (b) the form and content of the information included in the 2020 financial statements other than that derived from the certified information were presented in compliance with the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.

Kevin Lam

KEVIN LAM CPA
San Mateo, California

OAKS 401(K) PLAN AND TRUST
STATEMENT OF NET ASSETS AVAILABLE FOR PLAN BENEFITS
FOR THE YEARS ENDED DECEMBER 31, 2021 AND 2020

ASSETS

	<u>2021</u>	<u>2020</u>
Investments at fair market value	\$22,341,115	\$22,031,917
Receivables:		
Participant Loan	<u>165,166</u>	<u>93,358</u>
TOTAL ASSETS	<u>\$22,506,281</u>	<u>\$22,125,275</u>

LIABILITIES AND NET ASSETS AVAILABLE FOR PLAN BENEFITS

NET ASSETS AVAILABLE FOR PLAN BENEFITS	<u>\$22,506,281</u>	<u>\$22,125.275</u>
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See accompanying notes to financial statements

OAKS 401(K) PLAN AND TRUST
STATEMENT OF CHANGE IN NET ASSETS AVAILABLE FOR PLAN BENEFITS
FOR THE YEARS ENDED DECEMBER 31, 2021 AND 2020

	<u>December 31,</u>	
	<u>2021</u>	<u>2020</u>
ADDITIONS:		
Additions to net assets attributed to:		
Investment income:		
Net appreciation (depreciation) in fair value of investments	\$ 1,139,670	\$ 2,214,680
Interest	375	7,614
Dividends	<u>1,586,890</u>	<u>877,926</u>
	2,726,935	3,100,220
Interest income on notes receivable from participants	7,357	11,589
Contributions:		
Participants	788,420	452,159
Employer	58,612	92,111
Rollovers	<u>-</u>	<u>-</u>
	<u>847,032</u>	<u>544,270</u>
 TOTAL ADDITIONS	 <u>3,581,324</u>	 <u>3,656,079</u>
 DEDUCTIONS:		
Deductions from net assets attributed to:		
Benefits paid to participants	3,285,806	3,931,503
Deemed default distributions	19,828	9,826
Trustee and administration fees	<u>825</u>	<u>1,200</u>
 TOTAL DEDUCTIONS	 <u>3,306,459</u>	 <u>3,942,529</u>
 NET INCREASE (DECREASE)	 274,865	 (286,450)
 Net Assets Available for Benefits:		
Beginning of year as previously stated	22,125,275	22,411,725
Prior period adjustment (Note 9)	<u>106,141</u>	<u>-</u>
As restated	<u>22,231,416</u>	<u>22,411,725</u>
 End of year	 <u>\$ 22,506,281</u>	 <u>\$ 22,125,275</u>

See accompanying notes to financial statements

OAKS 401(K) PLAN AND TRUST
NOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 2021 and 2020

Note 1—Description of the Plan

The following description of the Oaks (the Company) 401(K) Plan and Trust (the "Plan") provides only general information. Participants should refer to the Plan agreement for a more complete description of the Plan's provisions. Oaks is referred to in the notes as the Company or the Sponsor.

a. General— The purpose of the plan is to enable eligible Employees to save for retirement. The Plan is for the exclusive benefit of eligible Employees and their Beneficiaries.

The Plan (which is a 401(K) plan) is a defined-contribution plan covering all full-time eligible employees of the Company who have one year of service and are age 21 or older. It is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA).

b. Contributions—Each year, participants may contribute up to the maximum percentage allowable under the federal statutory limit of Code Section 401(K), as defined in the Plan. The limits for 2021 is \$19,500 and 2020 is \$19,500. Participants who have attained age 50 before the end of the Plan year are eligible to make catch-up contributions. For the years ended December 31, 2021 and 2020 the catch-up contribution amounted to \$6,500 and \$6,000 respectively. Participants may also contribute amounts representing distributions from other qualified defined benefit or contribution plans. Participants direct the investment of their contributions into various investment options offered by the Plan. The Plan currently offers various stock, bond and hybrid funds as investment options for participants. The Company may make discretionary matching contributions. Discretionary matching contributions, if made, will be computed by the Company based on the participant eligible compensation deferred into the Plan each payroll period.

The Company may designate all or a portion of any matching contributions for a payroll period as "qualified matching contributions" and allocate them to Non-Highly Compensated Employees to help the Plan pass one or more annually required Internal Revenue Code nondiscrimination test(s). Any such contributions will be allocated to those Participants eligible to receive the Employer matching contributions described above who made Deferral Contributions during the payroll period. Participants are 100% vested in these contributions and may not request a hardship withdrawal of these contributions.

The Company may make discretionary nonelective contributions in an amount to be determined by taking the appropriate legal action for each Plan Year. Participant must be employed as of the last day of the Plan Year to be eligible for any nonelective contributions that may be made for that Plan Year. Participant do not need to satisfy this requirement if he/she die (including death while performing Qualified Military Service), become disabled or retire during the Plan Year.

Discretionary nonelective contributions, if any, made to the Plan by the Company will be allocated to participant's account in the ratio that his/her eligible compensation bears to the total eligible compensation paid to all eligible participants.

c. Participant Accounts—Each participant's account is credited with the participant's contribution and allocations of (a) the Company's contribution and (b) Plan earnings (losses). Administrative expenses are borne by the participants and are allocated to the participants' accounts.

OAKS 401(K) PLAN AND TRUST
NOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 2021 and 2020

Note 1—Description of the Plan (continued)

d. Vesting—Participants are immediately vested in their contributions plus actual earnings thereon. Vesting in the Company's matching and discretionary contribution portion of their accounts plus actual earnings thereon is based on years of continuous service. A participant is 100 percent vested after six years of credited service earned at 20 percent after the first two years and each year thereafter.

e. Notes Receivable from Participants—Participants may borrow from their fund accounts a minimum of \$1,000 and up to a maximum equal to the lesser of \$50,000 or 50% of their vested account balance. However, if a participant's vested interest in their participant's account attributable to such contributions is less than \$20,000, the participant may borrow up to the lesser of \$10,000 or their vested interest. Loan transactions are treated as a transfer to (from) the respective investment funds from (to) the Notes Receivable from Participants' Fund. All loans must be repaid in level payments through after-tax payroll deductions on at least a quarterly basis over a five-year period unless it is for the purchase of a principal residence in which case the loan repayment period may not extend beyond 10 years from the date of the loan. If repayment is not made by payroll deduction, a loan shall be repaid in accordance with procedures provided by the Plan Administrator. The level repayment requirement may be waived for a period of one year or less if participant is on a leave of absence, however, the loan must still be repaid in full on the maturity date. If a loan is not repaid within its stated period, it will be treated as a taxable distribution to the participant. All loans shall bear a reasonable rate of interest as determined by the Plan Administrator based on the prevailing interest rates charged by persons in the business of lending money for loans which would be made under similar circumstances. The interest rate shall remain fixed throughout the duration of the loan.

f. Payment of Benefits—On termination of service due to death, disability, or retirement, a participant may elect to receive either a lump-sum amount equal to the value of the participant's vested interest in his or her account, or installments based upon various factors including the life expectancy of the participant and if elected, their beneficiary. For termination of service due to other reasons, a participant may receive the value of the vested interest in their account as a lump-sum distribution within one year.

g. Forfeited Accounts—Forfeited balances of terminated participants' non-vested amounts are credited to a forfeiture account. A forfeiture will occur in the Plan Year that participant receives a distribution of his/her entire vested Account, or if participant does not receive a distribution, after five consecutive one year breaks in service. Forfeitures are retained in the Plan and may first be used to pay administrative expenses. Any remaining amounts will be used to reduce future Employer contributions payable under the Plan. In 2021 and 2020, these accounts were used to reduce employer contributions by \$1,266 and \$3,482, respectively.

h. Hardship Withdrawals - Participant may apply to withdraw certain contributions to satisfy specific and heavy financial needs. In accordance with Internal Revenue Service regulations, participant must first exhaust all other assets reasonably available to him/her prior to obtaining a hardship withdrawal. This includes obtaining any in-service withdrawal(s) available from his/her account and a loan from this Plan and any other qualified plan maintained by the Company. Deferral Contributions to this Plan, and any other Company-sponsored qualified or non-qualified plan, will be suspended for six months after the receipt of the hardship withdrawal. The minimum hardship withdrawal is \$500.

OAKS 401(K) PLAN AND TRUST
NOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 2021 and 2020

Note 1—Description of the Plan (continued)

i Plan Termination. Upon termination or partial termination of the Plan or complete discontinuance of contributions thereunder, the Trustee shall make distributions to the participants or other persons entitled to distributions as the employer or administrator directs in accordance with the provisions of the Plan. In the absence of such instructions and unless the Plan otherwise provides, the Trustee shall notify the employer or administrator of such situation and the Trustee shall be under no duty to make any distributions under the Plan until it receives written instructions from the employer or administrator. Upon the completion of such distributions, the Trust shall terminate, the Trustee shall be relieved from all liability under the Trust, and no participant or other person shall have any claims thereunder, except as required by applicable law.

Note 2—Summary of Significant Accounting Policies

Date of Management's Review

Subsequent events were evaluated through September 30, 2022, which is the date financial statements were available to be issued.

Use of Estimates

The preparation of financial statements in conformity with accounting principles generally accepted in the United States of America (GAAP) requires the Plan administrator to make estimates and assumptions that affect certain reported amounts and disclosures. Actual results could differ from those estimates.

Basis of Accounting

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

Notes Receivable from Participants

Notes receivable from participants are measured at their unpaid principal balance plus any accrued but unpaid interest. Delinquent participant loans are reclassified as distributions based on the terms of the Plan document.

Investment Valuation and Income Recognition

The Plan's investments are stated at fair value as determined by Oaks 401(K) Plan and Trust as of December 31, 2021 and 2020. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. See Note 3 for discussion of fair value measurements.

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

Payments of Benefits

Benefits are recorded when paid.

OAKS 401(K) PLAN AND TRUST
NOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 2021 and 2020

Note 3—Fair Value Measurements

The Plan's investments are reported at fair value in the accompanying statements of net assets available for benefits. The methods used to measure fair value may produce an amount that may not be indicative of net realizable value or reflective of future fair values. Furthermore, although the Plan believes its valuation methods are appropriate and consistent with other market participants, the use of different methodologies or assumptions to measure the fair value of certain financial instruments could result in a different fair value at the reporting date.

The fair value measurement accounting literature establishes a fair value hierarchy under Accounting Standards Codification ("ASC") 820-10 that prioritizes the inputs to valuation techniques used to measure fair value. This hierarchy consists of three broad levels: Level 1 inputs consist of unadjusted quoted prices in active markets for identical assets and have the highest priority, Level 2 inputs consist of observable inputs other than quoted prices for identical assets, and Level 3 inputs are unobservable and have the lowest priority. The Plan uses appropriate valuation techniques based on the available inputs to measure the fair value of investments. When available, the Plan measures fair value using Level 1 inputs because they generally provide the most reliable evidence of fair value. There were Level 1 and Level 2 inputs included for the years ended December 31, 2021 and 2020.

The fair value of mutual funds is based on quoted net asset values of the shares held by the Plan at year end. Mutual funds held by the Plan are open-ended mutual funds that are registered with the Securities and Exchange Commission. The fair values of common stocks and corporate bonds are based on the closing price reported on the active market where the individual securities are traded.

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

		Fair Value Measurements at the End of the Report Period Using:	
		<u>Quoted Prices in Active Markets for Identical Assets (Level 1)</u>	<u>Other Observable Inputs (Level 2)</u>
December 31, 2021	Fair Value		
Mutual Funds:			
Index Fund	\$ 5,121,367	\$ 5,121,367	
Money Market and Gov't Bond Fund	3,037,866		\$ 3,037,866
Growth & Value Funds	<u>13,263,348</u>	<u>13,263,348</u>	
Total Mutual Funds	\$ 21,422,581	\$ 18,384,715	\$ 3,037,866
Common Stock	\$ 1,083,700	\$ 1,083,700	
Total Assets at Fair Value	<u>\$ 22,506,281</u>	<u>\$19,468,415</u>	<u>\$ 3,037,866</u>

OAKS 401(K) PLAN AND TRUST
NOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 2021 and 2020

Note 3—Fair Value Measurements (continued)

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

		Fair Value Measurements at the End of the Report Period Using:	
		<u>Quoted Prices</u> <u>in Active</u> <u>Markets for</u> <u>Identical Assets</u> (Level 1)	<u>Other</u> <u>Observable</u> <u>Inputs</u> (Level 2)
December 31, 2020	Fair Value		
Mutual Funds:			
Index Fund	\$ 4,417,084	\$ 4,417,084	
Money Market and Gov't Bond Fund	4,321,862		\$ 4,321,862
Growth & Value Funds	<u>12,327,792</u>	<u>12,327,792</u>	
Total Mutual Funds	\$ 21,066,738	\$ 16,744,876	\$ 4,321,862
Common Stock	\$ 965,179	\$ 965,179	
Total Assets at Fair Value	<u>\$ 22,031,917</u>	<u>\$ 17,710,055</u>	<u>\$ 4,321,862</u>

Note 4—Investments

The following presents investments that represent 5% or more of the Plan's net assets:

	<u>2021</u>	<u>%</u>	<u>2020</u>	<u>%</u>
IS S&P 500 Index Fund	3,973,518	17.7	3,452,383	15.6
Col Contrarian Fund	4,348,524	19.3	4,021,245	18.2
Col Mid Cap Index Fund	1,147,849	5.1		
Fidelity Asset Emerging Asia Fund			1,165,230	5.3
Fidelity Government Money Market Fund	<u>2,442,390</u>	<u>10.8</u>	<u>3,310,679</u>	<u>15.0</u>
Total	<u>\$11,912,281</u>	<u>52.9</u>	<u>\$11,949,537</u>	<u>54.1</u>

During 2021 and 2020, the Plan's investments (including gains and losses on investments bought and sold, as well as held throughout the year) appreciated in value by \$1,139,670 and \$2,214,680 respectively.

OAKS 401(K) PLAN AND TRUST
NOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 2021 and 2020

Note 5—Information Prepared and Certified by Trustee

The following information included in the accompanying financial statements was obtained from data that has been prepare and certified to as complete and accurate by the trustee.

	<u>2021</u>	<u>2020</u>
Investment at fair market value:		
Equity mutual funds	18,384,715	16,744,876
Common stocks	1,083,700	965,179
U.S. government securities	2,625,942	3,735,422
Money market funds	411,924	586,440
Investment income	2,726,935	3,100,220

Note 6—Reconciliation of Financial Statements to Schedule H of Form 5500

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

Net assets available for benefits per the financial statements	\$ 22,506,281
Net assets available for benefits per Form 5500, Schedule H	<u>\$ 22,506,281</u>

The following is a reconciliation of total income per the financial statements at December 31, 2021, to Form 5500:

Total income (loss) per the financial statements	\$ 3,581,324
Total income (loss) per Form 5500, Schedule H	<u>\$ 3,581,324</u>

OAKS 401(K) PLAN AND TRUST
NOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 2021 and 2020

Note 7—Tax Status

The United States Treasury Department has advised that the Plan from its inception, January 1, 1987, constitutes a qualified trust under Section 401(a) of the Internal Revenue Code and therefore is exempt from federal income taxes under provisions of Section 501(a). The date of the most recent determination letter is February 1995.

Note 8 - Risks and Uncertainties

The Plan invests in various investment securities. Investment securities are exposed to various risks such as interest rate, market rate, and credit risks. Due to the level of risk associated with certain investment securities, it is at least reasonably possible that changes in the values of investment securities will occur in the near term and that such changes could materially affect the amounts reported in the Statements of Net Assets Available for Plan Benefits. Due to uncertainties inherent in the estimations and assumptions process, it is at least reasonably possible that changes in these estimates and assumptions in the near term would be material to the financial statements.

Note 9 – Prior period adjustment – correction of an error

In previously issued financial statements, the Plan recorded participants' loan default due to Covid-19 employment termination in 2020 as deemed retirement distribution. However, a number of the terminated employees were subsequent rehired. Those plan participants that were rehired and intended to continue paying off their outstanding loan balances were allowed to reverse the participant Loan default using the IRS Self-Correction program. In addition, the outstanding loan balance (including interest accrued) was also re-amortized.

The reversal of the participant loan deemed distribution was consummated on December 31, 2020; however, the 2020 financial statements were originally prepared as if the reversal took place in January 2021. The effect of the restatement was to recognize an increase in net assets available for benefits.

The following summarizes the prior period adjustment referred to above:

Balance at December 31, 2020 for net assets available for benefits as previously stated	\$ 22,125,275
Prior period adjustment for:	
Benefits paid to participants (reduced)	<u>106,141</u>
Balance at December 31, 2020 for net assets available for benefits as restated	<u>\$ 22,231,416</u>

Note 10 -Subsequent Events

The Plan evaluated its December 31, 2021 financial statements for subsequent events through September 30, 2022, the filing date of this report. The Plan is not aware of any subsequent events that would require recognition or disclosure in the financial statements.

OAKS CLUB ROOM
401(K) PLAN AND TRUST

SUPPLEMENTAL SCHEDULE

Oaks 401(k) Plan and Trust
SUMMARY OF NET TRUST ASSETS
Total Plan Assets as of 12/31/2021

Fund Name	Share Balance 12/31/2021	Historical Cost	Price	Total Market Value
BROKERAGELINK				
SEE DETAIL OF BROKERAGELINK ASSETS ATTACHED		\$1,973,451.57		\$1,863,868.01
COL MID CAP IDX A	66,696.606	\$1,097,891.64	\$17.21	\$1,147,848.59
IS S&P 500 IDX A	7,091.642	\$2,584,176.18	\$560.31	\$3,973,517.93
ABF LG CAP VAL ADV	357.752	\$8,831.17	\$24.65	\$8,818.59
COL CONTRARN CORE A	131,973.412	\$3,546,658.29	\$32.95	\$4,348,523.93
NUVEEN INTL GRTH A	159.636	\$7,778.62	\$53.87	\$8,599.59
HARBOR CAP APP ADM	2,617.836	\$223,552.25	\$97.02	\$253,982.45
VICTORY S SM CO OP A	460.405	\$20,199.70	\$51.86	\$23,876.60
J H MID CAP VAL S	2,754.726	\$50,554.83	\$16.98	\$46,775.25
PIM STKPLUS SM A	441.522	\$4,385.07	\$10.26	\$4,530.02
*** FA BIOTECHNOLOGY A	4,770.029	\$128,074.13	\$27.17	\$129,601.69
*** FA SEMICONDUCTORS A	4,991.581	\$177,600.12	\$57.14	\$285,218.94
*** FA HEALTH CARE A	8,716.290	\$358,522.35	\$66.48	\$579,458.96
*** FA FINANCIAL SVCS A	8,078.413	\$128,771.56	\$29.01	\$234,354.76
*** FA INDUSTRIALS A	8,014.654	\$287,294.31	\$39.46	\$316,258.25
*** FA CONSUMER DISC A	4,715.397	\$146,791.74	\$45.51	\$214,597.72
*** FA UTILITIES A	3,249.649	\$107,281.22	\$37.77	\$122,739.24
*** FA TECHNOLOGY A	7,835.286	\$561,970.72	\$100.65	\$788,621.54
*** FA ENERGY A	1,202.070	\$38,828.47	\$27.21	\$32,708.32
*** FA STK SEL MID CAP A	13,798.806	\$422,159.24	\$42.49	\$586,311.27
*** FA EMERG ASIA A	15,549.544	\$551,632.04	\$49.36	\$767,525.49
*** FA REAL ESTATE A	3,621.795	\$82,602.98	\$25.52	\$92,428.21
*** FA FREEDOM 2010 I	1,968.854	\$24,216.46	\$12.08	\$23,783.76
*** FA FREEDOM 2020 I	76,146.434	\$1,042,356.27	\$13.75	\$1,047,013.47
*** FA FREEDOM 2030 I	63,073.897	\$949,145.61	\$15.83	\$998,459.79
*** FA FREEDOM 2040 I	22,990.749	\$362,272.01	\$17.68	\$406,476.44
*** FA FREEDOM INC I	377.704	\$4,201.30	\$11.34	\$4,283.16
*** FA FREEDOM 2005 I	478.468	\$5,666.41	\$11.67	\$5,583.72
*** FA FREEDOM 2015 I	298.313	\$3,752.78	\$12.15	\$3,624.50
*** FA FREEDOM 2025 I	10,734.893	\$147,804.18	\$14.46	\$155,226.55
*** FA FREEDOM 2035 I	5,434.256	\$80,110.06	\$16.09	\$87,437.18
*** FA INTL DISCOVERY I	4,968.004	\$229,803.03	\$52.73	\$261,962.85
*** FA FREEDOM 2045 I	17,906.995	\$222,629.52	\$13.94	\$249,623.51
*** FA FREEDOM 2050 I	3,148.945	\$39,033.98	\$13.96	\$43,959.27
*** FA GOV INCOME I	17,251.107	\$178,446.25	\$10.64	\$183,551.78
*** FA ASSET MGR 20% I	5,951.417	\$80,116.93	\$14.81	\$88,140.49
*** FA CONS STAPLES A	698.261	\$62,390.94	\$96.66	\$67,493.91
*** FA GOLD A	952.730	\$22,056.79	\$25.18	\$23,989.74
*** FA MATERIALS A	233.676	\$19,210.89	\$108.66	\$25,391.23
*** FA TELECOMM A	117.372	\$6,949.48	\$57.08	\$6,699.59
*** FA CHINA REGION A	8,815.128	\$282,022.37	\$42.79	\$377,199.33
*** FA FREEDOM 2055 I	496.217	\$6,709.60	\$15.63	\$7,755.87
*** FA FREEDOM 2060 I	63.356	\$936.81	\$14.26	\$903.46
*** FID GOVT MMT DM	2,442,390.410	\$2,442,390.41	\$1.00	\$2,442,390.41
OUTSTANDING LOAN BALANCE				\$165,166.09
NET ASSETS 12/31/2021:				\$22,506,281.45

*** Party-in-interest

Oaks 401(k) Plan and Trust
SUMMARY OF NET TRUST ASSETS

DETAIL OF BROKERAGELINK ASSETS		TOTAL PLAN ASSETS AS OF 12/31/2021			
CUSIP #	SECURITY DESCRIPTION	SHARE BALANCE	PRICE	TOTAL MARKET VALUE	HISTORICAL COST
CASH					
***316067107	FIDELITY CASH RESERVES	411,923.930	\$1.00	\$411,923.93	\$411,923.93
COMMON STOCK					
G98239109	XP INC COM USD0.00001 CLASS A	23.000	\$28.74	\$661.02	\$0.00
H17182108	CRISPR THERAPEUTICS AG COM CHF0.03	300.000	\$75.78	\$22,734.00	\$27,072.50
M2361E203	CHECK CAP LTD SHS	1,922.163	\$0.67	\$1,296.88	\$4,312.03
M4R82T106	FIVERR INTERNATIONAL LTD COM NPV	20.000	\$113.70	\$2,274.00	\$4,249.15
X0957E106	CD PROJEKT SA PLN1.00	4.000	\$44.95	\$179.80	\$377.52
Y2690M105	GANFENG LITHIUM CO LTD H CNY1	20.000	\$15.74	\$314.76	\$431.95
00165C104	AMC ENTERTAINMENT HOLDINGS INC COM	13.000	\$27.20	\$353.60	\$143.98
00206R102	AT&T INC COM	559.506	\$24.60	\$13,763.85	\$16,243.21
004397105	ACCURAY INC DEL COM	1,000.000	\$4.77	\$4,770.00	\$5,125.00
00507V109	ACTIVISION BLIZZARD INC COM	25.000	\$66.53	\$1,663.25	\$960.36
007903107	ADVANCED MICRO DEVICES INC	37.000	\$143.90	\$5,324.30	\$2,727.71
00827B106	AFFIRM HLDGS INC COM CL A	10.000	\$100.56	\$1,005.60	\$1,244.55
009066101	AIRBNB INC COM CL A	17.000	\$166.49	\$2,830.33	\$2,965.24
01609W102	ALIBABA GROUP HLDG LTD	5.000	\$118.79	\$593.95	\$1,106.95
02079K107	ALPHABET INC CAP STK CL C	1.390	\$2,893.59	\$4,022.09	\$1,999.60
02079K305	ALPHABET INC CAP STK CL A	1.000	\$2,897.04	\$2,897.04	\$2,511.00
023111206	AMARIN CORP PLC SPONSORED ADR NEW	1,000.000	\$3.37	\$3,370.00	\$5,945.00
023135106	AMAZON.COM INC NFS LLC IS A MARKET	0.418	\$3,334.33	\$1,393.75	\$1,218.20
02376R102	AMERICAN AIRLINES GROUP INC COM USD1	25.000	\$17.96	\$449.00	\$292.23
037833100	APPLE COMPUTER INC NFS LLC IS A MARKET	32.100	\$177.57	\$5,700.00	\$4,498.19
05156V102	AURINIA PHARMACEUTICALS INC	235.000	\$22.87	\$5,374.45	\$1,026.05
05156X884	AURORA CANNABIS INC COM NPV(POST REV	139.000	\$5.41	\$751.99	\$8,391.47
05759B107	BAKKT HOLDINGS INC COM CL A	1,692.399	\$8.51	\$14,402.32	\$24,151.36
060505104	BANK OF AMERICA CORP	200.000	\$44.49	\$8,898.00	\$3,042.95
067901108	BARRICK GOLD CORP NFS IS A SPECIALIST	103.999	\$19.00	\$1,975.98	\$2,483.70
084670702	BERKSHIRE HATHAWAY INC DEL CL B NEW	20.000	\$299.00	\$5,980.00	\$3,608.80
09263B108	BLACKSKY TECHNOLOGY INC COM CL A	68.000	\$4.49	\$305.32	\$678.51
09354A100	BLINK CHARGING CO COM	30.000	\$26.51	\$795.30	\$992.25
11135F101	BROADCOM INC COM	3.112	\$665.41	\$2,070.76	\$1,172.40
138035100	CANOPY GROWTH CORPORATION COM NPV	1,196.000	\$8.73	\$10,441.08	\$20,124.33
140755109	CARA THERAPEUTICS INC COM USD0.001	1,000.000	\$12.18	\$12,180.00	\$12,660.00
143658300	CARNIVAL CORP PAIRED CTF 1 COM	1,645.000	\$20.12	\$33,097.40	\$40,006.84
15961R105	CHARGEPOINT HOLDINGS INC COM CL A	187.000	\$19.05	\$3,562.35	\$4,608.04
16106R109	CHARLOTTE WEB HOLDINGS INC COM NPV	650.000	\$1.01	\$658.65	\$9,994.72
191216100	COCA COLA CO NFS IS A SPECIALIST	15.717	\$59.21	\$930.60	\$722.32
19260Q107	COINBASE GLOBAL INC COM CL A	5.000	\$252.37	\$1,261.85	\$1,943.10
21077C107	CONTEXTLOGIC INC COM CL A	1,000.000	\$3.11	\$3,110.00	\$3,885.00
22041X102	CORSAIR GAMING INC COM	100.000	\$21.01	\$2,101.00	\$2,654.00
22717L101	CRONOS GROUP INC COM NPV	65.000	\$3.92	\$254.80	\$1,035.17
22788C105	CROWDSTRIKE HLDGS INC CL A	10.000	\$204.75	\$2,047.50	\$1,064.80
25460E232	DIREXION SHS ETF TR DAILY SM CP BEAR	1.000	\$27.04	\$27.04	\$4,275.45
254687106	DISNEY WALT CO DEL (HOLDING COMPANY)	10.285	\$154.89	\$1,593.04	\$1,128.86
256163106	DOCUSIGN INC COM	45.051	\$152.31	\$6,861.72	\$5,656.21
26142R104	DRAFTKINGS INC COM CL A	200.000	\$27.47	\$5,494.00	\$10,321.50
268150109	DYNATRACE INC COM	200.000	\$60.35	\$12,070.00	\$15,237.88
28106W103	EDITAS MEDICINE INC COM	100.000	\$26.55	\$2,655.00	\$6,118.00
282914100	8X8 INC NEW	500.000	\$16.76	\$8,380.00	\$4,402.41
29250N105	ENBRIDGE INC	300.000	\$39.08	\$11,724.00	\$11,004.00
30052F100	EVGO INC CL A COM	280.000	\$9.94	\$2,783.20	\$3,503.02
30303M102	FACEBOOK INC COM USD0.000006 CL A	55.000	\$336.35	\$18,499.25	\$2,882.68
313586109	FANNIE MAE NFS IS A SPECIALIST	5,000.000	\$0.82	\$4,100.50	\$8,942.50
31620M106	FIDELITY NATIONAL INFORMATION SERVICES	300.000	\$109.15	\$32,745.00	\$36,357.50
345370860	FORD MTR CO DEL COM	215.085	\$20.77	\$4,467.32	\$3,594.76
360271100	FULTON FINL CORP PA	70.000	\$17.00	\$1,190.00	\$1,071.35
375558103	GILEAD SCIENCES INC	625.442	\$72.61	\$45,413.34	\$39,617.07
37611X100	GINKGO BIOWORKS HOLDINGS INC CL A	30.000	\$8.31	\$249.30	\$327.57
379577208	GLOBUS MED INC CL A NEW	17.795	\$72.20	\$1,284.80	\$1,000.00

Oaks 401(k) Plan and Trust
SUMMARY OF NET TRUST ASSETS

TOTAL PLAN ASSETS AS OF 12/31/2021

CUSIP #	SECURITY DESCRIPTION	SHARE BALANCE	PRICE	TOTAL MARKET VALUE	HISTORICAL COST
38113L107	GOLDEN NUGGET ONLINE GAMIN COM CL A	100.000	\$9.95	\$995.00	\$2,240.00
38141G104	GOLDMAN SACHS GROUP INC	1.000	\$382.55	\$382.55	\$393.58
416515104	HARTFORD FINL SVCS GROUP INC	100.000	\$69.04	\$6,904.00	\$2,870.70
423258201	HELI ELECTRONICS CORP COM NEW	100.000	\$0.00	\$0.00	\$257.95
426897104	HEPION PHARMACEUTICALS INC	3,000.000	\$1.14	\$3,420.00	\$6,356.48
42824C109	HEWLETT PACKARD ENTERPRISE CO COM	850.000	\$15.77	\$13,404.50	\$12,700.00
443573100	HUBSPOT INC COM USD0.001	4.543	\$659.15	\$2,994.52	\$999.81
45074T102	IANTHUS CAPITAL HOLDINGS INC COM NPV	200.000	\$0.10	\$19.00	\$1,038.15
461202103	INTUIT INC NFS LLC IS A MARKET	7.009	\$643.22	\$4,508.33	\$3,970.44
465562106	ITAU UNIBANCO BANCO MULTIPLO SA	1,000.000	\$3.75	\$3,750.00	\$4,865.00
46573A107	ITRACKR SYS INC COM	2,000.000	\$0.00	\$0.00	\$0.00
477143101	JETBLUE AWYS CORP NFS LLC IS A MARKET	500.000	\$14.24	\$7,120.00	\$6,675.00
496902404	KINROSS GOLD CORP NEW COM NO PAR	205.448	\$5.81	\$1,193.65	\$684.77
92556V106	VIATRIS INC COM	223.000	\$13.53	\$3,017.19	\$3,998.70
910797109	UNITED LITHIUM CORP NEW COM NPV	400.000	\$0.38	\$152.00	\$330.00
91347P105	UNIVERSAL DISPLAY CORP	6.028	\$165.03	\$994.80	\$1,134.84
92259F101	VELODYNE LIDAR INC COM	500.000	\$4.64	\$2,320.00	\$5,990.05
92766K106	VIRGIN GALACTIC HOLDINGS INC COM	75.000	\$13.38	\$1,003.50	\$2,052.88
928662600	VOLKSWAGEN AG UNSPON ADS EACH REP 0.1 ORD	5.000	\$29.39	\$146.93	\$167.28
962879102	WHEATON PRECIOUS METALS CORP COM NPV	52.060	\$42.93	\$2,234.94	\$1,627.16
92873V102	VOLTA INC COM CL A	278.000	\$7.34	\$2,040.52	\$2,479.52
929740108	WABTEC	4.000	\$92.11	\$368.44	\$0.00
94419L101	WAYFAIR INC COM USD0.001 A	10.000	\$189.97	\$1,899.70	\$2,989.70
98138J206	WORKHORSE GROUP INC COM NEW	3.000	\$4.36	\$13.08	\$83.73
9837FR100	XL FLEET CORP COM CL A	200.000	\$3.31	\$662.00	\$3,528.00
98422D105	XPENG INC SPON ADS EACH REP 2 CL A ORD	30.000	\$50.33	\$1,509.90	\$1,136.96
98462Y100	YAMANA GOLD INC ISIN #CA98462Y1007	151.295	\$4.22	\$638.46	\$629.30
989207105	ZEBRA TECHNOLOGIES CORP CL A	13.000	\$595.20	\$7,737.60	\$4,704.61
98980L101	ZOOM VIDEO COMMUNICATIONS INC	47.000	\$183.91	\$8,643.77	\$13,084.68
98986T108	ZYNGA INC COM USD0.00000625 CLASS	150.000	\$6.40	\$960.00	\$1,167.80
54405Q100	LORDSTOWN MOTORS CORP COM CL A	500.000	\$3.45	\$1,725.00	\$9,750.00
49741E100	KIRKLAND LAKE GOLD COM NPV	25.341	\$41.95	\$1,063.05	\$987.09
50202M102	LI AUTO INC SPN ADS ECH REP 2 ORD SHS CL	500.000	\$32.10	\$16,050.00	\$10,075.00
53566P109	LINEAGE CELL THERAPEUTICS INC COM	2,500.000	\$2.45	\$6,125.00	\$6,200.00
53656F417	LISTED FUND TRUST ROUNDHILL BALL	200.000	\$15.18	\$3,036.00	\$3,061.40
53680Q207	LITHIUM AMERICAS CORP COM NPV (POST	1,168.154	\$29.12	\$34,016.64	\$7,888.21
549498103	LUCID GROUP INC COM	754.000	\$38.05	\$28,689.70	\$19,441.86
54951L109	LUCKIN COFFEE INC SPON ADS EACH REP 8	1,000.000	\$9.44	\$9,440.00	\$3,695.00
550424105	LUMINAR TECHNOLOGIES INC COM CL A	38.000	\$16.91	\$642.58	\$703.38
562662106	MANDIANT INC COM	600.000	\$17.54	\$10,524.00	\$22,139.37
573874104	MARVELL TECHNOLOGY GROUP LTD COM	45.000	\$87.49	\$3,937.05	\$1,195.90
594918104	MICROSOFT CORP NFS LLC IS A MARKET	36.231	\$336.32	\$12,185.21	\$6,598.17
595112103	MICRON TECHNOLOGY NFS IS A SPECIALIST	57.000	\$93.15	\$5,309.55	\$874.59
60770K107	MODERNA INC COM	285.555	\$253.98	\$72,525.26	\$68,965.51
60871R209	MOLSON COORS BREWING CO CL B	320.000	\$46.35	\$14,832.00	\$14,342.40
609161104	MONARCH MINING CORPORATION COM NPV	440.000	\$0.55	\$243.85	\$345.46
62914V106	NIO INC ADS EACH REP 1 ORD SHS	1,339.000	\$31.68	\$42,419.52	\$38,008.77
640268108	NEKTAR THERAPEUTICS	300.000	\$13.51	\$4,053.00	\$3,380.31
650194103	NEWAGE INC COM	400.000	\$1.03	\$412.00	\$1,060.93
651229106	NEWELL RUBBERMAID INC	350.000	\$21.84	\$7,644.00	\$7,843.05
651639106	NEWMONT MNG CORP NFS IS A SPECIALIST	1.483	\$62.02	\$91.98	\$81.64
654110105	NIKOLA CORP COM	800.000	\$9.87	\$7,896.00	\$21,742.50
655664100	NORDSTROM INC NFS IS A SPECIALIST	138.000	\$22.62	\$3,121.56	\$2,829.38
67066G104	NVIDIA CORP NFS LLC IS A MARKET	93.412	\$294.11	\$27,473.40	\$18,794.60
680223104	OLD REPUBLIC INTL CORP	75.019	\$24.58	\$1,843.97	\$1,436.63
68629Y103	ORION OFFICE REIT INC COM	1.000	\$18.67	\$18.67	\$0.00
69331C108	PG & E CORP	200.000	\$12.14	\$2,428.00	\$2,250.00
69351T106	PPL CORP	10.937	\$30.06	\$328.77	\$277.16
696CVR018	PALISADE BIO IN CONTRA	177.000	\$0.00	\$0.00	\$0.00

Oaks 401(k) Plan and Trust
SUMMARY OF NET TRUST ASSETS

TOTAL PLAN ASSETS AS OF 12/31/2021

CUSIP #	SECURITY DESCRIPTION	SHARE BALANCE	PRICE	TOTAL MARKET VALUE	HISTORICAL COST
69608A108	PALANTIR TECHNOLOGIES INC CL	2,012.007	\$18.21	\$36,638.65	\$53,040.67
696389105	PALISADE BIO INC COM	29.000	\$1.30	\$37.70	\$48,097.41
70450Y103	PAYPAL HLDGS INC COM	10.000	\$188.58	\$1,885.80	\$673.00
71715W106	PHARMAGEN INC COM	2,000.000	\$0.00	\$0.00	\$0.00
71742Q106	PHIBRO ANIMAL HEALTH CORP COM USD0.0001	950.000	\$20.42	\$19,399.00	\$19,475.00
72352L106	PINTEREST INC CL A	16.000	\$36.35	\$581.60	\$1,023.04
72919P202	PLUG PWR INC COM NEW	24.000	\$28.23	\$677.52	\$990.47
744320102	PRUDENTIAL FINL INC	27.531	\$108.24	\$2,979.96	\$2,070.29
744674300	PUDA COAL INC COM PAR \$.001	2,000.000	\$0.00	\$0.20	\$19,840.95
74736K101	QORVO INC COM ISIN #US74736K1016	14.000	\$156.39	\$2,189.46	\$2,062.62
74767V109	QUANTUMSCAPE CORP COM CL A	100.000	\$22.19	\$2,219.00	\$2,353.36
75509Q100	RAYSTREAM INC COM USD0.001	3,000.000	\$0.00	\$0.00	\$0.00
75737F108	REDFIN CORP COM	23.362	\$38.39	\$896.87	\$1,474.17
759916109	REPLIGEN CORP	10.000	\$264.84	\$2,648.40	\$1,943.20
76954A103	RIVIAN AUTOMOTIVE INC COM CL A	20.000	\$103.69	\$2,073.80	\$2,282.80
771049103	ROBLOX CORP CL A	48.000	\$103.16	\$4,951.68	\$3,445.54
77543R102	ROKU INC COM CL A	26.786	\$228.20	\$6,112.57	\$3,310.48
78648T100	SAFETY INS GROUP INC	110.000	\$85.03	\$9,353.30	\$7,785.80
83088M102	SKYWORKS SOLUTIONS INC COM	13.882	\$155.14	\$2,153.65	\$1,945.24
83192H106	SMILEDIRECTCLUB INC CL A COM	1,500.000	\$2.35	\$3,525.00	\$7,619.00
83418M103	SOLARIS OILFIELD INFRSTR INC COM CL A	1,200.000	\$6.55	\$7,860.00	\$10,262.00
83587F202	SORRENTO THERAPEUTICS INC	1,000.000	\$4.65	\$4,650.00	\$5,098.70
848577102	SPIRIT AIRLINES INC COM USD0.0001	500.000	\$21.85	\$10,925.00	\$9,244.90
852234103	SQUARE INC CL A	35.000	\$161.51	\$5,652.85	\$5,378.15
86562M209	SUMITOMO MITSUI FINL GROUP INC SPONSORED	1,000.000	\$6.79	\$6,790.00	\$7,220.00
867652406	SUNPOWER CORP COM	500.000	\$20.87	\$10,435.00	\$3,075.80
87918A105	TELADOC INC COM	22.502	\$91.82	\$2,066.13	\$2,161.52
88160R101	TESLA MOTORS INC COM USD0.001	147.180	\$1,056.78	\$155,536.88	\$95,934.91
88338N107	THERAPEUTICSMD INC COM	2,050.000	\$0.36	\$728.78	\$7,021.27
88339J105	THE TRADE DESK INC COM CL A	50.000	\$91.64	\$4,582.00	\$2,221.04
88579Y101	3M COMPANY NFS IS A SPECIALIST	11.654	\$177.63	\$2,070.10	\$1,637.01
88688T100	TILRAY INC COM CL 2	800.000	\$7.03	\$5,624.00	\$7,678.20
891160509	TORONTO DOMINION BK ONT COM NEW	66.997	\$76.68	\$5,137.33	\$3,247.21
892356106	TRACTOR SUPPLY CO	10.201	\$238.60	\$2,433.96	\$1,090.38
89610F101	TRICIDA INC COM	2,500.000	\$9.56	\$23,900.00	\$12,100.00
90138F102	TWILIO INC CL A	7.353	\$263.34	\$1,936.34	\$1,499.84
90354D104	UCLOUDLINK GROUP INC SPON ADS EACH REP 10	1,000.000	\$6.59	\$6,590.00	\$3,750.00
90470J100	UNIFIED SIGNAL INC COM	50.000	\$0.00	\$0.00	\$0.00
910047109	UNITED CONTINENTAL HOLDINGS INC COM	50.000	\$43.78	\$2,189.00	\$2,686.75
G7303A109	QIAO XING UNIVERSAL TELEPHONE	2,000.000	\$0.00	\$0.00	\$3,802.62
G1144A105	BIT DIGITAL INC USD ORD SHS	130.000	\$6.08	\$790.40	\$1,941.75
***	FIDELITY FUND				
315793869	FIDELITY FREEDOM INDEX 2050 FD	0.650	\$24.63	\$16.01	\$12.26
316069723	FIDELITY ASSET MANAGER 30%	5,876.889	\$12.86	\$75,576.79	\$63,801.71
316389303	FIDELITY BLUE CHIP GROWTH	280.059	\$183.62	\$51,424.43	\$45,200.12
316390475	FIDELITY SELECT MEDICAL EQUIP&SYSTEM	364.065	\$83.18	\$30,282.93	\$19,641.03
	OPTION				
4357029SQ	CALL (YINN) DRX DLY FTSE CHINA	(10.000)	\$5.00	(\$50.00)	\$0.00
4357029US	CALL (YINN) DRX DLY FTSE CHINA	(10.000)	\$1.00	(\$10.00)	\$0.00
4475539QO	PUT (EEM) ISHARES TRUST MSCI	(3.000)	\$435.00	(\$1,305.00)	\$0.00
5023549TN	PUT (VTRS) VIATRIS INC COM	(11.000)	\$149.00	(\$1,639.00)	\$2,206.85
5023569PN	PUT (VTRS) VIATRIS INC COM	(10.000)	\$383.00	(\$3,830.00)	\$0.00
5225269US	PUT (CCL) CARNIVAL CORP PAIRED	(5.000)	\$330.00	(\$1,650.00)	\$0.00
5338169SM	CALL (VTRS) VIATRIS INC COM	(1.000)	\$3.00	(\$3.00)	\$0.00
5470829QM	CALL (CCL) CARNIVAL CORP PAIRED	(1.000)	\$28.00	(\$28.00)	\$0.00
5611959AA	PUT (CCL) CARNIVAL CORP PAIRED	(3.000)	\$277.00	(\$831.00)	\$0.00
5611959GG	CALL (CCL) CARNIVAL CORP PAIRED	(8.000)	\$1.00	(\$8.00)	\$0.00
5655659EY	PUT (CHAU) DIREXION SHS ETF TR	(2.000)	\$380.00	(\$760.00)	\$0.00

Oaks 401(k) Plan and Trust
SUMMARY OF NET TRUST ASSETS

TOTAL PLAN ASSETS AS OF 12/31/2021

CUSIP #	SECURITY DESCRIPTION	SHARE BALANCE	PRICE	TOTAL MARKET VALUE	HISTORICAL COST
5655659MM	PUT (CHAU) DIREXION SHS ETF TR	(8.000)	\$85.00	(\$680.00)	\$0.00
5655659WW	CALL (CHAU) DIREXION SHS ETF TR	(8.000)	\$185.00	(\$1,480.00)	\$0.00
565566900	CALL (CHAU) DIREXION SHS ETF TR	(14.000)	\$80.00	(\$1,120.00)	\$0.00
4357029CY	CALL (YINN) DRX DLY FTSE CHINA	(35.000)	\$4.00	(\$140.00)	\$0.00
4357029AW	CALL (YINN) DRX DLY FTSE CHINA	(4.000)	\$1.00	(\$4.00)	\$0.00
4355129RR	CALL (JWN) NORDSTROM INC COM	(1.000)	\$42.00	(\$42.00)	\$0.00
4353919AA	CALL (CCL) CARNIVAL CORP PAIRED	(2.000)	\$1.00	(\$2.00)	\$0.00
4355129PP	PUT (JWN) NORDSTROM INC COM	(12.000)	\$282.00	(\$3,384.00)	\$0.00
	UNIT				
25460E364	DIREXION SHS ETF TR DAILY DJ BULL	5.254	\$63.70	\$334.68	\$450.91
25490K273	DIREXION SHS ETF TR DLY RUSSIA BL 3X	50.000	\$27.14	\$1,357.00	\$10,267.54
25490K281	DIREXION SHS ETF TR DLY EMG MK BL 3X	50.000	\$73.93	\$3,696.50	\$4,407.95
25490K869	DIREXION SHS ETF TR CSI 300 BULL2X	2,200.000	\$40.01	\$88,022.00	\$111,760.00
37954Y855	GLOBAL X FDS GLOBAL X LITHIUM	50.000	\$84.44	\$4,222.00	\$1,302.90
389637109	GRAYSCALE BITCOIN TR BTC SHS ACCD INVS	200.000	\$34.25	\$6,850.00	\$3,106.82
25459W771	DIREXION SH ETF DAILY CHINA BULL 3X	6,900.000	\$8.33	\$57,477.00	\$119,317.69
74347W353	PROSHARES TR II ULTRA SILVER NEW	45.000	\$34.74	\$1,563.30	\$2,281.61
74347X849	PROSHARES TR SHORT 20+ YR TREASURY	2,363.770	\$15.99	\$37,796.68	\$59,786.63
756109104	REALTY INCOME CORP (MARYLAND)	10.674	\$71.59	\$764.15	\$609.18
25459W458	DIREXION SHS ETF TR DAILY SEMICONDUCTOR	29.006	\$68.01	\$1,972.70	\$1,220.24
03027X100	AMERICAN TOWER REIT COM USD0.01	4.006	\$292.50	\$1,171.76	\$1,024.22
Y58473102	MAXEON SOLAR TECHNOLOGIES LIMITED	125.000	\$13.90	\$1,737.50	\$0.00
46090E103	INVESCO QQQ TR UNIT SER 1	10.000	\$397.85	\$3,978.50	\$3,408.55
NET ASSETS :				\$1,863,868.01	\$1,973,451.57

*** Party-in-interest

Oaks 401(k) Plan and Trust
SUMMARY OF NET TRUST ASSETS
Total Plan Assets as of 12/31/2021

Fund Name	Share Balance 12/31/2021	Historical Cost	Price	Total Market Value
BROKERAGELINK				
SEE DETAIL OF BROKERAGELINK ASSETS ATTACHED		\$1,973,451.57		\$1,863,868.01
COL MID CAP IDX A	66,696.606	\$1,097,891.64	\$17.21	\$1,147,848.59
IS S&P 500 IDX A	7,091.642	\$2,584,176.18	\$560.31	\$3,973,517.93
ABF LG CAP VAL ADV	357.752	\$8,831.17	\$24.65	\$8,818.59
COL CONTRARN CORE A	131,973.412	\$3,546,658.29	\$32.95	\$4,348,523.93
NUVEEN INTL GRTH A	159.636	\$7,778.62	\$53.87	\$8,599.59
HARBOR CAP APP ADM	2,617.836	\$223,552.25	\$97.02	\$253,982.45
VICTORY S SM CO OP A	460.405	\$20,199.70	\$51.86	\$23,876.60
J H MID CAP VAL S	2,754.726	\$50,554.83	\$16.98	\$46,775.25
PIM STKPLUS SM A	441.522	\$4,385.07	\$10.26	\$4,530.02
*** FA BIOTECHNOLOGY A	4,770.029	\$128,074.13	\$27.17	\$129,601.69
*** FA SEMICONDUCTORS A	4,991.581	\$177,600.12	\$57.14	\$285,218.94
*** FA HEALTH CARE A	8,716.290	\$358,522.35	\$66.48	\$579,458.96
*** FA FINANCIAL SVCS A	8,078.413	\$128,771.56	\$29.01	\$234,354.76
*** FA INDUSTRIALS A	8,014.654	\$287,294.31	\$39.46	\$316,258.25
*** FA CONSUMER DISC A	4,715.397	\$146,791.74	\$45.51	\$214,597.72
*** FA UTILITIES A	3,249.649	\$107,281.22	\$37.77	\$122,739.24
*** FA TECHNOLOGY A	7,835.286	\$561,970.72	\$100.65	\$788,621.54
*** FA ENERGY A	1,202.070	\$38,828.47	\$27.21	\$32,708.32
*** FA STK SEL MID CAP A	13,798.806	\$422,159.24	\$42.49	\$586,311.27
*** FA EMERG ASIA A	15,549.544	\$551,632.04	\$49.36	\$767,525.49
*** FA REAL ESTATE A	3,621.795	\$82,602.98	\$25.52	\$92,428.21
*** FA FREEDOM 2010 I	1,968.854	\$24,216.46	\$12.08	\$23,783.76
*** FA FREEDOM 2020 I	76,146.434	\$1,042,356.27	\$13.75	\$1,047,013.47
*** FA FREEDOM 2030 I	63,073.897	\$949,145.61	\$15.83	\$998,459.79
*** FA FREEDOM 2040 I	22,990.749	\$362,272.01	\$17.68	\$406,476.44
*** FA FREEDOM INC I	377.704	\$4,201.30	\$11.34	\$4,283.16
*** FA FREEDOM 2005 I	478.468	\$5,666.41	\$11.67	\$5,583.72
*** FA FREEDOM 2015 I	298.313	\$3,752.78	\$12.15	\$3,624.50
*** FA FREEDOM 2025 I	10,734.893	\$147,804.18	\$14.46	\$155,226.55
*** FA FREEDOM 2035 I	5,434.256	\$80,110.06	\$16.09	\$87,437.18
*** FA INTL DISCOVERY I	4,968.004	\$229,803.03	\$52.73	\$261,962.85
*** FA FREEDOM 2045 I	17,906.995	\$222,629.52	\$13.94	\$249,623.51
*** FA FREEDOM 2050 I	3,148.945	\$39,033.98	\$13.96	\$43,959.27
*** FA GOV INCOME I	17,251.107	\$178,446.25	\$10.64	\$183,551.78
*** FA ASSET MGR 20% I	5,951.417	\$80,116.93	\$14.81	\$88,140.49
*** FA CONS STAPLES A	698.261	\$62,390.94	\$96.66	\$67,493.91
*** FA GOLD A	952.730	\$22,056.79	\$25.18	\$23,989.74
*** FA MATERIALS A	233.676	\$19,210.89	\$108.66	\$25,391.23
*** FA TELECOMM A	117.372	\$6,949.48	\$57.08	\$6,699.59
*** FA CHINA REGION A	8,815.128	\$282,022.37	\$42.79	\$377,199.33
*** FA FREEDOM 2055 I	496.217	\$6,709.60	\$15.63	\$7,755.87
*** FA FREEDOM 2060 I	63.356	\$936.81	\$14.26	\$903.46
*** FID GOVT MMKT DM	2,442,390.410	\$2,442,390.41	\$1.00	\$2,442,390.41
OUTSTANDING LOAN BALANCE				\$165,166.09
NET ASSETS 12/31/2021:				\$22,506,281.45

*** Party-in-interest

Oaks 401(k) Plan and Trust
SUMMARY OF NET TRUST ASSETS

DETAIL OF BROKERAGELINK ASSETS		TOTAL PLAN ASSETS AS OF 12/31/2021			
CUSIP #	SECURITY DESCRIPTION	SHARE BALANCE	PRICE	TOTAL MARKET VALUE	HISTORICAL COST
CASH					
***316067107	FIDELITY CASH RESERVES	411,923.930	\$1.00	\$411,923.93	\$411,923.93
COMMON STOCK					
G98239109	XP INC COM USD0.00001 CLASS A	23.000	\$28.74	\$661.02	\$0.00
H17182108	CRISPR THERAPEUTICS AG COM CHF0.03	300.000	\$75.78	\$22,734.00	\$27,072.50
M2361E203	CHECK CAP LTD SHS	1,922.163	\$0.67	\$1,296.88	\$4,312.03
M4R82T106	FIVERR INTERNATIONAL LTD COM NPV	20.000	\$113.70	\$2,274.00	\$4,249.15
X0957E106	CD PROJEKT SA PLN1.00	4.000	\$44.95	\$179.80	\$377.52
Y2690M105	GANFENG LITHIUM CO LTD H CNY1	20.000	\$15.74	\$314.76	\$431.95
00165C104	AMC ENTERTAINMENT HOLDINGS INC COM	13.000	\$27.20	\$353.60	\$143.98
00206R102	AT&T INC COM	559.506	\$24.60	\$13,763.85	\$16,243.21
004397105	ACCURAY INC DEL COM	1,000.000	\$4.77	\$4,770.00	\$5,125.00
00507V109	ACTIVISION BLIZZARD INC COM	25.000	\$66.53	\$1,663.25	\$960.36
007903107	ADVANCED MICRO DEVICES INC	37.000	\$143.90	\$5,324.30	\$2,727.71
00827B106	AFFIRM HLDGS INC COM CL A	10.000	\$100.56	\$1,005.60	\$1,244.55
009066101	AIRBNB INC COM CL A	17.000	\$166.49	\$2,830.33	\$2,965.24
01609W102	ALIBABA GROUP HLDG LTD	5.000	\$118.79	\$593.95	\$1,106.95
02079K107	ALPHABET INC CAP STK CL C	1.390	\$2,893.59	\$4,022.09	\$1,999.60
02079K305	ALPHABET INC CAP STK CL A	1.000	\$2,897.04	\$2,897.04	\$2,511.00
023111206	AMARIN CORP PLC SPONSORED ADR NEW	1,000.000	\$3.37	\$3,370.00	\$5,945.00
023135106	AMAZON.COM INC NFS LLC IS A MARKET	0.418	\$3,334.33	\$1,393.75	\$1,218.20
02376R102	AMERICAN AIRLINES GROUP INC COM USD1	25.000	\$17.96	\$449.00	\$292.23
037833100	APPLE COMPUTER INC NFS LLC IS A MARKET	32.100	\$177.57	\$5,700.00	\$4,498.19
05156V102	AURINIA PHARMACEUTICALS INC	235.000	\$22.87	\$5,374.45	\$1,026.05
05156X884	AURORA CANNABIS INC COM NPV(POST REV	139.000	\$5.41	\$751.99	\$8,391.47
05759B107	BAKKT HOLDINGS INC COM CL A	1,692.399	\$8.51	\$14,402.32	\$24,151.36
060505104	BANK OF AMERICA CORP	200.000	\$44.49	\$8,898.00	\$3,042.95
067901108	BARRICK GOLD CORP NFS IS A SPECIALIST	103.999	\$19.00	\$1,975.98	\$2,483.70
084670702	BERKSHIRE HATHAWAY INC DEL CL B NEW	20.000	\$299.00	\$5,980.00	\$3,608.80
09263B108	BLACKSKY TECHNOLOGY INC COM CL A	68.000	\$4.49	\$305.32	\$678.51
09354A100	BLINK CHARGING CO COM	30.000	\$26.51	\$795.30	\$992.25
11135F101	BROADCOM INC COM	3.112	\$665.41	\$2,070.76	\$1,172.40
138035100	CANOPY GROWTH CORPORATION COM NPV	1,196.000	\$8.73	\$10,441.08	\$20,124.33
140755109	CARA THERAPEUTICS INC COM USD0.001	1,000.000	\$12.18	\$12,180.00	\$12,660.00
143658300	CARNIVAL CORP PAIRED CTF 1 COM	1,645.000	\$20.12	\$33,097.40	\$40,006.84
15961R105	CHARGEPOINT HOLDINGS INC COM CL A	187.000	\$19.05	\$3,562.35	\$4,608.04
16106R109	CHARLOTTE WEB HOLDINGS INC COM NPV	650.000	\$1.01	\$658.65	\$9,994.72
191216100	COCA COLA CO NFS IS A SPECIALIST	15.717	\$59.21	\$930.60	\$722.32
19260Q107	COINBASE GLOBAL INC COM CL A	5.000	\$252.37	\$1,261.85	\$1,943.10
21077C107	CONTEXTLOGIC INC COM CL A	1,000.000	\$3.11	\$3,110.00	\$3,885.00
22041X102	CORSAIR GAMING INC COM	100.000	\$21.01	\$2,101.00	\$2,654.00
22717L101	CRONOS GROUP INC COM NPV	65.000	\$3.92	\$254.80	\$1,035.17
22788C105	CROWDSTRIKE HLDGS INC CL A	10.000	\$204.75	\$2,047.50	\$1,064.80
25460E232	DIREXION SHS ETF TR DAILY SM CP BEAR	1.000	\$27.04	\$27.04	\$4,275.45
254687106	DISNEY WALT CO DEL (HOLDING COMPANY)	10.285	\$154.89	\$1,593.04	\$1,128.86
256163106	DOCUSIGN INC COM	45.051	\$152.31	\$6,861.72	\$5,656.21
26142R104	DRAFTKINGS INC COM CL A	200.000	\$27.47	\$5,494.00	\$10,321.50
268150109	DYNATRACE INC COM	200.000	\$60.35	\$12,070.00	\$15,237.88
28106W103	EDITAS MEDICINE INC COM	100.000	\$26.55	\$2,655.00	\$6,118.00
282914100	8X8 INC NEW	500.000	\$16.76	\$8,380.00	\$4,402.41
29250N105	ENBRIDGE INC	300.000	\$39.08	\$11,724.00	\$11,004.00
30052F100	EVGO INC CL A COM	280.000	\$9.94	\$2,783.20	\$3,503.02
30303M102	FACEBOOK INC COM USD0.000006 CL A	55.000	\$336.35	\$18,499.25	\$2,882.68
313586109	FANNIE MAE NFS IS A SPECIALIST	5,000.000	\$0.82	\$4,100.50	\$8,942.50
31620M106	FIDELITY NATIONAL INFORMATION SERVICES	300.000	\$109.15	\$32,745.00	\$36,357.50
345370860	FORD MTR CO DEL COM	215.085	\$20.77	\$4,467.32	\$3,594.76
360271100	FULTON FINL CORP PA	70.000	\$17.00	\$1,190.00	\$1,071.35
375558103	GILEAD SCIENCES INC	625.442	\$72.61	\$45,413.34	\$39,617.07
37611X100	GINKGO BIOWORKS HOLDINGS INC CL A	30.000	\$8.31	\$249.30	\$327.57
379577208	GLOBUS MED INC CL A NEW	17.795	\$72.20	\$1,284.80	\$1,000.00

Oaks 401(k) Plan and Trust
SUMMARY OF NET TRUST ASSETS

TOTAL PLAN ASSETS AS OF 12/31/2021

CUSIP #	SECURITY DESCRIPTION	SHARE BALANCE	PRICE	TOTAL MARKET VALUE	HISTORICAL COST
38113L107	GOLDEN NUGGET ONLINE GAMIN COM CL A	100.000	\$9.95	\$995.00	\$2,240.00
38141G104	GOLDMAN SACHS GROUP INC	1.000	\$382.55	\$382.55	\$393.58
416515104	HARTFORD FINL SVCS GROUP INC	100.000	\$69.04	\$6,904.00	\$2,870.70
423258201	HELI ELECTRONICS CORP COM NEW	100.000	\$0.00	\$0.00	\$257.95
426897104	HEPION PHARMACEUTICALS INC	3,000.000	\$1.14	\$3,420.00	\$6,356.48
42824C109	HEWLETT PACKARD ENTERPRISE CO COM	850.000	\$15.77	\$13,404.50	\$12,700.00
443573100	HUBSPOT INC COM USD0.001	4.543	\$659.15	\$2,994.52	\$999.81
45074T102	IANTHUS CAPITAL HOLDINGS INC COM NPV	200.000	\$0.10	\$19.00	\$1,038.15
461202103	INTUIT INC NFS LLC IS A MARKET	7.009	\$643.22	\$4,508.33	\$3,970.44
465562106	ITAU UNIBANCO BANCO MULTIPLO SA	1,000.000	\$3.75	\$3,750.00	\$4,865.00
46573A107	ITRACKR SYS INC COM	2,000.000	\$0.00	\$0.00	\$0.00
477143101	JETBLUE AWYS CORP NFS LLC IS A MARKET	500.000	\$14.24	\$7,120.00	\$6,675.00
496902404	KINROSS GOLD CORP NEW COM NO PAR	205.448	\$5.81	\$1,193.65	\$684.77
92556V106	VIATRIS INC COM	223.000	\$13.53	\$3,017.19	\$3,998.70
910797109	UNITED LITHIUM CORP NEW COM NPV	400.000	\$0.38	\$152.00	\$330.00
91347P105	UNIVERSAL DISPLAY CORP	6.028	\$165.03	\$994.80	\$1,134.84
92259F101	VELODYNE LIDAR INC COM	500.000	\$4.64	\$2,320.00	\$5,990.05
92766K106	VIRGIN GALACTIC HOLDINGS INC COM	75.000	\$13.38	\$1,003.50	\$2,052.88
928662600	VOLKSWAGEN AG UNSPON ADS EACH REP 0.1 ORD	5.000	\$29.39	\$146.93	\$167.28
962879102	WHEATON PRECIOUS METALS CORP COM NPV	52.060	\$42.93	\$2,234.94	\$1,627.16
92873V102	VOLTA INC COM CL A	278.000	\$7.34	\$2,040.52	\$2,479.52
929740108	WABTEC	4.000	\$92.11	\$368.44	\$0.00
94419L101	WAYFAIR INC COM USD0.001 A	10.000	\$189.97	\$1,899.70	\$2,989.70
98138J206	WORKHORSE GROUP INC COM NEW	3.000	\$4.36	\$13.08	\$83.73
9837FR100	XL FLEET CORP COM CL A	200.000	\$3.31	\$662.00	\$3,528.00
98422D105	XPENG INC SPON ADS EACH REP 2 CL A ORD	30.000	\$50.33	\$1,509.90	\$1,136.96
98462Y100	YAMANA GOLD INC ISIN #CA98462Y1007	151.295	\$4.22	\$638.46	\$629.30
989207105	ZEBRA TECHNOLOGIES CORP CL A	13.000	\$595.20	\$7,737.60	\$4,704.61
98980L101	ZOOM VIDEO COMMUNICATIONS INC	47.000	\$183.91	\$8,643.77	\$13,084.68
98986T108	ZYNGA INC COM USD0.00000625 CLASS	150.000	\$6.40	\$960.00	\$1,167.80
54405Q100	LORDSTOWN MOTORS CORP COM CL A	500.000	\$3.45	\$1,725.00	\$9,750.00
49741E100	KIRKLAND LAKE GOLD COM NPV	25.341	\$41.95	\$1,063.05	\$987.09
50202M102	LI AUTO INC SPN ADS ECH REP 2 ORD SHS CL	500.000	\$32.10	\$16,050.00	\$10,075.00
53566P109	LINEAGE CELL THERAPEUTICS INC COM	2,500.000	\$2.45	\$6,125.00	\$6,200.00
53656F417	LISTED FUND TRUST ROUNDHILL BALL	200.000	\$15.18	\$3,036.00	\$3,061.40
53680Q207	LITHIUM AMERICAS CORP COM NPV (POST	1,168.154	\$29.12	\$34,016.64	\$7,888.21
549498103	LUCID GROUP INC COM	754.000	\$38.05	\$28,689.70	\$19,441.86
54951L109	LUCKIN COFFEE INC SPON ADS EACH REP 8	1,000.000	\$9.44	\$9,440.00	\$3,695.00
550424105	LUMINAR TECHNOLOGIES INC COM CL A	38.000	\$16.91	\$642.58	\$703.38
562662106	MANDIANT INC COM	600.000	\$17.54	\$10,524.00	\$22,139.37
573874104	MARVELL TECHNOLOGY GROUP LTD COM	45.000	\$87.49	\$3,937.05	\$1,195.90
594918104	MICROSOFT CORP NFS LLC IS A MARKET	36.231	\$336.32	\$12,185.21	\$6,598.17
595112103	MICRON TECHNOLOGY NFS IS A SPECIALIST	57.000	\$93.15	\$5,309.55	\$874.59
60770K107	MODERNA INC COM	285.555	\$253.98	\$72,525.26	\$68,965.51
60871R209	MOLSON COORS BREWING CO CL B	320.000	\$46.35	\$14,832.00	\$14,342.40
609161104	MONARCH MINING CORPORATION COM NPV	440.000	\$0.55	\$243.85	\$345.46
62914V106	NIO INC ADS EACH REP 1 ORD SHS	1,339.000	\$31.68	\$42,419.52	\$38,008.77
640268108	NEKTAR THERAPEUTICS	300.000	\$13.51	\$4,053.00	\$3,380.31
650194103	NEWAGE INC COM	400.000	\$1.03	\$412.00	\$1,060.93
651229106	NEWELL RUBBERMAID INC	350.000	\$21.84	\$7,644.00	\$7,843.05
651639106	NEWMONT MNG CORP NFS IS A SPECIALIST	1.483	\$62.02	\$91.98	\$81.64
654110105	NIKOLA CORP COM	800.000	\$9.87	\$7,896.00	\$21,742.50
655664100	NORDSTROM INC NFS IS A SPECIALIST	138.000	\$22.62	\$3,121.56	\$2,829.38
67066G104	NVIDIA CORP NFS LLC IS A MARKET	93.412	\$294.11	\$27,473.40	\$18,794.60
680223104	OLD REPUBLIC INTL CORP	75.019	\$24.58	\$1,843.97	\$1,436.63
68629Y103	ORION OFFICE REIT INC COM	1.000	\$18.67	\$18.67	\$0.00
69331C108	PG & E CORP	200.000	\$12.14	\$2,428.00	\$2,250.00
69351T106	PPL CORP	10.937	\$30.06	\$328.77	\$277.16
696CVR018	PALISADE BIO IN CONTRA	177.000	\$0.00	\$0.00	\$0.00

Oaks 401(k) Plan and Trust
SUMMARY OF NET TRUST ASSETS

TOTAL PLAN ASSETS AS OF 12/31/2021

CUSIP #	SECURITY DESCRIPTION	SHARE BALANCE	PRICE	TOTAL MARKET VALUE	HISTORICAL COST
69608A108	PALANTIR TECHNOLOGIES INC CL	2,012.007	\$18.21	\$36,638.65	\$53,040.67
696389105	PALISADE BIO INC COM	29.000	\$1.30	\$37.70	\$48,097.41
70450Y103	PAYPAL HLDGS INC COM	10.000	\$188.58	\$1,885.80	\$673.00
71715W106	PHARMAGEN INC COM	2,000.000	\$0.00	\$0.00	\$0.00
71742Q106	PHIBRO ANIMAL HEALTH CORP COM USD0.0001	950.000	\$20.42	\$19,399.00	\$19,475.00
72352L106	PINTEREST INC CL A	16.000	\$36.35	\$581.60	\$1,023.04
72919P202	PLUG PWR INC COM NEW	24.000	\$28.23	\$677.52	\$990.47
744320102	PRUDENTIAL FINL INC	27.531	\$108.24	\$2,979.96	\$2,070.29
744674300	PUDA COAL INC COM PAR \$.001	2,000.000	\$0.00	\$0.20	\$19,840.95
74736K101	QORVO INC COM ISIN #US74736K1016	14.000	\$156.39	\$2,189.46	\$2,062.62
74767V109	QUANTUMSCAPE CORP COM CL A	100.000	\$22.19	\$2,219.00	\$2,353.36
75509Q100	RAYSTREAM INC COM USD0.001	3,000.000	\$0.00	\$0.00	\$0.00
75737F108	REDFIN CORP COM	23.362	\$38.39	\$896.87	\$1,474.17
759916109	REPLIGEN CORP	10.000	\$264.84	\$2,648.40	\$1,943.20
76954A103	RIVIAN AUTOMOTIVE INC COM CL A	20.000	\$103.69	\$2,073.80	\$2,282.80
771049103	ROBLOX CORP CL A	48.000	\$103.16	\$4,951.68	\$3,445.54
77543R102	ROKU INC COM CL A	26.786	\$228.20	\$6,112.57	\$3,310.48
78648T100	SAFETY INS GROUP INC	110.000	\$85.03	\$9,353.30	\$7,785.80
83088M102	SKYWORKS SOLUTIONS INC COM	13.882	\$155.14	\$2,153.65	\$1,945.24
83192H106	SMILEDIRECTCLUB INC CL A COM	1,500.000	\$2.35	\$3,525.00	\$7,619.00
83418M103	SOLARIS OILFIELD INFRSTR INC COM CL A	1,200.000	\$6.55	\$7,860.00	\$10,262.00
83587F202	SORRENTO THERAPEUTICS INC	1,000.000	\$4.65	\$4,650.00	\$5,098.70
848577102	SPIRIT AIRLINES INC COM USD0.0001	500.000	\$21.85	\$10,925.00	\$9,244.90
852234103	SQUARE INC CL A	35.000	\$161.51	\$5,652.85	\$5,378.15
86562M209	SUMITOMO MITSUI FINL GROUP INC SPONSORED	1,000.000	\$6.79	\$6,790.00	\$7,220.00
867652406	SUNPOWER CORP COM	500.000	\$20.87	\$10,435.00	\$3,075.80
87918A105	TELADOC INC COM	22.502	\$91.82	\$2,066.13	\$2,161.52
88160R101	TESLA MOTORS INC COM USD0.001	147.180	\$1,056.78	\$155,536.88	\$95,934.91
88338N107	THERAPEUTICSMD INC COM	2,050.000	\$0.36	\$728.78	\$7,021.27
88339J105	THE TRADE DESK INC COM CL A	50.000	\$91.64	\$4,582.00	\$2,221.04
88579Y101	3M COMPANY NFS IS A SPECIALIST	11.654	\$177.63	\$2,070.10	\$1,637.01
88688T100	TILRAY INC COM CL 2	800.000	\$7.03	\$5,624.00	\$7,678.20
891160509	TORONTO DOMINION BK ONT COM NEW	66.997	\$76.68	\$5,137.33	\$3,247.21
892356106	TRACTOR SUPPLY CO	10.201	\$238.60	\$2,433.96	\$1,090.38
89610F101	TRICIDA INC COM	2,500.000	\$9.56	\$23,900.00	\$12,100.00
90138F102	TWILIO INC CL A	7.353	\$263.34	\$1,936.34	\$1,499.84
90354D104	U-CLOUDLINK GROUP INC SPON ADS EACH REP 10	1,000.000	\$6.59	\$6,590.00	\$3,750.00
90470J100	UNIFIED SIGNAL INC COM	50.000	\$0.00	\$0.00	\$0.00
910047109	UNITED CONTINENTAL HOLDINGS INC COM	50.000	\$43.78	\$2,189.00	\$2,686.75
G7303A109	QIAO XING UNIVERSAL TELEPHONE	2,000.000	\$0.00	\$0.00	\$3,802.62
G1144A105	BIT DIGITAL INC USD ORD SHS	130.000	\$6.08	\$790.40	\$1,941.75
***	FIDELITY FUND				
315793869	FIDELITY FREEDOM INDEX 2050 FD	0.650	\$24.63	\$16.01	\$12.26
316069723	FIDELITY ASSET MANAGER 30%	5,876.889	\$12.86	\$75,576.79	\$63,801.71
316389303	FIDELITY BLUE CHIP GROWTH	280.059	\$183.62	\$51,424.43	\$45,200.12
316390475	FIDELITY SELECT MEDICAL EQUIP&SYSTEM	364.065	\$83.18	\$30,282.93	\$19,641.03
	OPTION				
4357029SQ	CALL (YINN) DRX DLY FTSE CHINA	(10.000)	\$5.00	(\$50.00)	\$0.00
4357029US	CALL (YINN) DRX DLY FTSE CHINA	(10.000)	\$1.00	(\$10.00)	\$0.00
4475539QO	PUT (EEM) ISHARES TRUST MSCI	(3.000)	\$435.00	(\$1,305.00)	\$0.00
5023549TN	PUT (VTRS) VIATRIS INC COM	(11.000)	\$149.00	(\$1,639.00)	\$2,206.85
5023569PN	PUT (VTRS) VIATRIS INC COM	(10.000)	\$383.00	(\$3,830.00)	\$0.00
5225269US	PUT (CCL) CARNIVAL CORP PAIRED	(5.000)	\$330.00	(\$1,650.00)	\$0.00
5338169SM	CALL (VTRS) VIATRIS INC COM	(1.000)	\$3.00	(\$3.00)	\$0.00
5470829QM	CALL (CCL) CARNIVAL CORP PAIRED	(1.000)	\$28.00	(\$28.00)	\$0.00
5611959AA	PUT (CCL) CARNIVAL CORP PAIRED	(3.000)	\$277.00	(\$831.00)	\$0.00
5611959GG	CALL (CCL) CARNIVAL CORP PAIRED	(8.000)	\$1.00	(\$8.00)	\$0.00
5655659EY	PUT (CHAU) DIREXION SHS ETF TR	(2.000)	\$380.00	(\$760.00)	\$0.00

Oaks 401(k) Plan and Trust
SUMMARY OF NET TRUST ASSETS

TOTAL PLAN ASSETS AS OF 12/31/2021

CUSIP #	SECURITY DESCRIPTION	SHARE BALANCE	PRICE	TOTAL MARKET VALUE	HISTORICAL COST
5655659MM	PUT (CHAU) DIREXION SHS ETF TR	(8.000)	\$85.00	(\$680.00)	\$0.00
5655659WW	CALL (CHAU) DIREXION SHS ETF TR	(8.000)	\$185.00	(\$1,480.00)	\$0.00
565566900	CALL (CHAU) DIREXION SHS ETF TR	(14.000)	\$80.00	(\$1,120.00)	\$0.00
4357029CY	CALL (YINN) DRX DLY FTSE CHINA	(35.000)	\$4.00	(\$140.00)	\$0.00
4357029AW	CALL (YINN) DRX DLY FTSE CHINA	(4.000)	\$1.00	(\$4.00)	\$0.00
4355129RR	CALL (JWN) NORDSTROM INC COM	(1.000)	\$42.00	(\$42.00)	\$0.00
4353919AA	CALL (CCL) CARNIVAL CORP PAIRED	(2.000)	\$1.00	(\$2.00)	\$0.00
4355129PP	PUT (JWN) NORDSTROM INC COM	(12.000)	\$282.00	(\$3,384.00)	\$0.00
	UNIT				
25460E364	DIREXION SHS ETF TR DAILY DJ BULL	5.254	\$63.70	\$334.68	\$450.91
25490K273	DIREXION SHS ETF TR DLY RUSSIA BL 3X	50.000	\$27.14	\$1,357.00	\$10,267.54
25490K281	DIREXION SHS ETF TR DLY EMG MK BL 3X	50.000	\$73.93	\$3,696.50	\$4,407.95
25490K869	DIREXION SHS ETF TR CSI 300 BULL2X	2,200.000	\$40.01	\$88,022.00	\$111,760.00
37954Y855	GLOBAL X FDS GLOBAL X LITHIUM	50.000	\$84.44	\$4,222.00	\$1,302.90
389637109	GRAYSCALE BITCOIN TR BTC SHS ACCD INVS	200.000	\$34.25	\$6,850.00	\$3,106.82
25459W771	DIREXION SH ETF DAILY CHINA BULL 3X	6,900.000	\$8.33	\$57,477.00	\$119,317.69
74347W353	PROSHARES TR II ULTRA SILVER NEW	45.000	\$34.74	\$1,563.30	\$2,281.61
74347X849	PROSHARES TR SHORT 20+ YR TREASURY	2,363.770	\$15.99	\$37,796.68	\$59,786.63
756109104	REALTY INCOME CORP (MARYLAND)	10.674	\$71.59	\$764.15	\$609.18
25459W458	DIREXION SHS ETF TR DAILY SEMICONDUCTOR	29.006	\$68.01	\$1,972.70	\$1,220.24
03027X100	AMERICAN TOWER REIT COM USD0.01	4.006	\$292.50	\$1,171.76	\$1,024.22
Y58473102	MAXEON SOLAR TECHNOLOGIES LIMITED	125.000	\$13.90	\$1,737.50	\$0.00
46090E103	INVESCO QQQ TR UNIT SER 1	10.000	\$397.85	\$3,978.50	\$3,408.55
NET ASSETS :				\$1,863,868.01	\$1,973,451.57

*** Party-in-interest