

Form 5500 Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Annual Return/Report of Employee Benefit Plan This form is required to be filed for employee benefit plans under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and sections 6057(b) and 6058(a) of the Internal Revenue Code (the Code). ▶ Complete all entries in accordance with the instructions to the Form 5500.	OMB Nos. 1210-0110 1210-0089 2021 This Form is Open to Public Inspection
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Part I	Annual Report Identification Information
For calendar plan year 2021 or fiscal plan year beginning <u>01/01/2021</u> and ending <u>12/31/2021</u>	

A This return/report is for:

☐ a multiemployer plan

☐ a multiple-employer plan (Filers checking this box must attach a list of participating employer information in accordance with the form instructions.)

☒ a single-employer plan ☐ a DFE (specify) _____

B This return/report is:

☐ the first return/report

☐ the final return/report

☐ an amended return/report ☐ a short plan year return/report (less than 12 months)

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

D Check box if filing under:

☒ Form 5558

☐ automatic extension

☐ special extension (enter description) ☐ 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>F. GAVINA & SONS, INC. 401(K) PROFIT SHARING PLAN</u>	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 80%;">1b Three-digit plan number (PN) ▶</td> <td style="width: 20%; text-align: center;"><u>002</u></td> </tr> <tr> <td colspan="2">1c Effective date of plan <u>04/01/1985</u></td> </tr> </table>	1b Three-digit plan number (PN) ▶	<u>002</u>	1c Effective date of plan <u>04/01/1985</u>	
1b Three-digit plan number (PN) ▶	<u>002</u>				
1c Effective date of plan <u>04/01/1985</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>F. GAVINA & SONS, INC.</u> <u>2700 FRUITLAND AVENUE</u> <u>VERNON, CA 90058</u>	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 80%;">2b Employer Identification Number (EIN) <u>95-2922751</u></td> </tr> <tr> <td>2c Plan Sponsor's telephone number <u>323-582-0671</u></td> </tr> <tr> <td>2d Business code (see instructions) <u>311900</u></td> </tr> </table>	2b Employer Identification Number (EIN) <u>95-2922751</u>	2c Plan Sponsor's telephone number <u>323-582-0671</u>	2d Business code (see instructions) <u>311900</u>	
2b Employer Identification Number (EIN) <u>95-2922751</u>					
2c Plan Sponsor's telephone number <u>323-582-0671</u>					
2d Business code (see instructions) <u>311900</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.	10/07/2022	JOSE GAVINA
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE	Filed with authorized/valid electronic signature.	10/07/2022	JOSE GAVINA
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
SIGN HERE			
	Signature of DFE	Date	Enter name of individual signing as DFE

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

3a Plan administrator's name and address ☒ 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		5 319
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) 280
a(2) Total number of active participants at the end of the plan year		6a(2) 266
b Retired or separated participants receiving benefits.....		6b 8
c Other retired or separated participants entitled to future benefits		6c 39
d Subtotal. Add lines 6a(2) , 6b , and 6c		6d 313
e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.		6e 2
f Total. Add lines 6d and 6e		6f 315
g Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item)		6g 311
h Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested		6h 7
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: 2A 2E 2H 2J 3D		
b If the plan provides welfare benefits, enter the applicable welfare feature codes from the List of Plan Characteristics Codes in the instructions:		
9a Plan funding arrangement (check all that apply) (1) ☒ Insurance (2) ☐ Code section 412(e)(3) insurance contracts (3) ☒ Trust (4) ☐ General assets of the sponsor		9b Plan benefit arrangement (check all that apply) (1) ☒ Insurance (2) ☐ Code section 412(e)(3) insurance contracts (3) ☒ Trust (4) ☐ General assets of the sponsor
10 Check all applicable boxes in 10a and 10b to indicate which schedules are attached, and, where indicated, enter the number attached. (See instructions)		
a Pension Schedules (1) ☒ R (Retirement Plan Information) (2) ☐ MB (Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information) - signed by the plan actuary (3) ☐ SB (Single-Employer Defined Benefit Plan Actuarial Information) - signed by the plan actuary		b General Schedules (1) ☒ H (Financial Information) (2) ☐ I (Financial Information – Small Plan) (3) ☒ <u>1</u> A (Insurance Information) (4) ☒ C (Service Provider Information) (5) ☒ D (DFE/Participating Plan Information) (6) ☐ G (Financial Transaction Schedules)

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

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

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

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

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

Receipt Confirmation Code _____

SCHEDULE A (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Insurance Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ▶ File as an attachment to Form 5500. ▶ Insurance companies are required to provide the information pursuant to ERISA section 103(a)(2).	OMB No. 1210-0110 2021 This Form is Open to Public Inspection
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For calendar plan year 2021 or fiscal plan year beginning 01/01/2021 and ending 12/31/2021		
A Name of plan F. GAVINA & SONS, INC. 401(K) PROFIT SHARING PLAN	B Three-digit plan number (PN) ▶	002
C Plan sponsor's name as shown on line 2a of Form 5500 F. GAVINA & SONS, INC.	D Employer Identification Number (EIN) 95-2922751	

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

(a) Name of insurance carrier
TALCOTT RESOLUTION LIFE INSURANCE COMPANY

(b) EIN	(c) NAIC code	(d) Contract or identification number	(e) Approximate number of persons covered at end of policy or contract year	Policy or contract year	
				(f) From	(g) To
06-0974148	88072	GA-833780	219	01/01/2021	12/31/2021

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

(a) Total amount of commissions paid 30229	(b) Total amount of fees paid 0
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3 Persons receiving commissions and fees. (Complete as many entries as needed to report all persons).

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid
SNOWDEN ACCOUNT SVCS INC 540 MADISON AVE 9TH FLOOR
NEW YORK, NY 10022

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	
30229			2

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

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

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

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

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

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

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

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

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

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

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

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

Part II Investment and Annuity Contract Information

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

4	Current value of plan's interest under this contract in the general account at year end	4	762476
5	Current value of plan's interest under this contract in separate accounts at year end.....	5	10502635

6 Contracts With Allocated Funds:**a** State the basis of premium rates ▶

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

e Type of contract: (1) ☐ individual policies (2) ☐ group deferred annuity
(3) ☐ other (specify) ▶

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

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

a Type of contract: (1) ☐ deposit administration (2) ☐ immediate participation guarantee
(3) ☐ guaranteed investment (4) ☒ other ▶ **GROUP FUNDING AGREEMENT**

b Balance at the end of the previous year **7b** 798295

c	Additions: (1) Contributions deposited during the year	7c(1)	82233	
	(2) Dividends and credits.....	7c(2)	0	
	(3) Interest credited during the year.....	7c(3)	10527	
	(4) Transferred from separate account.....	7c(4)	134563	
	(5) Other (specify below)	7c(5)	0	

(6) Total additions **7c(6)** 227323

d Total of balance and additions (add lines **7b** and **7c(6)**) **7d** 1025618

e Deductions:

(1) Disbursed from fund to pay benefits or purchase annuities during year	7e(1)	262751	
(2) Administration charge made by carrier.....	7e(2)	391	
(3) Transferred to separate account.....	7e(3)	0	
(4) Other (specify below)	7e(4)	0	

(5) Total deductions **7e(5)** 263142

f Balance at the end of the current year (subtract line **7e(5)** from line **7d**) **7f** 762476

Part III Welfare Benefit Contract Information

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

8 Benefit and contract type (check all applicable boxes)

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

9 Experience-rated contracts:

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

10 Nonexperience-rated contracts:

a Total premiums or subscription charges paid to carrier	10a	
b If the carrier, service, or other organization incurred any specific costs in connection with the acquisition or retention of the contract or policy, other than reported in Part I, line 2 above, report amount. Specify nature of costs.	10b	

Part IV Provision of Information

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

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

SCHEDULE C (Form 5500) 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 F. GAVINA & SONS, INC. 401(K) PROFIT SHARING PLAN	B Three-digit plan number (PN) ▶	002
C Plan sponsor's name as shown on line 2a of Form 5500 F. GAVINA & SONS, INC.	D Employer Identification Number (EIN) 95-2922751	

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
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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)

MASSACHUSETTS MUTUAL LIFE INSURANCE

04-1590850

(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 23 37 38 54 55 59 60 62 63 64 65 66 99 50	RECORDKEEPER	20304	Yes ☒ No ☐	Yes ☐ No ☒	0	Yes ☒ No ☐

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

SNOWDEN ACCOUNT SERVICE, INC.

94-3467207

(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?
33	BROKER	0	Yes ☒ No ☐	Yes ☐ No ☒	30229	Yes ☐ No ☒

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

MESIROW FINANCIAL INV. MANAGEMENT I

36-2429599

(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?
49	ADVISORY	0	Yes ☒ No ☐	Yes ☐ No ☒	30	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)

MORGAN STANLEY

20-8764829

(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?
19 99 50 49 27 72 50 28 51 50 33 71 49 72	ADVISORY	29212	Yes ☒ No ☐	Yes ☐ No ☒	0	Yes ☒ No ☐

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

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

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

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

Part I Service Provider Information (continued)

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

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

Part II Service Providers Who Fail or Refuse to Provide Information

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

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

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

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

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

A Name of plan <u>F. GAVINA & SONS, INC. 401(K) PROFIT SHARING PLAN</u>	B Three-digit plan number (PN) ►	<u>002</u>
C Plan or DFE sponsor's name as shown on line 2a of Form 5500 <u>F. GAVINA & SONS, INC.</u>	D Employer Identification Number (EIN) <u>95-2922751</u>	

Part I	Information on interests in MTIAs, CCTs, PSAs, and 103-12 IEs (to be completed by plans and DFEs) (Complete as many entries as needed to report all interests in DFEs)
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a Name of MTIA, CCT, PSA, or 103-12 IE: <u>OPPENHEIMER INTERNATIONAL GROWTH A</u>				
b Name of sponsor of entity listed in (a): <u>MASS MUTUAL</u>				
c EIN-PN <u>41-1590850-002</u>	d Entity code <u>P</u>	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>126387</u>		
a Name of MTIA, CCT, PSA, or 103-12 IE: <u>PIMCO TOTAL RETURN A</u>				
b Name of sponsor of entity listed in (a): <u>MASS MUTUAL</u>				
c EIN-PN <u>41-1590850-000</u>	d Entity code <u>P</u>	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>1272544</u>		
a Name of MTIA, CCT, PSA, or 103-12 IE: <u>AF CAPITAL WORLD GROWTH AND INCOME</u>				
b Name of sponsor of entity listed in (a): <u>MASS MUTUAL</u>				
c EIN-PN <u>41-1590850-000</u>	d Entity code <u>P</u>	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>182140</u>		
a Name of MTIA, CCT, PSA, or 103-12 IE: <u>ALGER CAPITAL APPRECIATION INST FUN</u>				
b Name of sponsor of entity listed in (a): <u>MASS MUTUAL</u>				
c EIN-PN <u>41-1590850-000</u>	d Entity code <u>P</u>	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>949408</u>		
a Name of MTIA, CCT, PSA, or 103-12 IE: <u>LOOMIS SAYLES BOND ADMIN FUND</u>				
b Name of sponsor of entity listed in (a): <u>MASS MUTUAL</u>				
c EIN-PN <u>41-1590850-000</u>	d Entity code <u>P</u>	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>300766</u>		
a Name of MTIA, CCT, PSA, or 103-12 IE: <u>AF WASHINGTON MUTUAL R3</u>				
b Name of sponsor of entity listed in (a): <u>MASS MUTUAL</u>				
c EIN-PN <u>41-1590850-000</u>	d Entity code <u>P</u>	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>1633085</u>		
a Name of MTIA, CCT, PSA, or 103-12 IE: <u>MFS GOVERNMENT SECURITIES R3</u>				
b Name of sponsor of entity listed in (a): <u>MASS MUTUAL</u>				
c EIN-PN <u>41-1590850-000</u>	d Entity code <u>P</u>	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>305486</u>		

a Name of MTIA, CCT, PSA, or 103-12 IE: **AF GROWTH FUND AMERICA R3**

b Name of sponsor of entity listed in (a): **MASS MUTUAL**

c EIN-PN 41-1590850-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 1756907
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a Name of MTIA, CCT, PSA, or 103-12 IE: **AF EUROPACIFIC GROWTH R3**

b Name of sponsor of entity listed in (a): **MASS MUTUAL**

c EIN-PN 41-1590850-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 869520
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a Name of MTIA, CCT, PSA, or 103-12 IE: **AF NEW PERSPECTIVE R3**

b Name of sponsor of entity listed in (a): **MASS MUTUAL**

c EIN-PN 41-1590850-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 15472
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a Name of MTIA, CCT, PSA, or 103-12 IE: **INVESCO EQUITY AND INCOME A**

b Name of sponsor of entity listed in (a): **MASS MUTUAL**

c EIN-PN 41-1590850-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 86016
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a Name of MTIA, CCT, PSA, or 103-12 IE: **BLACKROCK EQUITY DIVIDEND A**

b Name of sponsor of entity listed in (a): **MASS MUTUAL**

c EIN-PN 41-1590850-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 309981
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a Name of MTIA, CCT, PSA, or 103-12 IE: **JANUS HENDERSON E**

b Name of sponsor of entity listed in (a): **MASS MUTUAL**

c EIN-PN 41-1590850-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 4169
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a Name of MTIA, CCT, PSA, or 103-12 IE: **BNY MELLON SMALL CAP STOCK INDEX FU**

b Name of sponsor of entity listed in (a): **MASS MUTUAL**

c EIN-PN 41-1590850-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 114827
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a Name of MTIA, CCT, PSA, or 103-12 IE: **FRANKLIN HIGH INCOME A**

b Name of sponsor of entity listed in (a): **MASS MUTUAL**

c EIN-PN 41-1590850-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 96720
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a Name of MTIA, CCT, PSA, or 103-12 IE: **JP MORGAN SMARTRETIREMENT 2025 A**

b Name of sponsor of entity listed in (a): **MASS MUTUAL**

c EIN-PN 41-1590850-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 46149
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a Name of MTIA, CCT, PSA, or 103-12 IE: **JP MORGAN SMARTRETIREMENT 2030 A**

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

c EIN-PN 41-1590850-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 248693
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a Name of MTIA, CCT, PSA, or 103-12 IE: JP MORGAN SMART RETIREMENT 2035 A		
b Name of sponsor of entity listed in (a): MASS MUTUAL		
c EIN-PN 41-1590850-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 20400
a Name of MTIA, CCT, PSA, or 103-12 IE: JP MORGAN SMARTRETIREMENT 2040 A		
b Name of sponsor of entity listed in (a): MASS MUTUAL		
c EIN-PN 41-1590850-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 9980
a Name of MTIA, CCT, PSA, or 103-12 IE: JP MORGAN SMART RETIREMENT 2045 A		
b Name of sponsor of entity listed in (a): MASS MUTUAL		
c EIN-PN 41-1590850-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 83436
a Name of MTIA, CCT, PSA, or 103-12 IE: JP MORGAN SMARTRETIREMENT 2050 A		
b Name of sponsor of entity listed in (a): MASS MUTUAL		
c EIN-PN 41-1590850-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 5844
a Name of MTIA, CCT, PSA, or 103-12 IE: JP MORGAN LARGE CAPITAL GROWTH A		
b Name of sponsor of entity listed in (a): MASS MUTUAL		
c EIN-PN 41-1590850-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 230843
a Name of MTIA, CCT, PSA, or 103-12 IE: MM S & P 500 INDEX R4		
b Name of sponsor of entity listed in (a): MASS MUTUAL		
c EIN-PN 41-1590850-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 398096
a Name of MTIA, CCT, PSA, or 103-12 IE: MM MSCI EAFE INTERNATIONAL INDEX FU		
b Name of sponsor of entity listed in (a): MASS MUTUAL		
c EIN-PN 41-1590850-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 203106
a Name of MTIA, CCT, PSA, or 103-12 IE: MM RUSSELL 2000 SMALL CAP INDEX FUN		
b Name of sponsor of entity listed in (a): MASS MUTUAL		
c EIN-PN 41-1590850-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 625476
a Name of MTIA, CCT, PSA, or 103-12 IE: MM S & P MID CAP INDEX FUND R4		
b Name of sponsor of entity listed in (a): MASS MUTUAL		
c EIN-PN 41-1590850-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 552135
a Name of MTIA, CCT, PSA, or 103-12 IE: JPM SMARTRETIREMENT 2055		
b Name of sponsor of entity listed in (a): MASS MUTUAL		
c EIN-PN 41-1590850-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 50814

a Name of MTIA, CCT, PSA, or 103-12 IE: AF AMCAP RETIREMENT**b** Name of sponsor of entity listed in (a): MASS MUTUAL**c** EIN-PN 41-1590850-000**d** Entity
code P**e** Dollar value of interest in MTIA, CCT, PSA, or
103-12 IE at end of year (see instructions)

4236

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

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

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

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

SCHEDULE H (Form 5500) 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>F. GAVINA & SONS, INC. 401(K) PROFIT SHARING PLAN</u>	B Three-digit plan number (PN) ►	<u>002</u>
C Plan sponsor's name as shown on line 2a of Form 5500 <u>F. GAVINA & SONS, INC.</u>	D Employer Identification Number (EIN) <u>95-2922751</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	14189	10617
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)	1306046	1333237
(2) Participant contributions.....	1b(2)	330	0
(3) Other	1b(3)	0	0
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)	1446614	1915416
(2) U.S. Government securities	1c(2)	0	0
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)	0	0
(B) All other	1c(3)(B)	5825158	5063701
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)	1691271	2311472
(B) Common	1c(4)(B)	9113785	7451627
(5) Partnership/joint venture interests	1c(5)	0	0
(6) Real estate (other than employer real property)	1c(6)	0	0
(7) Loans (other than to participants)	1c(7)	292150	335027
(8) Participant loans	1c(8)	0	0
(9) Value of interest in common/collective trusts	1c(9)	0	0
(10) Value of interest in pooled separate accounts	1c(10)	8921794	10502635
(11) Value of interest in master trust investment accounts	1c(11)	0	0
(12) Value of interest in 103-12 investment entities	1c(12)	0	0
(13) Value of interest in registered investment companies (e.g., mutual funds)	1c(13)	3916148	8141130
(14) Value of funds held in insurance company general account (unallocated contracts).....	1c(14)	798294	762476
(15) Other.....	1c(15)	0	0

1d Employer-related investments:		(a) Beginning of Year	(b) End of Year
(1) Employer securities.....	1d(1)	0	0
(2) Employer real property.....	1d(2)	0	0
e Buildings and other property used in plan operation	1e	0	0
f Total assets (add all amounts in lines 1a through 1e)	1f	33325779	37827338

Liabilities

g Benefit claims payable	1g	0	0
h Operating payables	1h	0	0
i Acquisition indebtedness.....	1i	0	0
j Other liabilities.....	1j	0	0
k Total liabilities (add all amounts in lines 1g through 1j)	1k	0	0

Net Assets

l Net assets (subtract line 1k from line 1f)	1l	33325779	37827338
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Part II Income and Expense Statement

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

Income

		(a) Amount	(b) Total
a Contributions:			
(1) Received or receivable in cash from: (A) Employers	2a(1)(A)	1395137	
(B) Participants	2a(1)(B)	801552	
(C) Others (including rollovers).....	2a(1)(C)	0	
(2) Noncash contributions.....	2a(2)	0	2196689
(3) Total contributions. Add lines 2a(1)(A) , (B) , (C) , and line 2a(2)	2a(3)		
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit).....	2b(1)(A)	7426	
(B) U.S. Government securities.....	2b(1)(B)	0	
(C) Corporate debt instruments	2b(1)(C)	0	
(D) Loans (other than to participants)	2b(1)(D)	12877	
(E) Participant loans.....	2b(1)(E)	0	
(F) Other	2b(1)(F)	0	
(G) Total interest. Add lines 2b(1)(A) through (F)	2b(1)(G)		20303
(2) Dividends: (A) Preferred stock.....	2b(2)(A)	0	
(B) Common stock	2b(2)(B)	0	
(C) Registered investment company shares (e.g. mutual funds).....	2b(2)(C)	1603272	
(D) Total dividends. Add lines 2b(2)(A) , (B) , and (C)	2b(2)(D)		1603272
(3) Rents	2b(3)		0
(4) Net gain (loss) on sale of assets: (A) Aggregate proceeds	2b(4)(A)	0	
(B) Aggregate carrying amount (see instructions).....	2b(4)(B)	0	
(C) Subtract line 2b(4)(B) from line 2b(4)(A) and enter result	2b(4)(C)		
(5) Unrealized appreciation (depreciation) of assets: (A) Real estate	2b(5)(A)	0	
(B) Other	2b(5)(B)	0	
(C) Total unrealized appreciation of assets. Add lines 2b(5)(A) and (B)	2b(5)(C)		0

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts.....	2b(6)		0
(7) Net investment gain (loss) from pooled separate accounts.....	2b(7)		0
(8) Net investment gain (loss) from master trust investment accounts.....	2b(8)		0
(9) Net investment gain (loss) from 103-12 investment entities.....	2b(9)		0
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds).....	2b(10)		404386
c Other income.....	2c		2099205
d Total income. Add all income amounts in column (b) and enter total.....	2d		6323855
Expenses			
e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers.....	2e(1)	1678027	
(2) To insurance carriers for the provision of benefits.....	2e(2)	0	
(3) Other.....	2e(3)	0	
(4) Total benefit payments. Add lines 2e(1) through (3).....	2e(4)		1678027
f Corrective distributions (see instructions).....	2f		0
g Certain deemed distributions of participant loans (see instructions).....	2g		0
h Interest expense.....	2h		0
i Administrative expenses: (1) Professional fees.....	2i(1)	0	
(2) Contract administrator fees.....	2i(2)	0	
(3) Investment advisory and management fees.....	2i(3)	144269	
(4) Other.....	2i(4)	0	
(5) Total administrative expenses. Add lines 2i(1) through (4).....	2i(5)		144269
j Total expenses. Add all expense amounts in column (b) and enter total.....	2j		1822296
Net Income and Reconciliation			
k Net income (loss). Subtract line 2j from line 2d.....	2k		4501559
l Transfers of assets:			
(1) To this plan.....	2l(1)		0
(2) From this plan.....	2l(2)		0

Part III Accountant's Opinion

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

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

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

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

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

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

(1) Name: CLIFTONLARSONALLEN

(2) EIN: 41-0746749

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		330

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

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

A Name of plan F. GAVINA & SONS, INC. 401(K) PROFIT SHARING PLAN	B Three-digit plan number (PN) ► 002
C Plan sponsor's name as shown on line 2a of Form 5500 F. GAVINA & SONS, INC.	D Employer Identification Number (EIN) 95-2922751

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

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

1 Total value of distributions paid in property other than in cash or the forms of property specified in the instructions.....	1	0
2 Enter the EIN(s) of payor(s) who paid benefits on behalf of the plan to participants or beneficiaries during the year (if more than two, enter EINs of the two payors who paid the greatest dollar amounts of benefits): EIN(s): 33-6134835 04-1590850		
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
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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 _____

F. GAVIÑA & SONS, INC. 401(K) PROFIT SHARING PLAN

**FINANCIAL STATEMENTS AND
ERISA-REQUIRED SUPPLEMENTAL SCHEDULES**

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



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**F. GAVIÑA & SONS, INC. 401(K) PROFIT SHARING PLAN
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AS OF DECEMBER 31, 2021 AND 2020 AND
FOR THE YEAR ENDED DECEMBER 31, 2021**

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INDEPENDENT AUDITORS' REPORT

Trustees
F. Gaviña & Sons, Inc. 401(k) Profit Sharing Plan
Vernon, California

Report on the Audit of the Financial Statements

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

We have performed audits of the accompanying financial statements of F. Gaviña & Sons, Inc. 401(k) Profit Sharing Plan (the Plan), an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 (ERISA), as permitted by ERISA Section 103(a)(3)(C) (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 F. Gaviña & Sons, Inc. 401(k) Profit Sharing Plan's financial statements performed in accordance with ERISA Section 103(a)(3)(C) pursuant to 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. As permitted by ERISA Section 103(a)(3)(C), our audits need not extend to any statements or information related to assets held for investment of the Plan (investment information) by a bank or similar institution or insurance carrier that is regulated, supervised, and subject to periodic examination by a state or federal agency, provided that the statements or information regarding assets so held are prepared and certified to by the bank or similar institution or insurance carrier in accordance with 29 CFR 2520.103-5 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA (qualified institution).

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

Opinion on the 2021 Financial Statements

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

- The amounts and disclosures in the 2021 financial statements referred to above, other than those agreed to or derived from the certified investment information, are presented fairly, in all material respects, in accordance with accounting principles generally accepted in the United States of America.
- The information in the 2021 financial statements referred to above related to assets held by and certified to by a qualified institution agrees to, or is derived from, in all material respects, the information prepared and certified by an institution that management determined meets the requirements of ERISA Section 103(a)(3)(C).

Basis for Opinion on the 2021 Financial Statements

We conducted our audit in accordance with auditing standards generally accepted in the United States of America (GAAS). Our responsibilities under those standards are further described in the Auditors' Responsibilities for the Audit of the 2021 Financial Statements section of our report. We are required to be independent of F. Gaviña & Sons, Inc. 401(k) Profit Sharing Plan and to meet our other ethical responsibilities in accordance with the relevant ethical requirements relating to our audit. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our ERISA Section 103(a)(3)(C) audit opinion.

Responsibilities of Management for the 2021 Financial Statements

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

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

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

Auditors' Responsibilities for the 2021 Audit of the Financial Statements

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

In performing an audit in accordance with GAAS, we:

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

- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of F. Gaviña & Sons, Inc. 401(k) Profit Sharing Plan's internal control. Accordingly, no such opinion is expressed.
- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements.
- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about F. Gaviña & Sons, Inc. 401(k) Profit Sharing Plan's ability to continue as a going concern for a reasonable period of time.

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

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

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

Other Matter

2021 Supplemental Schedules Required by ERISA

The supplemental schedule of delinquent participant contributions and schedule of assets (held at end of year) as of and for the year ended December 31, 2021, are presented for purposes of additional analysis and are not a required part of the financial statements but are supplementary information required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information included in the supplemental schedules, other than that agreed to or derived from the certified investment information, has been subjected to auditing procedures applied in the audits of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with GAAS. For information included in the supplemental schedules that agreed to or is derived from the certified investment information, we compared such information to the related certified investment information.

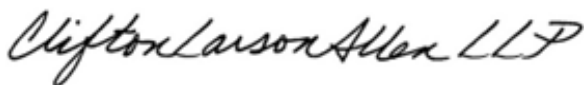
In forming our opinion on the supplemental schedules, we evaluated whether the supplemental schedules, other than the information agreed to or derived from the certified investment information, including its form and content, are presented in conformity with the Department of Labor's Rules and Regulations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

In our opinion:

- The form and content of the supplemental schedules, other than the information in the supplemental schedules that agreed to or is derived from the certified investment information, is presented, in all material respects, in conformity with the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.
- The information in the supplemental schedules related to assets held by and certified to by a qualified institution agrees to, or is derived from, in all material respects, the information prepared and certified by an institution that management determined meets the requirements of ERISA Section 103(a)(3)(C).

Auditors' Report on the 2020 Financial Statements

We were engaged to audit the 2020 financial statements of F Gavina & Sons Inc. 401(k) Profit Sharing Plan. As permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA, the Plan administrator instructed us not to perform and we did not perform any auditing procedures with respect to the information certified by a qualified institution. In our report dated October 7, 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 Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.



CliftonLarsonAllen LLP

Irvine, California
October 12, 2022

**F. GAVIÑA & SONS, INC. 401(K) PROFIT SHARING PLAN
STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS
DECEMBER 31, 2021 AND 2020**

ASSETS	<u>2021</u>	<u>2020</u>
INVESTMENTS (at Fair Value)		
Money Market Funds	\$ 1,799,502	\$ 925,023
Mutual Funds	3,447,429	3,182,458
Interest Bearing Cash	115,914	12,483
Corporate Bonds	5,063,701	5,825,158
Corporate Stocks	7,451,627	9,113,785
Preferred Stocks	2,311,472	1,691,271
Real Estate Investment Trusts	141,094	123,799
Certificate of Deposits	-	509,108
Exchange-Traded and Closed-End Funds	4,552,607	609,890
Pooled Separate Accounts	10,502,635	8,921,794
Note Receivable	<u>335,027</u>	<u>292,150</u>
Total Investments at Fair Value	35,721,008	31,206,919
INVESTMENTS (at Contract Value)		
Group Annuity Contract	762,476	798,295
RECEIVABLES		
Employer Profit Sharing Contribution	708,904	1,172,619
Employer Nonelective Safe Harbor Contribution	624,333	-
Employee 401(k) Deferral Contributions	-	330
Other Employer Contributions	<u>-</u>	<u>133,427</u>
Total Receivables	1,333,237	1,306,376
NONINTEREST-BEARING CASH	<u>10,617</u>	<u>14,189</u>
NET ASSETS AVAILABLE FOR BENEFITS	<u><u>\$ 37,827,338</u></u>	<u><u>\$ 33,325,779</u></u>

See accompanying Notes to Financial Statements.

F. GAVIÑA & SONS, INC. 401(K) PROFIT SHARING PLAN
STATEMENT OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS
YEAR ENDED DECEMBER 31, 2021

ADDITIONS:

CONTRIBUTIONS

Participant	\$ 801,552
Employer	<u>1,395,137</u>
Total Contributions	2,196,689

EARNINGS ON INVESTMENTS

Dividends	1,603,272
Interest Income	20,303
Net Appreciation in Fair Value of Investments	<u>2,503,566</u>
Total Earnings on Investments	4,127,141

OTHER INCOME

25

Total Additions

6,323,855

DEDUCTIONS:

BENEFITS PAID TO PARTICIPANTS

1,678,027

ADMINISTRATIVE EXPENSES

144,269

Total Deductions

1,822,296

NET INCREASE

4,501,559

NET ASSETS AVAILABLE FOR BENEFITS:

Beginning of Year

33,325,779

End of Year

\$ 37,827,338

See accompanying Notes to Financial Statements.

F. GAVIÑA & SONS, INC. 401(K) PROFIT SHARING PLAN
NOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 2021 AND 2020

NOTE 1 DESCRIPTION OF THE PLAN

The following description of the F. Gaviña & Sons, Inc. 401(k) Profit Sharing Plan (the Plan) provides only general information. Participants should refer to the Plan agreement for a more complete description of the Plan's provisions.

General

The Plan is a defined contribution plan that was adopted by F. Gaviña & Sons, Inc. (the Company or the Plan Sponsor), effective April 1, 1985, and is subject to the requirements of the Employee Retirement Income Security Act of 1974 (ERISA) and the Internal Revenue Code of 1986 (IRC), as amended.

Eligibility

Employees of F. Gaviña & Sons, Inc. are eligible to participate in the deferral, match and employer safe harbor components of the Plan after completing six months of service and a minimum of 500 hours of service. Participants can enter the Plan after completing the eligibility requirements on the first day of the first month of the Plan year and on the first day of the seventh month of the Plan year. Employees of F. Gaviña & Sons, Gaviña Coffee Company, and Hacienda Don Francisco are eligible for a discretionary profit sharing contribution after completing twelve months of service with a minimum of 1,000 hours of service, are employed on the last day of the Plan year, and complete 1,000 hours of service during the Plan year.

Contributions

Participants may elect to contribute to the Plan a portion of their pretax or after-tax annual compensation not to exceed the maximum deferral limitation, as defined in the IRC. Participants who have attained age 50 before the end of the Plan year are eligible to make catch-up contributions to their 401(k) account. Participants may also contribute amounts representing distributions from other qualified defined benefit or contribution plans to their 401(k) account, which are presented as rollover contributions in the statement of changes in net assets available for benefits. Participants direct the investment of their 401(k) contributions into various investment options offered by the Plan. The Company may also elect to make matching contributions to each participant's 401(k) account based on the participant's level of contributions each pay period and position with the Company. Managers of the Company receive a \$20 Employer match each pay period if a participant contribution of at least \$80 is made, and nonmanagers receive a \$10 Employer match each pay period if a participant contribution of at least \$40 is made. For the year ended December 31, 2021, Employer matching contributions to the 401(k) account totaled \$61,900. Each Plan year, the Company may make contributions into each participant's profit sharing account based on net profits of the current year or prior years at the discretion of the Board of Directors. For the year ended December 31, 2021, Employer profit sharing contributions to the Plan totaled \$708,904. Effective January 1, 2021, the Plan added a nonelective safe harbor contribution of 3% of eligible compensation. For the year ended December 31, 2021, nonelective safe harbor contributions to the Plan totaled \$624,333.

F. GAVIÑA & SONS, INC. 401(K) PROFIT SHARING PLAN
NOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 2021 AND 2020

NOTE 1 DESCRIPTION OF PLAN (CONTINUED)

Participant Accounts

Each participant's account is credited with the participant's contributions, the Company's matching contribution and nonelective safe harbor contribution, and allocations of (a) the Company's profit sharing contribution and (b) Plan earnings or losses and charged with an allocation of administrative expenses. Allocations are based on participant earnings or account balances, as defined in the Plan document. The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested account.

Vesting

Participants are vested immediately in their contributions and employer safe harbor contributions, plus actual earnings thereon. Vesting in the Company's matching contribution and profit sharing contribution portion of their accounts plus actual earnings thereon is based on years of continuous service. A participant is vested at the rate of 20% each year after two years of service and is considered to be 100% vested after six years of credited service. Notwithstanding the above, a participant is fully vested upon reaching normal retirement age, death, or permanent disability.

Benefit Payments

Upon termination of service due to death, disability, or retirement, a participant may elect to receive the value of the vested interest in his or her account in the form of a lump sum distribution or installments. If a participant terminates employment and the participant's account balance does not exceed \$1,000, the Plan administrator will authorize the benefit payment without the participant's consent. If the balance of the terminated participant's account is between \$1,000 and \$5,000, the Plan Sponsor may authorize that the benefit payment be rolled into an individual retirement account in the participant's name. Additionally, upon meeting normal retirement age, participants are allowed to withdraw their funds from the Plan.

Forfeitures

Forfeitures of the employee's nonvested portion of the Company's contributions are used to pay administrative expenses of the Plan or allocated to participants at the Company's discretion. Forfeited nonvested accounts as of December 31, 2021 and 2020 totaled \$3,200 and \$1,872, respectively. There were \$14,669 of forfeitures reallocated to participant accounts for the year ended December 31, 2021. There were no forfeitures used to pay administrative expenses for the year ended December 31, 2021.

F. GAVIÑA & SONS, INC. 401(K) PROFIT SHARING PLAN
NOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 2021 AND 2020

NOTE 2 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

Basis of Accounting

The accompanying financial statements are prepared on the accrual basis of accounting in accordance with accounting principles generally accepted in the United States of America (U.S. GAAP). References to the "ASC" hereafter refer to the Accounting Standards Codification established by the Financial Accounting Standards Board (FASB) as the source of authoritative U.S. GAAP.

Use of Estimates

The preparation of financial statements in accordance with U.S. GAAP requires the use of estimates and assumptions regarding certain types of assets, liabilities, revenues and gains, and expenses and losses. Such estimates primarily relate to unsettled transactions and events as of the date of the financial statements. Accordingly, upon settlement, actual results may differ from estimated amounts.

Investment Valuation and Income Recognition

The Plan's investments are stated at fair value (except for the fully benefit-responsive investment contract, which is reported at contract value) at December 31, 2021 and 2020. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. See Note 5 for a discussion of fair value measurements.

Contract value is the relevant measure for the portion of the net assets available for benefits of a defined contribution plan attributable to fully benefit-responsive investment contracts because contract value is the amount participants would receive if they were to initiate permitted transactions under the terms of the Plan (see Note 6).

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. Capital gains and/or losses are reported the day after the trade date.

Net realized and unrealized gains and losses are recorded in the accompanying statement of changes in net assets available for benefits as net appreciation in fair value of investments.

Brokerage fees are added to the acquisition costs of assets purchased and subtracted from the proceeds of assets sold.

Payment of Benefits

Benefits are recorded when paid.

F. GAVIÑA & SONS, INC. 401(K) PROFIT SHARING PLAN
NOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 2021 AND 2020

NOTE 2 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

Administrative Expenses

Certain administrative functions are performed by officers or employees of the Company. No such officer or employee received compensation from the Plan. Most investment expenses are paid directly by the Plan, and the majority of administrative expenses are absorbed by the Plan Sponsor. Certain administrative expenses, such as benefit payment requests, are charged directly to the participant requesting them and are deducted from the applicable participant's account.

Investment management fees charged to the Plan for investments held by Talcott Resolution Life Insurance Company funds are deducted from income earned on a daily basis and are reflected as a component of net appreciation (depreciation) in fair value of investments. Investment management fees charged to the Plan for all other investments are allocated to participant accounts on a pro-rata basis based on the participant's account balance.

Subsequent Events

The Plan has evaluated subsequent events through October 12, 2022, the date the financial statements were available to be issued.

NOTE 3 INFORMATION PREPARED AND CERTIFIED BY AGENT ON BEHALF OF INSURANCE COMPANY

Certain information disclosed in the accompanying financial statements and supplemental schedule of assets (held at end of year), including investments held at December 31, 2021 and 2020, totaling \$11,265,111 and \$9,720,089, respectively, and net appreciation in fair value of investments of \$404,387 and \$892,879 and dividends of \$879,978 and \$435,314 for the years ended December 31, 2021 and 2020, respectively is certified as complete and accurate. The 2021 information was obtained or derived from information supplied to the Plan administrator and certified as complete and accurate by Great-West Life & Annuity Insurance Company (Great-West) pursuant to a Power of Attorney granted by Talcott Resolution Life Insurance Company (Talcott), the insurance company of the Plan. The 2020 information was obtained or derived from information supplied to the Plan administrator and certified as complete and accurate by Massachusetts Mutual Life Insurance Company (Mass Mutual), the administrative services provider of the Plan as agent for Talcott. On December 31, 2020, Empower Retirement, an affiliate of Great-West, acquired the retirement business of Mass Mutual and became an administrator of the Plan.

F. GAVIÑA & SONS, INC. 401(K) PROFIT SHARING PLAN
NOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 2021 AND 2020

NOTE 4 NONPARTICIPANT-DIRECTED INVESTMENTS

Information about net assets relating to nonparticipant-directed investments is as follows at December 31, 2021 and 2020:

	2021	2020
Corporate Bonds	\$ 5,063,701	\$ 5,825,158
Corporate Stocks	7,451,627	9,113,785
Preferred Stocks	2,311,472	1,691,271
Real Estate Investment Trusts	141,094	123,799
Mutual Funds	3,447,429	3,182,458
Exchange-Traded and Closed-End Funds	4,552,607	609,890
Money Market Funds	1,799,502	925,023
Certificate of Deposit	-	509,108
Note Receivable	335,027	292,150
Cash	126,531	26,672
Employer Contributions Receivable	708,904	1,172,619
Employer Nonelective Safe Harbor Contribution	624,333	-
Other Employer Contributions Receivable	-	133,427
Nonparticipant-Directed Net Assets	<u>\$ 26,562,227</u>	<u>\$ 23,605,360</u>

Information about the significant components of the changes in net assets relating to nonparticipant directed investments is as follows for the year ended December 31:

Employer Contributions	\$ 1,333,237
Dividends	723,295
Interest	20,303
Net Appreciation in Fair Value of Investments	2,099,179
Other Income	25
Benefits Paid	(1,095,207)
Administrative Fees	(123,965)
Changes in Nonparticipant-Directed Net Assets	<u>\$ 2,956,867</u>

F. GAVIÑA & SONS, INC. 401(K) PROFIT SHARING PLAN
NOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 2021 AND 2020

NOTE 5 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 ASC 820 are described as follows:

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

Level 2 – Inputs to the valuation methodology include:

- quoted prices for similar assets or liabilities in active markets;
- quoted prices for identical or similar assets or liabilities in inactive markets;
- inputs other than quoted prices that are observable for the assets or liabilities; or
- 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's or liability's fair value measurement level within the fair value hierarchy is based on the lowest level of any input that is significant to the fair value measurement. Valuation techniques used need to maximize the use of observable inputs and minimize the use of unobservable inputs.

The following are descriptions of the valuation methodologies used for assets measured at fair value. There have been no changes in the methodologies used at December 31, 2021 and 2020.

Certificate of Deposit: Valued based on fair value by discounting the related cash flows based on current yields of similar instruments with comparable durations considering the credit worthiness of the issuer.

Corporate Stocks, Preferred Stocks, and Real Estate Investment Trusts: Valued at the closing price reported on the active market on which the individual securities are traded.

Corporate Bonds: Valued using pricing models maximizing the use of observable inputs for similar securities. This includes basing value on yields currently available on comparable securities of issuers with similar credit ratings. When quoted prices are not available for identical or similar bonds, the bond is valued under a discounted cash flows approach that maximizes observable inputs, such as current yields of similar instruments, but includes adjustments for certain risks that may not be observable, such as credit and liquidity risks or a broker quote is available.

F. GAVIÑA & SONS, INC. 401(K) PROFIT SHARING PLAN
NOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 2021 AND 2020

NOTE 5 FAIR VALUE MEASUREMENTS (CONTINUED)

Mutual Funds, Exchange-Traded and Closed-End Funds, and Money Market Funds: Valued at the daily closing price as reported by the funds. Mutual funds held by the Plan are open-end mutual funds that are registered with the Securities and Exchange Commission. These funds are required to publish their daily net asset value (NAV) and to transact at that price. Exchange-traded and closed-end funds are investments in a publicly traded investment company, which is structured, listed, and traded like a stock on a stock exchange. The mutual funds and exchange-traded and closed-end funds held by the Plan are deemed to be actively traded.

Pooled Separate Accounts: The underlying securities of the pooled separate accounts have observable quoted pricing inputs. NAV of the pooled separate accounts is not publicly quoted but is available to current investors via the custodian's website. Because NAV is the basis for current transactions, and the investments can be redeemed at NAV, Plan management believes the investments have a readily determinable fair value.

Note Receivable: The fair value of the note receivable is estimated based on the discounted future cash flows using market interest rates. The fair value of the note receivable approximates its amortized cost.

The preceding methods 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 or assumptions to determine the fair value of certain financial instruments could result in a different fair value measurement at the reporting date. The following table sets forth by level, within the fair value hierarchy, the Plan's assets at fair value on a recurring basis as of December 31, 2021:

	Level 1	Level 2	Level 3	Total
Cash	\$ 115,914	\$ -	\$ -	\$ 115,914
Corporate Bonds	-	5,063,701	-	5,063,701
Corporate Stocks	7,451,627	-	-	7,451,627
Preferred Stocks	2,311,472	-	-	2,311,472
Real Estate Investment Trusts	141,094	-	-	141,094
Money Market Funds	1,799,502	-	-	1,799,502
Exchange-Traded and Closed-End Funds	4,552,607	-	-	4,552,607
Mutual Funds	3,447,429	-	-	3,447,429
Pooled Separate Accounts	-	10,502,635	-	10,502,635
Note Receivable	-	-	335,027	335,027
Total Investments at Fair Value	<u>\$ 19,819,645</u>	<u>\$ 15,566,336</u>	<u>\$ 335,027</u>	<u>\$ 35,721,008</u>

F. GAVIÑA & SONS, INC. 401(K) PROFIT SHARING PLAN
NOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 2021 AND 2020

NOTE 5 FAIR VALUE MEASUREMENTS (CONTINUED)

The following table sets forth by level, within the fair value hierarchy, the Plan's assets at fair value on a recurring basis as of December 31, 2020:

	Level 1	Level 2	Level 3	Total
Cash	\$ 12,483	\$ -	\$ -	\$ 12,483
Corporate Bonds	-	5,825,158	-	5,825,158
Corporate Stocks	9,113,785	-	-	9,113,785
Preferred Stocks	1,691,271	-	-	1,691,271
Real Estate Investment Trusts	123,799	-	-	123,799
Money Market Funds	925,023	-	-	925,023
Certificate of Deposit	509,108	-	-	509,108
Exchange-Traded and Closed-End Funds	609,890	-	-	609,890
Mutual Funds	3,182,458	-	-	3,182,458
Pooled Separate Accounts	-	8,921,794	-	8,921,794
Note Receivable	-	-	292,150	292,150
Total Investments at Fair Value	<u>\$ 16,167,817</u>	<u>\$ 14,746,952</u>	<u>\$ 292,150</u>	<u>\$ 31,206,919</u>

The following table sets forth a summary of changes in the fair value of the Plan's Level 3 assets for the year ended December 31, 2021:

Purchases	\$ -
Issuances	30,000
Transfers In	-
Transfers Out	-

The following table represents the Plan's level 3 financial instrument, the valuation technique used to measure the fair value of that financial instrument, and the significant unobservable inputs:

Instrument	Fair Value	Principal Valuation Technique	Unobservable Inputs
Note Receivable	\$335,027	Discounted Cash Flow	Credit risk factor

NOTE 6 INVESTMENTS AT CONTRACT VALUE

The fixed-account investment option is provided through the agreement with the insurance company. Under the terms of the agreement, a crediting rate is established for amounts invested in the fixed account. The insurance company credits new contributions with interest at a rate of not less than the declared interest rate for the calendar quarter in which they are received. The declared interest rate applicable to any calendar quarter is guaranteed to the end of that calendar year. For each subsequent year, the insurance company will credit the existing fixed-account value with interest at a rate of not less than the declared interest rate for the calendar year. The declared interest rate was 1.25% as of December 31, 2021 and 1.55% as of December 31, 2020. The declared interest rate has never been less than zero.

F. GAVIÑA & SONS, INC. 401(K) PROFIT SHARING PLAN
NOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 2021 AND 2020

NOTE 6 INVESTMENTS AT CONTRACT VALUE (CONTINUED)

This investment option is considered to be a fully benefit-responsive traditional investment contract. Contract value is the relevant measure for this investment since this is the value that would be received by participants for initiating permitted transactions under the terms of the agreement. Contract value represents contributions, plus credited interest, less participant withdrawals and fees.

The following represents the contract value of the traditional investment contract held by the Plan at December 31, 2021 and 2020:

	2021	2020
Fixed Account	<u>\$ 762,476</u>	<u>\$ 798,295</u>

The agreement does not allow transfers and surrenders of the fixed-account values prior to the agreement discontinuance if the amount of any transfer or surrender from the fixed account in any 12-month period exceeds 1/6th of fixed-account values under the agreement. However, these restrictions do not apply to benefit payments. Upon discontinuance of the agreement, it may be possible to receive the market value of assets held in the fixed account. No events are probable of occurring that might limit the ability of the Plan to transact at contract value with the contract issuers and that would also limit the ability of the Plan to transact at contract value with the participants.

In addition, certain events allow the issuer to terminate the contract with the Plan and settle at an amount different from contract value. These events include the following:

- a. The Plan or Plan trust fails to maintain its special tax qualified or exempt status under 401(a) of the IRC.
- b. The Plan fails to provide the information necessary for the issuer to perform the agreement, and the Plan fails to remedy the failure within 31 days from the date of notification.
- c. The Plan trust is amended in a way that adversely affects obligations under the agreement.
- d. All group variable funding agreements in this class of business are amended, changed, or altered due to changes in any applicable laws, and the issuer determines that obligations under the agreement or ability to maintain this class of business are thereby materially affected.
- e. The assets held or the participants covered under the agreement are less than the amount required for the agreement to be a group funding agreement under any applicable insurance law.
- f. A change occurs such that the Plan is no longer considered to be an entity that is authorized or eligible to sponsor the agreement.
- g. No contributions are made during any consecutive 12-month period.
- h. At any time, the contributions or balances are less than the amount required for this class of business under the underwriting standards in effect as of the agreement effective date.

F. GAVIÑA & SONS, INC. 401(K) PROFIT SHARING PLAN
NOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 2021 AND 2020

NOTE 7 NOTE RECEIVABLE

The Plan has a \$340,000 note receivable from an unrelated third party that is secured by a deed of trust and assignment of rents against real property. The note bears interest at 4.0% and matures February 1, 2031. The Plan receives monthly payments of principal and interest of \$1,623 through the maturity date, at which point the remaining principal and unpaid interest outstanding is due. The note was amended during the year ended December 31, 2021 to increase the total amount of the note, extend the maturity date, and increase the monthly payment. At December 31, 2021 and 2020, the outstanding balances of the note receivable were \$335,027 and \$292,150, respectively.

NOTE 8 RISKS AND UNCERTAINTIES

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

In April 2021, the Plan received a letter from the DOL indicating the Plan had been selected for a limited review. Plan management has responded to the DOL's requests but has not received any communications from the DOL regarding closure of the review. Management is uncertain of the outcome of the review, but does not believe there will be a material impact on the Plan.

The Plan maintains cash balances and money market accounts at several financial institutions and brokerage firms. Accounts at these institutions are insured by the Federal Deposit Insurance Corporation for up to \$250,000 per institution. The Plan regularly maintains cash balances in excess of federally insured limits.

NOTE 9 PLAN TERMINATION

Although it has not expressed any intent to do so, the Company has the right, under the Plan, to discontinue its contributions at any time and to terminate the Plan subject to the provisions of ERISA. In the event of Plan termination, all participants would become fully vested.

F. GAVIÑA & SONS, INC. 401(K) PROFIT SHARING PLAN
NOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 2021 AND 2020

NOTE 10 TAX STATUS

The Plan is based on a Volume Submitter Defined Contribution Plan, which received a determination letter from the Internal Revenue Service (IRS) dated June 30, 2020, stating that the Volume Submitter Defined Contribution Plan was designed in accordance with the provisions of the IRC. The Plan has not filed for its own determination letter from the IRS. However, the Plan administrator believes that the Plan is designed and is currently being operated in compliance with the applicable requirements of the IRC. The related trust, therefore, is not subject to tax under present income tax law.

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

NOTE 11 NONEXEMPT TRANSACTION

In 2020, the Company failed to remit employee 401(k) deferral contributions for one participant during one payroll period totaling \$330 within the timeframe prescribed by the Department of Labor. This is deemed a prohibited transaction in accordance with ERISA and the Internal Revenue Code. The Company is in the process of correcting the prohibited transaction by depositing the lost earnings. The required Form 5330 has been filed with the Internal Revenue Service including payment of the appropriate excise tax.

NOTE 12 PARTIES IN INTEREST

Certain Plan investments are managed by the insurance company; therefore, these investments qualify as party-in-interest transactions. The Plan also has a number of service providers. Such providers are parties in interest under ERISA.

F. GAVIÑA & SONS, INC. 401(K) PROFIT SHARING PLAN
E.I.N 95-2922751 PLAN NO. 002
SCHEDULE H, LINE 4a—SCHEDULE OF DELINQUENT PARTICIPANT CONTRIBUTIONS
YEAR ENDED DECEMBER 31, 2021

Participant Contributions Transferred Late to Plan	Total that Constitute Nonexempt Prohibited Transactions			Total Fully Corrected under VFCP and PTE 2002-51
	Contributions Not Corrected	Contributions Corrected Outside VFCP	Contributions Pending Correction in VFCP	
Check here if Late Participant Loan Repayments are Included ☐ Yes	\$330	\$0	\$0	\$0

F. GAVIÑA & SONS, INC. 401(K) PROFIT SHARING PLAN
E.I.N 95-2922751 PLAN NO. 002
SCHEDULE H, LINE 4i—SCHEDULE OF ASSETS (HELD AT END OF YEAR)
DECEMBER 31, 2021

(a)	(b) Identity of Issue, Borrower, Lessor or Similar Party	(c) Description of Investment Including Maturity Base, Rate of Interest, Collateral, and Par or Maturity Value	(d) Cost	(e) Current Value
	<u>NonInterest-Bearing Cash (Nonparticipant Directed)</u>			
	1st Century Bank	General Cash Account	\$ 10,617	\$ 10,617
	Total Non-Interest Bearing Cash (Nonparticipant Directed)		10,617	10,617
	<u>Interest Bearing Cash (Nonparticipant Directed):</u>			
	Morgan Stanley	General Cash Account	103,650	103,650
	Morgan Stanley	General Cash Account	5,243	5,243
	Pershing Advisor Solutions LLC	General Cash Account	7,021	7,021
	Total Interest Bearing Cash (Nonparticipant Directed)		115,914	115,914
	<u>Corporate Bonds (Nonparticipant Directed):</u>			
	Morgan Stanley	100,000 shares 4.875% MAT 11/01/22	100,411	103,373
	Reliance Steel & Aluminum Company	100,000 shares 4.500% MAT 04/15/23	101,198	103,517
	Yum Brands, Inc.	100,000 shares 3.875% MAT 11/01/23	100,230	104,125
	Pitney Bowes, Inc.	140,000 shares 4.625% MAT 03/15/24	140,961	142,800
	Viacom, Inc.	100,000 shares 3.875% MAT 04/01/24	101,135	105,309
	Howmet Aerospace Inc	200,000 shares 5.125% MAT 10/01/24	199,103	215,500
	Ally Financial, Inc.	50,000 shares 4.625% MAT 03/30/25	50,475	54,338
	General Motors Co. (04/21/25)	100,000 shares 4.000% MAT 04/01/25	99,780	106,998
	Southwest Airlines	100,000 shares 5.250% MAT 05/04/25	99,574	111,113
	Synchrony Financial	150,000 shares 4.500% MAT 07/23/25	150,031	162,134
	Citi Group, Inc.	100,000 shares 5.500% MAT 09/13/25	104,340	113,133
	Capital One Financial Corporation	300,000 shares 4.200% MAT 10/29/25	298,964	326,316
	ConAgra Brands, Inc.	200,000 shares 4.600% MAT 11/01/25	200,923	219,994
	Ford Motor Co.	200,000 shares 4.389% MAT 01/08/26	203,937	215,500
	Host Hotels & Resorts	200,000 shares 4.500% MAT 02/01/26	203,280	215,580
	Hospitality Properties Trust	200,000 shares 5.250% MAT 02/15/26	208,189	197,500
	General Motors Financial	100,000 shares 5.2500% MAT 03/01/26	104,412	112,192
	Hillenbrand Inc	150,000 shares 5.000% MAT 09/15/26	154,392	167,250
	AT&T, Inc.	300,000 shares 4.250% MAT 03/01/27	306,308	332,967
	Mercury General Corporation	225,000 shares 4.400% MAT 03/15/27	227,792	248,173
	Brighthouse Financial	150,000 shares 3.700% MAT 6/22/27	143,478	160,995
	Southwest Airlines Co. Fixed	100,000 shares 3.450 % MAT 11/16/27	101,363	106,566
	Campbell Soup Co.	200,000 shares 4.150% MAT 03/15/28	194,316	222,270
	Edison Intl Fixed RT	150,000 shares 4.125% MAT 03/15/28	150,749	158,432
	General Mills, Inc.	125,000 shares 4.200% MAT 4/17/28	124,951	139,694
	Kellogg Co.	75,000 shares 4.300% MAT 05/15/28	75,191	84,945
	Fluor Corp New	200,000 shares 4.250% MAT 9/15/28	203,737	209,750
	Discover Financial Services	100,000 shares 4.100% MAT 03/15/29	100,562	106,321
	EPR PPTYS SR	150,000 shares 3.750% MAT 08/15/29	146,992	151,523
	Nordstrom Inc	100,000 shares 4.375% MAT 04/01/30	104,753	100,879
	Boeing Co	250,000 shares 3.300% MAT 03/01/35	250,895	251,016
	Frontier Communications Holdings LLC	23.9 shares 5.875% MAT 11/01/2029	2,420	2,413
	Pactiv LLC	100 shares 7.950% MAT 12/15/2025	9,919	11,085
	Total Corporate Bonds (Nonparticipant Directed)		4,764,761	5,063,701

(Continued)

F. GAVIÑA & SONS, INC. 401(K) PROFIT SHARING PLAN
E.I.N 95-2922751 PLAN NO. 002
SCHEDULE H, LINE 4i—SCHEDULE OF ASSETS (HELD AT END OF YEAR)
DECEMBER 31, 2021

(a)	(b)	(c)	(d)	(e)
	Identity of Issue, Borrower, Lessor or Similar Party	Description of Investment Including Maturity Base, Rate of Interest, Collateral, and Par or Maturity Value	Cost	Current Value
	<u>Corporate Stocks (Nonparticipant Directed):</u>			
		<u>Number of Shares</u>		
	Adobe Systems, Inc.	228	\$ 20,575	\$ 129,290
	Align Technology, Inc.	115	29,795	75,576
	Alphabet, Inc.	56	29,114	162,041
	Amazon, Inc.	44	25,604	146,711
	ASML Hldg NV NY	84	16,496	66,876
	Boston Scientific Corporation	929	37,036	39,464
	Costco Wholesale Corporation	123	14,511	69,827
	Dexcom Inc	103	37,511	55,306
	Home Depot, Inc.	161	28,368	66,817
	IHS Markit LTD	446	23,593	59,282
	Illumina, Inc.	45	11,761	17,120
	IQVIA Holdings Inc Com	216	34,091	60,942
	Mastercard, Inc.	181	21,855	65,037
	Meta Platforms Inc	317	28,716	106,623
	Netflix Inc	88	46,328	53,015
	Nike Inc	278	42,157	46,334
	Nvidia Corporation	499	28,151	146,761
	Paypal, Inc.	432	16,976	81,467
	S&P Global, Inc.	76	11,653	35,867
	Salesforce, Inc.	371	22,183	94,282
	Schwab Charles Corporation	632	13,867	53,151
	ServiceNow, Inc.	224	13,460	145,401
	Snowflake Inc	97	21,896	32,859
	The Trade Desk Inc Com	729	13,659	66,806
	TransUnion	498	24,658	59,053
	Twilio Inc	173	51,275	45,558
	Ulta Salon Cosmetics & Fragrance Inc.	102	22,534	42,059
	Visa, Inc.	428	18,519	92,752
	Waste Connections, Inc.	304	20,319	41,496
	Zoetis, Inc.	337	22,665	82,238
	Abb Ltd Sponsored	787	14,918	30,040
	Accenture PLC	146	16,850	60,524
	Adidas Salomon AG Sponsored ADR	104	19,019	14,976
	AIA Group LTD	449	11,421	18,106
	Alibaba Group LTD	124	30,755	14,730
	Alphabet, Inc.	28	18,179	81,117
	Amphenol Corp	405	29,927	35,421
	AON PLC	187	20,491	56,205
	Assa Abloy	1,118	10,164	17,072
	Avery Dennison Corp	80	18,034	17,326
	Banco Bradesco	4,634	21,396	15,848
	Boston Scientific Corporation	518	19,129	22,005
	BRP Inc	221	15,217	19,388
	Bureau Veritas	284	19,408	18,980
	CAE, Inc.	536	9,733	13,529
	Canadian National Railway CO.	192	13,993	23,589
	Carlsberg	703	22,971	24,408

(Continued)

F. GAVIÑA & SONS, INC. 401(K) PROFIT SHARING PLAN
E.I.N 95-2922751 PLAN NO. 002
SCHEDULE H, LINE 4i—SCHEDULE OF ASSETS (HELD AT END OF YEAR)
DECEMBER 31, 2021

(a)	(b)	(c)	(d)	(e)
	Identity of Issue, Borrower, Lessor or Similar Party	Description of Investment Including Maturity Base, Rate of Interest, Collateral, and Par or Maturity Value	Cost	Current Value
	<u>Corporate Stocks (Nonparticipant Directed) (Continued):</u>			
		<u>Number of Shares</u>		
	Coca Cola Company	848	\$ 38,247	\$ 50,210
	Coca Cola European Partnerships PLC	354	13,202	19,799
	Deere & Co	50	17,894	17,145
	Diaego PLC	188	22,343	41,386
	Dollar General Corporation	148	22,996	34,903
	Epiroc Aktiebolag	1,619	14,408	40,847
	HDFC Bank LTD	278	12,306	18,089
	Hexagon AB	1,904	10,927	30,216
	Honeywell International, Inc.	95	6,972	19,808
	Industria De Diseno Textil	1,111	18,309	17,986
	Intercontinental Exchange, Inc.	328	13,138	44,861
	Iqvia, Inc.	235	18,034	66,303
	Johnson & Johnson	283	40,457	48,413
	Legrand	830	18,165	19,389
	Lowes, Inc.	195	19,928	50,404
	LVMH Moet Hennessy	136	13,967	22,508
	McDonald's Corporation	134	25,316	35,921
	Medtronics PLC SHS	93	9,756	9,621
	Merck KGAA Sponsored ADR	581	15,455	30,270
	Microsoft Corporation	229	12,707	77,017
	Motorola, Inc.	182	18,364	49,449
	Nike Inc	171	28,215	28,501
	Nintendo Ltd Adr	287	14,204	16,752
	NXP Semiconductors NV Com	132	15,362	30,067
	Pernod Ricard S A Adr	415	14,025	20,119
	Procter & Gamble Co.	333	24,687	54,472
	Prudential PLC	584	23,222	20,107
	PTC Inc Com	208	14,246	25,199
	Relx PLC	1,134	20,096	36,980
	Rockwell Automation, Inc.	76	11,980	26,513
	S&P Global, Inc.	75	8,909	35,395
	Schwab Charles Corporation	350	13,792	29,435
	Shimano SHS Un-sponsored	850	15,338	22,729
	Swatch Group	1,573	27,732	24,208
	Taiwan Semiconductor MFG Co.	330	7,687	39,702
	Tencent LTD	435	16,583	25,361
	Texas Instruments Inc.	154	17,008	29,024
	Thermo Fisher Scientific, Inc.	88	14,422	58,717
	TopBuild Corp	50	10,710	13,796
	Toronto Dominion Bank	348	20,134	26,685
	Unilever PLC	501	24,668	26,949
	Visa, Inc.	184	10,955	39,875
	Warner Music Group	400	11,684	17,272
	Wolters Kluwer	384	15,924	45,366
	Zoetis, Inc.	223	10,991	54,419
	BHP Group LTD	749	35,981	45,208
	South32 LTD	200	1,800	2,933

(Continued)

F. GAVIÑA & SONS, INC. 401(K) PROFIT SHARING PLAN
E.I.N 95-2922751 PLAN NO. 002
SCHEDULE H, LINE 4i—SCHEDULE OF ASSETS (HELD AT END OF YEAR)
DECEMBER 31, 2021

(a)	(b)	(c)	(d)	(e)
	Identity of Issue, Borrower, Lessor or Similar Party	Description of Investment Including Maturity Base, Rate of Interest, Collateral, and Par or Maturity Value	Cost	Current Value
	<u>Corporate Stocks (Nonparticipant Directed) (Continued):</u>			
		<u>Number of Shares</u>		
	Chevron Corporation	304	\$ 32,532	\$ 35,636
	Exxon Mobil Corporation	380	32,228	23,227
	Occidental Petroleum Corporation	429	30,727	12,429
	Activision Blizzard Inc Com	277	16,360	18,429
	Alcon Sa Act	296	17,892	26,234
	Allstate Corp Com	107	10,991	12,589
	Ameren Corp	170	13,448	15,132
	American Electric Power Co	274	23,916	24,378
	American International Group, Inc.	1,407	62,394	80,002
	Analog Devices Inc Com	93	15,849	16,347
	Anthem Inc.	211	54,778	97,807
	Apollo Global Mgmt Inc	327	20,010	23,685
	AstraZeneca	1,086	43,325	63,260
	BP PLC	2,186	75,231	58,213
	British Amern Tob PLC	898	34,356	33,594
	Capital One Financial Corp Com	161	23,784	23,359
	Caterpillar Inc Com	151	31,383	31,218
	Centerpoint Energy Inc Com	641	15,782	17,890
	CIGNA Corp New Com	241	53,571	55,341
	Cisco Systems, Inc.	1,614	75,516	102,279
	CitiGroup, Inc.	1,533	86,661	92,578
	Coca Cola Company	823	40,520	48,730
	Cognizant Technology Solutions Corporation	704	44,244	62,459
	Comcast Corporation	1,158	37,114	58,282
	ConocoPhilips Com	884	45,174	63,807
	Constellation Brands Inc	199	33,677	49,943
	Corteva Inc	782	20,562	36,973
	CVS Health Corp	467	28,998	48,176
	Dollar General Corporation	218	40,765	51,411
	Dupont De Nemours Inc	305	19,024	24,638
	Edison International	383	23,122	26,140
	Equinor ASA	1,734	31,251	45,656
	Equitable	779	15,770	25,543
	Exelon	297	12,863	17,155
	Fidelity National Finl Inc	687	27,311	35,848
	Fidelity National Information Svcs Inc	434	59,042	47,371
	Fox Corp	1,090	40,320	40,221
	Gallagher Arthur J & Co.	187	18,625	31,728
	General Electric Co Com	399	32,210	37,694
	General Motors Co	1,034	33,546	60,623
	Humana, Inc.	112	46,220	51,952
	Huntington Ingalls Inds Inc Com	76	16,141	14,192
	Intercontinental Exchange Inc Com	126	15,195	17,233
	JP Morgan Chase & Co.	281	22,140	44,496
	Koninklijke Philips	872	32,682	32,133
	Lear Corp Com	123	22,053	22,503
	Leidos Holdings	395	38,542	35,116
	Lockheed Martin Corp	79	26,121	28,077
	Lowes, Inc.	93	7,463	24,039

(Continued)

F. GAVIÑA & SONS, INC. 401(K) PROFIT SHARING PLAN
E.I.N 95-2922751 PLAN NO. 002
SCHEDULE H, LINE 4i—SCHEDULE OF ASSETS (HELD AT END OF YEAR)
DECEMBER 31, 2021

(a)	(b) Identity of Issue, Borrower, Lessor or Similar Party	(c) Description of Investment Including Maturity Base, Rate of Interest, Collateral, and Par or Maturity Value	(d) Cost	(e) Current Value
<u>Corporate Stocks (Nonparticipant Directed - Continued)</u>				
	Marathon Pete Corp Com	497	\$ 20,169	\$ 31,803
	McKesson Corporation	122	19,774	30,326
	Medtronic	477	40,282	49,346
	Metlife, Inc.	886	42,638	55,366
	Microsoft Corporation	61	5,077	20,516
	Morgan Stanley	672	25,530	65,964
	Newell Brands, Inc.	1,005	20,810	21,949
	Nisource Inc	478	11,219	13,198
	NXP Semiconductors NV Com	84	8,708	19,134
	Pepsico Inc	108	15,968	18,761
	PPG Inds	140	19,742	24,142
	Progressive Corp OH Com	172	15,695	17,656
	Public Services Enterprise Group	509	25,472	33,966
	Raymond James	378	23,483	37,951
	Raytheon Tech	683	47,969	58,779
	Rogers Comm Inc	811	41,709	38,628
	Ross Stores Inc	357	42,956	40,798
	Sanofi Spons Adr	1,237	61,354	61,974
	Schwab Charles Corporation	744	28,151	62,570
	Sealed Air Corp	274	15,908	18,487
	SS&C Technologies Holdings Inc	524	36,602	42,958
	Stanley Black & Decker	75	13,292	14,147
	Unilever	1,395	75,141	75,037
	Union Pacific Corporation	106	13,059	26,705
	UnitedHealth Group, Inc.	99	27,327	49,712
	Verizon Communications, Inc.	715	37,595	37,151
	Visa Inc	165	29,524	35,757
	Wells Fargo & Co.	2,776	115,473	133,181
	Williams Companies, Inc.	752	17,475	19,582
	Willis Towers Watson Pub	71	17,313	16,862
	Zimmer	369	54,464	46,878
	Frontier Communications Corp (FYBR)	779	22,128	22,973
	Total Corporate Stocks (Nonparticipant Directed)		4,467,613	7,451,627
<u>Preferred Stocks (Nonparticipant Directed):</u>				
		<u>Number of Shares</u>		
	Doubleline Income Solutions	21,225	390,155	342,146
	First TR High Yield	10,000	200,003	202,200
	Goldman Sachs Group	7,300	200,853	205,641
	SCE TR II TR PFD	4,763	112,828	119,932
	SCE TR III FXD/FLTG Rate TR PFD	8,500	195,788	216,580
	Annaly CAP MGMT Inc PFD	7,500	192,145	191,175
	Getty Rlty Corp	5,500	150,811	178,100
	Gladstone Coml Corp	8,900	200,587	229,353
	MGM Growth PPTYS LLC	4,400	150,573	179,740
	Occidental Pete Corp	53	262	668
	STAG INDL Inc	4,850	150,399	232,607
	W P Carey Inc	2,600	204,476	213,330
	Total Preferred Stocks (Nonparticipant Directed)		2,148,880	2,311,472

(Continued)

F. GAVIÑA & SONS, INC. 401(K) PROFIT SHARING PLAN
E.I.N 95-2922751 PLAN NO. 002
SCHEDULE H, LINE 4i—SCHEDULE OF ASSETS (HELD AT END OF YEAR)
DECEMBER 31, 2021

(a)	(b) Identity of Issue, Borrower, Lessor or Similar Party	(c) Description of Investment Including Maturity Base, Rate of Interest, Collateral, and Par or Maturity Value	(d) Cost	(e) Current Value
	<u>Real Estate Investment Trusts (Nonparticipant Directed):</u>			
		<u>Number of Shares</u>		
	American Tower Corporation	332	\$ 28,308	\$ 97,110
	Equinix, Inc.	52	11,510	43,984
	Total Real Estate Investment Trusts (Nonparticipant Directed)		39,818	141,094
	<u>Money Market Funds (Nonparticipant Directed):</u>			
	1st Century Bank	Business Money Market	1,265,540	1,265,540
	Pershing Advisor Solutions LLC	General Cash Account	533,962	533,962
	Total Money Market Funds (Nonparticipant Directed)		1,799,502	1,799,502
	<u>Exchange-Traded and Closed-End Funds (Nonparticipant Directed):</u>			
		<u>Number of Shares</u>		
	Goldman ActiveBeta US LC ETF (GSLC)	19,345	1,682,241	1,840,483
	Goldman Sachs Access Inflation (GTIP)	2,321	134,061	135,686
	Goldman Sachs Access US AGG (GCOR)	7,744	378,759	376,827
	Goldman Sachs ACCS HY Corp ETF (GHYB)	2,674	133,994	132,951
	Goldman Sachs ACCS INV GR ETF (GIGB)	5,724	312,473	309,611
	Goldman Sachs ActiveBeta EM (GEM)	4,783	177,258	177,019
	Goldman Sachs ActiveBeta INT (GSIE)	23,898	820,657	842,882
	Goldman Sachs MarketBeta US (GSUS)	3,641	220,317	239,214
	GS ActiveBeta US Small Cap ETF (GSSC)	4,826	309,009	320,930
	ISHARES JP Morgan EM Bond ETF (EMB)	1,623	178,559	177,004
	Total Exchange-Traded and Closed-End Funds (Nonparticipant Directed)		4,347,328	4,552,607
	<u>Mutual Funds (Nonparticipant Directed):</u>			
		<u>Number of Shares</u>		
	Blackrock Taxable Municipal Bond Trust	13,200	304,529	345,563
	Blackstone / GSO Strategic Credit Fund	17,940	260,575	242,010
	Blackrock Multi Sector	24,500	384,076	444,430
	First TR Exchange Traded	16,000	290,095	325,120
	Ishares Tr PFD & Income Secs	6,400	247,829	252,352
	Loomis Sayles Strategic	32,214	474,927	457,116
	MFS Corporate	20,592	290,031	302,903
	Nuveen Taxable	14,226	300,603	322,941
	Pimco International Bond Fund	24,459	261,494	234,564
	Pimco Dynamic Income	6,233	107,608	161,497
	Cohen & Steers Quality Income Rlty FD Inc	19,700	252,276	358,933
	Total Mutual Funds (Nonparticipant Directed)		3,174,043	3,447,429
	<u>Note Receivable (Nonparticipant Directed)</u>			
	Note Receivable from Unrelated Third Party	Interest: 4.00%, Matures 02/01/31, Secured by Real Property, Monthly P & I Payments of \$1,623 through Maturity, Remaining Balance Due at Maturity	\$ 335,027	\$ 335,027

(Continued)

F. GAVIÑA & SONS, INC. 401(K) PROFIT SHARING PLAN
E.I.N 95-2922751 PLAN NO. 002
SCHEDULE H, LINE 4i—SCHEDULE OF ASSETS (HELD AT END OF YEAR)
DECEMBER 31, 2021

(a)	(b) Identity of Issue, Borrower, Lessor or Similar Party	(c) Description of Investment Including Maturity Base, Rate of Interest, Collateral, and Par or Maturity Value	(d) Cost	(e) Current Value
<u>Pooled Separate Accounts (Participant Directed):</u>				
*	Talcott Resolution Life Insurance Company	Invesco Oppenheimer Int'l Growth A	**	\$ 126,387
*	Talcott Resolution Life Insurance Company	Pimco Total Return A	**	1,272,544
*	Talcott Resolution Life Insurance Company	AF Capital World Growth and Income R3	**	182,140
*	Talcott Resolution Life Insurance Company	Alger Capital Appreciation Institutional Fund I	**	949,408
*	Talcott Resolution Life Insurance Company	Loomis Sayles Bond Admin Fund	**	300,766
*	Talcott Resolution Life Insurance Company	AF Washington Mutual R3	**	1,633,085
*	Talcott Resolution Life Insurance Company	MFS Government Securities R3	**	305,486
*	Talcott Resolution Life Insurance Company	AF Growth Fund America R3	**	1,756,907
*	Talcott Resolution Life Insurance Company	AF AMCAP R	**	4,236
*	Talcott Resolution Life Insurance Company	AF Europacific Growth R3	**	869,520
*	Talcott Resolution Life Insurance Company	AF New Perspective R3	**	15,472
*	Talcott Resolution Life Insurance Company	Invesco Equity and Income A	**	86,016
*	Talcott Resolution Life Insurance Company	Blackrock Equity Dividend A	**	309,981
*	Talcott Resolution Life Insurance Company	Janus Henderson E	**	4,169
*	Talcott Resolution Life Insurance Company	BNY Mellon Small Cap Stock Index Fund A	**	114,827
*	Talcott Resolution Life Insurance Company	Franklin High Income A	**	96,720
*	Talcott Resolution Life Insurance Company	JP Morgan SmartRetirement 2025 A	**	46,149
*	Talcott Resolution Life Insurance Company	JP Morgan SmartRetirement 2030 A	**	248,693
*	Talcott Resolution Life Insurance Company	JP Morgan SmartRetirement 2035 A	**	20,400
*	Talcott Resolution Life Insurance Company	JP Morgan SmartRetirement 2040 A	**	9,980
*	Talcott Resolution Life Insurance Company	JP Morgan SmartRetirement 2045 A	**	83,436
*	Talcott Resolution Life Insurance Company	JP Morgan SmartRetirement 2050 A	**	5,844
*	Talcott Resolution Life Insurance Company	JP Morgan SmartRetirement 2055 A	**	50,814
*	Talcott Resolution Life Insurance Company	JP Morgan Large Capital Growth A	**	230,843
*	Talcott Resolution Life Insurance Company	MM S&P 500 Index R4	**	398,096
*	Talcott Resolution Life Insurance Company	MM MSCI EAFE International Index Fund R4	**	203,106
*	Talcott Resolution Life Insurance Company	MM Russell 2000 Small Cap Index Fund R4	**	625,476
*	Talcott Resolution Life Insurance Company	MM S&P Mid Cap Index Fund R4	**	552,134
	Total Pooled Separate Accounts (Participant Directed)			<u>10,502,635</u>
<u>Group Annuity Contract (Participant Directed):</u>				
*	Talcott Resolution Life Insurance Company	Fixed Account	***	<u>762,476</u>
	Total Assets Held for Investment			<u>\$ 36,494,101</u>
*	Party-in-interest			
**	Cost information excluded as permitted for participant-directed accounts			
***	Stated at contract value			

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 01/01/2021 and ending 12/31/2021	
A This return/report is for:	☐ a multiemployer plan ☐ a multiple-employer plan (Filers checking this box must attach a list of participating employer information in accordance with the form instructions.) ☒ a single-employer plan ☐ a DFE (specify) ____
B This return/report is:	☐ the first return/report ☐ the final return/report ☐ an amended return/report ☐ a short plan year return/report (less than 12 months)
C If the plan is a collectively-bargained plan, check here.	☐
D Check box if filing under:	☒ Form 5558 ☐ automatic extension ☐ the DFVC program ☐ special extension (enter description)
E If this is a retroactively adopted plan permitted by SECURE Act section 201, check here.	☐

Part II Basic Plan Information—enter all requested information	
1a Name of plan F. GAVINA & SONS, INC. 401(k) PROFIT SHARING PLAN	1b Three-digit plan number (PN) ▶ 002 1c Effective date of plan 04/01/1985
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) F. GAVINA & SONS, INC. 2700 FRUITLAND AVENUE VERNON, CA 90058	2b Employer Identification Number (EIN) 95-2922751 2c Plan Sponsor's telephone number (323) 582-0671 2d Business code (see instructions) 311900

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	 Signature of plan administrator	10/7/22 Date	Jose Gavina Enter name of individual signing as plan administrator
SIGN HERE	 Signature of employer/plan sponsor	10/7/22 Date	Jose Gavina 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	5 319
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..... a(2) Total number of active participants at the end of the plan year b Retired or separated participants receiving benefits..... c Other retired or separated participants entitled to future benefits d Subtotal. Add lines 6a(2) , 6b , and 6c e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits. f Total. Add lines 6d and 6e g Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item) h Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested	 6a(1) 280 6a(2) 266 6b 8 6c 39 6d 313 6e 2 6f 315 6g 311 6h 7
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: 2A 2E 2H 2J 3D b If the plan provides welfare benefits, enter the applicable welfare feature codes from the List of Plan Characteristics Codes in the instructions:	

9a Plan funding arrangement (check all that apply) (1) ☒ 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
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10 Check all applicable boxes in 10a and 10b to indicate which schedules are attached, and, where indicated, enter the number attached. (See instructions)

a Pension Schedules (1) ☒ R (Retirement Plan Information) (2) ☐ MB (Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information) - signed by the plan actuary (3) ☐ SB (Single-Employer Defined Benefit Plan Actuarial Information) - signed by the plan actuary	b General Schedules (1) ☒ H (Financial Information) (2) ☐ I (Financial Information – Small Plan) (3) ☒ <u>1</u> A (Insurance Information) (4) ☒ C (Service Provider Information) (5) ☒ D (DFE/Participating Plan Information) (6) ☐ G (Financial Transaction Schedules)
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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 _____

F. GAVIÑA & SONS, INC. 401(K) PROFIT SHARING PLAN
E.I.N 95-2922751 PLAN NO. 002
SCHEDULE H, LINE 4i—SCHEDULE OF ASSETS (HELD AT END OF YEAR)
DECEMBER 31, 2021

(a)	(b) Identity of Issue, Borrower, Lessor or Similar Party	(c) Description of Investment Including Maturity Base, Rate of Interest, Collateral, and Par or Maturity Value	(d) Cost	(e) Current Value
	<u>NonInterest-Bearing Cash (Nonparticipant Directed)</u>			
	1st Century Bank	General Cash Account	\$ 10,617	\$ 10,617
	Total Non-Interest Bearing Cash (Nonparticipant Directed)		10,617	10,617
	<u>Interest Bearing Cash (Nonparticipant Directed):</u>			
	Morgan Stanley	General Cash Account	103,650	103,650
	Morgan Stanley	General Cash Account	5,243	5,243
	Pershing Advisor Solutions LLC	General Cash Account	7,021	7,021
	Total Interest Bearing Cash (Nonparticipant Directed)		115,914	115,914
	<u>Corporate Bonds (Nonparticipant Directed):</u>			
	Morgan Stanley	100,000 shares 4.875% MAT 11/01/22	100,411	103,373
	Reliance Steel & Aluminum Company	100,000 shares 4.500% MAT 04/15/23	101,198	103,517
	Yum Brands, Inc.	100,000 shares 3.875% MAT 11/01/23	100,230	104,125
	Pitney Bowes, Inc.	140,000 shares 4.625% MAT 03/15/24	140,961	142,800
	Viacom, Inc.	100,000 shares 3.875% MAT 04/01/24	101,135	105,309
	Howmet Aerospace Inc	200,000 shares 5.125% MAT 10/01/24	199,103	215,500
	Ally Financial, Inc.	50,000 shares 4.625% MAT 03/30/25	50,475	54,338
	General Motors Co. (04/21/25)	100,000 shares 4.000% MAT 04/01/25	99,780	106,998
	Southwest Airlines	100,000 shares 5.250% MAT 05/04/25	99,574	111,113
	Synchrony Financial	150,000 shares 4.500% MAT 07/23/25	150,031	162,134
	Citi Group, Inc.	100,000 shares 5.500% MAT 09/13/25	104,340	113,133
	Capital One Financial Corporation	300,000 shares 4.200% MAT 10/29/25	298,964	326,316
	ConAgra Brands, Inc.	200,000 shares 4.600% MAT 11/01/25	200,923	219,994
	Ford Motor Co.	200,000 shares 4.389% MAT 01/08/26	203,937	215,500
	Host Hotels & Resorts	200,000 shares 4.500% MAT 02/01/26	203,280	215,580
	Hospitality Properties Trust	200,000 shares 5.250% MAT 02/15/26	208,189	197,500
	General Motors Financial	100,000 shares 5.2500% MAT 03/01/26	104,412	112,192
	Hillenbrand Inc	150,000 shares 5.000% MAT 09/15/26	154,392	167,250
	AT&T, Inc.	300,000 shares 4.250% MAT 03/01/27	306,308	332,967
	Mercury General Corporation	225,000 shares 4.400% MAT 03/15/27	227,792	248,173
	Brighthouse Financial	150,000 shares 3.700% MAT 6/22/27	143,478	160,995
	Southwest Airlines Co. Fixed	100,000 shares 3.450 % MAT 11/16/27	101,363	106,566
	Campbell Soup Co.	200,000 shares 4.150% MAT 03/15/28	194,316	222,270
	Edison Intl Fixed RT	150,000 shares 4.125% MAT 03/15/28	150,749	158,432
	General Mills, Inc.	125,000 shares 4.200% MAT 4/17/28	124,951	139,694
	Kellogg Co.	75,000 shares 4.300% MAT 05/15/28	75,191	84,945
	Fluor Corp New	200,000 shares 4.250% MAT 9/15/28	203,737	209,750
	Discover Financial Services	100,000 shares 4.100% MAT 03/15/29	100,562	106,321
	EPR PPTYS SR	150,000 shares 3.750% MAT 08/15/29	146,992	151,523
	Nordstrom Inc	100,000 shares 4.375% MAT 04/01/30	104,753	100,879
	Boeing Co	250,000 shares 3.300% MAT 03/01/35	250,895	251,016
	Frontier Communications Holdings LLC	23.9 shares 5.875% MAT 11/01/2029	2,420	2,413
	Pactiv LLC	100 shares 7.950% MAT 12/15/2025	9,919	11,085
	Total Corporate Bonds (Nonparticipant Directed)		4,764,761	5,063,701

(Continued)

F. GAVIÑA & SONS, INC. 401(K) PROFIT SHARING PLAN
E.I.N 95-2922751 PLAN NO. 002
SCHEDULE H, LINE 4i—SCHEDULE OF ASSETS (HELD AT END OF YEAR)
DECEMBER 31, 2021

(a)	(b)	(c)	(d)	(e)
	Identity of Issue, Borrower, Lessor or Similar Party	Description of Investment Including Maturity Base, Rate of Interest, Collateral, and Par or Maturity Value	Cost	Current Value
	<u>Corporate Stocks (Nonparticipant Directed):</u>			
		<u>Number of Shares</u>		
	Adobe Systems, Inc.	228	\$ 20,575	\$ 129,290
	Align Technology, Inc.	115	29,795	75,576
	Alphabet, Inc.	56	29,114	162,041
	Amazon, Inc.	44	25,604	146,711
	ASML Hldg NV NY	84	16,496	66,876
	Boston Scientific Corporation	929	37,036	39,464
	Costco Wholesale Corporation	123	14,511	69,827
	Dexcom Inc	103	37,511	55,306
	Home Depot, Inc.	161	28,368	66,817
	IHS Markit LTD	446	23,593	59,282
	Illumina, Inc.	45	11,761	17,120
	IQVIA Holdings Inc Com	216	34,091	60,942
	Mastercard, Inc.	181	21,855	65,037
	Meta Platforms Inc	317	28,716	106,623
	Netflix Inc	88	46,328	53,015
	Nike Inc	278	42,157	46,334
	Nvidia Corporation	499	28,151	146,761
	Paypal, Inc.	432	16,976	81,467
	S&P Global, Inc.	76	11,653	35,867
	Salesforce, Inc.	371	22,183	94,282
	Schwab Charles Corporation	632	13,867	53,151
	ServiceNow, Inc.	224	13,460	145,401
	Snowflake Inc	97	21,896	32,859
	The Trade Desk Inc Com	729	13,659	66,806
	TransUnion	498	24,658	59,053
	Twilio Inc	173	51,275	45,558
	Ulta Salon Cosmetics & Fragrance Inc.	102	22,534	42,059
	Visa, Inc.	428	18,519	92,752
	Waste Connections, Inc.	304	20,319	41,496
	Zoetis, Inc.	337	22,665	82,238
	Abb Ltd Sponsored	787	14,918	30,040
	Accenture PLC	146	16,850	60,524
	Adidas Salomon AG Sponsored ADR	104	19,019	14,976
	AIA Group LTD	449	11,421	18,106
	Alibaba Group LTD	124	30,755	14,730
	Alphabet, Inc.	28	18,179	81,117
	Amphenol Corp	405	29,927	35,421
	AON PLC	187	20,491	56,205
	Assa Abloy	1,118	10,164	17,072
	Avery Dennison Corp	80	18,034	17,326
	Banco Bradesco	4,634	21,396	15,848
	Boston Scientific Corporation	518	19,129	22,005
	BRP Inc	221	15,217	19,388
	Bureau Veritas	284	19,408	18,980
	CAE, Inc.	536	9,733	13,529
	Canadian National Railway CO.	192	13,993	23,589
	Carlsberg	703	22,971	24,408

(Continued)

F. GAVIÑA & SONS, INC. 401(K) PROFIT SHARING PLAN
E.I.N 95-2922751 PLAN NO. 002
SCHEDULE H, LINE 4i—SCHEDULE OF ASSETS (HELD AT END OF YEAR)
DECEMBER 31, 2021

(a)	(b)	(c)	(d)	(e)
	Identity of Issue, Borrower, Lessor or Similar Party	Description of Investment Including Maturity Base, Rate of Interest, Collateral, and Par or Maturity Value	Cost	Current Value
	<u>Corporate Stocks (Nonparticipant Directed) (Continued):</u>			
		<u>Number of Shares</u>		
	Coca Cola Company	848	\$ 38,247	\$ 50,210
	Coca Cola European Partnerships PLC	354	13,202	19,799
	Deere & Co	50	17,894	17,145
	Diaego PLC	188	22,343	41,386
	Dollar General Corporation	148	22,996	34,903
	Epiroc Aktiebolag	1,619	14,408	40,847
	HDFC Bank LTD	278	12,306	18,089
	Hexagon AB	1,904	10,927	30,216
	Honeywell International, Inc.	95	6,972	19,808
	Industria De Diseno Textil	1,111	18,309	17,986
	Intercontinental Exchange, Inc.	328	13,138	44,861
	Iqvia, Inc.	235	18,034	66,303
	Johnson & Johnson	283	40,457	48,413
	Legrand	830	18,165	19,389
	Lowes, Inc.	195	19,928	50,404
	LVMH Moet Hennessy	136	13,967	22,508
	McDonald's Corporation	134	25,316	35,921
	Medtronics PLC SHS	93	9,756	9,621
	Merck KGAA Sponsored ADR	581	15,455	30,270
	Microsoft Corporation	229	12,707	77,017
	Motorola, Inc.	182	18,364	49,449
	Nike Inc	171	28,215	28,501
	Nintendo Ltd Adr	287	14,204	16,752
	NXP Semiconductors NV Com	132	15,362	30,067
	Pernod Ricard S A Adr	415	14,025	20,119
	Procter & Gamble Co.	333	24,687	54,472
	Prudential PLC	584	23,222	20,107
	PTC Inc Com	208	14,246	25,199
	Relx PLC	1,134	20,096	36,980
	Rockwell Automation, Inc.	76	11,980	26,513
	S&P Global, Inc.	75	8,909	35,395
	Schwab Charles Corporation	350	13,792	29,435
	Shimano SHS Un-sponsored	850	15,338	22,729
	Swatch Group	1,573	27,732	24,208
	Taiwan Semiconductor MFG Co.	330	7,687	39,702
	Tencent LTD	435	16,583	25,361
	Texas Instruments Inc.	154	17,008	29,024
	Thermo Fisher Scientific, Inc.	88	14,422	58,717
	TopBuild Corp	50	10,710	13,796
	Toronto Dominion Bank	348	20,134	26,685
	Unilever PLC	501	24,668	26,949
	Visa, Inc.	184	10,955	39,875
	Warner Music Group	400	11,684	17,272
	Wolters Kluwer	384	15,924	45,366
	Zoetis, Inc.	223	10,991	54,419
	BHP Group LTD	749	35,981	45,208
	South32 LTD	200	1,800	2,933

(Continued)

F. GAVIÑA & SONS, INC. 401(K) PROFIT SHARING PLAN
E.I.N 95-2922751 PLAN NO. 002
SCHEDULE H, LINE 4i—SCHEDULE OF ASSETS (HELD AT END OF YEAR)
DECEMBER 31, 2021

(a)	(b)	(c)	(d)	(e)
	Identity of Issue, Borrower, Lessor or Similar Party	Description of Investment Including Maturity Base, Rate of Interest, Collateral, and Par or Maturity Value	Cost	Current Value
	<u>Corporate Stocks (Nonparticipant Directed) (Continued):</u>			
		<u>Number of Shares</u>		
	Chevron Corporation	304	\$ 32,532	\$ 35,636
	Exxon Mobil Corporation	380	32,228	23,227
	Occidental Petroleum Corporation	429	30,727	12,429
	Activision Blizzard Inc Com	277	16,360	18,429
	Alcon Sa Act	296	17,892	26,234
	Allstate Corp Com	107	10,991	12,589
	Ameren Corp	170	13,448	15,132
	American Electric Power Co	274	23,916	24,378
	American International Group, Inc.	1,407	62,394	80,002
	Analog Devices Inc Com	93	15,849	16,347
	Anthem Inc.	211	54,778	97,807
	Apollo Global Mgmt Inc	327	20,010	23,685
	AstraZeneca	1,086	43,325	63,260
	BP PLC	2,186	75,231	58,213
	British Amern Tob PLC	898	34,356	33,594
	Capital One Financial Corp Com	161	23,784	23,359
	Caterpillar Inc Com	151	31,383	31,218
	Centerpoint Energy Inc Com	641	15,782	17,890
	CIGNA Corp New Com	241	53,571	55,341
	Cisco Systems, Inc.	1,614	75,516	102,279
	CitiGroup, Inc.	1,533	86,661	92,578
	Coca Cola Company	823	40,520	48,730
	Cognizant Technology Solutions Corporation	704	44,244	62,459
	Comcast Corporation	1,158	37,114	58,282
	ConocoPhilips Com	884	45,174	63,807
	Constellation Brands Inc	199	33,677	49,943
	Corteva Inc	782	20,562	36,973
	CVS Health Corp	467	28,998	48,176
	Dollar General Corporation	218	40,765	51,411
	Dupont De Nemours Inc	305	19,024	24,638
	Edison International	383	23,122	26,140
	Equinor ASA	1,734	31,251	45,656
	Equitable	779	15,770	25,543
	Exelon	297	12,863	17,155
	Fidelity National Finl Inc	687	27,311	35,848
	Fidelity National Information Svcs Inc	434	59,042	47,371
	Fox Corp	1,090	40,320	40,221
	Gallagher Arthur J & Co.	187	18,625	31,728
	General Electric Co Com	399	32,210	37,694
	General Motors Co	1,034	33,546	60,623
	Humana, Inc.	112	46,220	51,952
	Huntington Ingalls Inds Inc Com	76	16,141	14,192
	Intercontinental Exchange Inc Com	126	15,195	17,233
	JP Morgan Chase & Co.	281	22,140	44,496
	Koninklijke Philips	872	32,682	32,133
	Lear Corp Com	123	22,053	22,503
	Leidos Holdings	395	38,542	35,116
	Lockheed Martin Corp	79	26,121	28,077
	Lowes, Inc.	93	7,463	24,039

(Continued)

F. GAVIÑA & SONS, INC. 401(K) PROFIT SHARING PLAN
E.I.N 95-2922751 PLAN NO. 002
SCHEDULE H, LINE 4i—SCHEDULE OF ASSETS (HELD AT END OF YEAR)
DECEMBER 31, 2021

(a)	(b) Identity of Issue, Borrower, Lessor or Similar Party	(c) Description of Investment Including Maturity Base, Rate of Interest, Collateral, and Par or Maturity Value	(d) Cost	(e) Current Value
<u>Corporate Stocks (Nonparticipant Directed - Continued)</u>				
	Marathon Pete Corp Com	497	\$ 20,169	\$ 31,803
	McKesson Corporation	122	19,774	30,326
	Medtronic	477	40,282	49,346
	Metlife, Inc.	886	42,638	55,366
	Microsoft Corporation	61	5,077	20,516
	Morgan Stanley	672	25,530	65,964
	Newell Brands, Inc.	1,005	20,810	21,949
	Nisource Inc	478	11,219	13,198
	NXP Semiconductors NV Com	84	8,708	19,134
	Pepsico Inc	108	15,968	18,761
	PPG Inds	140	19,742	24,142
	Progressive Corp OH Com	172	15,695	17,656
	Public Services Enterprise Group	509	25,472	33,966
	Raymond James	378	23,483	37,951
	Raytheon Tech	683	47,969	58,779
	Rogers Comm Inc	811	41,709	38,628
	Ross Stores Inc	357	42,956	40,798
	Sanofi Spons Adr	1,237	61,354	61,974
	Schwab Charles Corporation	744	28,151	62,570
	Sealed Air Corp	274	15,908	18,487
	SS&C Technologies Holdings Inc	524	36,602	42,958
	Stanley Black & Decker	75	13,292	14,147
	Unilever	1,395	75,141	75,037
	Union Pacific Corporation	106	13,059	26,705
	UnitedHealth Group, Inc.	99	27,327	49,712
	Verizon Communications, Inc.	715	37,595	37,151
	Visa Inc	165	29,524	35,757
	Wells Fargo & Co.	2,776	115,473	133,181
	Williams Companies, Inc.	752	17,475	19,582
	Willis Towers Watson Pub	71	17,313	16,862
	Zimmer	369	54,464	46,878
	Frontier Communications Corp (FYBR)	779	22,128	22,973
	Total Corporate Stocks (Nonparticipant Directed)		4,467,613	7,451,627
<u>Preferred Stocks (Nonparticipant Directed):</u>				
		<u>Number of Shares</u>		
	Doubleline Income Solutions	21,225	390,155	342,146
	First TR High Yield	10,000	200,003	202,200
	Goldman Sachs Group	7,300	200,853	205,641
	SCE TR II TR PFD	4,763	112,828	119,932
	SCE TR III FXD/FLTG Rate TR PFD	8,500	195,788	216,580
	Annaly CAP MGMT Inc PFD	7,500	192,145	191,175
	Getty Rlty Corp	5,500	150,811	178,100
	Gladstone Coml Corp	8,900	200,587	229,353
	MGM Growth PPTYs LLC	4,400	150,573	179,740
	Occidental Pete Corp	53	262	668
	STAG INDL Inc	4,850	150,399	232,607
	W P Carey Inc	2,600	204,476	213,330
	Total Preferred Stocks (Nonparticipant Directed)		2,148,880	2,311,472

(Continued)

F. GAVIÑA & SONS, INC. 401(K) PROFIT SHARING PLAN
E.I.N 95-2922751 PLAN NO. 002
SCHEDULE H, LINE 4i—SCHEDULE OF ASSETS (HELD AT END OF YEAR)
DECEMBER 31, 2021

(a)	(b) Identity of Issue, Borrower, Lessor or Similar Party	(c) Description of Investment Including Maturity Base, Rate of Interest, Collateral, and Par or Maturity Value	(d) Cost	(e) Current Value
<u>Real Estate Investment Trusts (Nonparticipant Directed):</u>		<u>Number of Shares</u>		
	American Tower Corporation	332	\$ 28,308	\$ 97,110
	Equinix, Inc.	52	11,510	43,984
	Total Real Estate Investment Trusts (Nonparticipant Directed)		39,818	141,094
<u>Money Market Funds (Nonparticipant Directed):</u>				
	1st Century Bank	Business Money Market	1,265,540	1,265,540
	Pershing Advisor Solutions LLC	General Cash Account	533,962	533,962
	Total Money Market Funds (Nonparticipant Directed)		1,799,502	1,799,502
<u>Exchange-Traded and Closed-End Funds (Nonparticipant Directed):</u>		<u>Number of Shares</u>		
	Goldman ActiveBeta US LC ETF (GSLC)	19,345	1,682,241	1,840,483
	Goldman Sachs Access Inflation (GTIP)	2,321	134,061	135,686
	Goldman Sachs Access US AGG (GCOR)	7,744	378,759	376,827
	Goldman Sachs ACCS HY Corp ETF (GHYB)	2,674	133,994	132,951
	Goldman Sachs ACCS INV GR ETF (GIGB)	5,724	312,473	309,611
	Goldman Sachs ActiveBeta EM (GEM)	4,783	177,258	177,019
	Goldman Sachs ActiveBeta INT (GSIE)	23,898	820,657	842,882
	Goldman Sachs MarketBeta US (GSUS)	3,641	220,317	239,214
	GS ActiveBeta US Small Cap ETF (GSSC)	4,826	309,009	320,930
	ISHARES JP Morgan EM Bond ETF (EMB)	1,623	178,559	177,004
	Total Exchange-Traded and Closed-End Funds (Nonparticipant Directed)		4,347,328	4,552,607
<u>Mutual Funds (Nonparticipant Directed):</u>		<u>Number of Shares</u>		
	Blackrock Taxable Municipal Bond Trust	13,200	304,529	345,563
	Blackstone / GSO Strategic Credit Fund	17,940	260,575	242,010
	Blackrock Multi Sector	24,500	384,076	444,430
	First TR Exchange Traded	16,000	290,095	325,120
	Ishares Tr PFD & Income Secs	6,400	247,829	252,352
	Loomis Sayles Strategic	32,214	474,927	457,116
	MFS Corporate	20,592	290,031	302,903
	Nuveen Taxable	14,226	300,603	322,941
	Pimco International Bond Fund	24,459	261,494	234,564
	Pimco Dynamic Income	6,233	107,608	161,497
	Cohen & Steers Quality Income Rlty FD Inc	19,700	252,276	358,933
	Total Mutual Funds (Nonparticipant Directed)		3,174,043	3,447,429
<u>Note Receivable (Nonparticipant Directed)</u>				
	Note Receivable from Unrelated Third Party	Interest: 4.00%, Matures 02/01/31, Secured by Real Property, Monthly P & I Payments of \$1,623 through Maturity, Remaining Balance Due at Maturity	\$ 335,027	\$ 335,027

(Continued)

F. GAVIÑA & SONS, INC. 401(K) PROFIT SHARING PLAN
E.I.N 95-2922751 PLAN NO. 002
SCHEDULE H, LINE 4i—SCHEDULE OF ASSETS (HELD AT END OF YEAR)
DECEMBER 31, 2021

(a)	(b)	(c)	(d)	(e)
	Identity of Issue, Borrower, Lessor or Similar Party	Description of Investment Including Maturity Base, Rate of Interest, Collateral, and Par or Maturity Value	Cost	Current Value
	<u>Pooled Separate Accounts (Participant Directed):</u>			
*	Talcott Resolution Life Insurance Company	Invesco Oppenheimer Int'l Growth A	**	\$ 126,387
*	Talcott Resolution Life Insurance Company	Pimco Total Return A	**	1,272,544
*	Talcott Resolution Life Insurance Company	AF Capital World Growth and Income R3	**	182,140
*	Talcott Resolution Life Insurance Company	Alger Capital Appreciation Institutional Fund I	**	949,408
*	Talcott Resolution Life Insurance Company	Loomis Sayles Bond Admin Fund	**	300,766
*	Talcott Resolution Life Insurance Company	AF Washington Mutual R3	**	1,633,085
*	Talcott Resolution Life Insurance Company	MFS Government Securities R3	**	305,486
*	Talcott Resolution Life Insurance Company	AF Growth Fund America R3	**	1,756,907
*	Talcott Resolution Life Insurance Company	AF AMCAP R	**	4,236
*	Talcott Resolution Life Insurance Company	AF Europacific Growth R3	**	869,520
*	Talcott Resolution Life Insurance Company	AF New Perspective R3	**	15,472
*	Talcott Resolution Life Insurance Company	Invesco Equity and Income A	**	86,016
*	Talcott Resolution Life Insurance Company	Blackrock Equity Dividend A	**	309,981
*	Talcott Resolution Life Insurance Company	Janus Henderson E	**	4,169
*	Talcott Resolution Life Insurance Company	BNY Mellon Small Cap Stock Index Fund A	**	114,827
*	Talcott Resolution Life Insurance Company	Franklin High Income A	**	96,720
*	Talcott Resolution Life Insurance Company	JP Morgan SmartRetirement 2025 A	**	46,149
*	Talcott Resolution Life Insurance Company	JP Morgan SmartRetirement 2030 A	**	248,693
*	Talcott Resolution Life Insurance Company	JP Morgan SmartRetirement 2035 A	**	20,400
*	Talcott Resolution Life Insurance Company	JP Morgan SmartRetirement 2040 A	**	9,980
*	Talcott Resolution Life Insurance Company	JP Morgan SmartRetirement 2045 A	**	83,436
*	Talcott Resolution Life Insurance Company	JP Morgan SmartRetirement 2050 A	**	5,844
*	Talcott Resolution Life Insurance Company	JP Morgan SmartRetirement 2055 A	**	50,814
*	Talcott Resolution Life Insurance Company	JP Morgan Large Capital Growth A	**	230,843
*	Talcott Resolution Life Insurance Company	MM S&P 500 Index R4	**	398,096
*	Talcott Resolution Life Insurance Company	MM MSCI EAFE International Index Fund R4	**	203,106
*	Talcott Resolution Life Insurance Company	MM Russell 2000 Small Cap Index Fund R4	**	625,476
*	Talcott Resolution Life Insurance Company	MM S&P Mid Cap Index Fund R4	**	552,134
	Total Pooled Separate Accounts (Participant Directed)			<u>10,502,635</u>
	<u>Group Annuity Contract (Participant Directed):</u>			
*	Talcott Resolution Life Insurance Company	Fixed Account	***	<u>762,476</u>
	Total Assets Held for Investment			<u>\$ 36,494,101</u>
*	Party-in-interest			
**	Cost information excluded as permitted for participant-directed accounts			
***	Stated at contract value			