

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

Part II	Basic Plan Information—enter all requested information						
1a	Name of plan <u>SSOE, INC. PROFIT SHARING AND SAVINGS PLAN AND TRUST</u>						
	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 10%;">1b</td> <td>Three-digit plan number (PN) ▶ <u>001</u></td> </tr> <tr> <td>1c</td> <td>Effective date of plan <u>12/28/1962</u></td> </tr> </table>	1b	Three-digit plan number (PN) ▶ <u>001</u>	1c	Effective date of plan <u>12/28/1962</u>		
1b	Three-digit plan number (PN) ▶ <u>001</u>						
1c	Effective date of plan <u>12/28/1962</u>						
2a	Plan sponsor's name (employer, if for a single-employer plan) Mailing address (include room, apt., suite no. and street, or P.O. Box) City or town, state or province, country, and ZIP or foreign postal code (if foreign, see instructions) <u>SSOE, INC.</u> <u>1001 MADISON AVE</u> <u>TOLEDO, OH 43604</u>						
	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 10%;">2b</td> <td>Employer Identification Number (EIN) <u>34-1045421</u></td> </tr> <tr> <td>2c</td> <td>Plan Sponsor's telephone number <u>419-255-3830</u></td> </tr> <tr> <td>2d</td> <td>Business code (see instructions) <u>541330</u></td> </tr> </table>	2b	Employer Identification Number (EIN) <u>34-1045421</u>	2c	Plan Sponsor's telephone number <u>419-255-3830</u>	2d	Business code (see instructions) <u>541330</u>
2b	Employer Identification Number (EIN) <u>34-1045421</u>						
2c	Plan Sponsor's telephone number <u>419-255-3830</u>						
2d	Business code (see instructions) <u>541330</u>						

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

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

SIGN HERE	Filed with authorized/valid electronic signature.	10/13/2022	JAMES J JAROS
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE			
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
SIGN HERE			
	Signature of DFE	Date	Enter name of individual signing as DFE

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

Form 5500 (2021)
v. 210624

3a Plan administrator's name and address ☒ Same as Plan Sponsor		3b Administrator's EIN	
		3c Administrator's telephone number	
4 If the name and/or EIN of the plan sponsor or the plan name has changed since the last return/report filed for this plan, enter the plan sponsor's name, EIN, the plan name and the plan number from the last return/report: a Sponsor's name c Plan Name		4b EIN 4d PN	
5 Total number of participants at the beginning of the plan year		5	1114
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)	772
a(2) Total number of active participants at the end of the plan year		6a(2)	940
b Retired or separated participants receiving benefits.....		6b	22
c Other retired or separated participants entitled to future benefits		6c	328
d Subtotal. Add lines 6a(2) , 6b , and 6c		6d	1290
e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.		6e	4
f Total. Add lines 6d and 6e		6f	1294
g Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item)		6g	1276
h Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested		6h	45
7 Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item).....		7	
8a If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristics Codes in the instructions: 2E 2F 2H 2J 2K 2T 3D			
b If the plan provides welfare benefits, enter the applicable welfare feature codes from the List of Plan Characteristics Codes in the instructions:			
9a Plan funding arrangement (check all that apply) (1) ☐ Insurance (2) ☐ Code section 412(e)(3) insurance contracts (3) ☒ Trust (4) ☐ General assets of the sponsor		9b Plan benefit arrangement (check all that apply) (1) ☐ Insurance (2) ☐ Code section 412(e)(3) insurance contracts (3) ☒ Trust (4) ☐ General assets of the sponsor	
10 Check all applicable boxes in 10a and 10b to indicate which schedules are attached, and, where indicated, enter the number attached. (See instructions)			
a Pension Schedules (1) ☒ R (Retirement Plan Information) (2) ☐ MB (Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information) - signed by the plan actuary (3) ☐ SB (Single-Employer Defined Benefit Plan Actuarial Information) - signed by the plan actuary		b General Schedules (1) ☒ H (Financial Information) (2) ☐ I (Financial Information – Small Plan) (3) ☐ A (Insurance Information) (4) ☒ C (Service Provider Information) (5) ☒ D (DFE/Participating Plan Information) (6) ☐ G (Financial Transaction Schedules)	

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

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

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

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

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

Receipt Confirmation Code _____

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

For calendar plan year 2021 or fiscal plan year beginning 01/01/2021 and ending 12/31/2021		
A Name of plan SSOE, INC. PROFIT SHARING AND SAVINGS PLAN AND TRUST	B Three-digit plan number (PN) ▶	001
C Plan sponsor's name as shown on line 2a of Form 5500 SSOE, INC.	D Employer Identification Number (EIN) 34-1045421	

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

1 Information on Persons Receiving Only Eligible Indirect Compensation

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

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation
THE VANGUARD GROUP, INC.
23-1945930

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

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

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

NFP RETIREMENT INC

33-0905143

(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?
16	NONE	126155	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

VANGUARD ADVISERS INC.

23-2811930

(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?
26	NONE	73828	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

THE VANGUARD GROUP, INC.

23-1945930

(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 16 25 37 38 52	NONE	65210	Yes ☒ No ☐	Yes ☒ No ☐	0	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)

GILMORE JASION AND MAHLER, LTD

34-1827159

(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?
16	NONE	20500	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
THE VANGUARD GROUP, INC.	64	0
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	
DODGE & COX 94-1441976	10 BPS	
(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
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(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide

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:

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
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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
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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
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For calendar plan year 2021 or fiscal plan year beginning <u>01/01/2021</u> and ending <u>12/31/2021</u>		
A Name of plan <u>SSOE, INC. PROFIT SHARING AND SAVINGS PLAN AND TRUST</u>	B Three-digit plan number (PN) ►	<u>001</u>
C Plan sponsor's name as shown on line 2a of Form 5500 <u>SSOE, INC.</u>	D Employer Identification Number (EIN) <u>34-1045421</u>	

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

Assets		(a) Beginning of Year	(b) End of Year
a Total noninterest-bearing cash.....	1a		
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)		3669257
(2) Participant contributions.....	1b(2)		
(3) Other	1b(3)		
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)	204885	0
(2) U.S. Government securities	1c(2)		
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)		
(B) All other	1c(3)(B)		
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)		
(B) Common	1c(4)(B)		
(5) Partnership/joint venture interests	1c(5)		
(6) Real estate (other than employer real property)	1c(6)		
(7) Loans (other than to participants)	1c(7)		
(8) Participant loans	1c(8)	983276	956356
(9) Value of interest in common/collective trusts	1c(9)	4182116	4817902
(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)	191441314	226355002
(14) Value of funds held in insurance company general account (unallocated contracts).....	1c(14)		
(15) Other.....	1c(15)		

		(a) Beginning of Year	(b) End of Year
1d	Employer-related investments:		
(1)	Employer securities.....	1d(1)	
(2)	Employer real property.....	1d(2)	
e	Buildings and other property used in plan operation	1e	
f	Total assets (add all amounts in lines 1a through 1e)	1f	196811591 235798517
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 through 1j)	1k	0 0
Net Assets			
l	Net assets (subtract line 1k from line 1f)	1l	196811591 235798517

Part II Income and Expense Statement

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

		(a) Amount	(b) Total
Income			
a	Contributions:		
(1)	Received or receivable in cash from: (A) Employers	2a(1)(A)	5980376
	(B) Participants	2a(1)(B)	8950148
	(C) Others (including rollovers).....	2a(1)(C)	6847096
(2)	Noncash contributions.....	2a(2)	
(3)	Total contributions. Add lines 2a(1)(A) , (B) , (C) , and line 2a(2)	2a(3)	21777620
b	Earnings on investments:		
(1)	Interest:		
	(A) Interest-bearing cash (including money market accounts and certificates of deposit).....	2b(1)(A)	
	(B) U.S. Government securities	2b(1)(B)	
	(C) Corporate debt instruments	2b(1)(C)	
	(D) Loans (other than to participants)	2b(1)(D)	
	(E) Participant loans.....	2b(1)(E)	57873
	(F) Other	2b(1)(F)	
	(G) Total interest. Add lines 2b(1)(A) through (F)	2b(1)(G)	57873
(2)	Dividends: (A) Preferred stock.....	2b(2)(A)	
	(B) Common stock	2b(2)(B)	
	(C) Registered investment company shares (e.g. mutual funds).....	2b(2)(C)	7343163
	(D) Total dividends. Add lines 2b(2)(A) , (B) , and (C)	2b(2)(D)	7343163
(3)	Rents	2b(3)	
(4)	Net gain (loss) on sale of assets: (A) Aggregate proceeds	2b(4)(A)	
	(B) Aggregate carrying amount (see instructions).....	2b(4)(B)	
	(C) Subtract line 2b(4)(B) from line 2b(4)(A) and enter result	2b(4)(C)	0
(5)	Unrealized appreciation (depreciation) of assets: (A) Real estate	2b(5)(A)	
	(B) Other	2b(5)(B)	
	(C) Total unrealized appreciation of assets. Add lines 2b(5)(A) and (B)	2b(5)(C)	0

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts.....	2b(6)		63030
(7) Net investment gain (loss) from pooled separate accounts.....	2b(7)		
(8) Net investment gain (loss) from master trust investment accounts.....	2b(8)		
(9) Net investment gain (loss) from 103-12 investment entities.....	2b(9)		
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds).....	2b(10)		22347631
c Other income.....	2c		685
d Total income. Add all income amounts in column (b) and enter total.....	2d		51590002
Expenses			
e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers.....	2e(1)	12331372	
(2) To insurance carriers for the provision of benefits.....	2e(2)		
(3) Other.....	2e(3)	16644	
(4) Total benefit payments. Add lines 2e(1) through (3).....	2e(4)		12348016
f Corrective distributions (see instructions).....	2f		
g Certain deemed distributions of participant loans (see instructions).....	2g		
h Interest expense.....	2h		
i Administrative expenses: (1) Professional fees.....	2i(1)		
(2) Contract administrator fees.....	2i(2)		
(3) Investment advisory and management fees.....	2i(3)		
(4) Other.....	2i(4)	284294	
(5) Total administrative expenses. Add lines 2i(1) through (4).....	2i(5)		284294
j Total expenses. Add all expense amounts in column (b) and enter total.....	2j		12632310
Net Income and Reconciliation			
k Net income (loss). Subtract line 2j from line 2d.....	2k		38957692
l Transfers of assets:			
(1) To this plan.....	2l(1)		29234
(2) From this plan.....	2l(2)		

Part III Accountant's Opinion

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

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

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

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

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

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

(1) Name: GILMORE JASON AND MAHLER LTD

(2) EIN: 34-1827159

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

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

Part IV Compliance Questions

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

During the plan year:

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

	Yes	No	Amount
4a		X	

	Yes	No	Amount
b Were any loans by the plan or fixed income obligations due the plan in default as of the close of the plan year or classified during the year as uncollectible? Disregard participant loans secured by participant's account balance. (Attach Schedule G (Form 5500) Part I if "Yes" is checked.)			
4b		X	
c Were any leases to which the plan was a party in default or classified during the year as uncollectible? (Attach Schedule G (Form 5500) Part II if "Yes" is checked.)			
4c		X	
d Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 4a. Attach Schedule G (Form 5500) Part III if "Yes" is checked.)			
4d		X	
e Was this plan covered by a fidelity bond?	X		500000
f Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?		X	
4f		X	
g Did the plan hold any assets whose current value was neither readily determinable on an established market nor set by an independent third party appraiser?		X	
4g		X	
h Did the plan receive any noncash contributions whose value was neither readily determinable on an established market nor set by an independent third party appraiser?		X	
4h		X	
i Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.)	X		
4i	X		
j Were any plan transactions or series of transactions in excess of 5% of the current value of plan assets? (Attach schedule of transactions if "Yes" is checked and see instructions for format requirements.)		X	
4j		X	
k Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?		X	
4k		X	
l Has the plan failed to provide any benefit when due under the plan?		X	
4l		X	
m If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)		X	
4m		X	
n If 4m was answered "Yes," check the "Yes" box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3.			
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 SSOE, INC. PROFIT SHARING AND SAVINGS PLAN AND TRUST	B Three-digit plan number (PN) ► 001
C Plan sponsor's name as shown on line 2a of Form 5500 SSOE, INC.	D Employer Identification Number (EIN) 34-1045421

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

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

1 Total value of distributions paid in property other than in cash or the forms of property specified in the instructions.....	1
2 Enter the EIN(s) of payor(s) who paid benefits on behalf of the plan to participants or beneficiaries during the year (if more than two, enter EINs of the two payors who paid the greatest dollar amounts of benefits): EIN(s): 23-2186884	
Profit-sharing plans, ESOPs, and stock bonus plans, skip line 3.	
3 Number of participants (living or deceased) whose benefits were distributed in a single sum, during the plan year	3

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

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

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

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

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

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

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

Schedule R (Form 5500) 2021
v. 201209

Part V Additional Information for Multiemployer Defined Benefit Pension Plans

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

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

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

14a

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

14b

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

14c

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

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

15a

b The corresponding number for the second preceding plan year

15b

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

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

16a

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

16b

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

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

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

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

a Enter the percentage of plan assets held as:

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

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

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

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

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

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

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

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

☐ Yes.

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

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

☐ No. Other. Provide explanation _____

**SSOE, INC.
PROFIT SHARING AND SAVINGS PLAN AND TRUST**

**FINANCIAL STATEMENTS
AND SUPPLEMENTAL SCHEDULE
WITH INDEPENDENT AUDITOR'S REPORT**

**DECEMBER 31, 2021 AND 2020
AND FOR THE YEAR ENDED DECEMBER 31, 2021**

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INDEPENDENT AUDITOR'S REPORT

Plan Participants,
Plan Administrator and Committee
SSOE, Inc.
Profit Sharing and Savings Plan and Trust
Toledo, Ohio

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

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

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

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

Opinion on the 2021 Financial Statements

In our opinion, based on our audit and on the procedures performed as described in the Auditor's 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 (U.S. GAAP).
- The information in the accompanying 2021 financial statements related to assets held by and certified to by a qualified institution agrees to, or is derived from, in all material respects, the information prepared and certified by an institution that management determined meets the requirements of ERISA Section 103(a)(3)(C).

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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 Auditor's Responsibilities for the Audit of the 2021 Financial Statements section of our report. We are required to be independent of the Plan and to meet our other ethical responsibilities, in accordance with the relevant ethical requirements relating to our audits. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our ERISA Section 103(a)(3)(C) audit opinion.

Responsibilities of Management for the 2021 Financial Statements

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

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

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

Auditor's Responsibilities for the Audit of the 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 auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with 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 the Plan's internal control. Accordingly, no such opinion is expressed.
- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements.
- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about the Plan's ability to continue as a going concern for a reasonable period of time.

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

Accordingly, the objective of an ERISA Section 103(a)(3)(C) audit is not to express an opinion about whether the financial statements as a whole are presented fairly, in all material respects, in accordance with U.S. GAAP.

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

Other Matters

2021 Supplemental Schedule Required by ERISA

The supplemental schedule H, line 4(i) – schedule of assets (held at end of year) as of December 31, 2021 is presented for purposes of additional analysis and is not a required part of the financial statements but is supplementary information required by the DOL's Rules and Regulations for Reporting and Disclosure under ERISA. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information included in the supplemental 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 DOL'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 DOL's Rules and Regulations for Reporting and Disclosure under ERISA.
- The information in the supplemental schedule related to assets held by and certified to by a qualified institution agrees to, or is derived from, in all material respects, the information prepared and certified by an institution that management determined meets the requirements of ERISA Section 103(a)(3)(C).

Auditor's Report on the 2020 Financial Statements

We were engaged to audit the 2020 financial statements of the Plan. As permitted by 29 CFR 2520.103-8 of the DOL's Rules and Regulations for Reporting and Disclosure under ERISA, the plan administrator instructed us not to perform and we did not perform any auditing procedures with respect to the information certified by a qualified institution. In our report dated October 6, 2021 we indicated that (a) because of the significance of the information that we did not audit, we were not able to obtain sufficient appropriate audit evidence to provide a basis for an audit opinion and accordingly, we did not express an opinion on the 2020 financial statements, and (b) the form and content of the information included in the 2020 financial statements other than that derived from the certified information were presented in compliance with the DOL's Rules and Regulations for Reporting and Disclosure under ERISA.

Gilmore Jasion Mahler, LTD

Maumee, Ohio
October 10, 2022

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

	<u>2021</u>	<u>2020</u>
Assets		
Participant directed investments, at fair value	\$ 231,172,904	\$ 195,828,315
Receivables:		
Profit sharing	3,618,137	0
Employer match	51,120	0
Notes receivable from participants	<u>956,356</u>	<u>983,276</u>
Total receivables	<u>4,625,613</u>	<u>983,276</u>
Net assets available for benefits	<u><u>\$ 235,798,517</u></u>	<u><u>\$ 196,811,591</u></u>

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

SSOE, INC.
PROFIT SHARING AND SAVINGS PLAN AND TRUST
STATEMENT OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS
For the Year Ended December 31, 2021

Additions:

Investment income:		
Net appreciation in fair value of investments	\$	22,347,631
Interest and dividends		<u>7,406,878</u>
	Total investment income	29,754,509
Interest income on notes receivable from participants		57,873
Employee contributions:		
Deferrals		8,950,148
Rollovers		<u>6,847,096</u>
	Total employee contributions	15,797,244
Employer contributions:		
Profit sharing		3,618,137
Employer match		<u>2,362,239</u>
	Total employer contributions	<u>5,980,376</u>
	Total additions	51,590,002

Deductions:

Payments to participants		12,348,016
Administrative expenses		<u>284,294</u>
	Total deductions	<u>12,632,310</u>
	Net increase before transfers	38,957,692

Transfer of assets into the Plan

	<u>29,234</u>
Net increase	38,986,926

Net assets available for benefits:

Beginning of year	<u>196,811,591</u>
End of year	<u><u>\$ 235,798,517</u></u>

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

SSOE, INC.
PROFIT SHARING AND SAVINGS PLAN AND TRUST
NOTES TO FINANCIAL STATEMENTS
December 31, 2021 and 2020

Note 1 – Description of Plan

The SSOE, Inc. Profit Sharing and Savings Plan and Trust (Plan) was formed pursuant to an agreement with SSOE, Inc. (SSOE) to provide retirement benefits to the employees of SSOE.

The following brief description of the Plan is provided for general information purposes only. Participants should refer to the summary plan description for more complete information.

General

The Plan is a defined contribution plan which provides for two separate and distinct programs for the benefit of the participants.

SSOE contributes annual amounts as determined by its board of directors. Participants become eligible to receive profit sharing contributions after 1,000 hours of service. SSOE contributed 4% of eligible compensation to the Plan for 2021.

Participants may make voluntary contributions of up to 90% of their compensation for that period (up to the Internal Revenue Service (IRS) maximum dollar limits). SSOE matches 50% of the participant contributions with a maximum employer contribution per participant of 3% of annual compensation. Investment options from employee deferral contributions and employer match contributions are participant directed.

The Plan has an auto-enrollment provision whereby all newly eligible employees are automatically enrolled in the Plan unless they affirmatively elect not to participate in the Plan. Automatically enrolled participants have their deferral rate set at 3% of eligible compensation and their contributions invested in a designated balanced fund until changed by the participant.

Daily, the income, expenses and forfeitures (if any), and the realized and unrealized gains and losses on securities are allocated to participant accounts.

Plan Amendments

The Plan has implemented certain requirements by the Coronavirus Aid, Relief, and Economic Security Act (the CARES Act) and the Setting Every Community Up for Retirement Enhancement Act of 2019 (the SECURE Act), which laws change the Plan to, among others, allow certain eligible individuals to receive coronavirus-related relief for loan repayment, suspend required minimum distributions, and delay the commencement date for required minimum distributions. Written amendments to the Plan to reflect these operational changes will be adopted at a later date in accordance with applicable laws and Internal Revenue Service (IRS) guidance.

Vesting

Participants become 100% vested in their profit sharing account over a six year period of service as follows: 15%, 30%, 45%, 60%, 80%, and 100% vested after 1, 2, 3, 4, 5 and 6 years of credit service, respectively. A participant is fully vested at retirement, death, or disability. All participants and employer matching contributions to the Plan are immediately and fully vested.

SSOE, INC.
PROFIT SHARING AND SAVINGS PLAN AND TRUST
NOTES TO FINANCIAL STATEMENTS - CONTINUED
December 31, 2021 and 2020

Note 1 – Description of plan – continued

Notes receivable from participants

The Plan allows participants to borrow from their deferred account a minimum of \$1,000 up to a maximum of \$50,000. The Plan does not allow participants to borrow from funds contributed by the employer. Note terms range from 1-5 years or up to 10 years for the purchase of a primary residence. The notes bear interest at a rate commensurate with local prevailing rates as determined by the Plan Administrator. Principal and interest are paid through after-tax payroll deductions.

Pursuant to the CARES Act, Plan participants could request a delay of note repayments for repayments that occurred between March 27, 2020 and December 31, 2020 for one year. The participant's note would be re-amortized and include any interest accrued during the period of delay. The ability to request a delay in note repayments under the CARES Act ceased as of December 31, 2020.

Payment of benefits

On termination of service due to death, permanent disability, financial hardship, retirement, or upon attainment of age 59 ½, a participant may elect to receive an amount equal to the value of the participant's vested interest in his or her account in a lump-sum amount or in installment payments. At separation of service, participants may elect distribution of their account balance or maintain the account until the age of 70 ½ when minimum distributions are required.

Pursuant to the CARES Act, participants who were currently receiving required minimum distributions were offered the option to waive their 2020 distribution and participants who were due to receive the first required distribution in 2020 had their distribution automatically waived. Additionally, the CARES Act permitted Plan participants to request up to \$100,000 in coronavirus-related distributions, with repayment terms of up to three years. The ability to request special waivers with respect to required minimum distributions and coronavirus-related distributions under the CARES Act ceased as of December 31, 2020.

Forfeitures

Year end forfeitures are used to reduce employer contributions and pay plan expenses. Forfeitures of \$263,533 were used to fund a portion of the 2021 employer matching contributions. As of December 31, 2021 and 2020, unallocated forfeitures totaled \$41,326 and \$187,113, respectively.

Separated participants

The Plan provides that if a separated participant is re-employed during the year of separation, the participant will not be subject to any of the forfeiture provisions. In addition, the Plan provides that if a separated participant is re-employed after incurring a forfeiture, but prior to incurring five consecutive one-year breaks in service, the non-vested portion of such participant's account shall be reestablished in accordance with the Plan's provisions.

SSOE, INC.
PROFIT SHARING AND SAVINGS PLAN AND TRUST
NOTES TO FINANCIAL STATEMENTS - CONTINUED
December 31, 2021 and 2020

Note 1 – Description of plan – continued

Plan termination

Although it has not expressed any intention to do so, SSOE has reserved the right to terminate the Plan at any time subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA). In the event of Plan termination, participants will become fully vested in their accounts.

Note 2 – Significant accounting policies

Basis of accounting

The financial statements of the Plan are prepared under the accrual method of accounting.

Investment valuation and income recognition

Investments held by the Plan are stated 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. See Note 4 for further discussion and disclosures related to fair value measurements.

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

Notes receivable from participants

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

Administrative costs

The Plan's administrative costs are paid by either the Plan or SSOE as provided by the Plan document.

Use of estimates

The preparation of the financial statements in conformity with accounting principles generally accepted in the United States requires management to make estimates that affect the amounts reported in the financial statements and accompanying notes. Actual results could differ from those estimates.

Subsequent events

The Plan has evaluated subsequent events through October 10, 2022, the date the financial statements were available to be issued, and has determined there are no subsequent events that require recognition or disclosure

SSOE, INC.
PROFIT SHARING AND SAVINGS PLAN AND TRUST
NOTES TO FINANCIAL STATEMENTS - CONTINUED
December 31, 2021 and 2020

Note 3 – Investments

All investment information disclosed in the accompanying financial statements and schedule, including investments held at December 31, 2021 and 2020, and net realized and unrealized appreciation (depreciation) in fair value of investments, interest and dividends for the year ended December 31, 2021, were obtained or derived from information supplied to the Plan Administrator and certified as complete and accurate by The Vanguard Group as of and for year ending December 31, 2021 and as of December 31, 2020. Such information has not been examined by independent auditors.

Note 4 – Fair value measurements

The framework for measuring fair value 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) and the lowest priority to unobservable inputs (level 3). The three levels of the fair value hierarchy under FASB Accounting Standards Codification Topic 820, Fair Value Measurement, 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:

- a. Quoted prices for similar assets or liabilities in active markets;
- b. Quoted prices for identical or similar assets or liabilities in inactive markets;
- c. Inputs other than quoted prices that are observable for the asset or liability;
- d. 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 maximize the use of relevant observable inputs and minimize the use of unobservable inputs.

SSOE, INC.
PROFIT SHARING AND SAVINGS PLAN AND TRUST
NOTES TO FINANCIAL STATEMENTS - CONTINUED
December 31, 2021 and 2020

Note 4 – Fair value measurements – continued

The Plan's investments are valued by the Trustee. Following is a description of the valuation methodologies used for assets measured at fair value. As of December 31, 2021, the Plan changed its investment methodology of common collective trusts to classify such investments as Level 2 within the fair value hierarchy. Prior to December 31, 2021, the Plan classified such investments at net asset value using the practical expedient available under Subtopic 820-10. This change in classification was retrospectively applied to investments held at December 31, 2020. There have been no other changes in the methodology used at December 31, 2021 and 2020.

Money Market Fund – assets held in money market securities where cost approximates fair value.

Mutual Funds – valued at quoted market prices, which represent the net asset value of shares held by the Plan at year end.

Collective Trust Fund – valued at the net asset value of units of a collective trust. The net asset value is based on the fair value of the underlying investments held by the fund less its liabilities. The net asset value, as provided by the trustee, is the value at which units are actively traded. These funds are required to publish their daily net asset value and to transact at that price. Were the Plan to initiate a full redemption of the collective trust, the investment adviser reserves the right to temporarily delay withdrawal from the trust in order to ensure that securities liquidations will be carried out in an orderly business manner.

The methods described above may produce a fair value calculation that may not be indicative of net realizable value or reflective of future fair values. Furthermore, while the Plan believes its valuation methods are appropriate and consistent with other market participants, the use of different methodologies and assumptions to determine the fair value of certain financial instruments could result in a different fair value measurement at the reporting date.

The following tables present the Plan's fair value hierarchy for those assets and liabilities measured at fair value on a recurring basis:

Description	Total	Fair Value Measurements at December 31,		
		Level (1)	2021 Using Level (2)	Level (3)
Money market	\$ 0	\$ 0	\$ 0	\$ 0
Common/collective trust funds	4,817,902		4,817,902	
Mutual funds	226,355,002	226,355,002		
Total investments at fair value	<u>\$ 231,172,904</u>	<u>\$ 226,355,002</u>	<u>\$ 4,817,902</u>	<u>\$ 0</u>

SSEO, INC.
PROFIT SHARING AND SAVINGS PLAN AND TRUST
NOTES TO FINANCIAL STATEMENTS - CONTINUED
December 31, 2021 and 2020

Note 4 – Fair value measurements – continued

Description	Total	Fair Value Measurements at December 31,		
		Level (1)	2020 Using Level (2)	Level (3)
Money market	\$ 204,885	\$ 204,885	\$ 0	\$ 0
Common/collective trust funds	4,182,116		4,182,116	
Mutual funds	191,441,314	191,441,314		
Total investments at fair value	<u>\$ 195,828,315</u>	<u>\$ 191,646,199</u>	<u>\$ 4,182,116</u>	<u>\$ 0</u>

Note 5 – Income tax status

The underlying standardized prototype plan has received an opinion letter from the IRS dated May 28, 2014, stating that the written form at the underlying prototype document is qualified under Section 401(a) of the Internal Revenue Code (the Code), and that any employer adopting this form of the Plan will be considered to have a plan qualified under Section 401(a) of the Code. Therefore, the related trust is exempt from taxation. Once qualified, the Plan is required to operate in conformity with the Code to maintain its qualification. The Plan Administrator believes the Plan is being operated in compliance with the applicable requirements of the Code 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 (or asset) if the Plan has taken an uncertain position that more likely than not would not be sustained upon examination. The Plan Administrator has analyzed the tax positions taken by the Plan and has concluded that there are no uncertain positions taken or expected to be taken that would require recognition of a liability (or asset) or disclosure in the financial statements. The Plan is subject to routine audits by taxing jurisdictions; however, there are currently no audits for any tax periods in progress.

Note 6 – 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.

SSOE, INC.
PROFIT SHARING AND SAVINGS PLAN AND TRUST
NOTES TO FINANCIAL STATEMENTS - CONTINUED
December 31, 2021 and 2020

Note 7 – Related party transactions and party-in-interest transactions

Certain Plan investments are managed by The Vanguard Group, Inc. The Vanguard Group, Inc. is the trustee as defined by the Plan and, therefore, these transactions qualify as party-in-interest transactions. Fees incurred by the Plan for the investment management services are included in net appreciation in fair value of the investment. The Plan made direct payments to the Trustee in the amount of \$284,294 during 2021.

Notes receivable from participants also qualify as party-in-interest transactions. Notes receivable from participants totaled \$956,356 and \$983,276 as of December 31, 2021 and 2020, respectively. Interest received on notes receivable from participants totaled \$57,873 for the year ended December 31, 2021.

SUPPLEMENTAL SCHEDULE

SSOE, INC.
PROFIT SHARING AND SAVINGS PLAN AND TRUST
SCHEDULE H, LINE 4(i) - SCHEDULE OF ASSETS (HELD AT END OF YEAR)
Employer Identification No. 34-1011985 Plan No: 001
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 and Maturity Value	(d) Cost	(e) Current Value
	Mutual funds:		
* Vanguard	Institutional Index Fund	**	\$ 22,935,453
* Vanguard	Institutional Target Retirement 2040 Fund	**	16,837,914
* Vanguard	Institutional Target Retirement 2035 Fund	**	16,204,914
* Vanguard	Institutional Target Retirement 2025 Fund	**	15,446,773
* Vanguard	Institutional Target Retirement 2030 Fund	**	14,769,410
T. Rowe	T. Rowe Price Institutional Large Cap Grth Fund	**	14,215,555
* Vanguard	Institutional Target Retirement 2050 Fund	**	10,317,627
* Vanguard	Total International Stock Index Fund; Admiral Shar	**	9,570,147
* Vanguard	Institutional Target Retirement 2020 Fund	**	9,441,097
* Vanguard	Institutional Target Retirement 2045 Fund	**	9,053,660
Dodge & Cox	Stock Fund	**	8,982,529
* Vanguard	Institutional Target Retirement 2015 Fund	**	7,205,943
* Vanguard	Total Bond Market Index Fund; Admiral Shares	**	7,029,823
* Vanguard	Small-Cap Growth Index Fund	**	6,060,629
* Vanguard	Institutional Target Retirement 2055 Fund	**	6,007,601
* Vanguard	Mid-Cap Value Index Fund	**	5,851,172
JP Morgan	JPMorgan US Equity Fund; Class R6	**	5,773,248
Dodge & Cox	International Stock Fund	**	4,673,086
Fidelity	Fidelity Small Cap Fund	**	4,463,062
PIMCO	Diversified Income Fund; Institutional Class	**	4,056,435
* Vanguard	Vanguard Mid Cap Value Fund; Institutional Shares	**	4,054,787
* Vanguard	Cohen & Steers Real Estate Securities Fund; Class	**	3,607,785
* Vanguard	Equity Income Fund; Admiral Shares	**	3,513,316
Capital Group	American Funds New Perspective Fund R-6	**	2,729,256
Metropolitan West	Metropolitan West Total Return Bond Fund: Class I	**	2,526,914
* Vanguard	Inflation-Protected Securities Fund; Admiral Share	**	1,988,855
* Vanguard	Institutional Target Retirement 2060 Fund	**	1,974,760
* Vanguard	Short Term Federal Fund; Admiral Shares	**	1,900,900
Capital Group	American Century Small Cap Value Fund; R6 Class	**	1,835,770
* Vanguard	International Value Fund	**	1,156,966
JP Morgan	High Yield Fund; Class R-6	**	938,831
* Vanguard	Institutional Target Retirement Income Fund	**	796,826
* Vanguard	Institutional Target Retirement 2065 Fund	**	374,857
* Vanguard	Vanguard Cash Reserves Federal MM Fund Admiral	**	59,101
	Total mutual funds		226,355,002
	Collective trust fund:		
* Vanguard	Retirement Savings Trust III	**	4,817,902
* Participant Loans	Participant loans, interest ranging from 5.25% - 7.5% with varying maturity dates	0	956,356
	Total		\$ 232,129,260

* Party-in-interest

** Cost is not a required disclosure on participant directed investments.

**SSOE, INC.
PROFIT SHARING AND SAVINGS PLAN AND TRUST**

**FINANCIAL STATEMENTS
AND SUPPLEMENTAL SCHEDULE
WITH INDEPENDENT AUDITOR'S REPORT**

**DECEMBER 31, 2021 AND 2020
AND FOR THE YEAR ENDED DECEMBER 31, 2021**

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INDEPENDENT AUDITOR'S REPORT

Plan Participants,
Plan Administrator and Committee
SSOE, Inc.
Profit Sharing and Savings Plan and Trust
Toledo, Ohio

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

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

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

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

Opinion on the 2021 Financial Statements

In our opinion, based on our audit and on the procedures performed as described in the Auditor's 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 (U.S. GAAP).
- The information in the accompanying 2021 financial statements related to assets held by and certified to by a qualified institution agrees to, or is derived from, in all material respects, the information prepared and certified by an institution that management determined meets the requirements of ERISA Section 103(a)(3)(C).

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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 Auditor's Responsibilities for the Audit of the 2021 Financial Statements section of our report. We are required to be independent of the Plan and to meet our other ethical responsibilities, in accordance with the relevant ethical requirements relating to our audits. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our ERISA Section 103(a)(3)(C) audit opinion.

Responsibilities of Management for the 2021 Financial Statements

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

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

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

Auditor's Responsibilities for the Audit of the 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 auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with 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 the Plan's internal control. Accordingly, no such opinion is expressed.
- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements.
- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about the Plan's ability to continue as a going concern for a reasonable period of time.

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

Accordingly, the objective of an ERISA Section 103(a)(3)(C) audit is not to express an opinion about whether the financial statements as a whole are presented fairly, in all material respects, in accordance with U.S. GAAP.

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

Other Matters

2021 Supplemental Schedule Required by ERISA

The supplemental schedule H, line 4(i) – schedule of assets (held at end of year) as of December 31, 2021 is presented for purposes of additional analysis and is not a required part of the financial statements but is supplementary information required by the DOL's Rules and Regulations for Reporting and Disclosure under ERISA. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information included in the supplemental 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 DOL'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 DOL's Rules and Regulations for Reporting and Disclosure under ERISA.
- The information in the supplemental schedule related to assets held by and certified to by a qualified institution agrees to, or is derived from, in all material respects, the information prepared and certified by an institution that management determined meets the requirements of ERISA Section 103(a)(3)(C).

Auditor's Report on the 2020 Financial Statements

We were engaged to audit the 2020 financial statements of the Plan. As permitted by 29 CFR 2520.103-8 of the DOL's Rules and Regulations for Reporting and Disclosure under ERISA, the plan administrator instructed us not to perform and we did not perform any auditing procedures with respect to the information certified by a qualified institution. In our report dated October 6, 2021 we indicated that (a) because of the significance of the information that we did not audit, we were not able to obtain sufficient appropriate audit evidence to provide a basis for an audit opinion and accordingly, we did not express an opinion on the 2020 financial statements, and (b) the form and content of the information included in the 2020 financial statements other than that derived from the certified information were presented in compliance with the DOL's Rules and Regulations for Reporting and Disclosure under ERISA.

Gilmore Jasion Mahler, LTD

Maumee, Ohio
October 10, 2022

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

	<u>2021</u>	<u>2020</u>
Assets		
Participant directed investments, at fair value	\$ 231,172,904	\$ 195,828,315
Receivables:		
Profit sharing	3,618,137	0
Employer match	51,120	0
Notes receivable from participants	<u>956,356</u>	<u>983,276</u>
Total receivables	<u>4,625,613</u>	<u>983,276</u>
Net assets available for benefits	<u><u>\$ 235,798,517</u></u>	<u><u>\$ 196,811,591</u></u>

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

SSOE, INC.
PROFIT SHARING AND SAVINGS PLAN AND TRUST
STATEMENT OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS
For the Year Ended December 31, 2021

Additions:

Investment income:		
Net appreciation in fair value of investments	\$	22,347,631
Interest and dividends		<u>7,406,878</u>
	Total investment income	29,754,509
Interest income on notes receivable from participants		57,873
Employee contributions:		
Deferrals		8,950,148
Rollovers		<u>6,847,096</u>
	Total employee contributions	15,797,244
Employer contributions:		
Profit sharing		3,618,137
Employer match		<u>2,362,239</u>
	Total employer contributions	<u>5,980,376</u>
	Total additions	51,590,002

Deductions:

Payments to participants		12,348,016
Administrative expenses		<u>284,294</u>
	Total deductions	<u>12,632,310</u>
	Net increase before transfers	38,957,692

Transfer of assets into the Plan

	<u>29,234</u>
Net increase	38,986,926

Net assets available for benefits:

Beginning of year	<u>196,811,591</u>
End of year	<u><u>\$ 235,798,517</u></u>

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

SSOE, INC.
PROFIT SHARING AND SAVINGS PLAN AND TRUST
NOTES TO FINANCIAL STATEMENTS
December 31, 2021 and 2020

Note 1 – Description of Plan

The SSOE, Inc. Profit Sharing and Savings Plan and Trust (Plan) was formed pursuant to an agreement with SSOE, Inc. (SSOE) to provide retirement benefits to the employees of SSOE.

The following brief description of the Plan is provided for general information purposes only. Participants should refer to the summary plan description for more complete information.

General

The Plan is a defined contribution plan which provides for two separate and distinct programs for the benefit of the participants.

SSOE contributes annual amounts as determined by its board of directors. Participants become eligible to receive profit sharing contributions after 1,000 hours of service. SSOE contributed 4% of eligible compensation to the Plan for 2021.

Participants may make voluntary contributions of up to 90% of their compensation for that period (up to the Internal Revenue Service (IRS) maximum dollar limits). SSOE matches 50% of the participant contributions with a maximum employer contribution per participant of 3% of annual compensation. Investment options from employee deferral contributions and employer match contributions are participant directed.

The Plan has an auto-enrollment provision whereby all newly eligible employees are automatically enrolled in the Plan unless they affirmatively elect not to participate in the Plan. Automatically enrolled participants have their deferral rate set at 3% of eligible compensation and their contributions invested in a designated balanced fund until changed by the participant.

Daily, the income, expenses and forfeitures (if any), and the realized and unrealized gains and losses on securities are allocated to participant accounts.

Plan Amendments

The Plan has implemented certain requirements by the Coronavirus Aid, Relief, and Economic Security Act (the CARES Act) and the Setting Every Community Up for Retirement Enhancement Act of 2019 (the SECURE Act), which laws change the Plan to, among others, allow certain eligible individuals to receive coronavirus-related relief for loan repayment, suspend required minimum distributions, and delay the commencement date for required minimum distributions. Written amendments to the Plan to reflect these operational changes will be adopted at a later date in accordance with applicable laws and Internal Revenue Service (IRS) guidance.

Vesting

Participants become 100% vested in their profit sharing account over a six year period of service as follows: 15%, 30%, 45%, 60%, 80%, and 100% vested after 1, 2, 3, 4, 5 and 6 years of credit service, respectively. A participant is fully vested at retirement, death, or disability. All participants and employer matching contributions to the Plan are immediately and fully vested.

SSOE, INC.
PROFIT SHARING AND SAVINGS PLAN AND TRUST
NOTES TO FINANCIAL STATEMENTS - CONTINUED
December 31, 2021 and 2020

Note 1 – Description of plan – continued

Notes receivable from participants

The Plan allows participants to borrow from their deferred account a minimum of \$1,000 up to a maximum of \$50,000. The Plan does not allow participants to borrow from funds contributed by the employer. Note terms range from 1-5 years or up to 10 years for the purchase of a primary residence. The notes bear interest at a rate commensurate with local prevailing rates as determined by the Plan Administrator. Principal and interest are paid through after-tax payroll deductions.

Pursuant to the CARES Act, Plan participants could request a delay of note repayments for repayments that occurred between March 27, 2020 and December 31, 2020 for one year. The participant's note would be re-amortized and include any interest accrued during the period of delay. The ability to request a delay in note repayments under the CARES Act ceased as of December 31, 2020.

Payment of benefits

On termination of service due to death, permanent disability, financial hardship, retirement, or upon attainment of age 59 ½, a participant may elect to receive an amount equal to the value of the participant's vested interest in his or her account in a lump-sum amount or in installment payments. At separation of service, participants may elect distribution of their account balance or maintain the account until the age of 70 ½ when minimum distributions are required.

Pursuant to the CARES Act, participants who were currently receiving required minimum distributions were offered the option to waive their 2020 distribution and participants who were due to receive the first required distribution in 2020 had their distribution automatically waived. Additionally, the CARES Act permitted Plan participants to request up to \$100,000 in coronavirus-related distributions, with repayment terms of up to three years. The ability to request special waivers with respect to required minimum distributions and coronavirus-related distributions under the CARES Act ceased as of December 31, 2020.

Forfeitures

Year end forfeitures are used to reduce employer contributions and pay plan expenses. Forfeitures of \$263,533 were used to fund a portion of the 2021 employer matching contributions. As of December 31, 2021 and 2020, unallocated forfeitures totaled \$41,326 and \$187,113, respectively.

Separated participants

The Plan provides that if a separated participant is re-employed during the year of separation, the participant will not be subject to any of the forfeiture provisions. In addition, the Plan provides that if a separated participant is re-employed after incurring a forfeiture, but prior to incurring five consecutive one-year breaks in service, the non-vested portion of such participant's account shall be reestablished in accordance with the Plan's provisions.

SSOE, INC.
PROFIT SHARING AND SAVINGS PLAN AND TRUST
NOTES TO FINANCIAL STATEMENTS - CONTINUED
December 31, 2021 and 2020

Note 1 – Description of plan – continued

Plan termination

Although it has not expressed any intention to do so, SSOE has reserved the right to terminate the Plan at any time subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA). In the event of Plan termination, participants will become fully vested in their accounts.

Note 2 – Significant accounting policies

Basis of accounting

The financial statements of the Plan are prepared under the accrual method of accounting.

Investment valuation and income recognition

Investments held by the Plan are stated 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. See Note 4 for further discussion and disclosures related to fair value measurements.

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

Notes receivable from participants

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

Administrative costs

The Plan's administrative costs are paid by either the Plan or SSOE as provided by the Plan document.

Use of estimates

The preparation of the financial statements in conformity with accounting principles generally accepted in the United States requires management to make estimates that affect the amounts reported in the financial statements and accompanying notes. Actual results could differ from those estimates.

Subsequent events

The Plan has evaluated subsequent events through October 10, 2022, the date the financial statements were available to be issued, and has determined there are no subsequent events that require recognition or disclosure

SSOE, INC.
PROFIT SHARING AND SAVINGS PLAN AND TRUST
NOTES TO FINANCIAL STATEMENTS - CONTINUED
December 31, 2021 and 2020

Note 3 – Investments

All investment information disclosed in the accompanying financial statements and schedule, including investments held at December 31, 2021 and 2020, and net realized and unrealized appreciation (depreciation) in fair value of investments, interest and dividends for the year ended December 31, 2021, were obtained or derived from information supplied to the Plan Administrator and certified as complete and accurate by The Vanguard Group as of and for year ending December 31, 2021 and as of December 31, 2020. Such information has not been examined by independent auditors.

Note 4 – Fair value measurements

The framework for measuring fair value 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) and the lowest priority to unobservable inputs (level 3). The three levels of the fair value hierarchy under FASB Accounting Standards Codification Topic 820, Fair Value Measurement, 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:

- a. Quoted prices for similar assets or liabilities in active markets;
- b. Quoted prices for identical or similar assets or liabilities in inactive markets;
- c. Inputs other than quoted prices that are observable for the asset or liability;
- d. 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 maximize the use of relevant observable inputs and minimize the use of unobservable inputs.

SSOE, INC.
PROFIT SHARING AND SAVINGS PLAN AND TRUST
NOTES TO FINANCIAL STATEMENTS - CONTINUED
December 31, 2021 and 2020

Note 4 – Fair value measurements – continued

The Plan's investments are valued by the Trustee. Following is a description of the valuation methodologies used for assets measured at fair value. As of December 31, 2021, the Plan changed its investment methodology of common collective trusts to classify such investments as Level 2 within the fair value hierarchy. Prior to December 31, 2021, the Plan classified such investments at net asset value using the practical expedient available under Subtopic 820-10. This change in classification was retrospectively applied to investments held at December 31, 2020. There have been no other changes in the methodology used at December 31, 2021 and 2020.

Money Market Fund – assets held in money market securities where cost approximates fair value.

Mutual Funds – valued at quoted market prices, which represent the net asset value of shares held by the Plan at year end.

Collective Trust Fund – valued at the net asset value of units of a collective trust. The net asset value is based on the fair value of the underlying investments held by the fund less its liabilities. The net asset value, as provided by the trustee, is the value at which units are actively traded. These funds are required to publish their daily net asset value and to transact at that price. Were the Plan to initiate a full redemption of the collective trust, the investment adviser reserves the right to temporarily delay withdrawal from the trust in order to ensure that securities liquidations will be carried out in an orderly business manner.

The methods described above may produce a fair value calculation that may not be indicative of net realizable value or reflective of future fair values. Furthermore, while the Plan believes its valuation methods are appropriate and consistent with other market participants, the use of different methodologies and assumptions to determine the fair value of certain financial instruments could result in a different fair value measurement at the reporting date.

The following tables present the Plan's fair value hierarchy for those assets and liabilities measured at fair value on a recurring basis:

Description	Total	Fair Value Measurements at December 31,		
		Level (1)	2021 Using Level (2)	Level (3)
Money market	\$ 0	\$ 0	\$ 0	\$ 0
Common/collective trust funds	4,817,902		4,817,902	
Mutual funds	226,355,002	226,355,002		
Total investments at fair value	<u>\$ 231,172,904</u>	<u>\$ 226,355,002</u>	<u>\$ 4,817,902</u>	<u>\$ 0</u>

SSEO, INC.
PROFIT SHARING AND SAVINGS PLAN AND TRUST
NOTES TO FINANCIAL STATEMENTS - CONTINUED
December 31, 2021 and 2020

Note 4 – Fair value measurements – continued

Description	Total	Fair Value Measurements at December 31,		
		Level (1)	2020 Using Level (2)	Level (3)
Money market	\$ 204,885	\$ 204,885	\$ 0	\$ 0
Common/collective trust funds	4,182,116		4,182,116	
Mutual funds	191,441,314	191,441,314		
Total investments at fair value	<u>\$ 195,828,315</u>	<u>\$ 191,646,199</u>	<u>\$ 4,182,116</u>	<u>\$ 0</u>

Note 5 – Income tax status

The underlying standardized prototype plan has received an opinion letter from the IRS dated May 28, 2014, stating that the written form at the underlying prototype document is qualified under Section 401(a) of the Internal Revenue Code (the Code), and that any employer adopting this form of the Plan will be considered to have a plan qualified under Section 401(a) of the Code. Therefore, the related trust is exempt from taxation. Once qualified, the Plan is required to operate in conformity with the Code to maintain its qualification. The Plan Administrator believes the Plan is being operated in compliance with the applicable requirements of the Code 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 (or asset) if the Plan has taken an uncertain position that more likely than not would not be sustained upon examination. The Plan Administrator has analyzed the tax positions taken by the Plan and has concluded that there are no uncertain positions taken or expected to be taken that would require recognition of a liability (or asset) or disclosure in the financial statements. The Plan is subject to routine audits by taxing jurisdictions; however, there are currently no audits for any tax periods in progress.

Note 6 – 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.

SSOE, INC.
PROFIT SHARING AND SAVINGS PLAN AND TRUST
NOTES TO FINANCIAL STATEMENTS - CONTINUED
December 31, 2021 and 2020

Note 7 – Related party transactions and party-in-interest transactions

Certain Plan investments are managed by The Vanguard Group, Inc. The Vanguard Group, Inc. is the trustee as defined by the Plan and, therefore, these transactions qualify as party-in-interest transactions. Fees incurred by the Plan for the investment management services are included in net appreciation in fair value of the investment. The Plan made direct payments to the Trustee in the amount of \$284,294 during 2021.

Notes receivable from participants also qualify as party-in-interest transactions. Notes receivable from participants totaled \$956,356 and \$983,276 as of December 31, 2021 and 2020, respectively. Interest received on notes receivable from participants totaled \$57,873 for the year ended December 31, 2021.

SUPPLEMENTAL SCHEDULE

SSOE, INC.
PROFIT SHARING AND SAVINGS PLAN AND TRUST
SCHEDULE H, LINE 4(i) - SCHEDULE OF ASSETS (HELD AT END OF YEAR)
Employer Identification No. 34-1011985 Plan No: 001
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 and Maturity Value	(d) Cost	(e) Current Value
	Mutual funds:		
* Vanguard	Institutional Index Fund	**	\$ 22,935,453
* Vanguard	Institutional Target Retirement 2040 Fund	**	16,837,914
* Vanguard	Institutional Target Retirement 2035 Fund	**	16,204,914
* Vanguard	Institutional Target Retirement 2025 Fund	**	15,446,773
* Vanguard	Institutional Target Retirement 2030 Fund	**	14,769,410
T. Rowe	T. Rowe Price Institutional Large Cap Grth Fund	**	14,215,555
* Vanguard	Institutional Target Retirement 2050 Fund	**	10,317,627
* Vanguard	Total International Stock Index Fund; Admiral Shar	**	9,570,147
* Vanguard	Institutional Target Retirement 2020 Fund	**	9,441,097
* Vanguard	Institutional Target Retirement 2045 Fund	**	9,053,660
Dodge & Cox	Stock Fund	**	8,982,529
* Vanguard	Institutional Target Retirement 2015 Fund	**	7,205,943
* Vanguard	Total Bond Market Index Fund; Admiral Shares	**	7,029,823
* Vanguard	Small-Cap Growth Index Fund	**	6,060,629
* Vanguard	Institutional Target Retirement 2055 Fund	**	6,007,601
* Vanguard	Mid-Cap Value Index Fund	**	5,851,172
JP Morgan	JPMorgan US Equity Fund; Class R6	**	5,773,248
Dodge & Cox	International Stock Fund	**	4,673,086
Fidelity	Fidelity Small Cap Fund	**	4,463,062
PIMCO	Diversified Income Fund; Institutional Class	**	4,056,435
* Vanguard	Vanguard Mid Cap Value Fund; Institutional Shares	**	4,054,787
* Vanguard	Cohen & Steers Real Estate Securities Fund; Class	**	3,607,785
* Vanguard	Equity Income Fund; Admiral Shares	**	3,513,316
Capital Group	American Funds New Perspective Fund R-6	**	2,729,256
Metropolitan West	Metropolitan West Total Return Bond Fund: Class I	**	2,526,914
* Vanguard	Inflation-Protected Securities Fund; Admiral Share	**	1,988,855
* Vanguard	Institutional Target Retirement 2060 Fund	**	1,974,760
* Vanguard	Short Term Federal Fund; Admiral Shares	**	1,900,900
Capital Group	American Century Small Cap Value Fund; R6 Class	**	1,835,770
* Vanguard	International Value Fund	**	1,156,966
JP Morgan	High Yield Fund; Class R-6	**	938,831
* Vanguard	Institutional Target Retirement Income Fund	**	796,826
* Vanguard	Institutional Target Retirement 2065 Fund	**	374,857
* Vanguard	Vanguard Cash Reserves Federal MM Fund Admiral	**	59,101
	Total mutual funds		226,355,002
	Collective trust fund:		
* Vanguard	Retirement Savings Trust III	**	4,817,902
* Participant Loans	Participant loans, interest ranging from 5.25% - 7.5% with varying maturity dates	0	956,356
	Total		\$ 232,129,260

* Party-in-interest

** Cost is not a required disclosure on participant directed investments.

**SSOE, INC.
PROFIT SHARING AND SAVINGS PLAN AND TRUST**

**FINANCIAL STATEMENTS
AND SUPPLEMENTAL SCHEDULE
WITH INDEPENDENT AUDITOR'S REPORT**

**DECEMBER 31, 2021 AND 2020
AND FOR THE YEAR ENDED DECEMBER 31, 2021**

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INDEPENDENT AUDITOR'S REPORT

Plan Participants,
Plan Administrator and Committee
SSOE, Inc.
Profit Sharing and Savings Plan and Trust
Toledo, Ohio

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

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

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

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

Opinion on the 2021 Financial Statements

In our opinion, based on our audit and on the procedures performed as described in the Auditor's 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 (U.S. GAAP).
- The information in the accompanying 2021 financial statements related to assets held by and certified to by a qualified institution agrees to, or is derived from, in all material respects, the information prepared and certified by an institution that management determined meets the requirements of ERISA Section 103(a)(3)(C).

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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 Auditor's Responsibilities for the Audit of the 2021 Financial Statements section of our report. We are required to be independent of the Plan and to meet our other ethical responsibilities, in accordance with the relevant ethical requirements relating to our audits. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our ERISA Section 103(a)(3)(C) audit opinion.

Responsibilities of Management for the 2021 Financial Statements

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

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

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

Auditor's Responsibilities for the Audit of the 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 auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with 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 the Plan's internal control. Accordingly, no such opinion is expressed.
- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements.
- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about the Plan's ability to continue as a going concern for a reasonable period of time.

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

Accordingly, the objective of an ERISA Section 103(a)(3)(C) audit is not to express an opinion about whether the financial statements as a whole are presented fairly, in all material respects, in accordance with U.S. GAAP.

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

Other Matters

2021 Supplemental Schedule Required by ERISA

The supplemental schedule H, line 4(i) – schedule of assets (held at end of year) as of December 31, 2021 is presented for purposes of additional analysis and is not a required part of the financial statements but is supplementary information required by the DOL's Rules and Regulations for Reporting and Disclosure under ERISA. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information included in the supplemental 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 DOL'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 DOL's Rules and Regulations for Reporting and Disclosure under ERISA.
- The information in the supplemental schedule related to assets held by and certified to by a qualified institution agrees to, or is derived from, in all material respects, the information prepared and certified by an institution that management determined meets the requirements of ERISA Section 103(a)(3)(C).

Auditor's Report on the 2020 Financial Statements

We were engaged to audit the 2020 financial statements of the Plan. As permitted by 29 CFR 2520.103-8 of the DOL's Rules and Regulations for Reporting and Disclosure under ERISA, the plan administrator instructed us not to perform and we did not perform any auditing procedures with respect to the information certified by a qualified institution. In our report dated October 6, 2021 we indicated that (a) because of the significance of the information that we did not audit, we were not able to obtain sufficient appropriate audit evidence to provide a basis for an audit opinion and accordingly, we did not express an opinion on the 2020 financial statements, and (b) the form and content of the information included in the 2020 financial statements other than that derived from the certified information were presented in compliance with the DOL's Rules and Regulations for Reporting and Disclosure under ERISA.

Gilmore Jasion Mahler, LTD

Maumee, Ohio
October 10, 2022

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

	<u>2021</u>	<u>2020</u>
Assets		
Participant directed investments, at fair value	\$ 231,172,904	\$ 195,828,315
Receivables:		
Profit sharing	3,618,137	0
Employer match	51,120	0
Notes receivable from participants	<u>956,356</u>	<u>983,276</u>
Total receivables	<u>4,625,613</u>	<u>983,276</u>
Net assets available for benefits	<u><u>\$ 235,798,517</u></u>	<u><u>\$ 196,811,591</u></u>

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

SSOE, INC.
PROFIT SHARING AND SAVINGS PLAN AND TRUST
STATEMENT OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS
For the Year Ended December 31, 2021

Additions:

Investment income:		
Net appreciation in fair value of investments	\$	22,347,631
Interest and dividends		<u>7,406,878</u>
	Total investment income	29,754,509
Interest income on notes receivable from participants		57,873
Employee contributions:		
Deferrals		8,950,148
Rollovers		<u>6,847,096</u>
	Total employee contributions	15,797,244
Employer contributions:		
Profit sharing		3,618,137
Employer match		<u>2,362,239</u>
	Total employer contributions	<u>5,980,376</u>
	Total additions	51,590,002

Deductions:

Payments to participants		12,348,016
Administrative expenses		<u>284,294</u>
	Total deductions	<u>12,632,310</u>
	Net increase before transfers	38,957,692

Transfer of assets into the Plan

	<u>29,234</u>
Net increase	38,986,926

Net assets available for benefits:

Beginning of year	<u>196,811,591</u>
End of year	<u><u>\$ 235,798,517</u></u>

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

SSOE, INC.
PROFIT SHARING AND SAVINGS PLAN AND TRUST
NOTES TO FINANCIAL STATEMENTS
December 31, 2021 and 2020

Note 1 – Description of Plan

The SSOE, Inc. Profit Sharing and Savings Plan and Trust (Plan) was formed pursuant to an agreement with SSOE, Inc. (SSOE) to provide retirement benefits to the employees of SSOE.

The following brief description of the Plan is provided for general information purposes only. Participants should refer to the summary plan description for more complete information.

General

The Plan is a defined contribution plan which provides for two separate and distinct programs for the benefit of the participants.

SSOE contributes annual amounts as determined by its board of directors. Participants become eligible to receive profit sharing contributions after 1,000 hours of service. SSOE contributed 4% of eligible compensation to the Plan for 2021.

Participants may make voluntary contributions of up to 90% of their compensation for that period (up to the Internal Revenue Service (IRS) maximum dollar limits). SSOE matches 50% of the participant contributions with a maximum employer contribution per participant of 3% of annual compensation. Investment options from employee deferral contributions and employer match contributions are participant directed.

The Plan has an auto-enrollment provision whereby all newly eligible employees are automatically enrolled in the Plan unless they affirmatively elect not to participate in the Plan. Automatically enrolled participants have their deferral rate set at 3% of eligible compensation and their contributions invested in a designated balanced fund until changed by the participant.

Daily, the income, expenses and forfeitures (if any), and the realized and unrealized gains and losses on securities are allocated to participant accounts.

Plan Amendments

The Plan has implemented certain requirements by the Coronavirus Aid, Relief, and Economic Security Act (the CARES Act) and the Setting Every Community Up for Retirement Enhancement Act of 2019 (the SECURE Act), which laws change the Plan to, among others, allow certain eligible individuals to receive coronavirus-related relief for loan repayment, suspend required minimum distributions, and delay the commencement date for required minimum distributions. Written amendments to the Plan to reflect these operational changes will be adopted at a later date in accordance with applicable laws and Internal Revenue Service (IRS) guidance.

Vesting

Participants become 100% vested in their profit sharing account over a six year period of service as follows: 15%, 30%, 45%, 60%, 80%, and 100% vested after 1, 2, 3, 4, 5 and 6 years of credit service, respectively. A participant is fully vested at retirement, death, or disability. All participants and employer matching contributions to the Plan are immediately and fully vested.

SSOE, INC.
PROFIT SHARING AND SAVINGS PLAN AND TRUST
NOTES TO FINANCIAL STATEMENTS - CONTINUED
December 31, 2021 and 2020

Note 1 – Description of plan – continued

Notes receivable from participants

The Plan allows participants to borrow from their deferred account a minimum of \$1,000 up to a maximum of \$50,000. The Plan does not allow participants to borrow from funds contributed by the employer. Note terms range from 1-5 years or up to 10 years for the purchase of a primary residence. The notes bear interest at a rate commensurate with local prevailing rates as determined by the Plan Administrator. Principal and interest are paid through after-tax payroll deductions.

Pursuant to the CARES Act, Plan participants could request a delay of note repayments for repayments that occurred between March 27, 2020 and December 31, 2020 for one year. The participant's note would be re-amortized and include any interest accrued during the period of delay. The ability to request a delay in note repayments under the CARES Act ceased as of December 31, 2020.

Payment of benefits

On termination of service due to death, permanent disability, financial hardship, retirement, or upon attainment of age 59 ½, a participant may elect to receive an amount equal to the value of the participant's vested interest in his or her account in a lump-sum amount or in installment payments. At separation of service, participants may elect distribution of their account balance or maintain the account until the age of 70 ½ when minimum distributions are required.

Pursuant to the CARES Act, participants who were currently receiving required minimum distributions were offered the option to waive their 2020 distribution and participants who were due to receive the first required distribution in 2020 had their distribution automatically waived. Additionally, the CARES Act permitted Plan participants to request up to \$100,000 in coronavirus-related distributions, with repayment terms of up to three years. The ability to request special waivers with respect to required minimum distributions and coronavirus-related distributions under the CARES Act ceased as of December 31, 2020.

Forfeitures

Year end forfeitures are used to reduce employer contributions and pay plan expenses. Forfeitures of \$263,533 were used to fund a portion of the 2021 employer matching contributions. As of December 31, 2021 and 2020, unallocated forfeitures totaled \$41,326 and \$187,113, respectively.

Separated participants

The Plan provides that if a separated participant is re-employed during the year of separation, the participant will not be subject to any of the forfeiture provisions. In addition, the Plan provides that if a separated participant is re-employed after incurring a forfeiture, but prior to incurring five consecutive one-year breaks in service, the non-vested portion of such participant's account shall be reestablished in accordance with the Plan's provisions.

SSOE, INC.
PROFIT SHARING AND SAVINGS PLAN AND TRUST
NOTES TO FINANCIAL STATEMENTS - CONTINUED
December 31, 2021 and 2020

Note 1 – Description of plan – continued

Plan termination

Although it has not expressed any intention to do so, SSOE has reserved the right to terminate the Plan at any time subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA). In the event of Plan termination, participants will become fully vested in their accounts.

Note 2 – Significant accounting policies

Basis of accounting

The financial statements of the Plan are prepared under the accrual method of accounting.

Investment valuation and income recognition

Investments held by the Plan are stated 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. See Note 4 for further discussion and disclosures related to fair value measurements.

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

Notes receivable from participants

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

Administrative costs

The Plan's administrative costs are paid by either the Plan or SSOE as provided by the Plan document.

Use of estimates

The preparation of the financial statements in conformity with accounting principles generally accepted in the United States requires management to make estimates that affect the amounts reported in the financial statements and accompanying notes. Actual results could differ from those estimates.

Subsequent events

The Plan has evaluated subsequent events through October 10, 2022, the date the financial statements were available to be issued, and has determined there are no subsequent events that require recognition or disclosure

SSOE, INC.
PROFIT SHARING AND SAVINGS PLAN AND TRUST
NOTES TO FINANCIAL STATEMENTS - CONTINUED
December 31, 2021 and 2020

Note 3 – Investments

All investment information disclosed in the accompanying financial statements and schedule, including investments held at December 31, 2021 and 2020, and net realized and unrealized appreciation (depreciation) in fair value of investments, interest and dividends for the year ended December 31, 2021, were obtained or derived from information supplied to the Plan Administrator and certified as complete and accurate by The Vanguard Group as of and for year ending December 31, 2021 and as of December 31, 2020. Such information has not been examined by independent auditors.

Note 4 – Fair value measurements

The framework for measuring fair value 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) and the lowest priority to unobservable inputs (level 3). The three levels of the fair value hierarchy under FASB Accounting Standards Codification Topic 820, Fair Value Measurement, 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:

- a. Quoted prices for similar assets or liabilities in active markets;
- b. Quoted prices for identical or similar assets or liabilities in inactive markets;
- c. Inputs other than quoted prices that are observable for the asset or liability;
- d. 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 maximize the use of relevant observable inputs and minimize the use of unobservable inputs.

SSOE, INC.
PROFIT SHARING AND SAVINGS PLAN AND TRUST
NOTES TO FINANCIAL STATEMENTS - CONTINUED
December 31, 2021 and 2020

Note 4 – Fair value measurements – continued

The Plan's investments are valued by the Trustee. Following is a description of the valuation methodologies used for assets measured at fair value. As of December 31, 2021, the Plan changed its investment methodology of common collective trusts to classify such investments as Level 2 within the fair value hierarchy. Prior to December 31, 2021, the Plan classified such investments at net asset value using the practical expedient available under Subtopic 820-10. This change in classification was retrospectively applied to investments held at December 31, 2020. There have been no other changes in the methodology used at December 31, 2021 and 2020.

Money Market Fund – assets held in money market securities where cost approximates fair value.

Mutual Funds – valued at quoted market prices, which represent the net asset value of shares held by the Plan at year end.

Collective Trust Fund – valued at the net asset value of units of a collective trust. The net asset value is based on the fair value of the underlying investments held by the fund less its liabilities. The net asset value, as provided by the trustee, is the value at which units are actively traded. These funds are required to publish their daily net asset value and to transact at that price. Were the Plan to initiate a full redemption of the collective trust, the investment adviser reserves the right to temporarily delay withdrawal from the trust in order to ensure that securities liquidations will be carried out in an orderly business manner.

The methods described above may produce a fair value calculation that may not be indicative of net realizable value or reflective of future fair values. Furthermore, while the Plan believes its valuation methods are appropriate and consistent with other market participants, the use of different methodologies and assumptions to determine the fair value of certain financial instruments could result in a different fair value measurement at the reporting date.

The following tables present the Plan's fair value hierarchy for those assets and liabilities measured at fair value on a recurring basis:

Description	Total	Fair Value Measurements at December 31,		
		Level (1)	2021 Using Level (2)	Level (3)
Money market	\$ 0	\$ 0	\$ 0	\$ 0
Common/collective trust funds	4,817,902		4,817,902	
Mutual funds	226,355,002	226,355,002		
Total investments at fair value	<u>\$ 231,172,904</u>	<u>\$ 226,355,002</u>	<u>\$ 4,817,902</u>	<u>\$ 0</u>

SSEO, INC.
PROFIT SHARING AND SAVINGS PLAN AND TRUST
NOTES TO FINANCIAL STATEMENTS - CONTINUED
December 31, 2021 and 2020

Note 4 – Fair value measurements – continued

Description	Total	Fair Value Measurements at December 31,		
		Level (1)	2020 Using Level (2)	Level (3)
Money market	\$ 204,885	\$ 204,885	\$ 0	\$ 0
Common/collective trust funds	4,182,116		4,182,116	
Mutual funds	191,441,314	191,441,314		
Total investments at fair value	<u>\$ 195,828,315</u>	<u>\$ 191,646,199</u>	<u>\$ 4,182,116</u>	<u>\$ 0</u>

Note 5 – Income tax status

The underlying standardized prototype plan has received an opinion letter from the IRS dated May 28, 2014, stating that the written form at the underlying prototype document is qualified under Section 401(a) of the Internal Revenue Code (the Code), and that any employer adopting this form of the Plan will be considered to have a plan qualified under Section 401(a) of the Code. Therefore, the related trust is exempt from taxation. Once qualified, the Plan is required to operate in conformity with the Code to maintain its qualification. The Plan Administrator believes the Plan is being operated in compliance with the applicable requirements of the Code 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 (or asset) if the Plan has taken an uncertain position that more likely than not would not be sustained upon examination. The Plan Administrator has analyzed the tax positions taken by the Plan and has concluded that there are no uncertain positions taken or expected to be taken that would require recognition of a liability (or asset) or disclosure in the financial statements. The Plan is subject to routine audits by taxing jurisdictions; however, there are currently no audits for any tax periods in progress.

Note 6 – 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.

SSOE, INC.
PROFIT SHARING AND SAVINGS PLAN AND TRUST
NOTES TO FINANCIAL STATEMENTS - CONTINUED
December 31, 2021 and 2020

Note 7 – Related party transactions and party-in-interest transactions

Certain Plan investments are managed by The Vanguard Group, Inc. The Vanguard Group, Inc. is the trustee as defined by the Plan and, therefore, these transactions qualify as party-in-interest transactions. Fees incurred by the Plan for the investment management services are included in net appreciation in fair value of the investment. The Plan made direct payments to the Trustee in the amount of \$284,294 during 2021.

Notes receivable from participants also qualify as party-in-interest transactions. Notes receivable from participants totaled \$956,356 and \$983,276 as of December 31, 2021 and 2020, respectively. Interest received on notes receivable from participants totaled \$57,873 for the year ended December 31, 2021.

SUPPLEMENTAL SCHEDULE

SSOE, INC.
PROFIT SHARING AND SAVINGS PLAN AND TRUST
SCHEDULE H, LINE 4(i) - SCHEDULE OF ASSETS (HELD AT END OF YEAR)
Employer Identification No. 34-1011985 Plan No: 001
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 and Maturity Value	(d) Cost	(e) Current Value
	Mutual funds:		
* Vanguard	Institutional Index Fund	**	\$ 22,935,453
* Vanguard	Institutional Target Retirement 2040 Fund	**	16,837,914
* Vanguard	Institutional Target Retirement 2035 Fund	**	16,204,914
* Vanguard	Institutional Target Retirement 2025 Fund	**	15,446,773
* Vanguard	Institutional Target Retirement 2030 Fund	**	14,769,410
T. Rowe	T. Rowe Price Institutional Large Cap Grth Fund	**	14,215,555
* Vanguard	Institutional Target Retirement 2050 Fund	**	10,317,627
* Vanguard	Total International Stock Index Fund; Admiral Shar	**	9,570,147
* Vanguard	Institutional Target Retirement 2020 Fund	**	9,441,097
* Vanguard	Institutional Target Retirement 2045 Fund	**	9,053,660
Dodge & Cox	Stock Fund	**	8,982,529
* Vanguard	Institutional Target Retirement 2015 Fund	**	7,205,943
* Vanguard	Total Bond Market Index Fund; Admiral Shares	**	7,029,823
* Vanguard	Small-Cap Growth Index Fund	**	6,060,629
* Vanguard	Institutional Target Retirement 2055 Fund	**	6,007,601
* Vanguard	Mid-Cap Value Index Fund	**	5,851,172
JP Morgan	JPMorgan US Equity Fund; Class R6	**	5,773,248
Dodge & Cox	International Stock Fund	**	4,673,086
Fidelity	Fidelity Small Cap Fund	**	4,463,062
PIMCO	Diversified Income Fund; Institutional Class	**	4,056,435
* Vanguard	Vanguard Mid Cap Value Fund; Institutional Shares	**	4,054,787
* Vanguard	Cohen & Steers Real Estate Securities Fund; Class	**	3,607,785
* Vanguard	Equity Income Fund; Admiral Shares	**	3,513,316
Capital Group	American Funds New Perspective Fund R-6	**	2,729,256
Metropolitan West	Metropolitan West Total Return Bond Fund: Class I	**	2,526,914
* Vanguard	Inflation-Protected Securities Fund; Admiral Share	**	1,988,855
* Vanguard	Institutional Target Retirement 2060 Fund	**	1,974,760
* Vanguard	Short Term Federal Fund; Admiral Shares	**	1,900,900
Capital Group	American Century Small Cap Value Fund; R6 Class	**	1,835,770
* Vanguard	International Value Fund	**	1,156,966
JP Morgan	High Yield Fund; Class R-6	**	938,831
* Vanguard	Institutional Target Retirement Income Fund	**	796,826
* Vanguard	Institutional Target Retirement 2065 Fund	**	374,857
* Vanguard	Vanguard Cash Reserves Federal MM Fund Admiral	**	59,101
	Total mutual funds		226,355,002
	Collective trust fund:		
* Vanguard	Retirement Savings Trust III	**	4,817,902
* Participant Loans	Participant loans, interest ranging from 5.25% - 7.5% with varying maturity dates	0	956,356
	Total		\$ 232,129,260

* Party-in-interest

** Cost is not a required disclosure on participant directed investments.