Form 5500

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Annual Return/Report of Employee Benefit Plan

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

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

OMB Nos. 1210-0110
1210-0089

2021

This Form is Open to Public Inspection

Part I Annual Report Identification Information

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

A This return/report is for:
- [ ] a multiemployer plan
- [ ] a multiple-employer plan (Filers checking this box must attach a list of participating employer information in accordance with the form instructions.)
- [X] a single-employer plan
- [ ] a DFE (specify) ____

B This return/report is:
- [ ] the first return/report
- [ ] the final return/report
- [ ] an amended return/report
- [ ] a short plan year return/report (less than 12 months)

C If the plan is a collectively-bargained plan, check here. . . . . ▶ [ ]

D Check box if filing under:
- [X] Form 5558
- [ ] automatic extension
- [ ] the DFVC program
- [ ] special extension (enter description)

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

Part II Basic Plan Information—enter all requested information

1a Name of plan
THE CLEMENS FAMILY SHARING PLAN

1b Three-digit plan number (PN) ▶ 001

1c Effective date of plan 06/28/1951

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)
CLEMENS FAMILY CORPORATION

2700 CLEMENS ROAD
HATFIELD, PA 19440-4202

2b Employer Identification Number (EIN) 75-2990486

2c Plan Sponsor's telephone number 215-368-2500

2d Business code (see instructions) 311110

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

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

3b Administrator's EIN

3c Administrator's telephone number

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

a Sponsor's name

c Plan Name

4b EIN

4d PN

5 Total number of participants at the beginning of the plan year	**5**	4684
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)**	3865
a(2) Total number of active participants at the end of the plan year	**6a(2)**	4051
b Retired or separated participants receiving benefits	**6b**	43
c Other retired or separated participants entitled to future benefits	**6c**	657
d Subtotal. Add lines **6a(2)**, **6b**, and **6c**	**6d**	4751
e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.	**6e**	19
f Total. Add lines **6d** and **6e**	**6f**	4770
g Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item)	**6g**	4266
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 2H 2J 2K 2R 2S 2T 3D 3H 2F

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)** [X] Trust
- **(4)** [ ] General assets of the sponsor

9b Plan benefit arrangement (check all that apply)

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

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

a Pension Schedules

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

b General Schedules

- **(1)** [X] **H** (Financial Information)
- **(2)** [ ] **I** (Financial Information – Small Plan)
- **(3)** [ ] ___ **A** (Insurance Information)
- **(4)** [X] **C** (Service Provider Information)
- **(5)** [X] **D** (DFE/Participating Plan Information)
- **(6)** [ ] **G** (Financial Transaction Schedules)

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

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

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

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

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

Receipt Confirmation Code_____

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

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

A Name of plan	**B** Three-digit plan number (PN) ▶
THE CLEMENS FAMILY SHARING PLAN	001
C Plan sponsor's name as shown on line 2a of Form 5500	**D** Employer Identification Number (EIN)
CLEMENS FAMILY CORPORATION	75-2990486

Part I Service Provider Information (see instructions)

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

1 Information on Persons Receiving Only Eligible Indirect Compensation

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

MERRILL LYNCH, PIERCE, FENNER AND S

13-5674085

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
15 51 52 60 62 71 72	RECORDKEEPER	467214	Yes [X] No [ ]	Yes [X] No [ ]	0	Yes [ ] No [ ]

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

CAPTRUST

26-0058143

(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?
70	CONSULTANT	70948	Yes [ ] No [X]	Yes [ ] No [ ]		Yes [ ] No [ ]

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

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

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

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

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

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

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

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

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

Part I Service Provider Information (continued)

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

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

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

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

Part II Service Providers Who Fail or Refuse to Provide Information

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

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

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

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

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

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

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

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

a Name:

b EIN:

c Position:

d Address:

e Telephone:

Explanation:

a Name:

b EIN:

c Position:

d Address:

e Telephone:

Explanation:

a Name:

b EIN:

c Position:

d Address:

e Telephone:

Explanation:

a Name:

b EIN:

c Position:

d Address:

e Telephone:

Explanation:

a Name:

b EIN:

c Position:

d Address:

e Telephone:

Explanation:

SCHEDULE D (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

DFE/Participating Plan Information

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

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

OMB No. 1210-0110

2021

This Form is Open to Public Inspection.

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

A Name of plan
THE CLEMENS FAMILY SHARING PLAN

B Three-digit plan number (PN) ▶ 001

C Plan or DFE sponsor's name as shown on line 2a of Form 5500
CLEMENS FAMILY CORPORATION

D Employer Identification Number (EIN)
75-2990486

Part I **Information on interests in MTIAs, CCTs, PSAs, and 103-12 IEs (to be completed by plans and DFEs)**
(Complete as many entries as needed to report all interests in DFEs)

a Name of MTIA, CCT, PSA, or 103-12 IE: INVESCO STABLE VALUE RETIREMENT FUN

b Name of sponsor of entity listed in (a): INVESCO TRUST COMPANY

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
27-3868124-001	C	34652142

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Part II **Information on Participating Plans (to be completed by DFEs)**
(Complete as many entries as needed to report all participating plans)

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

SCHEDULE H (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Financial Information

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

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

OMB No. 1210-0110

2021

This Form is Open to Public Inspection

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

A Name of plan
THE CLEMENS FAMILY SHARING PLAN

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500
CLEMENS FAMILY CORPORATION

D Employer Identification Number (EIN)
75-2990486

Part I Asset and Liability Statement

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

Assets		(a) Beginning of Year	(b) End of Year
a Total noninterest-bearing cash	1a	1560	5221
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)	0	
(2) Participant contributions	1b(2)		
(3) Other	1b(3)	0	0
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)	-284488	7405
(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)	0	0
(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)	5487166	5079890
(9) Value of interest in common/collective trusts	1c(9)	33157537	34652142
(10) Value of interest in pooled separate accounts	1c(10)		
(11) Value of interest in master trust investment accounts	1c(11)		
(12) Value of interest in 103-12 investment entities	1c(12)		
(13) Value of interest in registered investment companies (e.g., mutual funds)	1c(13)	134054523	150355127
(14) Value of funds held in insurance company general account (unallocated contracts)	1c(14)		
(15) Other	1c(15)	6461574	6933206

			(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)		
e	Buildings and other property used in plan operation	1e		
f	Total assets (add all amounts in lines 1a through 1e)	1f	178877872	197032991
	Liabilities			
g	Benefit claims payable	1g		
h	Operating payables	1h		
i	Acquisition indebtedness	1i		
j	Other liabilities	1j		
k	Total liabilities (add all amounts in lines 1g through1j)	1k	0	0
	Net Assets			
l	Net assets (subtract line 1k from line 1f)	1l	178877872	197032991

Part II Income and Expense Statement

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

	Income		**(a)** Amount	**(b)** Total
a	**Contributions:**			
	(1) Received or receivable in cash from: **(A)** Employers	2a(1)(A)	5942281	
	(B) Participants	2a(1)(B)	14107327	
	(C) Others (including rollovers)	2a(1)(C)	553022	
	(2) Noncash contributions	2a(2)	0	
	(3) Total contributions. Add lines **2a(1)(A), (B), (C),** and line **2a(2)**	2a(3)		20602630
b	**Earnings on investments:**			
	(1) Interest:			
	(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)	1	
	(B) U.S. Government securities	2b(1)(B)	0	
	(C) Corporate debt instruments	2b(1)(C)	0	
	(D) Loans (other than to participants)	2b(1)(D)		
	(E) Participant loans	2b(1)(E)	261318	
	(F) Other	2b(1)(F)	0	
	(G) Total interest. Add lines **2b(1)(A)** through **(F)**	2b(1)(G)		261319
	(2) Dividends: **(A)** Preferred stock	2b(2)(A)	0	
	(B) Common stock	2b(2)(B)	0	
	(C) Registered investment company shares (e.g. mutual funds)	2b(2)(C)	9489192	
	(D) Total dividends. Add lines **2b(2)(A)**, **(B)**, and **(C)**	2b(2)(D)		9489192
	(3) Rents	2b(3)		
	(4) Net gain (loss) on sale of assets: **(A)** Aggregate proceeds	2b(4)(A)	0	
	(B) Aggregate carrying amount (see instructions)	2b(4)(B)	0	
	(C) Subtract line **2b(4)(B)** from line **2b(4)(A)** and enter result	2b(4)(C)		0
	(5) Unrealized appreciation (depreciation) of assets: **(A)** Real estate	2b(5)(A)		
	(B) Other	2b(5)(B)	0	
	(C) Total unrealized appreciation of assets. Add lines **2b(5)(A)** and **(B)**	2b(5)(C)		0

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts	2b(6)		548629
(7) Net investment gain (loss) from pooled separate accounts	2b(7)		0
(8) Net investment gain (loss) from master trust investment accounts	2b(8)		
(9) Net investment gain (loss) from 103-12 investment entities	2b(9)		
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds)	2b(10)		11893446
c Other income	2c		495256
d Total income. Add all **income** amounts in column (b) and enter total	2d		43290472
Expenses			
e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	24586930	
(2) To insurance carriers for the provision of benefits	2e(2)		
(3) Other	2e(3)	0	
(4) Total benefit payments. Add lines **2e(1)** through **(3)**	2e(4)		24586930
f Corrective distributions (see instructions)	2f		8595
g Certain deemed distributions of participant loans (see instructions)	2g		14964
h Interest expense	2h		0
i Administrative expenses: **(1)** Professional fees	2i(1)		
(2) Contract administrator fees	2i(2)		
(3) Investment advisory and management fees	2i(3)		
(4) Other	2i(4)	524864	
(5) Total administrative expenses. Add lines **2i(1)** through **(4)**	2i(5)		524864
j Total expenses. Add all **expense** amounts in column (b) and enter total	2j		25135353
Net Income and Reconciliation			
k Net income (loss). Subtract line **2j** from line **2d**	2k		18155119
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) [X] Unmodified **(2)** [ ] Qualified **(3)** [ ] Disclaimer **(4)** [ ] Adverse

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

(1) [X] DOL Regulation 2520.103-8 **(2)** [ ] DOL Regulation 2520.103-12(d) **(3)** [ ] neither DOL Regulation 2520.103-8 nor DOL Regulation 2520.103-12(d).

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

(1) Name: KREISHCHER MILLER **(2)** EIN: 23-1980475

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

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

Part IV Compliance Questions

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

During the plan year:

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

			Yes	No	Amount
b	Were any loans by the plan or fixed income obligations due the plan in default as of the close of the plan year or classified during the year as uncollectible? Disregard participant loans secured by participant's account balance. (Attach Schedule G (Form 5500) Part I if "Yes" is checked.)	**4b**		X	
c	Were any leases to which the plan was a party in default or classified during the year as uncollectible? (Attach Schedule G (Form 5500) Part II if "Yes" is checked.)	**4c**		X	
d	Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 4a. Attach Schedule G (Form 5500) Part III if "Yes" is checked.)	**4d**		X	
e	Was this plan covered by a fidelity bond?	**4e**	X		2000000
f	Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?	**4f**		X	
g	Did the plan hold any assets whose current value was neither readily determinable on an established market nor set by an independent third party appraiser?	**4g**		X	
h	Did the plan receive any noncash contributions whose value was neither readily determinable on an established market nor set by an independent third party appraiser?	**4h**		X	
i	Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.)	**4i**	X		
j	Were any plan transactions or series of transactions in excess of 5% of the current value of plan assets? (Attach schedule of transactions if "Yes" is checked and see instructions for format requirements.)	**4j**		X	
k	Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?	**4k**		X	
l	Has the plan failed to provide any benefit when due under the plan?	**4l**		X	
m	If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)	**4m**		X	
n	If 4m was answered "Yes," check the "Yes" box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3	**4n**			

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

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

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

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

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

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

SCHEDULE R (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Retirement Plan Information

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

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

OMB No. 1210-0110

2021

This Form is Open to Public Inspection.

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

A Name of plan
THE CLEMENS FAMILY SHARING PLAN

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500
CLEMENS FAMILY CORPORATION

D Employer Identification Number (EIN)
75-2990486

Part I Distributions

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

1 Total value of distributions paid in property other than in cash or the forms of property specified in the instructions **1** 0

2 Enter the EIN(s) of payor(s) who paid benefits on behalf of the plan to participants or beneficiaries during the year (if more than two, enter EINs of the two payors who paid the greatest dollar amounts of benefits):

EIN(s): 94-1687665

Profit-sharing plans, ESOPs, and stock bonus plans, skip line 3.

3 Number of participants (living or deceased) whose benefits were distributed in a single sum, during the plan year **3**

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

4 Is the plan administrator making an election under Code section 412(d)(2) or ERISA section 302(d)(2)? ..... ☐ **Yes** ☐ **No** ☐ **N/A**

If the plan is a defined benefit plan, go to line 8.

5 If a waiver of the minimum funding standard for a prior year is being amortized in this plan year, see instructions and enter the date of the ruling letter granting the waiver. **Date:** Month _____ Day _____ Year _____

If you completed line 5, complete lines 3, 9, and 10 of Schedule MB and do not complete the remainder of this schedule.

6 **a** Enter the minimum required contribution for this plan year (include any prior year accumulated funding deficiency not waived) **6a**

b Enter the amount contributed by the employer to the plan for this plan year **6b**

c Subtract the amount in line 6b from the amount in line 6a. Enter the result (enter a minus sign to the left of a negative amount) **6c**

If you completed line 6c, skip lines 8 and 9.

7 Will the minimum funding amount reported on line 6c be met by the funding deadline? ..... ☐ **Yes** ☐ **No** ☐ **N/A**

8 If a change in actuarial cost method was made for this plan year pursuant to a revenue procedure or other authority providing automatic approval for the change or a class ruling letter, does the plan sponsor or plan administrator agree with the change? ..... ☐ **Yes** ☐ **No** ☐ **N/A**

Part III Amendments

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

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

10 Were unallocated employer securities or proceeds from the sale of unallocated securities used to repay any exempt loan? ..... ☐ **Yes** ☐ **No**

11 **a** Does the ESOP hold any preferred stock? ..... ☐ **Yes** ☐ **No**

b If the ESOP has an outstanding exempt loan with the employer as lender, is such loan part of a "back-to-back" loan? (See instructions for definition of "back-to-back" loan.) ..... ☐ **Yes** ☐ **No**

12 Does the ESOP hold any stock that is not readily tradable on an established securities market? ..... ☐ **Yes** ☐ **No**

Part V Additional Information for Multiemployer Defined Benefit Pension Plans

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

a Name of contributing employer

b EIN **c** Dollar amount contributed by employer

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

e Contribution rate information *(If more than one rate applies, check this box* ☐ *and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify):

---

a Name of contributing employer

b EIN **c** Dollar amount contributed by employer

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

e Contribution rate information *(If more than one rate applies, check this box* ☐ *and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

---

a Name of contributing employer

b EIN **c** Dollar amount contributed by employer

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

e Contribution rate information *(If more than one rate applies, check this box* ☐ *and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

---

a Name of contributing employer

b EIN **c** Dollar amount contributed by employer

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

e Contribution rate information *(If more than one rate applies, check this box* ☐ *and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

---

a Name of contributing employer

b EIN **c** Dollar amount contributed by employer

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

e Contribution rate information *(If more than one rate applies, check this box* ☐ *and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

---

a Name of contributing employer

b EIN **c** Dollar amount contributed by employer

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

e Contribution rate information *(If more than one rate applies, check this box* ☐ *and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

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

a The current plan year. Check the box to indicate the counting method used to determine the number of inactive participants: ☐ last contributing employer ☐ alternative ☐ reasonable approximation (see instructions for required attachment)	**14a**	
b The plan year immediately preceding the current plan year. ☐ Check the box if the number reported is a change from what was previously reported (see instructions for required attachment)	**14b**	
c The second preceding plan year. ☐ Check the box if the number reported is a change from what was previously reported (see instructions for required attachment)	**14c**	

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

a The corresponding number for the plan year immediately preceding the current plan year	**15a**	
b The corresponding number for the second preceding plan year	**15b**	

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

a Enter the number of employers who withdrew during the preceding plan year	**16a**	
b If line 16a is greater than 0, enter the aggregate amount of withdrawal liability assessed or estimated to be assessed against such withdrawn employers	**16b**	

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

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

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

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

a Enter the percentage of plan assets held as:
Stock: _____% Investment-Grade Debt: _____% High-Yield Debt: _____% Real Estate: _____% Other: _____%

b Provide the average duration of the combined investment-grade and high-yield debt:
☐ 0-3 years ☐ 3-6 years ☐ 6-9 years ☐ 9-12 years ☐ 12-15 years ☐ 15-18 years ☐ 18-21 years ☐ 21 years or more

c What duration measure was used to calculate line 19(b)?
☐ Effective duration ☐ Macaulay duration ☐ Modified duration ☐ Other (specify):

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

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

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

☐ Yes.

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

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

☐ No. Other. Provide explanation _____

CLEMENS FAMILY SHARING PLAN

Financial Statements

December 31, 2020 and June 30, 2020

Kreischer Miller

PEOPLE | IDEAS | SOLUTIONS

CLEMENS FAMILY SHARING PLAN
December 31, 2020 and June 30, 2020

CONTENTS

INDEPENDENT AUDITORS' REPORT

FINANCIAL STATEMENTS

Statements of Net Assets Available for Benefits 1

Statement of Changes in Net Assets Available for Benefits 2

Notes to Financial Statements 3-11

SUPPLEMENTAL SCHEDULE

Schedule I – Schedule H, Line 4i – Schedule of Assets (Held at End of Year) 12

Independent Auditors' Report

The Board of Trustees
Clemens Family Sharing Plan
Hatfield, Pennsylvania

Report on the Financial Statements

We were engaged to audit the accompanying financial statements of Clemens Family Sharing Plan (the Plan), which comprise the statements of net assets available for benefits as of December 31, 2020 and June 30, 2020, and the related statement of changes in net assets available for benefits for the six month period ended December 31, 2020, and the related notes to the financial statements.

Management's Responsibility for the Financial Statements

Management is responsible for the preparation and fair presentation of these financial statements in accordance with accounting principles generally accepted in the United States of America; this includes 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.

Auditors' Responsibility

Our responsibility is to express an opinion on these financial statements based on conducting the audits in accordance with auditing standards generally accepted in the United States of America. Because of the matter described in the Basis for Disclaimer of Opinion paragraph, however, we were not able to obtain sufficient appropriate audit evidence to provide a basis for an audit opinion.

Basis for Disclaimer of Opinion

As permitted by 29 CFR 2520.103-8 of the Department of Labor's (DOL) Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974 (ERISA), the plan administrator instructed us not to perform, and we did not perform, any auditing procedures with respect to the information summarized in Note 3, which was certified by Bank of America, N.A., the trustee of the Plan, except for comparing such information with the related information included in the financial statements. We have been informed by the plan administrator that the trustee holds the Plan's investment assets and executes investment transactions. The plan administrator has obtained certifications from the trustee as of December 31, 2020 and June 30, 2020 and for the six month period ended December 31, 2020, that the information provided to the plan administrator by the trustee is complete and accurate.

Disclaimer of Opinion

Because of the significance of the matter described in the Basis for Disclaimer of Opinion paragraph, we have not been able to obtain sufficient appropriate audit evidence to provide a basis for an audit opinion. Accordingly, we do not express an opinion on these financial statements.

Other Matter

The supplemental Schedule H, Line 4i – Schedule of Assets (Held at End of Year) as of December 31, 2020 is required by the DOL's Rules and Regulations for Reporting and Disclosure under ERISA and is presented for the purpose of additional analysis and is not a required part of the financial statements. Because of the significance of the matter described in the Basis for Disclaimer of Opinion paragraph, we do not express an opinion on this supplemental schedule.

Report on Form and Content in Compliance with DOL Rules and Regulations

The form and content of the information included in the financial statements and supplemental schedule, other than that derived from the information certified by the trustee, have been audited by us in accordance with auditing standards generally accepted in the United States of America and, in our opinion, are presented in compliance with the DOL's Rules and Regulations for Reporting and Disclosure under ERISA.



Horsham, Pennsylvania
October 11, 2022

CLEMENS FAMILY SHARING PLAN

Statements of Net Assets Available for Benefits
December 31, 2020 and June 30, 2020

	December 31, 2020	June 30, 2020
ASSETS		
Investments, at fair value	$ 173,389,146	$ 158,403,729
Cash, non-interest bearing	1,560	1,710
Receivables:		
Notes receivable from participants	5,487,166	6,422,078
Employer contributions	-	77,105
Total receivables	5,487,166	6,499,183
Net assets available for benefits	$ 178,877,872	$ 164,904,622

See accompanying notes to financial statements.

CLEMENS FAMILY SHARING PLAN

Statement of Changes in Net Assets Available for Benefits
Six Months Ended December 31, 2020

Additions to net assets attributed to:	
Investment income:	
Net appreciation in fair value of investments	$ 21,962,538
Interest and dividends	3,317,511
	25,280,049
Interest income on notes receivable from participants	165,478
Contributions:	
Employer	1,232,397
Participants	5,965,527
Rollovers	623,977
Total additions	33,267,428
Deductions from net assets attributed to:	
Benefits paid to participants	19,037,388
Administration fees	256,790
Total deductions	19,294,178
Net increase	13,973,250
Net assets available for benefits:	
June 30, 2020	164,904,622
December 31, 2020	$178,877,872

See accompanying notes to financial statements.

(1) Description of Plan

The following description of the Clemens Family Sharing Plan (the Plan), sponsored by The Clemens Family Corporation (the Company), provides only general information. Participants should refer to the plan agreement for a complete description of the Plan's provisions.

General

The Plan is a contributory defined contribution plan qualified under Section 401(k) of the Internal Revenue Code (IRC). The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA), as amended. The plan trustees are responsible for oversight of the Plan, determine the appropriateness of the Plan's investment offerings and monitor investment performance.

The Plan was amended and restated as of January 1, 2021. The Plan changed its year end from June 30 to December 31, commencing with the period ended December 31, 2020.

Eligibility

Substantially all employees of the Company having worked for the Company for sixty days are eligible to participate in the Plan.

Contributions

Each year, participants may contribute up to 60% of pre-tax annual compensation, as defined by the Plan. Participants who have attained age 50 before the end of the plan year are eligible to make catch-up contributions. Participants are also permitted to make Roth contributions to the Plan. In addition, participants may contribute amounts representing distributions from other qualified defined benefit or defined contribution plans (rollover). Participants direct the investment of their contributions into various investment options offered by the Plan. The Plan includes an auto-enrollment provision whereby all newly eligible employees are automatically enrolled in the Plan at 5% unless they affirmatively elect not to participant in the Plan. The participant's contributions are automatically invested in the Plan's default investment option whenever a participant does not actively choose the investments for contributions made to their account. The Plan includes an auto-escalation provision whereby participants with a pre-tax contribution percentage between 1% and 10% will automatically be increased by 1% (unless the participant elects otherwise) annually during the month of January.

Continued...

(1) Description of Plan, Continued

Contributions, Continued

In order to be eligible for employer contributions, employees are required to complete one year with the Company and attain 1,000 hours of service. Employer contributions consist of separate components as follows:

Safe Harbor Matching Contributions – The employer has in place a safe harbor match: the employer matches 100% of the first 3% of elective deferral contributions plus 50% of the next 2% of elective deferral contributions. Employees are required to contribute to their 401(k) in order to get the match. The safe harbor matching contribution is made on a payroll period basis. Effective July 1, 2020, the Plan elected to remove the safe harbor provision. The employer matching contribution for the plan period ended December 31, 2020, was $1,232,397.

Discretionary Matching Contributions – The Company may choose, in its sole discretion, to make discretionary matching contributions. There were no discretionary matching contributions made during the plan period ended December 31, 2020.

Profit Sharing Contributions – The Plan allows for profit sharing contributions which are allocated to the participants in proportion to their eligible compensation, as defined by the plan document. There were no profit sharing contributions made during the plan period ended December 31, 2020.

Contributions are subject to certain limitations.

Participant Accounts

Each participant's account is credited with the participant's contributions, safe harbor matching contributions, discretionary matching contributions, profit sharing contributions, and plan earnings. Allocations are based on participant earnings, account balances, or specific participant transactions, as defined. The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested account.

Vesting

The trustee maintains a participant directed employee account for each participant. All participant deferrals, including performance bonus deferrals, catch-up and rollover balances directed into the Plan are immediately vested. All employer safe harbor contributions into the Plan are also immediately vested. Employer matching contributions and profit sharing contributions are subject to a three year cliff vesting schedule based on years of service.

Continued…

(1) Description of Plan, Continued

Notes Receivable from Participants

Participants may borrow from their fund accounts a minimum of $1,000 up to a maximum equal to the lesser of $50,000 or 50% of their vested account balance. Most loans must be repaid over a period not to exceed 60 months with the exception of loans meeting special criteria that may be repaid over a period in excess of 5 years. The loans are secured by the balances in the participants' accounts and bear interest at a fixed rate equal to the prime rate plus 1%, ranging from 4.25% to 6.50% at December 31, 2020. Principal and interest are paid ratably through payroll deductions.

Payment of Benefits

On termination of service due to death, disability, or retirement, a participant may elect to receive a distribution equal to the value of the participant's vested interest in his or her account in either a lump-sum amount or annuity, or a combination of both. All distributions are subject to the applicable provisions of the plan agreement.

Other forms of benefit payment may be available. Participants may take certain in-service withdrawals including hardship withdrawals, subject to the applicable provisions of the plan agreement. The plan also provides for the automatic distribution to certain terminated participants whose vested account balances are less than $5,000.

Forfeitures

At December 31, 2020 and June 30, 2020, forfeited non-vested accounts totaled $86,167 and $62,359, respectively. These accounts will first be used to reinstate previously forfeited account balances of former participants, if any, and the remaining forfeitures, if any, will be used to reduce future employer contributions (excluding safe harbor contributions) and administrative expenses. Forfeited non-vested accounts were not used to offset fees or contributions during the six month period ended December 31, 2020.

(2) Summary of Significant Accounting Policies

Basis of Accounting

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

Continued…

(2) Summary of Significant Accounting Policies, Continued

Use of Estimates

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

Investment Valuation and Income Recognition

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

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

Notes Receivable from Participants

Notes receivable from participants are measured at their unpaid principal balance plus any accrued but unpaid interest. Interest income is recorded on the accrual basis. Related fees are recorded as administrative expenses and are expensed when they are incurred. No allowance for credit losses has been recorded as of December 31, 2020 or June 30, 2020.

If a participant ceases to make loan repayments and the plan administrator deems the participant loan to be in default based upon the terms of the Plan document, the participant loan balance is reduced and a benefit payment is recorded.

Expenses

Participants pay an annual fee for administrative costs associated with the recordkeeping and trustee fees, as well as transaction charges for loan and benefit payment transactions which are paid by the Plan by reducing the balances of those participants initiating the transactions. Investment related expenses are included in net appreciation in fair value of investments.

Continued…

(2) Summary of Significant Accounting Policies, Continued

Payment of Benefits

Benefits are recorded when paid.

Subsequent Events

The Plan has evaluated subsequent events through October 11, 2022, the date the financial statements were available to be issued.

(3) Financial Information Certified by the Trustee

The plan administrator has elected the method of compliance permitted by 29 CFR 2520.103.8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Accordingly, as permitted under such election, the plan administrator instructed the Plan's independent auditors not to perform any auditing procedures with respect to the following information certified by Bank of America, N.A. (Bank of America), the trustee, as complete and accurate, except for comparing such information certified by the trustee to information included in the Plan's financial statements and supplemental schedule. The trustee certified the following information as complete and accurate:

- Investments at fair value at December 31, 2020 and June 30, 2020.
- Notes receivable from participants at December 31, 2020 and June 30, 2020.
- Net appreciation in fair value of investments for the period ended December 31, 2020.
- Interest and dividend income for the period ended December 31, 2020.
- Interest income on notes receivable from participants for the period ended December 31, 2020.
- Schedule H, Line 4i – Schedule of Assets (Held at End of Year).

(4) Fair Value Measurements

Financial Accounting Standards Board (FASB) *Accounting Standards Codification (*ASC) 820, *Fair Value Measurements and Disclosures*, provides the framework for measuring fair value. That framework provides a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets or liabilities (level 1 measurements) and the lowest priority to unobservable inputs (level 3 measurements).

Continued…

(4) Fair Value Measurements, Continued

The three levels of the fair value hierarchy under FASB ASC 820 are described as follows:

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

Level 2: Inputs to the valuation methodology include:

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

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

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

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

Following is a description of the valuation methodologies used for assets measured at fair value. There have been no changes in the methodologies used at December 31, 2020 and June 30, 2020.

Cash, interest-bearing: Valued at the cost that equals fair value.

Common collective trust: Valued at the net asset value (NAV) of units of a trust company collective trust. The NAV, as provided by the custodian, is used as a practical expedient to estimate fair value. The NAV is based on the fair value of the underlying investments held by the fund less its liabilities. This practical expedient is not used when it is determined to be probable that the fund will sell the investment for an amount different than the reported NAV. Participant transactions (purchases and sales) may occur daily.

Continued…

(4) Fair Value Measurements, Continued

Registered investment companies: Valued at the daily closing price as reported by the fund. Registered investment companies held by the Plan are open end registered investment companies that are registered with the Securities and Exchange Commission. These investments are required to publish their daily NAV and to transact at that price. Registered investment companies held by the Plan are deemed to be actively traded.

Self-directed brokerage accounts: Valued based on quoted market prices of the underlying investments. The underlying assets consist of common stock and registered investment companies that are actively traded.

The following table sets forth by level, within the fair value hierarchy, the Plan's assets at fair value as of December 31, 2020 and June 30, 2020:

	Assets at Fair Value as of December 31, 2020			
	Level 1	Level 2	Level 3	Total
Registered investment companies	$ 134,054,523	$ -	$ -	$ 134,054,523
Self-directed brokerage accounts	6,177,086	-	-	6,177,086
Total assets at fair value	$ 140,231,609	$ -	$ -	140,231,609
Investments measured at NAV as a practical expedient				33,157,537
				$ 173,389,146

	Assets at Fair Value as of June 30, 2020			
	Level 1	Level 2	Level 3	Total
Cash, interest bearing	$ 144,914	$ -	$ -	$ 144,914
Registered investment companies	117,822,316	-	-	117,822,316
Self-directed brokerage accounts	5,838,811	-	-	5,838,811
Total assets at fair value	$ 123,806,041	$ -	$ -	123,806,041
Investments measured at NAV as a practical expedient				34,597,688
				$ 158,403,729

Certain investments that were measured at NAV per share (or its equivalent) have not been classified in the fair value hierarchy. The fair value amounts presented in this table are intended to permit reconciliation of the fair value hierarchy to the line items presented in the statements of net assets available for benefits.

There were no significant transfers among investment levels for the period ended December 31, 2020 and the year ended June 30, 2020.

Continued…

(4) Fair Value Measurements, Continued

The following table summarizes investments measured at fair value based on NAV per share as a practical expedient as of December 31, 2020 and June 30, 2020, respectively.

	Fair Value at December 31, 2020	Fair Value at June 30, 2020	Unfunded Commitments	Redemption Frequency	Redemption Notice Period
Common collective trust	$ 33,157,537	$ 34,597,688	None	Daily	No defined period [(a)]

[(a)] Were the Plan to initiate a full redemption of the common collective trust, the investment advisor reserves the right to temporarily delay withdrawal from the trust in order to ensure that the securities liquidations will be carried out in an orderly business manner.

(5) Related Party Transactions and Party-In-Interest Transactions

The Merrill Lynch Bank deposit program, representing interest bearing cash, is managed by Bank of America. Bank of America is the trustee as defined by the Plan and, therefore, these transactions qualify as party-in-interest transactions, which are exempt from the prohibited transaction rules. Fees paid by the Plan for operational and investment management services amounted to $256,790 for the period ended December 31, 2020.

The Plan is administered by a board of trustees, comprising employees of the Company appointed by the Company's board of directors. The Company has entered into a trust agreement with the members of this board giving those members, as trustees, oversight of the plan assets, which are maintained by Bank of America.

The Plan is responsible for payment of all investment management fees.

(6) Plan Termination

Although it has not expressed any intent to do so, the Company has the right under the Plan to discontinue its contributions at any time and to terminate the Plan subject to the provisions of ERISA. In the event of plan termination, participants will become 100% vested in their employer contributions.

(7) Tax Status

The Plan uses a prototype document sponsored by Merrill Lynch Pierce Fenner & Smith, Inc. (Merril Lynch). The Internal Revenue Service (IRS) has determined and informed Merrill Lynch by a letter dated March 31, 2014, that the prototype plan and related trust are designed in accordance with applicable sections of the IRC. Although the Plan has been amended since receiving the opinion letter, the plan administrator believes that the Plan is designed and is currently being operated in compliance with the applicable requirements of the IRC and, therefore, believes that the Plan is qualified and the related trust is tax exempt.

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

(8) Risks and Uncertainties

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

SUPPLEMENTAL SCHEDULE

CLEMENS FAMILY SHARING PLAN

Plan Number: 001
EIN Number: 75-2990486

Supplemental Information
Schedule H, Line 4i - Schedule of Assets (Held at End of Year)
December 31, 2020

(a)	(b) Identity of Issue, Borrower Lessor, or Similar Party	(c) Description of Investment Including Maturity Date, Rate of Interest, Collateral Par, or Maturity Value	(e) Current Value
	Common collective trust:		
	INVESCO National Trust Company	INVESCO Stable Value Retirement Fund	$ 33,157,537
	Registered investment companies:		
	American Funds	American EuroPacific Growth Fund	10,274,557
	Columbia	Columbia Small Cap Value Fund II	5,518,910
	JP Morgan	JP Morgan Mid Cap Value Fund	5,814,341
	JP Morgan	JP Morgan Strategic Income Opportunities	145,283
	Principal	Principal Midcap Fund	6,556,974
	MFS	MFS Value Fund	7,443,850
	T Rowe Price	T Rowe Price Retirement 2010 Fund	943,812
	T Rowe Price	T Rowe Price Retirement 2020 Fund	5,623,938
	T Rowe Price	T Rowe Price Retirement 2030 Fund	5,493,491
	T Rowe Price	T Rowe Price Retirement 2040 Fund	2,649,069
	T Rowe Price	T Rowe Price Retirement 2050 Fund	237,881
	T Rowe Price	T Rowe Price Retirement 2060 Fund	332,729
	T Rowe Price	T Rowe Price Retirement Balanced Fund	184,145
	T Rowe Price	T Rowe Price Blue Chip Growth I	10,075,146
	Vanguard	Vanguard Explorer Fund	5,253,136
	Vanguard	Vanguard Extended Market Index Fund	8,278,468
	Vanguard	Vanguard Institutional Index Fund	24,470,667
	Vanguard	Vanguard Total International Stock Index	8,162,178
	Vanguard	Vanguard Total Bond Index Fund	7,501,143
	Vanguard	Vanguard Wellington Fund	10,246,202
	Western Asset	Western Asset Core Plus CL I	8,848,603
	Total registered investment companies		134,054,523
	Self-directed brokerage accounts		6,177,086
*	Participant loans	Interest rates ranging from 4.25% to 6.50%	5,487,166
			$ 178,876,312

* Party-in-interest

CLEMENS FAMILY SHARING PLAN

Financial Statements

December 31, 2021 and 2020

Kreischer Miller

PEOPLE | IDEAS | SOLUTIONS

CLEMENS FAMILY SHARING PLAN
December 31, 2021 and 2020

CONTENTS

INDEPENDENT AUDITORS' REPORT

FINANCIAL STATEMENTS

Statements of Net Assets Available for Benefits 1

Statement of Changes in Net Assets Available for Benefits 2

Notes to Financial Statements 3-12

SUPPLEMENTAL SCHEDULE

Schedule I – Schedule H, Line 4i – Schedule of Assets (Held at End of Year) 13

Independent Auditors' Report

The Board of Trustees
Clemens Family Sharing Plan
Hatfield, Pennsylvania

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

We have performed an audit of the financial statements of Clemens Family Sharing 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 2021 financial statements.

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

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

Opinion on the 2021 Financial Statements

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

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

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

Basis for Opinion on the 2021 Financial Statements

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

Responsibilities of Management for the 2021 Financial Statements

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

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

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

Auditors' Responsibilities for the Audit of the 2021 Financial Statements

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

In performing an audit in accordance with GAAS, we:

- Exercise professional judgment and maintain professional skepticism throughout the audit.

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

- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of Clemens Family Sharing Plan's internal control. Accordingly, no such opinion is expressed.

- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements.

- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about Clemens Family Sharing Plan's ability to continue as a going concern for a reasonable period of time.

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

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

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

Other Matters

2021 Supplemental Schedule Required by ERISA

The supplemental schedule of Schedule H, Line 4i – Schedule of Assets (Held at End of Year) as of December 31, 2021 is presented for purposes of additional analysis and is not a required part of the financial statements but supplementary information is required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements.

The information included in the supplemental schedule, other than that agreed to or derived from the certified investment information, has been subjected to auditing procedures applied in the audit of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with GAAS. For information included in the supplemental schedule that agreed to or is derived from the certified investment information, we compared such information to the related certified investment information.

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

In our opinion

- the form and content of the supplemental schedule, other than the information in the supplemental schedule that agreed to or is derived from the certified investment information, are 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).

Auditors' Report on the 2020 Financial Statements

We were engaged to audit the 2020 financial statements of Clemens Family Sharing 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 us not to perform and we did not perform any auditing procedures with respect to the information certified by a qualified institution. In our report dated October 11, 2022, we indicated that (a) because of the significance of the information that we did not audit, we were not able to obtain sufficient appropriate audit evidence to provide a basis for an audit opinion and accordingly, we did not express an opinion on the 2020 financial statements, and (b) the form and content of the information included in the 2020 financial statements other than that derived from the certified information were presented in compliance with the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.



Horsham, Pennsylvania
October 11, 2022

CLEMENS FAMILY SHARING PLAN

Statements of Net Assets Available for Benefits
December 31, 2021 and 2020

	2021	2020
ASSETS		
Investments, at fair value	$ 191,947,879	$ 173,389,146
Cash, non-interest bearing	5,221	1,560
Receivables:		
Notes receivable from participants	5,079,891	5,487,166
Employer contributions	209,675	-
Total receivables	5,289,566	5,487,166
Net assets available for benefits	$ 197,242,666	$ 178,877,872

See accompanying notes to financial statements.

CLEMENS FAMILY SHARING PLAN

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

Additions to net assets attributed to:	
Investment income:	
Net appreciation in fair value of investments	$ 12,937,332
Interest and dividends	9,489,192
	22,426,524
Interest income on notes receivable from participants	261,318
Contributions:	
Employer	6,151,956
Participants	14,107,327
Rollovers	553,022
Total additions	43,500,147
Deductions from net assets attributed to:	
Benefits paid to participants	24,610,489
Administration fees	524,864
Total deductions	25,135,353
Net increase	18,364,794
Net assets available for benefits:	
Beginning of year	178,877,872
End of year	$197,242,666

See accompanying notes to financial statements.

(1) Description of Plan

The following description of the Clemens Family Sharing Plan (the Plan), sponsored by The Clemens Family Corporation (the Company), provides only general information. Participants should refer to the plan agreement for a complete description of the Plan's provisions.

General

The Plan is a contributory defined contribution plan qualified under Section 401(k) of the Internal Revenue Code (IRC). The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA), as amended. The plan trustees are responsible for oversight of the Plan, determine the appropriateness of the Plan's investment offerings and monitor investment performance.

The Plan was amended and restated as of January 1, 2021. The Plan changed its year end from June 30 to December 31, beginning with the period ended December 31, 2020.

Eligibility

Substantially all employees of the Company having worked for the Company for sixty days are eligible to participate in the Plan.

Contributions

Each year, participants may contribute up to 60% of pre-tax annual compensation, as defined by the Plan. Participants who have attained age 50 before the end of the plan year are eligible to make catch-up contributions. Participants are also permitted to make Roth contributions to the Plan. In addition, participants may contribute amounts representing distributions from other qualified defined benefit or defined contribution plans (rollover). Participants direct the investment of their contributions into various investment options offered by the Plan. The Plan includes an auto-enrollment provision whereby all newly eligible employees are automatically enrolled in the Plan at 5% unless they affirmatively elect not to participant in the Plan. The participant's contributions are automatically invested in the Plan's default investment option whenever a participant does not actively choose the investments for contributions made to their account. The Plan includes an auto-escalation provision whereby participants with a pre-tax contribution percentage between 1% and 10% will automatically be increased by 1% (unless the participant elects otherwise) annually during the month of January.

Continued...

(1) Description of Plan, Continued

Contributions, Continued

In order to be eligible for employer contributions, employees are required to complete one year with the Company and attain 1,000 hours of service. Employer contributions consist of separate components as follows:

Safe Harbor Matching Contributions – The employer has in place a safe harbor match: the employer matches 100% of the first 3% of elective deferral contributions plus 50% of the next 2% of elective deferral contributions. Employees are required to contribute to their 401(k) in order to get the match. The safe harbor matching contribution is made on a payroll period basis. Effective July 1, 2020, the Plan elected to remove the safe harbor provision, which was reinstated effective January 1, 2021. The employer matching contribution for the plan year ended December 31, 2021, was $6,151,956.

Discretionary Matching Contributions – The Company may choose, in its sole discretion, to make discretionary matching contributions. There were no discretionary matching contributions made during the plan year ended December 31, 2021.

Profit Sharing Contributions – The Plan allows for profit sharing contributions which are allocated to the participants in proportion to their eligible compensation, as defined by the plan document. There were no profit sharing contributions made during the plan year ended December 31, 2021.

Contributions are subject to certain limitations.

Participant Accounts

Each participant's account is credited with the participant's contributions, safe harbor matching contributions, discretionary matching contributions, profit sharing contributions, and plan earnings. Allocations are based on participant earnings, account balances, or specific participant transactions, as defined. The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested account.

Vesting

The trustee maintains a participant directed employee account for each participant. All participant deferrals, including performance bonus deferrals, catch-up and rollover balances directed into the Plan are immediately vested. All employer safe harbor contributions into the Plan are also immediately vested. Employer matching contributions and profit sharing contributions are subject to a three year cliff vesting schedule based on years of service.

Continued…

(1) Description of Plan, Continued

Notes Receivable from Participants

Participants may borrow from their fund accounts a minimum of $1,000 up to a maximum equal to the lesser of $50,000 or 50% of their vested account balance. Most loans must be repaid over a period not to exceed 60 months with the exception of loans meeting special criteria that may be repaid over a period in excess of 5 years. The loans are secured by the balances in the participants' accounts and bear interest at a fixed rate equal to the prime rate plus 1%, ranging from 4.25% to 6.50% at December 31, 2021. Principal and interest are paid ratably through payroll deductions.

Payment of Benefits

On termination of service due to death, disability, or retirement, a participant may elect to receive a distribution equal to the value of the participant's vested interest in his or her account in either a lump-sum amount or annuity, or a combination of both. All distributions are subject to the applicable provisions of the plan agreement.

Other forms of benefit payment may be available. Participants may take certain in-service withdrawals including hardship withdrawals, subject to the applicable provisions of the plan agreement. The plan also provides for the automatic distribution to certain terminated participants whose vested account balances are less than $5,000.

Forfeitures

At December 31, 2021 and 2020, forfeited non-vested accounts totaled $32,894 and $86,167, respectively. These accounts will first be used to reinstate previously forfeited account balances of former participants, if any, and the remaining forfeitures, if any, will be used to reduce future employer contributions (excluding safe harbor contributions) and administrative expenses. Employer contributions were reduced by $97,787 from forfeited non-vested accounts during 2021.

(2) Summary of Significant Accounting Policies

Basis of Accounting

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

Continued…

(2) Summary of Significant Accounting Policies, Continued

Use of Estimates

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

Investment Valuation and Income Recognition

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

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

Notes Receivable from Participants

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

If a participant ceases to make loan repayments and the plan administrator deems the participant loan to be in default based upon the terms of the plan document, the participant loan balance is reduced and a benefit payment is recorded.

Expenses

Participants pay an annual fee for administrative costs associated with the recordkeeping and trustee fees, as well as transaction charges for loan and benefit payment transactions which are paid by the Plan by reducing the balances of those participants initiating the transactions. Investment related expenses are included in net appreciation in fair value of investments.

Continued…

(2) Summary of Significant Accounting Policies, Continued

Payment of Benefits

Benefits are recorded when paid.

Subsequent Events

The Plan has evaluated subsequent events through October 11, 2022, the date the financial statements were available to be issued.

(3) Financial Information Certified by the Trustee

The plan administrator has elected the method of compliance permitted by 29 CFR 2520.103.8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Accordingly, as permitted under such election, the plan administrator instructed the Plan's independent auditors not to perform any auditing procedures with respect to the following information certified by Bank of America, N.A. (Bank of America), the trustee, as complete and accurate, except for comparing such information certified by the trustee to information included in the Plan's financial statements and supplemental schedule. The trustee certified the following information as complete and accurate:

- Investments at fair value at December 31, 2021 and 2020.
- Notes receivable from participants at December 31, 2021 and 2020.
- Net appreciation in fair value of investments for the year ended December 31, 2021.
- Interest and dividend income for the year ended December 31, 2021.
- Interest income on notes receivable from participants for the year ended December 31, 2021.
- Schedule H, Line 4i – Schedule of Assets (Held at End of Year).

(4) Fair Value Measurements

Financial Accounting Standards Board (FASB) *Accounting Standards Codification (*ASC) 820, *Fair Value Measurements and Disclosures*, provides the framework for measuring fair value. That framework provides a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets or liabilities (level 1 measurements) and the lowest priority to unobservable inputs (level 3 measurements).

Continued…

(4) Fair Value Measurements, Continued

The three levels of the fair value hierarchy under FASB ASC 820 are described as follows:

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

Level 2: Inputs to the valuation methodology include:

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

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

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

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

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

Cash, interest-bearing: Valued at the cost that equals fair value.

Common collective trust: Valued at the net asset value (NAV) of units of a trust company collective trust. The NAV, as provided by the custodian, is used as a practical expedient to estimate fair value. The NAV is based on the fair value of the underlying investments held by the fund less its liabilities. This practical expedient is not used when it is determined to be probable that the fund will sell the investment for an amount different than the reported NAV. Participant transactions (purchases and sales) may occur daily.

Continued…

(4) Fair Value Measurements, Continued

Registered investment companies: Valued at the daily closing price as reported by the fund. Registered investment companies held by the Plan are open end registered investment companies that are registered with the Securities and Exchange Commission. These investments are required to publish their daily NAV and to transact at that price. Registered investment companies held by the Plan are deemed to be actively traded.

Self-directed brokerage accounts: Valued based on quoted market prices of the underlying investments. The underlying assets consist of common stock and registered investment companies that are actively traded.

The following table sets forth by level, within the fair value hierarchy, the Plan's assets at fair value as of December 31:

	Assets at Fair Value as of December 31, 2021			
	Level 1	Level 2	Level 3	Total
Cash, interest bearing	$ 7,406	$ -	$ -	$ 7,406
Registered investment companies	150,355,125	-	-	150,355,125
Self-directed brokerage accounts	6,933,206	-	-	6,933,206
Total assets at fair value	$ 157,295,737	$ -	$ -	157,295,737
Investments measured at NAV as a practical expedient				34,652,142
				$ 191,947,879

	Assets at Fair Value as of December 31, 2020			
	Level 1	Level 2	Level 3	Total
Registered investment companies	$ 134,054,523	$ -	$ -	$ 134,054,523
Self-directed brokerage accounts	6,177,086	-	-	6,177,086
Total assets at fair value	$ 140,231,609	$ -	$ -	140,231,609
Investments measured at NAV as a practical expedient				33,157,537
				$ 173,389,146

Certain investments that are measured at NAV per share (or its equivalent) as a practical expedient have not been classified in the fair value hierarchy. The fair value amounts presented in this table are intended to permit reconciliation of the fair value hierarchy to the line items presented in the statements of net assets available for benefits.

There were no significant transfers among investment levels for the year ended December 31, 2021 and the period ended December 31, 2020.

Continued…

(4) Fair Value Measurements, Continued

The following table summarizes investments measured at fair value based on NAV per share as a practical expedient as of December 31, 2021 and 2020, respectively.

	Fair Value at December 31, 2021	Fair Value at December 31, 2020	Unfunded Commitments	Redemption Frequency	Redemption Notice Period
Common collective trust	$ 34,652,142	$ 33,157,537	None	Daily	No defined period [(a)]

[(a)] Were the Plan to initiate a full redemption of the common collective trust, the investment advisor reserves the right to temporarily delay withdrawal from the trust in order to ensure that the securities liquidations will be carried out in an orderly business manner.

(5) Related Party Transactions and Party-In-Interest Transactions

The Merrill Lynch Bank deposit program, representing interest bearing cash, is managed by Bank of America. Bank of America is the trustee as defined by the Plan and, therefore, these transactions qualify as party-in-interest transactions, which are exempt from the prohibited transaction rules. Fees paid by the Plan for operational and investment management services amounted to $524,864 for the year ended December 31, 2021.

The Plan is administered by a board of trustees, comprising employees of the Company appointed by the Company's board of directors. The Company has entered into a trust agreement with the members of this board giving those members, as trustees, oversight of the plan assets, which are maintained by Bank of America.

The Plan is responsible for payment of all investment management fees.

(6) Plan Termination

Although it has not expressed any intent to do so, the Company has the right under the Plan to discontinue its contributions at any time and to terminate the Plan subject to the provisions of ERISA. In the event of plan termination, participants will become 100% vested in their employer contributions.

(7) Tax Status

The Plan uses a prototype document sponsored by Merrill Lynch Pierce Fenner & Smith, Inc. (Merril Lynch). The Internal Revenue Service (IRS) has determined and informed Merrill Lynch by a letter dated March 31, 2014, that the prototype plan and related trust are designed in accordance with applicable sections of the IRC. Although the Plan has been amended since receiving the opinion letter, the plan administrator believes that the Plan is designed and is currently being operated in compliance with the applicable requirements of the IRC and, therefore, believes that the Plan is qualified and the related trust is tax exempt.

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

(8) Risks and Uncertainties

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

(9) Reconciliation of Financial Statements to form 5500

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

Net assets available for benefits per the financial statements	$ 197,242,666
Employer contributions receivable	(209,675)
Net assets available for benefits per the Form 5500	$ 197,032,991

Continued…

(9) Reconciliation of Financial Statements to form 5500, Continued

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

Net increase in net assets available for benefits per the financial statements	$	18,364,794
Employer contributions receivable		(209,675)
Net income per Form 5500	$	18,155,119

SUPPLEMENTAL SCHEDULE

CLEMENS FAMILY SHARING PLAN

Plan Number: 001
EIN Number: 75-2990486

Supplemental Information
Schedule H, Line 4i - Schedule of Assets (Held at End of Year)
December 31, 2021

(a)	(b) Identity of Issue, Borrower Lessor, or Similar Party	(c) Description of Investment Including Maturity Date, Rate of Interest, Collateral Par, or Maturity Value	(e) Current Value
	Cash, interest bearing:		
*	Merrill Lynch	Merrill Lynch Bank Deposit Program	$ 7,406
	Common collective trust:		
	INVESCO National Trust Company	INVESCO Stable Value Retirement Fund	34,652,142
	Registered investment companies:		
	American Funds	American EuroPacific Growth Fund	12,779,448
	Columbia	Columbia Small Cap Value Fund II	9,511,081
	American Century Investments	American Century Mid Cap Value Fund	2,029,672
	JP Morgan	JP Morgan Strategic Income Opportunities	118,363
	MFS	MFS Value Fund	6,482,726
	BlackRock	BlackRock Mid-Cap Growth Equity Portfolio	2,423,283
	T Rowe Price	T Rowe Price Retirement 2010 Fund	815,917
	T Rowe Price	T Rowe Price Retirement 2020 Fund	5,943,545
	T Rowe Price	T Rowe Price Retirement 2030 Fund	7,117,668
	T Rowe Price	T Rowe Price Retirement 2040 Fund	3,226,634
	T Rowe Price	T Rowe Price Retirement 2050 Fund	48,493
	T Rowe Price	T Rowe Price Retirement 2060 Fund	455,353
	T Rowe Price	T Rowe Price Retirement Balanced Fund	194,205
	T Rowe Price	T Rowe Price Blue Chip Growth I	10,829,295
	Vanguard	Vanguard Explorer Fund	12,469,019
	Vanguard	Vanguard Extended Market Index Fund	8,496,371
	Vanguard	Vanguard Institutional Index Fund	31,883,254
	Vanguard	Vanguard Total International Stock Index	8,304,649
	Vanguard	Vanguard Total Bond Index Fund	6,693,323
	Vanguard	Vanguard Wellington Fund	12,049,727
	Western Asset	Western Asset Core Plus CL I	8,483,099
	Total registered investment companies		150,355,125
	Self-directed brokerage accounts		6,933,206
*	Participant loans	Interest rates ranging from 4.25% to 6.50%	5,079,891
			$ 197,027,770

* Party-in-interest

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

Plan Name: The Clemens Family Sharing Plan **EIN:75-2990486**
Plan Sponsor's Name: Clemens Family Corporation **PN:001**

(a)	(b) Identity of issue, borrower, lessor, or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par, or maturity value.	(d) Cost	(e) Current Value
	ACCRUED INCOME	ACCRUED INCOME	765	765
	MERRILL LYNCH BANK DEPOSIT PROGRAM	CERT OF DEPOSIT / BANK DEPOSIT	6,626	6,626
	INVESCO STABLE VALUE RET CL 1	COMMON / COLLECTIVE TRUSTS	34,652,158	34,652,142
	LOAN FUND	LOANS	5,079,890	5,079,890
	AMERICAN CENTURY MID CAP VAL	MUTUAL FUNDS	2,209,812	2,029,672
	AMERICAN EUROPACIFIC GROWTH R6	MUTUAL FUNDS	11,800,836	12,779,448
	BLACKROCK MID-CAP GRTH EQ FD K	MUTUAL FUNDS	2,423,877	2,423,283
	COLUMBIA SMALL CP VL FD INSTL3	MUTUAL FUNDS	8,809,056	9,511,081
	JP MORGAN STRATEGIC OPP CL R5	MUTUAL FUNDS	118,507	118,363
	MFS VALUE FUND R6	MUTUAL FUNDS	4,653,020	6,482,726
	T ROWE PRICE 2010 RETIREMENT I	MUTUAL FUNDS	683,157	815,917
	T ROWE PRICE 2020 RETIREMENT I	MUTUAL FUNDS	4,683,703	5,943,545
	T ROWE PRICE 2030 RETIREMENT I	MUTUAL FUNDS	5,416,292	7,117,668
	T ROWE PRICE 2040 RETIREMENT I	MUTUAL FUNDS	2,191,407	3,226,634
	T ROWE PRICE 2050 RETIREMENT I	MUTUAL FUNDS	41,250	48,493
	T ROWE PRICE 2060 RETIREMENT I	MUTUAL FUNDS	339,429	455,353
	T ROWE PRICE BLUE CHIP GRTH I	MUTUAL FUNDS	7,587,340	10,829,295
	T ROWE PRICE RETIREMENT BAL I	MUTUAL FUNDS	167,500	194,205
	VANGUARD EXPLORER FUND	MUTUAL FUNDS	11,740,757	12,469,019

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

Plan Name: The Clemens Family Sharing Plan **EIN:75-2990486**
Plan Sponsor's Name: Clemens Family Corporation **PN:001**

(a)	(b) Identity of issue, borrower, lessor, or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par, or maturity value.	(d) Cost	(e) Current Value
	VANGUARD EXTEND MARKET INDX FD	MUTUAL FUNDS	6,612,736	8,496,371
	VANGUARD INSTITUTIONAL INDEX	MUTUAL FUNDS	20,842,371	31,883,254
	VANGUARD TOTAL BOND MKT	MUTUAL FUNDS	6,808,538	6,693,323
	VANGUARD TOTAL INTL CL INSTL	MUTUAL FUNDS	7,526,785	8,304,649
	VANGUARD WELLINGTON FUND	MUTUAL FUNDS	10,613,252	12,049,727
	WESTERN ASSET CORE PLUS CL I	MUTUAL FUNDS	8,356,795	8,483,099
	SELF-DIRECT ACCT	OTHER ASSETS	240,193	240,193
	SELF-DIRECT ACCT	OTHER ASSETS	380,872	380,872
	SELF-DIRECT ACCT	OTHER ASSETS	6,312,141	6,312,141
	PENDING SETTLEMENT FUND	PENDING SETTLEMENT FUNDS	5,221	5,221
	UNINVESTED CASH	UNINVESTED CASH	15	15

CLEMENS FAMILY SHARING PLAN

Financial Statements

December 31, 2021 and 2020

Kreischer Miller

PEOPLE | IDEAS | SOLUTIONS

CLEMENS FAMILY SHARING PLAN
December 31, 2021 and 2020

CONTENTS

INDEPENDENT AUDITORS' REPORT

FINANCIAL STATEMENTS

Statements of Net Assets Available for Benefits 1

Statement of Changes in Net Assets Available for Benefits 2

Notes to Financial Statements 3-12

SUPPLEMENTAL SCHEDULE

Schedule I – Schedule H, Line 4i – Schedule of Assets (Held at End of Year) 13

Independent Auditors' Report

The Board of Trustees
Clemens Family Sharing Plan
Hatfield, Pennsylvania

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

We have performed an audit of the financial statements of Clemens Family Sharing 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 2021 financial statements.

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

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

Opinion on the 2021 Financial Statements

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

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

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

Basis for Opinion on the 2021 Financial Statements

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

Responsibilities of Management for the 2021 Financial Statements

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

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

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

Auditors' Responsibilities for the Audit of the 2021 Financial Statements

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

In performing an audit in accordance with GAAS, we:

- Exercise professional judgment and maintain professional skepticism throughout the audit.

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

- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of Clemens Family Sharing Plan's internal control. Accordingly, no such opinion is expressed.

- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements.

- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about Clemens Family Sharing Plan's ability to continue as a going concern for a reasonable period of time.

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

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

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

Other Matters

2021 Supplemental Schedule Required by ERISA

The supplemental schedule of Schedule H, Line 4i – Schedule of Assets (Held at End of Year) as of December 31, 2021 is presented for purposes of additional analysis and is not a required part of the financial statements but supplementary information is required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements.

The information included in the supplemental schedule, other than that agreed to or derived from the certified investment information, has been subjected to auditing procedures applied in the audit of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with GAAS. For information included in the supplemental schedule that agreed to or is derived from the certified investment information, we compared such information to the related certified investment information.

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

In our opinion

- the form and content of the supplemental schedule, other than the information in the supplemental schedule that agreed to or is derived from the certified investment information, are 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).

Auditors' Report on the 2020 Financial Statements

We were engaged to audit the 2020 financial statements of Clemens Family Sharing 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 us not to perform and we did not perform any auditing procedures with respect to the information certified by a qualified institution. In our report dated October 11, 2022, we indicated that (a) because of the significance of the information that we did not audit, we were not able to obtain sufficient appropriate audit evidence to provide a basis for an audit opinion and accordingly, we did not express an opinion on the 2020 financial statements, and (b) the form and content of the information included in the 2020 financial statements other than that derived from the certified information were presented in compliance with the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.



Horsham, Pennsylvania
October 11, 2022

CLEMENS FAMILY SHARING PLAN

Statements of Net Assets Available for Benefits
December 31, 2021 and 2020

	2021	2020
ASSETS		
Investments, at fair value	$ 191,947,879	$ 173,389,146
Cash, non-interest bearing	5,221	1,560
Receivables:		
Notes receivable from participants	5,079,891	5,487,166
Employer contributions	209,675	-
Total receivables	5,289,566	5,487,166
Net assets available for benefits	$ 197,242,666	$ 178,877,872

See accompanying notes to financial statements.

CLEMENS FAMILY SHARING PLAN

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

Additions to net assets attributed to:	
Investment income:	
Net appreciation in fair value of investments	$ 12,937,332
Interest and dividends	9,489,192
	22,426,524
Interest income on notes receivable from participants	261,318
Contributions:	
Employer	6,151,956
Participants	14,107,327
Rollovers	553,022
Total additions	43,500,147
Deductions from net assets attributed to:	
Benefits paid to participants	24,610,489
Administration fees	524,864
Total deductions	25,135,353
Net increase	18,364,794
Net assets available for benefits:	
Beginning of year	178,877,872
End of year	$197,242,666

See accompanying notes to financial statements.

(1) Description of Plan

The following description of the Clemens Family Sharing Plan (the Plan), sponsored by The Clemens Family Corporation (the Company), provides only general information. Participants should refer to the plan agreement for a complete description of the Plan's provisions.

General

The Plan is a contributory defined contribution plan qualified under Section 401(k) of the Internal Revenue Code (IRC). The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA), as amended. The plan trustees are responsible for oversight of the Plan, determine the appropriateness of the Plan's investment offerings and monitor investment performance.

The Plan was amended and restated as of January 1, 2021. The Plan changed its year end from June 30 to December 31, beginning with the period ended December 31, 2020.

Eligibility

Substantially all employees of the Company having worked for the Company for sixty days are eligible to participate in the Plan.

Contributions

Each year, participants may contribute up to 60% of pre-tax annual compensation, as defined by the Plan. Participants who have attained age 50 before the end of the plan year are eligible to make catch-up contributions. Participants are also permitted to make Roth contributions to the Plan. In addition, participants may contribute amounts representing distributions from other qualified defined benefit or defined contribution plans (rollover). Participants direct the investment of their contributions into various investment options offered by the Plan. The Plan includes an auto-enrollment provision whereby all newly eligible employees are automatically enrolled in the Plan at 5% unless they affirmatively elect not to participant in the Plan. The participant's contributions are automatically invested in the Plan's default investment option whenever a participant does not actively choose the investments for contributions made to their account. The Plan includes an auto-escalation provision whereby participants with a pre-tax contribution percentage between 1% and 10% will automatically be increased by 1% (unless the participant elects otherwise) annually during the month of January.

Continued...

(1) Description of Plan, Continued

Contributions, Continued

In order to be eligible for employer contributions, employees are required to complete one year with the Company and attain 1,000 hours of service. Employer contributions consist of separate components as follows:

Safe Harbor Matching Contributions – The employer has in place a safe harbor match: the employer matches 100% of the first 3% of elective deferral contributions plus 50% of the next 2% of elective deferral contributions. Employees are required to contribute to their 401(k) in order to get the match. The safe harbor matching contribution is made on a payroll period basis. Effective July 1, 2020, the Plan elected to remove the safe harbor provision, which was reinstated effective January 1, 2021. The employer matching contribution for the plan year ended December 31, 2021, was $6,151,956.

Discretionary Matching Contributions – The Company may choose, in its sole discretion, to make discretionary matching contributions. There were no discretionary matching contributions made during the plan year ended December 31, 2021.

Profit Sharing Contributions – The Plan allows for profit sharing contributions which are allocated to the participants in proportion to their eligible compensation, as defined by the plan document. There were no profit sharing contributions made during the plan year ended December 31, 2021.

Contributions are subject to certain limitations.

Participant Accounts

Each participant's account is credited with the participant's contributions, safe harbor matching contributions, discretionary matching contributions, profit sharing contributions, and plan earnings. Allocations are based on participant earnings, account balances, or specific participant transactions, as defined. The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested account.

Vesting

The trustee maintains a participant directed employee account for each participant. All participant deferrals, including performance bonus deferrals, catch-up and rollover balances directed into the Plan are immediately vested. All employer safe harbor contributions into the Plan are also immediately vested. Employer matching contributions and profit sharing contributions are subject to a three year cliff vesting schedule based on years of service.

Continued…

(1) Description of Plan, Continued

Notes Receivable from Participants

Participants may borrow from their fund accounts a minimum of $1,000 up to a maximum equal to the lesser of $50,000 or 50% of their vested account balance. Most loans must be repaid over a period not to exceed 60 months with the exception of loans meeting special criteria that may be repaid over a period in excess of 5 years. The loans are secured by the balances in the participants' accounts and bear interest at a fixed rate equal to the prime rate plus 1%, ranging from 4.25% to 6.50% at December 31, 2021. Principal and interest are paid ratably through payroll deductions.

Payment of Benefits

On termination of service due to death, disability, or retirement, a participant may elect to receive a distribution equal to the value of the participant's vested interest in his or her account in either a lump-sum amount or annuity, or a combination of both. All distributions are subject to the applicable provisions of the plan agreement.

Other forms of benefit payment may be available. Participants may take certain in-service withdrawals including hardship withdrawals, subject to the applicable provisions of the plan agreement. The plan also provides for the automatic distribution to certain terminated participants whose vested account balances are less than $5,000.

Forfeitures

At December 31, 2021 and 2020, forfeited non-vested accounts totaled $32,894 and $86,167, respectively. These accounts will first be used to reinstate previously forfeited account balances of former participants, if any, and the remaining forfeitures, if any, will be used to reduce future employer contributions (excluding safe harbor contributions) and administrative expenses. Employer contributions were reduced by $97,787 from forfeited non-vested accounts during 2021.

(2) Summary of Significant Accounting Policies

Basis of Accounting

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

Continued…

(2) Summary of Significant Accounting Policies, Continued

Use of Estimates

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

Investment Valuation and Income Recognition

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

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

Notes Receivable from Participants

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

If a participant ceases to make loan repayments and the plan administrator deems the participant loan to be in default based upon the terms of the plan document, the participant loan balance is reduced and a benefit payment is recorded.

Expenses

Participants pay an annual fee for administrative costs associated with the recordkeeping and trustee fees, as well as transaction charges for loan and benefit payment transactions which are paid by the Plan by reducing the balances of those participants initiating the transactions. Investment related expenses are included in net appreciation in fair value of investments.

Continued…

(2) Summary of Significant Accounting Policies, Continued

Payment of Benefits

Benefits are recorded when paid.

Subsequent Events

The Plan has evaluated subsequent events through October 11, 2022, the date the financial statements were available to be issued.

(3) Financial Information Certified by the Trustee

The plan administrator has elected the method of compliance permitted by 29 CFR 2520.103.8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Accordingly, as permitted under such election, the plan administrator instructed the Plan's independent auditors not to perform any auditing procedures with respect to the following information certified by Bank of America, N.A. (Bank of America), the trustee, as complete and accurate, except for comparing such information certified by the trustee to information included in the Plan's financial statements and supplemental schedule. The trustee certified the following information as complete and accurate:

- Investments at fair value at December 31, 2021 and 2020.
- Notes receivable from participants at December 31, 2021 and 2020.
- Net appreciation in fair value of investments for the year ended December 31, 2021.
- Interest and dividend income for the year ended December 31, 2021.
- Interest income on notes receivable from participants for the year ended December 31, 2021.
- Schedule H, Line 4i – Schedule of Assets (Held at End of Year).

(4) Fair Value Measurements

Financial Accounting Standards Board (FASB) *Accounting Standards Codification (*ASC) 820, *Fair Value Measurements and Disclosures*, provides the framework for measuring fair value. That framework provides a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets or liabilities (level 1 measurements) and the lowest priority to unobservable inputs (level 3 measurements).

Continued…

(4) Fair Value Measurements, Continued

The three levels of the fair value hierarchy under FASB ASC 820 are described as follows:

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

Level 2: Inputs to the valuation methodology include:

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

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

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

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

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

Cash, interest-bearing: Valued at the cost that equals fair value.

Common collective trust: Valued at the net asset value (NAV) of units of a trust company collective trust. The NAV, as provided by the custodian, is used as a practical expedient to estimate fair value. The NAV is based on the fair value of the underlying investments held by the fund less its liabilities. This practical expedient is not used when it is determined to be probable that the fund will sell the investment for an amount different than the reported NAV. Participant transactions (purchases and sales) may occur daily.

Continued…

(4) Fair Value Measurements, Continued

Registered investment companies: Valued at the daily closing price as reported by the fund. Registered investment companies held by the Plan are open end registered investment companies that are registered with the Securities and Exchange Commission. These investments are required to publish their daily NAV and to transact at that price. Registered investment companies held by the Plan are deemed to be actively traded.

Self-directed brokerage accounts: Valued based on quoted market prices of the underlying investments. The underlying assets consist of common stock and registered investment companies that are actively traded.

The following table sets forth by level, within the fair value hierarchy, the Plan's assets at fair value as of December 31:

	Assets at Fair Value as of December 31, 2021			
	Level 1	Level 2	Level 3	Total
Cash, interest bearing	$ 7,406	$ -	$ -	$ 7,406
Registered investment companies	150,355,125	-	-	150,355,125
Self-directed brokerage accounts	6,933,206	-	-	6,933,206
Total assets at fair value	$ 157,295,737	$ -	$ -	157,295,737
Investments measured at NAV as a practical expedient				34,652,142
				$ 191,947,879

	Assets at Fair Value as of December 31, 2020			
	Level 1	Level 2	Level 3	Total
Registered investment companies	$ 134,054,523	$ -	$ -	$ 134,054,523
Self-directed brokerage accounts	6,177,086	-	-	6,177,086
Total assets at fair value	$ 140,231,609	$ -	$ -	140,231,609
Investments measured at NAV as a practical expedient				33,157,537
				$ 173,389,146

Certain investments that are measured at NAV per share (or its equivalent) as a practical expedient have not been classified in the fair value hierarchy. The fair value amounts presented in this table are intended to permit reconciliation of the fair value hierarchy to the line items presented in the statements of net assets available for benefits.

There were no significant transfers among investment levels for the year ended December 31, 2021 and the period ended December 31, 2020.

Continued…

(4) Fair Value Measurements, Continued

The following table summarizes investments measured at fair value based on NAV per share as a practical expedient as of December 31, 2021 and 2020, respectively.

	Fair Value at December 31, 2021	Fair Value at December 31, 2020	Unfunded Commitments	Redemption Frequency	Redemption Notice Period
Common collective trust	$ 34,652,142	$ 33,157,537	None	Daily	No defined period [(a)]

[(a)] Were the Plan to initiate a full redemption of the common collective trust, the investment advisor reserves the right to temporarily delay withdrawal from the trust in order to ensure that the securities liquidations will be carried out in an orderly business manner.

(5) Related Party Transactions and Party-In-Interest Transactions

The Merrill Lynch Bank deposit program, representing interest bearing cash, is managed by Bank of America. Bank of America is the trustee as defined by the Plan and, therefore, these transactions qualify as party-in-interest transactions, which are exempt from the prohibited transaction rules. Fees paid by the Plan for operational and investment management services amounted to $524,864 for the year ended December 31, 2021.

The Plan is administered by a board of trustees, comprising employees of the Company appointed by the Company's board of directors. The Company has entered into a trust agreement with the members of this board giving those members, as trustees, oversight of the plan assets, which are maintained by Bank of America.

The Plan is responsible for payment of all investment management fees.

(6) Plan Termination

Although it has not expressed any intent to do so, the Company has the right under the Plan to discontinue its contributions at any time and to terminate the Plan subject to the provisions of ERISA. In the event of plan termination, participants will become 100% vested in their employer contributions.

(7) Tax Status

The Plan uses a prototype document sponsored by Merrill Lynch Pierce Fenner & Smith, Inc. (Merril Lynch). The Internal Revenue Service (IRS) has determined and informed Merrill Lynch by a letter dated March 31, 2014, that the prototype plan and related trust are designed in accordance with applicable sections of the IRC. Although the Plan has been amended since receiving the opinion letter, the plan administrator believes that the Plan is designed and is currently being operated in compliance with the applicable requirements of the IRC and, therefore, believes that the Plan is qualified and the related trust is tax exempt.

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

(8) Risks and Uncertainties

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

(9) Reconciliation of Financial Statements to form 5500

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

Net assets available for benefits per the financial statements	$ 197,242,666
Employer contributions receivable	(209,675)
Net assets available for benefits per the Form 5500	$ 197,032,991

Continued…

(9) Reconciliation of Financial Statements to form 5500, Continued

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

Net increase in net assets available for benefits per the financial statements	$	18,364,794
Employer contributions receivable		(209,675)
Net income per Form 5500	$	18,155,119

SUPPLEMENTAL SCHEDULE

CLEMENS FAMILY SHARING PLAN

Plan Number: 001
EIN Number: 75-2990486

Supplemental Information
Schedule H, Line 4i - Schedule of Assets (Held at End of Year)
December 31, 2021

(a)	(b) Identity of Issue, Borrower Lessor, or Similar Party	(c) Description of Investment Including Maturity Date, Rate of Interest, Collateral Par, or Maturity Value	(e) Current Value
	Cash, interest bearing:		
*	Merrill Lynch	Merrill Lynch Bank Deposit Program	$ 7,406
	Common collective trust:		
	INVESCO National Trust Company	INVESCO Stable Value Retirement Fund	34,652,142
	Registered investment companies:		
	American Funds	American EuroPacific Growth Fund	12,779,448
	Columbia	Columbia Small Cap Value Fund II	9,511,081
	American Century Investments	American Century Mid Cap Value Fund	2,029,672
	JP Morgan	JP Morgan Strategic Income Opportunities	118,363
	MFS	MFS Value Fund	6,482,726
	BlackRock	BlackRock Mid-Cap Growth Equity Portfolio	2,423,283
	T Rowe Price	T Rowe Price Retirement 2010 Fund	815,917
	T Rowe Price	T Rowe Price Retirement 2020 Fund	5,943,545
	T Rowe Price	T Rowe Price Retirement 2030 Fund	7,117,668
	T Rowe Price	T Rowe Price Retirement 2040 Fund	3,226,634
	T Rowe Price	T Rowe Price Retirement 2050 Fund	48,493
	T Rowe Price	T Rowe Price Retirement 2060 Fund	455,353
	T Rowe Price	T Rowe Price Retirement Balanced Fund	194,205
	T Rowe Price	T Rowe Price Blue Chip Growth I	10,829,295
	Vanguard	Vanguard Explorer Fund	12,469,019
	Vanguard	Vanguard Extended Market Index Fund	8,496,371
	Vanguard	Vanguard Institutional Index Fund	31,883,254
	Vanguard	Vanguard Total International Stock Index	8,304,649
	Vanguard	Vanguard Total Bond Index Fund	6,693,323
	Vanguard	Vanguard Wellington Fund	12,049,727
	Western Asset	Western Asset Core Plus CL I	8,483,099
	Total registered investment companies		150,355,125
	Self-directed brokerage accounts		6,933,206
*	Participant loans	Interest rates ranging from 4.25% to 6.50%	5,079,891
			$ 197,027,770

* Party-in-interest