

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

Part II	Basic Plan Information—enter all requested information				
1a Name of plan <u>FLYNN GALLAGHER ASSOCIATES, LLC 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>001</u></td> </tr> <tr> <td colspan="2">1c Effective date of plan <u>01/01/2000</u></td> </tr> </table>	1b Three-digit plan number (PN) ▶	<u>001</u>	1c Effective date of plan <u>01/01/2000</u>	
1b Three-digit plan number (PN) ▶	<u>001</u>				
1c Effective date of plan <u>01/01/2000</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>FLYNN GALLAGHER ASSOCIATES, LLC</u> <u>1980 FESTIVAL PLAZA DRIVE</u> <u>SUITE 770</u> <u>LAS VEGAS, NV 89135</u>	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td>2b Employer Identification Number (EIN) <u>88-0410349</u></td> </tr> <tr> <td>2c Plan Sponsor's telephone number <u>702-256-4332</u></td> </tr> <tr> <td>2d Business code (see instructions) <u>561110</u></td> </tr> </table>	2b Employer Identification Number (EIN) <u>88-0410349</u>	2c Plan Sponsor's telephone number <u>702-256-4332</u>	2d Business code (see instructions) <u>561110</u>	
2b Employer Identification Number (EIN) <u>88-0410349</u>					
2c Plan Sponsor's telephone number <u>702-256-4332</u>					
2d Business code (see instructions) <u>561110</u>					

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

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

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

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

Form 5500 (2021)
v. 210624

3a Plan administrator's name and address ☒ Same as Plan Sponsor		3b Administrator's EIN	
		3c Administrator's telephone number	
4 If the name and/or EIN of the plan sponsor or the plan name has changed since the last return/report filed for this plan, enter the plan sponsor's name, EIN, the plan name and the plan number from the last return/report: a Sponsor's name c Plan Name		4b EIN 4d PN	
5 Total number of participants at the beginning of the plan year		5	205
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)	147
a(2) Total number of active participants at the end of the plan year		6a(2)	145
b Retired or separated participants receiving benefits.....		6b	0
c Other retired or separated participants entitled to future benefits		6c	59
d Subtotal. Add lines 6a(2) , 6b , and 6c		6d	204
e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.		6e	0
f Total. Add lines 6d and 6e		6f	204
g Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item)		6g	146
h Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested		6h	0
7 Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item).....		7	
8a If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristics Codes in the instructions: 2A 2E 2J 2K 2F 2G 3D 3H			
b If the plan provides welfare benefits, enter the applicable welfare feature codes from the List of Plan Characteristics Codes in the instructions:			
9a Plan funding arrangement (check all that apply) (1) ☐ 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 FLYNN GALLAGHER ASSOCIATES, LLC 401(K) PROFIT SHARING PLAN	B Three-digit plan number (PN) ► 001
C Plan sponsor's name as shown on line 2a of Form 5500 FLYNN GALLAGHER ASSOCIATES, LLC	D Employer Identification Number (EIN) 88-0410349

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
JOHN HANCOCK LIFE INSURANCE COMPANY U.S.A.

(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
01-0233346	65838	128284	149	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 39564	(b) Total amount of fees paid 3350
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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
NYLIFE SECURITIES LLC
51 MADISON AVE ROOM 606
NEW YORK, NY 10010

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	
39564	0	BROKER COMMISSION	6

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid
INTEGRITY PENSION SERVICES, LLC
3214 VELVET ROSE STREET
LAS VEGAS, NV 89135

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	
0	3350	TPA COMPENSATION	5

(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	
5	Current value of plan's interest under this contract in separate accounts at year end.....	5	7096788

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 ANNUITY

b	Balance at the end of the previous year	7b	0
c	Additions: (1) Contributions deposited during the year	7c(1)	
	(2) Dividends and credits.....	7c(2)	
	(3) Interest credited during the year.....	7c(3)	
	(4) Transferred from separate account.....	7c(4)	
	(5) Other (specify below)	7c(5)	
	▶		
	(6) Total additions	7c(6)	0
d	Total of balance and additions (add lines 7b and 7c(6))	7d	0
e	Deductions:		
	(1) Disbursed from fund to pay benefits or purchase annuities during year	7e(1)	
	(2) Administration charge made by carrier.....	7e(2)	
	(3) Transferred to separate account.....	7e(3)	
	(4) Other (specify below)	7e(4)	
	▶		
	(5) Total deductions	7e(5)	0
f	Balance at the end of the current year (subtract line 7e(5) from line 7d)	7f	0

Part III Welfare Benefit Contract Information

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

8 Benefit and contract type (check all applicable boxes)

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

9 Experience-rated contracts:

a Premiums: (1) Amount received	9a(1)		
(2) Increase (decrease) in amount due but unpaid	9a(2)		
(3) Increase (decrease) in unearned premium reserve	9a(3)		
(4) Earned ((1) + (2) - (3))		9a(4)	0
b Benefit charges (1) Claims paid	9b(1)		
(2) Increase (decrease) in claim reserves	9b(2)		
(3) Incurred claims (add (1) and (2))		9b(3)	0
(4) Claims charged		9b(4)	
c Remainder of premium: (1) Retention charges (on an accrual basis) --			
(A) Commissions	9c(1)(A)		
(B) Administrative service or other fees	9c(1)(B)		
(C) Other specific acquisition costs	9c(1)(C)		
(D) Other expenses	9c(1)(D)		
(E) Taxes	9c(1)(E)		
(F) Charges for risks or other contingencies	9c(1)(F)		
(G) Other retention charges	9c(1)(G)		
(H) Total retention		9c(1)(H)	0
(2) Dividends or retroactive rate refunds. (These amounts were ☐ paid in cash, or ☐ credited.)		9c(2)	
d Status of policyholder reserves at end of year: (1) Amount held to provide benefits after retirement		9d(1)	
(2) Claim reserves		9d(2)	
(3) Other reserves		9d(3)	
e Dividends or retroactive rate refunds due. (Do not include amount entered in line 9c(2).)		9e	

10 Nonexperience-rated contracts:

a Total premiums or subscription charges paid to carrier	10a	
b If the carrier, service, or other organization incurred any specific costs in connection with the acquisition or retention of the contract or policy, other than reported in Part I, line 2 above, report amount. 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 FLYNN GALLAGHER ASSOCIATES, LLC 401(K) PROFIT SHARING PLAN	B Three-digit plan number (PN) ▶	001
C Plan sponsor's name as shown on line 2a of Form 5500 FLYNN GALLAGHER ASSOCIATES, LLC	D Employer Identification Number (EIN) 88-0410349	

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)

JOHN HANCOCK LIFE INSURANCE COMPANY

P.O. BOX 600
BUFFALO, NY 14201-0600

01-0233346

(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 60 67 28 62 68 59 63	RECORDKEEPER	754	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

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

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

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

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

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

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

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

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

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

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

Part I Service Provider Information (continued)

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

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

Part II Service Providers Who Fail or Refuse to Provide Information

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

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

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

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

SCHEDULE H (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Financial Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA), and section 6058(a) of the Internal Revenue Code (the Code). ► File as an attachment to Form 5500.	OMB No. 1210-0110 2021 This Form is Open to Public Inspection
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For calendar plan year 2021 or fiscal plan year beginning <u>01/01/2021</u> and ending <u>12/31/2021</u>		
A Name of plan <u>FLYNN GALLAGHER ASSOCIATES, LLC 401(K) PROFIT SHARING PLAN</u>	B Three-digit plan number (PN) ►	<u>001</u>
C Plan sponsor's name as shown on line 2a of Form 5500 <u>FLYNN GALLAGHER ASSOCIATES, LLC</u>	D Employer Identification Number (EIN) <u>88-0410349</u>	

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

Assets		(a) Beginning of Year	(b) End of Year
a Total noninterest-bearing cash.....	1a		
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)		
(2) Participant contributions.....	1b(2)		
(3) Other	1b(3)		
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)		
(2) U.S. Government securities	1c(2)		
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)		
(B) All other	1c(3)(B)		
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)		
(B) Common	1c(4)(B)		
(5) Partnership/joint venture interests	1c(5)		
(6) Real estate (other than employer real property)	1c(6)		
(7) Loans (other than to participants)	1c(7)		
(8) Participant loans	1c(8)	90534	99646
(9) Value of interest in common/collective trusts.....	1c(9)		
(10) Value of interest in pooled separate accounts	1c(10)		
(11) Value of interest in master trust investment accounts.....	1c(11)		
(12) Value of interest in 103-12 investment entities	1c(12)		
(13) Value of interest in registered investment companies (e.g., mutual funds)	1c(13)	5898184	7028644
(14) Value of funds held in insurance company general account (unallocated contracts).....	1c(14)		
(15) Other.....	1c(15)		

1d Employer-related investments:		(a) Beginning of Year	(b) End of Year
(1) Employer securities.....	1d(1)		
(2) Employer real property.....	1d(2)		
e Buildings and other property used in plan operation	1e		
f Total assets (add all amounts in lines 1a through 1e)	1f	5988718	7128290

Liabilities

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

Net Assets

l Net assets (subtract line 1k from line 1f)	1l	5988718	7128290
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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)	162428	
(B) Participants	2a(1)(B)	649710	
(C) Others (including rollovers).....	2a(1)(C)	483574	
(2) Noncash contributions.....	2a(2)		
(3) Total contributions. Add lines 2a(1)(A) , (B) , (C) , and line 2a(2)	2a(3)		1295712
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit).....	2b(1)(A)		
(B) U.S. Government securities	2b(1)(B)		
(C) Corporate debt instruments	2b(1)(C)		
(D) Loans (other than to participants)	2b(1)(D)		
(E) Participant loans.....	2b(1)(E)	5969	
(F) Other	2b(1)(F)		
(G) Total interest. Add lines 2b(1)(A) through (F)	2b(1)(G)		5969
(2) Dividends: (A) Preferred stock.....	2b(2)(A)		
(B) Common stock	2b(2)(B)		
(C) Registered investment company shares (e.g. mutual funds).....	2b(2)(C)		
(D) Total dividends. Add lines 2b(2)(A) , (B) , and (C)	2b(2)(D)		0
(3) Rents	2b(3)		
(4) Net gain (loss) on sale of assets: (A) Aggregate proceeds	2b(4)(A)		
(B) Aggregate carrying amount (see instructions).....	2b(4)(B)		
(C) Subtract line 2b(4)(B) from line 2b(4)(A) and enter result	2b(4)(C)		0
(5) Unrealized appreciation (depreciation) of assets: (A) Real estate	2b(5)(A)		
(B) Other	2b(5)(B)		
(C) Total unrealized appreciation of assets. Add lines 2b(5)(A) and (B)	2b(5)(C)		0

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts.....	2b(6)		
(7) Net investment gain (loss) from pooled separate accounts.....	2b(7)		
(8) Net investment gain (loss) from master trust investment accounts.....	2b(8)		
(9) Net investment gain (loss) from 103-12 investment entities.....	2b(9)		
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds).....	2b(10)		777106
c Other income.....	2c		
d Total income. Add all income amounts in column (b) and enter total.....	2d		2078787
Expenses			
e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers.....	2e(1)	865939	
(2) To insurance carriers for the provision of benefits.....	2e(2)		
(3) Other.....	2e(3)		
(4) Total benefit payments. Add lines 2e(1) through (3).....	2e(4)		865939
f Corrective distributions (see instructions).....	2f		
g Certain deemed distributions of participant loans (see instructions).....	2g		
h Interest expense.....	2h		
i Administrative expenses: (1) Professional fees.....	2i(1)		
(2) Contract administrator fees.....	2i(2)	73276	
(3) Investment advisory and management fees.....	2i(3)		
(4) Other.....	2i(4)		
(5) Total administrative expenses. Add lines 2i(1) through (4).....	2i(5)		73276
j Total expenses. Add all expense amounts in column (b) and enter total.....	2j		939215
Net Income and Reconciliation			
k Net income (loss). Subtract line 2j from line 2d.....	2k		1139572
l Transfers of assets:			
(1) To this plan.....	2l(1)		
(2) From this plan.....	2l(2)		

Part III Accountant's Opinion

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

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

(1) ☒ 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: **BOOS & ASSOCIATES, A PROFESSIONAL C**

(2) EIN: **90-0531111**

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

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

Part IV Compliance Questions

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

During the plan year:

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

	Yes	No	Amount
4a		X	

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

5a Has a resolution to terminate the plan been adopted during the plan year or any prior plan year? ☐ Yes ☒ No
If "Yes," enter the amount of any plan assets that reverted to the employer this year _____.

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

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

5c Was the plan a defined benefit plan covered under the PBGC insurance program at any time during this plan year? (See ERISA section 4021 and instructions.) ☐ Yes ☐ No ☐ Not determined
If "Yes" is checked, enter the My PAA confirmation number from the PBGC premium filing for this plan year _____.

FLYNN GALLAGHER ASSOCIATES, LLC

401(k) PROFIT SHARING PLAN

FINANCIAL STATEMENTS

With

INDEPENDENT AUDITOR'S REPORT

December 31, 2021 AND 2020

FLYNN GALLAGHER ASSOCIATES, LLC
401(k) PROFIT SHARING PLAN

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Independent Auditor's Report

To the Plan Administrator
Flynn Gallagher Associates, LLC 401(k) Profit Sharing Plan
Las Vegas, Nevada

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

We have performed audits of the financial statements of Flynn Gallagher Associates, LLC 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). The financial statements comprise the statements of net assets available for benefits as of December 31, 2021 and 2020, and the related statements of changes in net assets available for benefits for the years then ended, and the related notes to the financial statements.

Management, having determined it is permissible in the circumstances, has elected to have the audits of the 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 (DOL) Rules and Regulations for Reporting and Disclosure under ERISA (ERISA Section 103(a)(3)(C) audit). 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 (qualified institution), provided that the investment information is prepared and certified to by the qualified institution in accordance with 29 CFR 2520.103-5 of the DOL's Rules and Regulations for Reporting and Disclosure under ERISA.

Management has obtained certifications from a qualified institution as of December 31, 2021 and 2020, and for the years then ended, stating that the certified investment information, as described in Note 8 to the financial statements, is complete and accurate.

Opinion

In our opinion, based on our audits and the procedures performed as described in the *Auditor's Responsibilities for the Audit of the Financial Statements* section of our report

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

Basis for Opinion

We conducted our audits in accordance with auditing standards generally accepted in the United States of America (GAAS). Our responsibilities under those standards are further described in the *Auditor's Responsibilities for the Audit of the Financial Statements* section of our report. We are required to be independent of the Plan and to meet our

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other ethical responsibilities, in accordance with the relevant ethical requirements relating to our audits. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our ERISA Section 103(a)(3)(C) audit opinion.

Responsibilities of Management for the Financial Statements

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

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

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

Auditor's Responsibilities for the Audit of the Financial Statements

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

In performing an audit in accordance with GAAS, we:

- Exercise professional judgment and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Plan's internal control. Accordingly, no such opinion is expressed.

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- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements.
- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about the Plan's ability to continue as a going concern for a reasonable period of time.

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

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

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

Other Matter — Supplemental Schedules Required by ERISA

The supplemental schedules of 1) Assets (Held at End of Year) as of December 31, 2021, and 2) Reportable Transactions for the year ended December 31, 2021, are presented for purposes of additional analysis and are not a required part of the financial statements but are supplementary information required by the DOL's Rules and Regulations for Reporting and Disclosure under ERISA. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information included in the supplemental schedules, other than that agreed to or derived from the certified investment information, has been subjected to auditing procedures applied in the audit of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with GAAS. For information included in the supplemental schedules that agreed to or is derived from the certified investment information, we compared such information to the related certified investment information.

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

In our opinion

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

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



Boos & Associates, a Professional Corporation

May 27, 2022

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Flynn Gallagher Associates, LLC 401(k) Profit Sharing Plan
Statements of Net Assets Available for Benefits
December 31, 2021 and 2020

	<u>2021</u>	<u>2020</u>
Assets		
Investments, at fair value	\$ 7,028,644	\$ 5,898,184
Notes receivable from participants	99,646	90,534
Total Net Assets Available for Benefits:	<u>\$ 7,128,290</u>	<u>\$ 5,988,718</u>

See notes to financial statements

Flynn Gallagher Associates, LLC 401(k) Profit Sharing Plan
Statements of Changes in Net Assets Available for Benefits
December 31, 2021 and 2020

	<u>2021</u>	<u>2020</u>
Additions to Net Assets Attributed to:		
Net gain, including dividends and interest	\$ 777,105	\$ 688,267
Interest on notes receivable from participants	5,969	6,011
Employee contributions	649,710	590,946
Employer contributions	162,428	147,737
Participant rollover contributions	483,574	121,713
Total Additions:	<u>2,078,786</u>	<u>1,554,674</u>
Deductions from Net Assets Attributed to:		
Benefits paid to participants	865,938	243,914
Administrative expenses	73,276	53,841
Total Deductions:	<u>939,214</u>	<u>297,755</u>
 Net Increase	 1,139,572	 1,256,919
 Net Assets Available for Benefits:		
Beginning of Year	<u>5,988,718</u>	<u>4,731,799</u>
End of Year	<u>\$ 7,128,290</u>	<u>\$ 5,988,718</u>

See notes to financial statements

Flynn Gallagher Associates, LLC 401(k) Profit Sharing Plan
Notes to Financial Statements
December 31, 2021 and 2020

1. Description of the Plan

The following description of the Flynn Gallagher Associates, LLC ("Company") 401(k) Profit Sharing Plan, as amended and restated effective January 1, 2017, ("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 covering all employees of the Company and those of affiliates which have adopted the Plan, who are age 18 or older, except certain employees covered by a collective bargaining agreement as further described in the Plan. It is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA). The trustees oversee governance of the Plan.

Contributions - Each year, participants may contribute up to 100% of pretax annual compensation, as defined in the Plan, not to exceed the annual federal maximum (\$19,500 in 2021 and 2020). Participants who have attained age 50 before the end of the Plan year are eligible to make catch-up contributions. Participants may also contribute amounts representing distributions from other qualified defined benefit or contribution plans. Participants direct the investment of their contributions into various investment options offered by the Plan. The Plan currently offers various mutual funds as investment options for participants. The Company may make discretionary matching contributions. The Company may also make profit sharing and qualified non-elective contributions, as determined by the Company and further described in the Plan. Contributions are subject to certain statutory limitations.

Participant Accounts - Each participant's account is credited with the participant's contribution and allocations of (a) any Company matching, profit sharing, and qualified non-elective contributions, and (b) Plan earnings (losses), and charged with an allocation of any administrative expenses paid by the Plan. Allocations are based on participant earnings or account balances, as defined and determined by the Company and as further described in the Plan. The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested account.

Vesting - Participants are immediately vested in their contributions plus actual earnings thereon, the Company's matching contributions, and any qualified non-elective contributions. Vesting in any Company profit sharing contributions is based on years of continuous service. A participant is 100% vested in any such profit sharing contributions after six years of service, as further described in the Plan.

Notes Receivable from Participants - Participants may borrow from their fund accounts, generally up to a maximum equal to the lesser of \$50,000 or 50% of their vested account balance. The notes are generally secured by the balance in the participant's account and bear interest at rates ranging from 5.25% to 7.50%, which are commensurate with local prevailing rates as determined by the Plan administrator. Principal and interest is paid ratably over no more than five years. If so provided by the Plan administrator, a loan term may extend beyond five years if the loan is used to acquire a dwelling unit which within a reasonable time (up to 30 years and determined at the time the loan is made) will be used as the principal residence of the Participant.

Payment of Benefits - On termination of service due to death, disability or retirement, a participant may elect to receive either a lump-sum amount equal to the value of the participant's vested interest in his or her account, or payments over a period not to exceed the joint and last survivor life expectancy of the participant and a designated beneficiary. For termination of service due to other reasons, a participant may receive the value of the vested interest in his or her account as a lump-sum distribution.

Flynn Gallagher Associates, LLC 401(k) Profit Sharing Plan
Notes to Financial Statements
December 31, 2021 and 2020

2. Summary of Significant Accounting Policies

Date of Management's Review of Subsequent Events

Subsequent events were evaluated through May 27, 2022, which is the date the financial statements were available to be issued.

Use of Estimates

The preparation of financial statements in accordance with accounting principles generally accepted in the United States of America ("GAAP") requires the plan administrator to make estimates and assumptions that affect the reported amounts of assets and liabilities and changes therein, and disclosures of contingent assets and liabilities. Accordingly, actual results may differ from those estimates.

Basis of Accounting

The financial statements of the Plan are prepared on the accrual basis of accounting. Investments held by a defined contribution plan are required to be reported at fair value.

Notes Receivable from Participants

Notes receivable from participants are measured at their unpaid principal balance plus any accrued and unpaid interest. Interest income is recorded on the accrual basis. Related fees are charged directly to the borrowing participant's account and are included in administrative expenses when incurred. As of December 31, 2021 and 2020, no allowance for credit losses has been recorded. If a participant does not make loan repayments and the plan administrator considers the participant loan to be in default, the loan balance is reduced, and the delinquent note receivable from participants is recorded as a benefit payment based on the terms of the Plan document.

Investment Valuation and Income Recognition

Investments are reported at fair value. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. See Note 3 for a discussion of fair value measurements.

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

Payments of Benefits

Benefits are recorded when paid.

See independent auditor's report

Flynn Gallagher Associates, LLC 401(k) Profit Sharing Plan
Notes to Financial Statements
December 31, 2021 and 2020

Expenses

Certain expenses of maintaining the Plan are paid by the Company and are therefore excluded from these financial statements. Investment-related expenses are included in net gain, including dividends and interest.

3. Fair Value Measurements

The fair value measurement accounting literature establishes a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. This hierarchy consists of three broad levels: Level 1 inputs consist of unadjusted quoted prices in active markets for identical assets and have the highest priority. Level 2 inputs consist of observable inputs other than quoted prices for identical assets (Level 1). Level 3 inputs are unobservable and have the lowest priority. The Plan uses appropriate valuation techniques based on the available inputs to measure the fair value of its investments. When available, the Plan measures fair value using Level 1 inputs because they generally provide the most reliable evidence of fair value. Level 2 inputs are used for investments for which Level 1 inputs were not available. Level 3 inputs would only be used if Level 1 or Level 2 inputs were not available. There are no plan assets requiring the use of Level 3 or Level 2 inputs for the periods presented.

The fair value of mutual funds is based on quoted net asset values of the shares as reported by the fund. The mutual funds held by the Plan are open-end mutual funds registered with the U.S. Securities and Exchange Commission. The funds must publish their daily net asset value and transact at that price. The mutual funds held by the Plan are considered to be actively traded.

The following tables set forth, by level within the fair value hierarchy, the Plan's investments at fair value as of December 31, 2021 and 2020:

Assets at Fair Value as of December 31, 2021

	Level 1	Level 2	Level 3	Total
Mutual Funds	\$7,028,644			\$7,028,644

Assets at Fair Value as of December 31, 2020

	Level 1	Level 2	Level 3	Total
Mutual Funds	\$5,898,184			\$5,898,184

See independent auditor's report

Flynn Gallagher Associates, LLC 401(k) Profit Sharing Plan
Notes to Financial Statements
December 31, 2021 and 2020

Gains and losses included in changes in net assets available for benefits are reported in net gain, including dividends and interest.

4. Related Party Transactions

Certain Plan investments are shares of mutual funds managed by John Hancock Life Insurance Company (U.S.A) or related entities (John Hancock). John Hancock is the record-keeper and custodian for the Plan and, therefore, these transactions qualify as party-in-interest transactions. All of these party-in-interest transactions are exempt from the prohibited transaction rules of ERISA.

5. 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.

6. Tax Status

The Internal Revenue Service has determined and informed the Firm that the Plan is designed in accordance with applicable sections of the Internal Revenue Code (IRC). The Plan administrator and the Plan's tax counsel believe that the Plan is designed and is currently being operated in compliance with the applicable requirements of the IRC.

7. 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 statement of net assets available for benefits.

8. Information Certified by the Custodian

The financial information included in the Plan financial statements, except for contributions and distributions, has been obtained or derived from information certified as complete and accurate by John Hancock Life Insurance Company and John Hancock Trust Co LLC.

9. Subsequent Event

Effective January 1, 2022, in connection with a Company shareholder's acquisition of RPAC, LLC, the Plan and the RPAC Racing, LLC 401(k) Plan merged as further described in the related Plan amendment and plan merger agreements as required under applicable laws and regulations.

Supplemental Schedule
Flynn Gallagher Associates, LLC 401(k) Profit Sharing Plan
EIN: 88-0410349
Plan Number: 001

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Schedule H, line 4j - Schedule of Reportable Transactions
Year Ended December 31, 2021

5% of Reportable Transactions Summary Report For Contract Number 128284

THE TRUSTEES OF FLYNN GALLAGHER
Audit Year Ending DECEMBER 31, 2021 Page 1

Purchases	Purchases		Sales		
	Transactions	Purchase Price	Trans.	Selling Price	Transaction Cost
Guaranteed Funds					
Western Asset Core Bond Fund	0	\$0.00			\$0.00
Total	0	\$0.00			\$0.00
Investment Funds					
New Perspective Fund	18	\$3,729.21			\$3,729.21
BlackRock LifePath Index Ret	24	\$62,045.72			\$62,045.72
BlackRock LifePath Index 2025	24	\$116,379.50			\$116,379.50
BlackRock LifePath Index 2030	24	\$49,017.62			\$49,017.62
BlackRock LifePath Index 2035	47	\$86,774.14			\$86,774.14
BlackRock LifePath Index 2040	48	\$163,229.96			\$163,229.96
BlackRock LifePath Index 2045	40	\$604,081.62			\$604,081.62
BlackRock LifePath Index 2050	26	\$459,548.69			\$459,548.69
BlackRock LifePath Index 2055	48	\$38,499.47			\$38,499.47
BlackRock LifePath Index 2060	24	\$31,257.74			\$31,257.74
BlackRock LifePath Index 2065	24	\$6,832.78			\$6,832.78
Capital World Growth & Income	25	\$4,031.65			\$4,031.65
Fidelity ContraFund	53	\$51,794.52			\$51,794.52
WisdomTree SC Dividend ETF	11	\$79.13			\$79.13
DFA Intl Small Cap Value	15	\$3,680.03			\$3,680.03
Diamond Hill Small-Mid Cap	26	\$6,791.77			\$6,791.77
WisdomTree MidCap Dividend ETF	13	\$2,566.52			\$2,566.52
Eaton Vance High Income Opps	24	\$433.13			\$433.13
iShares Gold Trust ETF	13	\$46,419.19			\$46,419.19
Income Fund of America	26	\$5,713.64			\$5,713.64
500 Index Fund	29	\$45,750.44			\$45,750.44
DFA Inflation-Protected Sec	16	\$3,295.55			\$3,295.55
Janus Henderson Enterprise	47	\$7,611.25			\$7,611.25
John Hancock Bond Fund	2	\$261.12			\$261.12
John Hancock Mid Cap Growth	1	\$77,935.46			\$77,935.46
JPMorgan U.S. Equity Fund	21	\$67,713.33			\$67,713.33
Vanguard Value Index Fund	17	\$23,432.27			\$23,432.27
Mid Cap Stock Fund	11	\$79.13			\$79.13
MFS Value Fund	13	\$3,079.90			\$3,079.90
Parnassus Core Equity Fund	0	\$0.00			\$0.00
Reliance MetLife Stable Value	31	\$342,558.36			\$342,558.36
Invesco Small Cap Growth	21	\$860.27			\$860.27
DFA U.S. Small Cap Fund	24	\$521.67			\$521.67
Total Stock Market Index Fund	12	\$685.78			\$685.78
MFS Utilities Fund	13	\$3,499.00			\$3,499.00
Vanguard Small Cap Value Index	14	\$1,032.15			\$1,032.15
Vanguard Strategic Equity Fund	25	\$877.62			\$877.62
Vanguard Small Cap Grow Index	28	\$12,393.51			\$12,393.51
Total	878	\$2,334,492.84			\$2,334,492.84



5% of Reportable Transactions Summary Report For Contract Number 128284

THE TRUSTEES OF FLYNN GALLAGHER
Audit Year Ending DECEMBER 31, 2021 Page 3

				Purchases		Sales		
Sales		Transactions		Purchase Price	Trans.	Selling Price	Transaction Cost	Net Gain/(loss)
Guaranteed Funds								
Western Asset Core Bond Fund					0	\$0.00	\$0.00	
					0	\$0.00	\$0.00	
Investment Funds								
New Perspective Fund					5	\$1,540.13-	\$1,050.72-	\$489.41
BlackRock LifePath Index Ret					7	\$9,016.79-	\$7,703.34-	\$1,313.45
BlackRock LifePath Index 2025					4	\$11,497.04-	\$8,457.62-	\$3,039.42
BlackRock LifePath Index 2030					11	\$145,743.83-	\$111,976.52-	\$33,767.31
BlackRock LifePath Index 2035					17	\$41,293.72-	\$30,329.29-	\$10,964.43
BlackRock LifePath Index 2040					20	\$39,473.10-	\$29,484.73-	\$9,988.37
BlackRock LifePath Index 2045					25	\$386,409.30-	\$305,308.73-	\$81,100.57
BlackRock LifePath Index 2050					15	\$441,758.14-	\$354,964.54-	\$86,793.60
BlackRock LifePath Index 2055					10	\$46,171.52-	\$32,563.01-	\$13,608.51
BlackRock LifePath Index 2060					7	\$13,488.24-	\$10,055.44-	\$3,432.80
BlackRock LifePath Index 2065					4	\$41.25-	\$37.99-	\$3.26
Capital World Growth & Income					6	\$10,570.82-	\$7,973.31-	\$2,597.51
Fidelity ContraFund					12	\$26,992.41-	\$18,872.11-	\$8,120.30
WisdomTree SC Dividend ETF					4	\$0.81-	\$0.74-	\$0.07
DFA Intl Small Cap Value					9	\$5,253.05-	\$4,638.32-	\$614.73
Diamond Hill Small-Mid Cap					14	\$10,915.47-	\$9,577.37-	\$1,338.10
WisdomTree MidCap Dividend ETF					2	\$11.17-	\$10.85-	\$0.32
Eaton Vance High Income Opps					4	\$9.41-	\$8.21-	\$1.20
iShares Gold Trust ETF					9	\$41,775.00-	\$43,741.38-	\$1,966.38-
Income Fund of America					4	\$171.35-	\$136.13-	\$35.22
500 Index Fund					8	\$3,686.40-	\$2,551.08-	\$1,135.32
DFA Inflation-Protected Sec					5	\$28.67-	\$26.93-	\$1.74
Janus Henderson Enterprise					15	\$3,723.36-	\$2,508.63-	\$1,214.73
John Hancock Bond Fund					9	\$15,275.32-	\$14,255.87-	\$1,019.45
John Hancock Mid Cap Growth					1	\$203.40-	\$211.95-	\$8.55-
JPMorgan U.S. Equity Fund					10	\$50,814.78-	\$36,262.46-	\$14,552.32
Vanguard Value Index Fund					4	\$176.54-	\$138.28-	\$38.26
Mid Cap Stock Fund					6	\$79,243.60-	\$50,211.54-	\$29,032.06
MFS Value Fund					4	\$14,933.12-	\$12,170.62-	\$2,762.50
Parnassus Core Equity Fund					4	\$115.07-	\$65.05-	\$50.02
Reliance MetLife Stable Value					9	\$558,556.73-	\$551,753.80-	\$6,802.93
Invesco Small Cap Growth					7	\$2,602.07-	\$1,519.64-	\$1,082.43
DFA U.S. Small Cap Fund					4	\$46.28-	\$31.90-	\$14.38
Total Stock Market Index Fund					9	\$14,048.73-	\$10,761.92-	\$3,286.81
MFS Utilities Fund					4	\$38.97-	\$36.63-	\$2.34
Vanguard Small Cap Value Index					4	\$50.33-	\$37.33-	\$13.00
Vanguard Strategic Equity Fund					6	\$1,898.74-	\$1,343.37-	\$555.37
Vanguard Small Cap Grow Index					7	\$3,563.33-	\$2,842.62-	\$720.71
Total					305	\$1,981,137.99-	\$1,663,619.97-	\$317,518.02



Supplemental Schedule
Flynn Gallagher Associates, LLC 401(k) Profit Sharing Plan
EIN: 88-0410349
Plan Number: 001

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Schedule H, line 4i - Schedule of Assets (Held At End of Year)
December 31, 2021

STATEMENT OF ASSETS AND LIABILITIES OF
THE SUB-ACCOUNTS OF JOHN HANCOCK LIFE INSURANCE COMPANY (U.S.A.)
FOR CONTRACT # 128284 THE TRUSTEES OF FLYNN GALLAGHER
ASSOCIATES, LLC 401(K) PROFIT SHARING PL
MONEY INVESTED AS OF DECEMBER 31, 2021

Sub-Accounts	John Hancock USA Total Sub-Accounts Assets and Liabilities*	THE TRUSTEES OF FLYNN GALLAGHER ASSOCIATES, LLC 401(K) PROFIT SHARING PL Total No of Units	Total Value
American Century 2065	\$ 1294507.88	.000000	\$ 0.00
American Century 2060	\$ 22018824.68	.000000	\$ 0.00
American Century 2055	\$ 47843250.85	.000000	\$ 0.00
American Century 2050	\$ 58407725.33	.000000	\$ 0.00
American Century 2045	\$ 70029363.69	.000000	\$ 0.00
American Century 2040	\$ 86709564.64	.000000	\$ 0.00
American Century 2035	\$ 113120899.42	.000000	\$ 0.00
American Century 2030	\$ 125526113.32	.000000	\$ 0.00
American Century 2025	\$ 89149109.87	.000000	\$ 0.00
American Century In Retirement	\$ 77650065.91	.000000	\$ 0.00
American Funds 2065 TD	\$ 35810957.83	.000000	\$ 0.00
American Funds 2060 TD	\$ 332156458.67	.000000	\$ 0.00
American Funds 2055 TD	\$ 517496366.81	.000000	\$ 0.00
American Funds 2050 TD	\$ 775068749.70	.000000	\$ 0.00
American Funds 2045 TD	\$ 1108536759.43	.000000	\$ 0.00
American Funds 2040 TD	\$ 1135950701.96	.000000	\$ 0.00
American Funds 2035 TD	\$ 1421570455.69	.000000	\$ 0.00
American Funds 2030 TD	\$ 1544277642.54	.000000	\$ 0.00
American Funds 2025 TD	\$ 1215488931.91	.000000	\$ 0.00
American Funds 2020 TD	\$ 504412958.17	.000000	\$ 0.00
American Funds 2015 TD	\$ 164735743.23	.000000	\$ 0.00
American Funds 2010 TD	\$ 151015656.22	.000000	\$ 0.00
BlackRock LifePath Index 2065	\$ 31633144.68	552.968867	\$ 7938.75
BlackRock LifePath Index 2060	\$ 208532950.67	7048.347172	\$ 155245.36
BlackRock LifePath Index 2055	\$ 357449148.72	8453.539770	\$ 215697.37
BlackRock LifePath Index 2050	\$ 466506492.75	12770.977861	\$ 319282.34

*Assets = Liabilities

Note: this report does not reflect transactions processed after December 31, 2021
Cash Basis



STATEMENT OF ASSETS AND LIABILITIES OF
THE SUB-ACCOUNTS OF JOHN HANCOCK LIFE INSURANCE COMPANY (U.S.A.)
FOR CONTRACT # 128284 THE TRUSTEES OF FLYNN GALLAGHER
ASSOCIATES, LLC 401(K) PROFIT SHARING PL
MONEY INVESTED AS OF DECEMBER 31, 2021

Sub-Accounts	John Hancock USA		THE TRUSTEES OF FLYNN GALLAGHER	
	Total Sub-Accounts		ASSOCIATES, LLC 401(K) PROFIT SHARING PL	
	Assets and Liabilities*		Total No of Units	Total Value
BlackRock LifePath Index 2045	\$	581113587.36	27195.123900	\$ 661113.17
BlackRock LifePath Index 2040	\$	641835876.05	44771.084315	\$ 1035589.68
BlackRock LifePath Index 2035	\$	745796919.22	49322.804753	\$ 1080605.10
BlackRock LifePath Index 2030	\$	805946280.44	18896.177959	\$ 386973.83
BlackRock LifePath Index 2025	\$	607384031.78	60612.046099	\$ 1166643.35
BlackRock LifePath Index Ret	\$	435693731.05	45570.543777	\$ 783299.18
JH Lifetime Blend 2065 CIT	\$	378136.24	.000000	\$ 0.00
JH Lifetime Blend 2060 CIT	\$	3386898.20	.000000	\$ 0.00
JH Lifetime Blend 2055 CIT	\$	8475414.98	.000000	\$ 0.00
JH Lifetime Blend 2050 CIT	\$	14064763.20	.000000	\$ 0.00
JH Lifetime Blend 2045 CIT	\$	16299874.62	.000000	\$ 0.00
JH Lifetime Blend 2040 CIT	\$	14011877.90	.000000	\$ 0.00
JH Lifetime Blend 2035 CIT	\$	15646647.49	.000000	\$ 0.00
JH Lifetime Blend 2030 CIT	\$	19386977.80	.000000	\$ 0.00
JH Lifetime Blend 2025 CIT	\$	18297872.59	.000000	\$ 0.00
JH Lifetime Blend 2020 CIT	\$	6115229.44	.000000	\$ 0.00
JH Lifetime Blend 2015 CIT	\$	869622.95	.000000	\$ 0.00
JH Lifetime Blend 2010 CIT	\$	577747.78	.000000	\$ 0.00
JH Multimanager 2065 Lifetime	\$	17775896.10	.000000	\$ 0.00
JH Multimanager 2060 Lifetime	\$	175644369.75	.000000	\$ 0.00
JH Multimanager 2055 Lifetime	\$	275481249.98	.000000	\$ 0.00
JH Multimanager 2050 Lifetime	\$	428652644.53	.000000	\$ 0.00
JH Multimanager 2045 Lifetime	\$	702904687.11	.000000	\$ 0.00
JH Multimanager 2040 Lifetime	\$	751472681.65	.000000	\$ 0.00
JH Multimanager 2035 Lifetime	\$	881754976.40	.000000	\$ 0.00
JH Multimanager 2030 Lifetime	\$	1025646517.39	.000000	\$ 0.00

*Assets = Liabilities



STATEMENT OF ASSETS AND LIABILITIES OF
 THE SUB-ACCOUNTS OF JOHN HANCOCK LIFE INSURANCE COMPANY (U.S.A.)
 FOR CONTRACT # 128284 THE TRUSTEES OF FLYNN GALLAGHER
 ASSOCIATES, LLC 401(K) PROFIT SHARING PL
 MONEY INVESTED AS OF DECEMBER 31, 2021

Sub-Accounts	John Hancock USA		THE TRUSTEES OF FLYNN GALLAGHER	
	Total Sub-Accounts		ASSOCIATES, LLC 401(K) PROFIT SHARING PL	
	Assets	Liabilities*	Total No of Units	Total Value
JH Multimanager 2025 Lifetime	\$	911385761.98	.000000	\$ 0.00
JH Multimanager 2020 Lifetime	\$	424357056.59	.000000	\$ 0.00
JH Multimanager 2015 Lifetime	\$	130466932.73	.000000	\$ 0.00
JH Multimanager 2010 Lifetime	\$	104707774.77	.000000	\$ 0.00
JH Multi-Index 2065 Lifetime	\$	10225198.28	.000000	\$ 0.00
JH Multi-Index 2060 Lifetime	\$	71730514.49	.000000	\$ 0.00
JH Multi-Index 2055 Lifetime	\$	146128913.38	.000000	\$ 0.00
JH Multi-Index 2050 Lifetime	\$	178935227.87	.000000	\$ 0.00
JH Multi-Index 2045 Lifetime	\$	249436966.49	.000000	\$ 0.00
JH Multi-Index 2040 Lifetime	\$	284404306.25	.000000	\$ 0.00
JH Multi-Index 2035 Lifetime	\$	346323104.10	.000000	\$ 0.00
JH Multi-Index 2030 Lifetime	\$	372178946.08	.000000	\$ 0.00
JH Multi-Index 2025 Lifetime	\$	284786112.98	.000000	\$ 0.00
JH Multi-Index 2020 Lifetime	\$	132098180.99	.000000	\$ 0.00
JH Multi-Index 2015 Lifetime	\$	40957613.87	.000000	\$ 0.00
JH Multi-Index 2010 Lifetime	\$	35308290.45	.000000	\$ 0.00
JH Multi-Index 2065 Preserv	\$	15214963.02	.000000	\$ 0.00
JH Multi-Index 2060 Preserv	\$	189820755.88	.000000	\$ 0.00
JH Multi-Index 2055 Preserv	\$	343364210.22	.000000	\$ 0.00
JH Multi-Index 2050 Preserv	\$	608835703.17	.000000	\$ 0.00
JH Multi-Index 2045 Preserv	\$	739018930.99	.000000	\$ 0.00
JH Multi-Index 2040 Preserv	\$	868979156.22	.000000	\$ 0.00
JH Multi-Index 2035 Preserv	\$	1077177514.18	.000000	\$ 0.00
JH Multi-Index 2030 Preserv	\$	1115438726.24	.000000	\$ 0.00
JH Multi-Index 2025 Preserv	\$	895215348.39	.000000	\$ 0.00
JH Multi-Index Income Preserv	\$	555628060.10	.000000	\$ 0.00

*Assets = Liabilities



STATEMENT OF ASSETS AND LIABILITIES OF
 THE SUB-ACCOUNTS OF JOHN HANCOCK LIFE INSURANCE COMPANY (U.S.A.)
 FOR CONTRACT # 128284 THE TRUSTEES OF FLYNN GALLAGHER
 ASSOCIATES, LLC 401(K) PROFIT SHARING PL
 MONEY INVESTED AS OF DECEMBER 31, 2021

Sub-Accounts	John Hancock USA		THE TRUSTEES OF FLYNN GALLAGHER	
	Total Sub-Accounts		ASSOCIATES, LLC 401(K) PROFIT SHARING PL	
	Assets and Liabilities*		Total No of Units	Total Value
-----	-----		-----	-----
JPMorgan SmartRetirement 2060	\$	8632775.52	.000000	\$ 0.00
JPMorgan SmartRetirement 2055	\$	17077389.84	.000000	\$ 0.00
JPMorgan SmartRetirement 2050	\$	21921452.17	.000000	\$ 0.00
JPMorgan SmartRetirement 2045	\$	27512967.05	.000000	\$ 0.00
JPMorgan SmartRetirement 2040	\$	28548365.50	.000000	\$ 0.00
JPMorgan SmartRetirement 2035	\$	42602191.37	.000000	\$ 0.00
JPMorgan SmartRetirement 2030	\$	31630426.39	.000000	\$ 0.00
JPMorgan SmartRetirement 2025	\$	27754561.14	.000000	\$ 0.00
JPMorgan SmartRetirement 2020	\$	12875240.42	.000000	\$ 0.00
JPMorgan SmartRetirement Inc	\$	7814024.88	.000000	\$ 0.00
MFS Lifetime 2060 Fund	\$	4276881.69	.000000	\$ 0.00
MFS Lifetime 2055 Fund	\$	7386835.85	.000000	\$ 0.00
MFS Lifetime 2050 Fund	\$	13867701.82	.000000	\$ 0.00
MFS Lifetime 2045 Fund	\$	15312894.51	.000000	\$ 0.00
MFS Lifetime 2040 Fund	\$	21324258.60	.000000	\$ 0.00
MFS Lifetime 2035 Fund	\$	25765582.17	.000000	\$ 0.00
MFS Lifetime 2030 Fund	\$	26441762.24	.000000	\$ 0.00
MFS Lifetime 2025 Fund	\$	17498720.72	.000000	\$ 0.00
MFS Lifetime 2020 Fund	\$	7850208.15	.000000	\$ 0.00
MFS Lifetime Income Fund	\$	5305778.47	.000000	\$ 0.00
MyWayRet Index 2065 Fund	\$	1826709.72	.000000	\$ 0.00
MyWayRet Index 2060 Fund	\$	37513869.89	.000000	\$ 0.00
MyWayRet Index 2055 Fund	\$	67527451.43	.000000	\$ 0.00
MyWayRet Index 2050 Fund	\$	93643910.78	.000000	\$ 0.00
MyWayRet Index 2045 Fund	\$	152318193.74	.000000	\$ 0.00
MyWayRet Index 2040 Fund	\$	166522131.02	.000000	\$ 0.00

*Assets = Liabilities



STATEMENT OF ASSETS AND LIABILITIES OF
 THE SUB-ACCOUNTS OF JOHN HANCOCK LIFE INSURANCE COMPANY (U.S.A.)
 FOR CONTRACT # 128284 THE TRUSTEES OF FLYNN GALLAGHER
 ASSOCIATES, LLC 401(K) PROFIT SHARING PL
 MONEY INVESTED AS OF DECEMBER 31, 2021

Sub-Accounts	John Hancock USA		THE TRUSTEES OF FLYNN GALLAGHER	
	Total Sub-Accounts		ASSOCIATES, LLC 401(K) PROFIT SHARING PL	
	Assets	Liabilities*	Total No of Units	Total Value
MyWayRet Index 2035 Fund	\$	247531363.44	.000000	\$ 0.00
MyWayRet Index 2030 Fund	\$	241499298.83	.000000	\$ 0.00
MyWayRet Index 2025 Fund	\$	212448075.21	.000000	\$ 0.00
MyWayRet Index Retirement Fund	\$	168507787.29	.000000	\$ 0.00
State Street Target Ret 2065	\$	3880026.51	.000000	\$ 0.00
State Street Target Ret 2060	\$	27580760.91	.000000	\$ 0.00
State Street Target Ret 2055	\$	37610229.62	.000000	\$ 0.00
State Street Target Ret 2050	\$	56688397.66	.000000	\$ 0.00
State Street Target Ret 2045	\$	64824877.87	.000000	\$ 0.00
State Street Target Ret 2040	\$	79054658.14	.000000	\$ 0.00
State Street Target Ret 2035	\$	97712089.05	.000000	\$ 0.00
State Street Target Ret 2030	\$	109258124.55	.000000	\$ 0.00
State Street Target Ret 2025	\$	77939611.57	.000000	\$ 0.00
State Street Target Ret 2020	\$	33194931.85	.000000	\$ 0.00
State Street Target Ret Income	\$	21680925.74	.000000	\$ 0.00
T. Rowe Price Retirement 2065	\$	4947849.00	.000000	\$ 0.00
T. Rowe Price Retirement 2060	\$	53008006.79	.000000	\$ 0.00
T. Rowe Price Retirement 2055	\$	97412212.51	.000000	\$ 0.00
T. Rowe Price Retirement 2050	\$	140114133.73	.000000	\$ 0.00
T. Rowe Price Retirement 2045	\$	167875600.81	.000000	\$ 0.00
T. Rowe Price Retirement 2040	\$	193580266.14	.000000	\$ 0.00
T. Rowe Price Retirement 2035	\$	236840242.17	.000000	\$ 0.00
T. Rowe Price Retirement 2030	\$	286164113.50	.000000	\$ 0.00
T. Rowe Price Retirement 2025	\$	224737183.63	.000000	\$ 0.00
T. Rowe Price Retirement 2020	\$	96581194.72	.000000	\$ 0.00
T. Rowe Price Retirement 2015	\$	24651979.81	.000000	\$ 0.00

*Assets = Liabilities



STATEMENT OF ASSETS AND LIABILITIES OF
THE SUB-ACCOUNTS OF JOHN HANCOCK LIFE INSURANCE COMPANY (U.S.A.)
FOR CONTRACT # 128284 THE TRUSTEES OF FLYNN GALLAGHER
ASSOCIATES, LLC 401(K) PROFIT SHARING PL
MONEY INVESTED AS OF DECEMBER 31, 2021

Sub-Accounts	John Hancock USA		THE TRUSTEES OF FLYNN GALLAGHER	
	Total Sub-Accounts		ASSOCIATES, LLC 401(K) PROFIT SHARING PL	
	Assets	Liabilities*	Total No of Units	Total Value
T. Rowe Price Retirement 2010	\$	36122229.36	.000000	\$ 0.00
TIAA-CREF Lifecycle Index 2065	\$	7181045.09	.000000	\$ 0.00
TIAA-CREF Lifecycle Index 2060	\$	77970386.03	.000000	\$ 0.00
TIAA-CREF Lifecycle Index 2055	\$	106824919.78	.000000	\$ 0.00
TIAA-CREF Lifecycle Index 2050	\$	169706285.39	.000000	\$ 0.00
TIAA-CREF Lifecycle Index 2045	\$	204959338.98	.000000	\$ 0.00
TIAA-CREF Lifecycle Index 2040	\$	245771741.08	.000000	\$ 0.00
TIAA-CREF Lifecycle Index 2035	\$	293820258.21	.000000	\$ 0.00
TIAA-CREF Lifecycle Index 2030	\$	306286309.98	.000000	\$ 0.00
TIAA-CREF Lifecycle Index 2025	\$	251652750.80	.000000	\$ 0.00
TIAA-CREF Lifecycle Index 2020	\$	106363131.78	.000000	\$ 0.00
TIAA-CREF Lifecycle Index 2015	\$	31196961.85	.000000	\$ 0.00
TIAA-CREF Lifecycle Index 2010	\$	12811327.44	.000000	\$ 0.00
TIAA-CREF Lifecycle Index Ret	\$	30496864.11	.000000	\$ 0.00
Vanguard Target Ret 2065	\$	28231030.55	.000000	\$ 0.00
Vanguard Target Ret 2060	\$	231324693.42	.000000	\$ 0.00
Vanguard Target Ret 2055	\$	341916033.30	.000000	\$ 0.00
Vanguard Target Ret 2050	\$	497133202.10	.000000	\$ 0.00
Vanguard Target Ret 2045	\$	636800516.44	.000000	\$ 0.00
Vanguard Target Ret 2040	\$	698549666.83	.000000	\$ 0.00
Vanguard Target Ret 2035	\$	813670643.82	.000000	\$ 0.00
Vanguard Target Ret 2030	\$	820722481.90	.000000	\$ 0.00
Vanguard Target Ret 2025	\$	721140342.61	.000000	\$ 0.00
Vanguard Target Ret 2020	\$	291802549.92	.000000	\$ 0.00
Vanguard Target Ret 2015	\$	85867643.28	.000000	\$ 0.00
Vanguard Target Ret Income	\$	100720468.70	.000000	\$ 0.00

*Assets = Liabilities



STATEMENT OF ASSETS AND LIABILITIES OF
 THE SUB-ACCOUNTS OF JOHN HANCOCK LIFE INSURANCE COMPANY (U.S.A.)
 FOR CONTRACT # 128284 THE TRUSTEES OF FLYNN GALLAGHER
 ASSOCIATES, LLC 401(K) PROFIT SHARING PL
 MONEY INVESTED AS OF DECEMBER 31, 2021

Sub-Accounts	John Hancock USA		THE TRUSTEES OF FLYNN GALLAGHER	
	Total Sub-Accounts		ASSOCIATES, LLC 401(K) PROFIT SHARING PL	
	Assets	Liabilities*	Total No of Units	Total Value
JH Lifestyle Blend Aggressive	\$	126812.97	.000000	\$ 0.00
JH Lifestyle Blend Growth	\$	249695.20	.000000	\$ 0.00
JH Lifestyle Blend Balanced	\$	1688318.59	.000000	\$ 0.00
JH Lifestyle Blend Moderate	\$	720569.82	.000000	\$ 0.00
JHLifestyle Blend Conservative	\$	124992.51	.000000	\$ 0.00
JH Lifestyle Blend Aggressive	\$	30556238.49	.000000	\$ 0.00
JH Lifestyle Blend Growth	\$	50053155.26	.000000	\$ 0.00
JH Lifestyle Blend Balanced	\$	34617764.19	.000000	\$ 0.00
JH Lifestyle Blend Moderate	\$	7264829.25	.000000	\$ 0.00
JHLifestyle Blend Conservative	\$	6581816.85	.000000	\$ 0.00
JH Multimanager Aggressive LS	\$	3074360518.71	.000000	\$ 0.00
JH Multimanager Growth LS	\$	7829762902.54	.000000	\$ 0.00
JH Multimanager Balanced LS	\$	7253310388.79	.000000	\$ 0.00
JH Multimanager Moderate LS	\$	1866769839.60	.000000	\$ 0.00
JH Multimanager Conserv LS	\$	1400178357.20	.000000	\$ 0.00
JH Multi-Index LS Aggressive	\$	465272220.12	.000000	\$ 0.00
JH Multi-Index LS Growth	\$	1054676432.89	.000000	\$ 0.00
JH Multi-Index LS Balanced	\$	1011737393.66	.000000	\$ 0.00
JH Multi-Index LS Moderate	\$	281073399.61	.000000	\$ 0.00
JH Multi-Index LS Conserv	\$	213165427.69	.000000	\$ 0.00
JH Managed Volatility Growth	\$	29455103.19	.000000	\$ 0.00
JH Managed Volatility Bal	\$	28572845.27	.000000	\$ 0.00
JH Managed Volatility Mod	\$	31233753.43	.000000	\$ 0.00
JH Managed Volatility Con	\$	39503892.83	.000000	\$ 0.00
Russell Equity Growth	\$	12994552.88	.000000	\$ 0.00
Russell Growth	\$	38460064.19	.000000	\$ 0.00

*Assets = Liabilities



STATEMENT OF ASSETS AND LIABILITIES OF
THE SUB-ACCOUNTS OF JOHN HANCOCK LIFE INSURANCE COMPANY (U.S.A.)
FOR CONTRACT # 128284 THE TRUSTEES OF FLYNN GALLAGHER
ASSOCIATES, LLC 401(K) PROFIT SHARING PL
MONEY INVESTED AS OF DECEMBER 31, 2021

Sub-Accounts	John Hancock USA	THE TRUSTEES OF FLYNN GALLAGHER	
	Total Sub-Accounts Assets and Liabilities*	ASSOCIATES, LLC 401(K) PROFIT SHARING PL Total No of Units	Total Value
Russell Balanced	\$ 33247395.66	.000000	\$ 0.00
Russell Moderate	\$ 7745687.66	.000000	\$ 0.00
Russell Conservative	\$ 5597685.38	.000000	\$ 0.00
AB Discovery Value Fund	\$ 1923852.98	.000000	\$ 0.00
AB Large Cap Growth Fund	\$ 150795658.82	.000000	\$ 0.00
AB Small Cap Growth Fund	\$ 3838437.91	.000000	\$ 0.00
Aberdeen EM Sustainable Leader	\$ 3385941.05	.000000	\$ 0.00
American Beacon SC Value	\$ 3221735.88	.000000	\$ 0.00
American Century EM Fund	\$ 24341303.23	.000000	\$ 0.00
American Century Focused Dynam	\$ 4.63	.000000	\$ 0.00
American Century Heritage	\$ 249338211.01	.000000	\$ 0.00
American Century Small Cap Val	\$ 16165806.15	.000000	\$ 0.00
American Funds AMCAP Fund	\$ 65691666.05	.000000	\$ 0.00
AMG River Road Mid Cap Value	\$ 33203581.05	.000000	\$ 0.00
Baird MidCap Fund	\$ 9526912.38	.000000	\$ 0.00
Baron Real Estate Fund	\$ 11074620.22	.000000	\$ 0.00
BlackRock EAFE Equity Index	\$ 17222770.88	.000000	\$ 0.00
BlackRock Health Sciences Opp	\$ 34051276.28	.000000	\$ 0.00
BlackRock International Fund	\$ 707584.80	.000000	\$ 0.00
BlackRock Mid Cap Equity Index	\$ 17665104.17	.000000	\$ 0.00
BlackRock Russell 2000 Index	\$ 15650467.21	.000000	\$ 0.00
Blue Chip Growth Fund	\$ 2324274318.34	.000000	\$ 0.00
Capital Appreciation Fund	\$ 799496246.73	.000000	\$ 0.00
Carillon Eagle Mid Cap Growth	\$ 82844624.68	.000000	\$ 0.00
ClearBridge Aggressive Growth	\$ 86199219.62	.000000	\$ 0.00
ClearBridge International Grow	\$ 4.90	.000000	\$ 0.00

*Assets = Liabilities



STATEMENT OF ASSETS AND LIABILITIES OF
 THE SUB-ACCOUNTS OF JOHN HANCOCK LIFE INSURANCE COMPANY (U.S.A.)
 FOR CONTRACT # 128284 THE TRUSTEES OF FLYNN GALLAGHER
 ASSOCIATES, LLC 401(K) PROFIT SHARING PL
 MONEY INVESTED AS OF DECEMBER 31, 2021

Sub-Accounts	John Hancock USA Total Sub-Accounts Assets and Liabilities*	THE TRUSTEES OF FLYNN GALLAGHER ASSOCIATES, LLC 401(K) PROFIT SHARING PL Total No of Units	Total Value
ClearBridge Large Cap Growth	\$ 36529438.87	.000000	\$ 0.00
ClearBridge Mid Cap Fund	\$ 4182448.87	.000000	\$ 0.00
Cohen & Steers Real Estate	\$ 60993327.79	.000000	\$ 0.00
Columbia Overseas Value Fund	\$ 16870920.01	.000000	\$ 0.00
Delaware Ivy Intl Core Equity	\$ 4769703.97	.000000	\$ 0.00
Delaware Ivy Small Cap Core	\$ 8493046.08	.000000	\$ 0.00
Delaware Ivy Small Cap Growth	\$ 12569327.88	.000000	\$ 0.00
Delaware Small Cap Value Fund	\$ 4773311.53	.000000	\$ 0.00
DFA Emerging Markets Value	\$ 104293166.38	.000000	\$ 0.00
DFA Intl Small Cap Value	\$ 20729964.18	428.185904	\$ 12334.17
DFA Intl Small Company Fund	\$ 11001381.00	.000000	\$ 0.00
DFA International Value	\$ 101197289.09	.000000	\$ 0.00
DFA US Targeted Value Fund	\$ 156383087.34	.000000	\$ 0.00
DFA U.S. Small Cap Fund	\$ 259778822.95	73.530445	\$ 4846.64
Diamond Hill Small-Mid Cap	\$ 12084259.85	235.209818	\$ 8762.45
Dodge & Cox International St	\$ 72408228.10	.000000	\$ 0.00
Domini Impact Intl Equity	\$ 3746972.07	.000000	\$ 0.00
Eaton Vance Atlanta SMID-Cap	\$ 15985146.79	.000000	\$ 0.00
EuroPacific Growth Fund	\$ 679038054.00	.000000	\$ 0.00
Federated Kaufmann Large Cap	\$ 3590277.79	.000000	\$ 0.00
Federated Hermes MDT SC Growth	\$ 12474582.75	.000000	\$ 0.00
Fidelity Adv Diversified Intl	\$ 2142683.04	.000000	\$ 0.00
Fidelity Adv Diversified Stock	\$ 36184917.92	.000000	\$ 0.00
Fidelity Advisor Energy Fund	\$ 5760939.76	.000000	\$ 0.00
Fidelity Adv Leveraged Co Stk	\$ 47971052.68	.000000	\$ 0.00
Fidelity Adv New Insights	\$ 95332102.92	.000000	\$ 0.00

*Assets = Liabilities



STATEMENT OF ASSETS AND LIABILITIES OF
 THE SUB-ACCOUNTS OF JOHN HANCOCK LIFE INSURANCE COMPANY (U.S.A.)
 FOR CONTRACT # 128284 THE TRUSTEES OF FLYNN GALLAGHER
 ASSOCIATES, LLC 401(K) PROFIT SHARING PL
 MONEY INVESTED AS OF DECEMBER 31, 2021

Sub-Accounts	John Hancock USA	THE TRUSTEES OF FLYNN GALLAGHER	
	Total Sub-Accounts Assets and Liabilities*	ASSOCIATES, LLC 401(K) PROFIT SHARING PL Total No of Units	Total Value
Fidelity ContraFund	\$ 771569226.33	361.510922	\$ 117079.06
Fidelity International Index	\$ 163074118.91	.000000	\$ 0.00
Fidelity Mid Cap Index Fund	\$ 332717941.73	.000000	\$ 0.00
Fidelity NASDAQ Composite Idx	\$ 40816614.05	.000000	\$ 0.00
Fidelity Real Estate Index	\$ 47124096.80	.000000	\$ 0.00
Financial Industries Fund	\$ 107507207.50	.000000	\$ 0.00
Franklin DynaTech Fund	\$ 41706078.68	.000000	\$ 0.00
Franklin Growth Fund	\$ 19816436.10	.000000	\$ 0.00
Franklin Small-Mid Growth	\$ 200229771.46	.000000	\$ 0.00
Fundamental All Cap Core Fund	\$ 133250340.07	.000000	\$ 0.00
Harbor Mid Cap Value Fund	\$ 23620144.60	.000000	\$ 0.00
Harbor Small Cap Value Fund	\$ 14330846.69	.000000	\$ 0.00
Hartford Growth Opportunities	\$ 4.69	.000000	\$ 0.00
Hartford International Oppor	\$ 5858448.68	.000000	\$ 0.00
Hartford MidCap Fund	\$ 33679845.21	.000000	\$ 0.00
Hartford Schroders Intl MCV	\$ 7275604.81	.000000	\$ 0.00
Hartford Schroders US Mid Cap	\$ 4970946.81	.000000	\$ 0.00
Intl Equity Index Fund	\$ 299999720.08	.000000	\$ 0.00
Invesco Discovery Mid Cap Grow	\$ 19108879.24	.000000	\$ 0.00
Invesco International Growth	\$ 34265474.62	.000000	\$ 0.00
Invesco Main Street Mid Cap	\$ 1920833.52	.000000	\$ 0.00
Invesco Opp Intl Growth Fund	\$ 116305552.08	.000000	\$ 0.00
Invesco Real Estate Fund	\$ 5404954.44	.000000	\$ 0.00
Invesco Small Cap Growth	\$ 411787049.00	40.728232	\$ 5113.10
iShares Gold Trust ETF	\$ 45735476.20	220.316551	\$ 3079.84
iShares MSCI EAFE Growth ETF	\$ 17364733.90	.000000	\$ 0.00

*Assets = Liabilities



STATEMENT OF ASSETS AND LIABILITIES OF
THE SUB-ACCOUNTS OF JOHN HANCOCK LIFE INSURANCE COMPANY (U.S.A.)
FOR CONTRACT # 128284 THE TRUSTEES OF FLYNN GALLAGHER
ASSOCIATES, LLC 401(K) PROFIT SHARING PL
MONEY INVESTED AS OF DECEMBER 31, 2021

Sub-Accounts	John Hancock USA		THE TRUSTEES OF FLYNN GALLAGHER	
	Total Sub-Accounts		ASSOCIATES, LLC 401(K) PROFIT SHARING PL	
	Assets	Liabilities*	Total No of Units	Total Value
iShares MSCI EAFE Value ETF	\$	18494930.92	.000000	\$ 0.00
Janus Henderson Enterprise	\$	7073063.79	250.038433	\$ 58361.70
Janus Henderson Forty Fund	\$	23630762.97	.000000	\$ 0.00
Janus Henderson Gbl Eq Income	\$	21536003.54	.000000	\$ 0.00
Janus Henderson Gbl Life Sci	\$	15840949.96	.000000	\$ 0.00
Janus Henderson Triton Fund	\$	28707121.50	.000000	\$ 0.00
JH Disciplined Value Intl Fund	\$	109422445.39	.000000	\$ 0.00
JH Disciplined Value Mid Cap	\$	55905835.49	.000000	\$ 0.00
John Hancock EM Equity Fund	\$	227715.03	.000000	\$ 0.00
John Hancock ESG Intl Equity	\$	898738.57	.000000	\$ 0.00
John Hancock Intl Small Co	\$	0.00	.000000	\$ 0.00
John Hancock Mid Cap Growth	\$	475519804.06	7772.350745	\$ 74572.86
John Hancock Small Cap Core	\$	4342555.66	.000000	\$ 0.00
John Hancock Small Cap Growth	\$	106011.68	.000000	\$ 0.00
John Hancock U.S. Growth Fund	\$	89190385.12	.000000	\$ 0.00
John Hancock US Gbl Ldr Grow	\$	4425529.19	.000000	\$ 0.00
JPMorgan Large Cap Growth	\$	224588946.64	.000000	\$ 0.00
JPMorgan MidCap Value Fund	\$	252617523.38	.000000	\$ 0.00
JPMorgan SMID Cap Fund	\$	31954566.19	.000000	\$ 0.00
Keeley Small Cap Dividend Val	\$	10710031.54	.000000	\$ 0.00
Lazard International Equity	\$	5089275.12	.000000	\$ 0.00
Lord Abbett Value Opps Fund	\$	32428255.91	.000000	\$ 0.00
MFS Growth Fund	\$	10748063.00	.000000	\$ 0.00
MFS Intl Diversification Fund	\$	1393729.75	.000000	\$ 0.00
MFS Mid Cap Growth Fund	\$	95103091.73	.000000	\$ 0.00
MFS Mid Cap Value Fund	\$	26036201.57	.000000	\$ 0.00

*Assets = Liabilities

Note: this report does not reflect transactions processed after December 31, 2021
Cash Basis



STATEMENT OF ASSETS AND LIABILITIES OF
 THE SUB-ACCOUNTS OF JOHN HANCOCK LIFE INSURANCE COMPANY (U.S.A.)
 FOR CONTRACT # 128284 THE TRUSTEES OF FLYNN GALLAGHER
 ASSOCIATES, LLC 401(K) PROFIT SHARING PL
 MONEY INVESTED AS OF DECEMBER 31, 2021

Sub-Accounts	John Hancock USA		THE TRUSTEES OF FLYNN GALLAGHER	
	Total Sub-Accounts		ASSOCIATES, LLC 401(K) PROFIT SHARING PL	
	Assets	Liabilities*	Total No of Units	Total Value
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Mid Cap Index Fund	\$	896776094.62	.000000	\$ 0.00
Mid Value Fund	\$	168970883.78	.000000	\$ 0.00
MyWayRetirement Commodities	\$	619068.01	.000000	\$ 0.00
MyWayRet Emerging Markets Fund	\$	6661080.07	.000000	\$ 0.00
MyWayRet International Growth	\$	15002295.43	.000000	\$ 0.00
MyWayRet International Value	\$	5557691.45	.000000	\$ 0.00
MyWayRet Large Cap Growth Fund	\$	47746366.22	.000000	\$ 0.00
MyWayRetirement Mid Cap Growth	\$	17658264.57	.000000	\$ 0.00
MyWayRetirement Mid Cap Value	\$	6536800.39	.000000	\$ 0.00
MyWayRetirement Real Estate	\$	4358510.15	.000000	\$ 0.00
MyWayRet Small Cap Growth Fund	\$	11107514.75	.000000	\$ 0.00
MyWayRet Small Cap Value Fund	\$	6969413.44	.000000	\$ 0.00
Neuberger Berman Genesis Fund	\$	3515371.69	.000000	\$ 0.00
Neuberger Berman Intl Equity	\$	796488.09	.000000	\$ 0.00
New Opportunities Fund	\$	32707354.75	.000000	\$ 0.00
New World Fund	\$	220325078.22	.000000	\$ 0.00
Northern EM Equity Index Fund	\$	39340836.57	.000000	\$ 0.00
Northern Small Cap Value Fund	\$	12599600.58	.000000	\$ 0.00
Nuveen Small Cap Value Fund	\$	9594863.06	.000000	\$ 0.00
Oakmark International Fund	\$	10497543.89	.000000	\$ 0.00
Parnassus Mid Cap Fund	\$	12737042.58	.000000	\$ 0.00
Pax Small Cap Fund	\$	1226298.19	.000000	\$ 0.00
PGIM Jennison Mid Cap Growth	\$	126943598.31	.000000	\$ 0.00
PGIM Jennison Small Company	\$	2022180.24	.000000	\$ 0.00
PGIM QMA Mid-Cap Value Fund	\$	614093.34	.000000	\$ 0.00
PIMCO Commodity Real Return	\$	25737078.97	.000000	\$ 0.00

*Assets = Liabilities



STATEMENT OF ASSETS AND LIABILITIES OF
 THE SUB-ACCOUNTS OF JOHN HANCOCK LIFE INSURANCE COMPANY (U.S.A.)
 FOR CONTRACT # 128284 THE TRUSTEES OF FLYNN GALLAGHER
 ASSOCIATES, LLC 401(K) PROFIT SHARING PL
 MONEY INVESTED AS OF DECEMBER 31, 2021

Sub-Accounts	John Hancock USA		THE TRUSTEES OF FLYNN GALLAGHER	
	Total Sub-Accounts		ASSOCIATES, LLC 401(K) PROFIT SHARING PL	
	Assets	Liabilities*	Total No of Units	Total Value
Putnam Growth Opportunities	\$	20878028.52	.000000	\$ 0.00
Putnam Small Cap Growth Fund	\$	9755910.21	.000000	\$ 0.00
Real Est. Securities Fund	\$	377646401.08	.000000	\$ 0.00
Royce Opportunity	\$	122799349.81	.000000	\$ 0.00
Royce Pennsylvania Mutual Fund	\$	9989847.75	.000000	\$ 0.00
Royce Total Return Fund	\$	836735.14	.000000	\$ 0.00
Science & Technology Fund	\$	603560855.70	.000000	\$ 0.00
Small Cap Index Fund	\$	403045807.97	.000000	\$ 0.00
Small Cap Stock Fund	\$	103172120.14	.000000	\$ 0.00
Small Cap Value Fund	\$	169745097.93	.000000	\$ 0.00
SMALLCAP World Fund	\$	111968090.12	.000000	\$ 0.00
Sprott Gold Equity Fund	\$	65853203.57	.000000	\$ 0.00
T. Rowe Price Growth Stock	\$	69261216.77	.000000	\$ 0.00
T. Rowe Price Health Sci	\$	742337781.87	.000000	\$ 0.00
T. Rowe Price Intl Value Eqty	\$	2235042.33	.000000	\$ 0.00
T. Rowe Price New Era Fund	\$	39493567.69	.000000	\$ 0.00
T. Rowe Price Overseas Stock	\$	31891828.15	.000000	\$ 0.00
T. Rowe Price QM US SC Grth Eq	\$	21114509.14	.000000	\$ 0.00
T. Rowe Price Sci & Tech	\$	686378760.20	.000000	\$ 0.00
T. Rowe Price Sml Cap Val	\$	187027426.14	.000000	\$ 0.00
Templeton Foreign Fund	\$	2806028.99	.000000	\$ 0.00
Templeton Foreign Smaller Co	\$	39445035.40	.000000	\$ 0.00
The Growth Fund of America	\$	1207318379.49	.000000	\$ 0.00
Thornburg Intl Growth	\$	5704046.01	.000000	\$ 0.00
Thrivent Mid Cap Stock Fund	\$	25874236.75	.000000	\$ 0.00
TIAA-CREF Large-Cap Growth Idx	\$	207755329.93	.000000	\$ 0.00

*Assets = Liabilities



STATEMENT OF ASSETS AND LIABILITIES OF
 THE SUB-ACCOUNTS OF JOHN HANCOCK LIFE INSURANCE COMPANY (U.S.A.)
 FOR CONTRACT # 128284 THE TRUSTEES OF FLYNN GALLAGHER
 ASSOCIATES, LLC 401(K) PROFIT SHARING PL
 MONEY INVESTED AS OF DECEMBER 31, 2021

Sub-Accounts	John Hancock USA		THE TRUSTEES OF FLYNN GALLAGHER	
	Total Sub-Accounts		ASSOCIATES, LLC 401(K) PROFIT SHARING PL	
	Assets	Liabilities*	Total No of Units	Total Value
TIAA-CREF Small-Cap Blend Idx	\$	213684331.05	.000000	\$ 0.00
Undiscovered Mgr Behavioral	\$	46185471.84	.000000	\$ 0.00
Vanguard Energy Fund	\$	170687125.72	.000000	\$ 0.00
Vanguard Explorer Fund	\$	218196379.81	.000000	\$ 0.00
Vanguard Growth Index Fund	\$	1288104711.53	.000000	\$ 0.00
Vanguard International Growth	\$	148425582.84	.000000	\$ 0.00
Vanguard International Value	\$	2023906.70	.000000	\$ 0.00
Vanguard Materials Index Fund	\$	10557834.22	.000000	\$ 0.00
Vanguard Mid-Cap Growth ETF	\$	453119341.61	.000000	\$ 0.00
Vanguard Mid-Cap Growth Index	\$	0.00	.000000	\$ 0.00
Vanguard Mid-Cap Value ETF	\$	283199102.40	.000000	\$ 0.00
Vanguard Mid-Cap Value Index	\$	0.00	.000000	\$ 0.00
Vanguard Small Cap Grow Index	\$	606675461.29	158.558911	\$ 16700.82
Vanguard Small Cap Value Index	\$	351421436.87	62.194926	\$ 5585.74
Vanguard Strategic Equity Fund	\$	38052532.78	61.519214	\$ 3763.41
Vanguard Total Intl Stock Idx	\$	77547723.43	.000000	\$ 0.00
Vanguard Total World Stock Ind	\$	0.00	.000000	\$ 0.00
Victory Trivalent Intl SC	\$	6425611.25	.000000	\$ 0.00
Virtus Ceredex MCV Equity	\$	13738152.00	.000000	\$ 0.00
Virtus Large Cap Growth Stock	\$	107559.45	.000000	\$ 0.00
Wells Fargo Discovery Fund	\$	4.53	.000000	\$ 0.00
Wells Fargo EM Equity Fund	\$	528463.00	.000000	\$ 0.00
Wells Fargo Growth Fund	\$	317054.40	.000000	\$ 0.00
Wells Fargo Small Company	\$	4484902.24	.000000	\$ 0.00
Wells Fargo Special MC Value	\$	15261712.63	.000000	\$ 0.00
Wells Fargo Special SCV Fund	\$	13351904.52	.000000	\$ 0.00

*Assets = Liabilities



STATEMENT OF ASSETS AND LIABILITIES OF
 THE SUB-ACCOUNTS OF JOHN HANCOCK LIFE INSURANCE COMPANY (U.S.A.)
 FOR CONTRACT # 128284 THE TRUSTEES OF FLYNN GALLAGHER
 ASSOCIATES, LLC 401(K) PROFIT SHARING PL
 MONEY INVESTED AS OF DECEMBER 31, 2021

Sub-Accounts	John Hancock USA		THE TRUSTEES OF FLYNN GALLAGHER	
	Total Sub-Accounts		ASSOCIATES, LLC 401(K) PROFIT SHARING PL	
	Assets	Liabilities*	Total No of Units	Total Value
WisdomTree MidCap Dividend ETF	\$	47540566.68	130.501258	\$ 2702.97
WisdomTree MC Earnings ETF	\$	14435158.34	.000000	\$ 0.00
WisdomTree SC Dividend ETF	\$	9848538.06	4.683589	\$ 85.31
500 Index Fund	\$	4866721305.72	1428.820887	\$ 97016.98
AB Sustainable Global Thematic	\$	11398671.75	.000000	\$ 0.00
American Beacon Bridgeway LCV	\$	2298089.74	.000000	\$ 0.00
American Century Value Fund	\$	1234633.82	.000000	\$ 0.00
BlackRock Basic Value	\$	31157652.71	.000000	\$ 0.00
BlackRock Equity Index Fund	\$	88168487.09	.000000	\$ 0.00
BlackRock High Equity Income	\$	1620443.71	.000000	\$ 0.00
Capital World Growth & Income	\$	351188248.98	95.668607	\$ 8791.31
Columbia Contrarian Core Fund	\$	7596733.20	.000000	\$ 0.00
Columbia Dividend Income Fund	\$	85870771.02	.000000	\$ 0.00
Columbia Global Value Fund	\$	1001289.94	.000000	\$ 0.00
DFA Global Equity Fund	\$	18290824.47	.000000	\$ 0.00
DFA US Large Cap Value Fund	\$	47734048.87	.000000	\$ 0.00
DFA US Large Company Fund	\$	58925444.99	.000000	\$ 0.00
Diamond Hill Large Cap Fund	\$	4257175.27	.000000	\$ 0.00
Dodge & Cox Stock Fund	\$	288975315.83	.000000	\$ 0.00
Domini Impact Equity Fund	\$	43238928.28	.000000	\$ 0.00
DWS RREEF Gbl Infrastructure	\$	1194630.47	.000000	\$ 0.00
Eaton Vance RB Equity Strategy	\$	2987024.97	.000000	\$ 0.00
Equity Income Fund	\$	182809139.34	.000000	\$ 0.00
Franklin Mutual Beacon Fund	\$	126333995.69	.000000	\$ 0.00
Mutual Global Discovery	\$	160336651.03	.000000	\$ 0.00
Fundamental Investors	\$	391222225.76	.000000	\$ 0.00

*Assets = Liabilities



STATEMENT OF ASSETS AND LIABILITIES OF
 THE SUB-ACCOUNTS OF JOHN HANCOCK LIFE INSURANCE COMPANY (U.S.A.)
 FOR CONTRACT # 128284 THE TRUSTEES OF FLYNN GALLAGHER
 ASSOCIATES, LLC 401(K) PROFIT SHARING PL
 MONEY INVESTED AS OF DECEMBER 31, 2021

Sub-Accounts	John Hancock USA		THE TRUSTEES OF FLYNN GALLAGHER	
	Total Sub-Accounts		ASSOCIATES, LLC 401(K) PROFIT SHARING PL	
	Assets	Liabilities*	Total No of Units	Total Value
Fundamental Large Cap Value	\$	185793358.36	.000000	\$ 0.00
Harbor Large Cap Value Fund	\$	748889.45	.000000	\$ 0.00
Hartford Core Equity Fund	\$	5427091.56	.000000	\$ 0.00
Hartford Equity Income Fund	\$	5337065.55	.000000	\$ 0.00
Invesco Diversified Dividend	\$	27287394.63	.000000	\$ 0.00
Invesco Global Fund	\$	247854997.83	.000000	\$ 0.00
Invesco Growth and Income	\$	2729795.52	.000000	\$ 0.00
Invesco Main Street Fund	\$	1935001.07	.000000	\$ 0.00
John Hancock Classic Value	\$	1232406.03	.000000	\$ 0.00
John Hancock Disciplined Value	\$	564408040.09	.000000	\$ 0.00
John Hancock ESG LC Core	\$	2434812.14	.000000	\$ 0.00
JH Fundamental Gbl Franchise	\$	1503365.88	.000000	\$ 0.00
JH Fundamental Large Cap Core	\$	8112453.62	.000000	\$ 0.00
John Hancock Global Equity	\$	474726.42	.000000	\$ 0.00
John Hancock Infrastructure	\$	91383.63	.000000	\$ 0.00
JPMorgan Equity Income Fund	\$	66706750.24	.000000	\$ 0.00
JPMorgan U.S. Equity Fund	\$	602893592.69	1856.026120	\$ 75244.62
Lazard Global Listed Infra	\$	1452523.64	.000000	\$ 0.00
Lazard US Equity Concentrated	\$	51157.89	.000000	\$ 0.00
MFS Blended Research Core Eq	\$	3111146.58	.000000	\$ 0.00
MFS Massachusetts Investors	\$	85547364.19	.000000	\$ 0.00
MFS Value Fund	\$	118645462.23	46.191824	\$ 3284.27
MyWayRet Large Cap Value Fund	\$	23115520.26	.000000	\$ 0.00
Neuberger Berman Multi-Cap Opp	\$	792088.11	.000000	\$ 0.00
Neuberger Berman Sustain Equ	\$	2537763.43	.000000	\$ 0.00
New Perspective Fund	\$	651072369.92	46.329457	\$ 4892.19

*Assets = Liabilities



STATEMENT OF ASSETS AND LIABILITIES OF
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 FOR CONTRACT # 128284 THE TRUSTEES OF FLYNN GALLAGHER
 ASSOCIATES, LLC 401(K) PROFIT SHARING PL
 MONEY INVESTED AS OF DECEMBER 31, 2021

Sub-Accounts	John Hancock USA		THE TRUSTEES OF FLYNN GALLAGHER	
	Total Sub-Accounts		ASSOCIATES, LLC 401(K) PROFIT SHARING PL	
	Assets	Liabilities*	Total No of Units	Total Value
Oakmark Fund	\$	14295692.74	.000000	\$ 0.00
Parnassus Core Equity Fund	\$	284107119.90	110.100628	\$ 11927.98
Parnassus Endeavor Fund	\$	20039714.71	.000000	\$ 0.00
Putnam Large Cap Value Fund	\$	14753636.12	.000000	\$ 0.00
Putnam Research Fund	\$	4.90	.000000	\$ 0.00
Sit Dividend Growth Fund	\$	5637052.17	.000000	\$ 0.00
State Street Inst U.S. Equity	\$	5.03	.000000	\$ 0.00
T. Rowe Price Dividend Growth	\$	45090773.98	.000000	\$ 0.00
T. Rowe Price Equity Inc	\$	252490430.21	.000000	\$ 0.00
Templeton World	\$	80639195.19	.000000	\$ 0.00
Investment Company of America	\$	334143636.55	.000000	\$ 0.00
Thornburg Global Opportunities	\$	1711289.52	.000000	\$ 0.00
TIAA-CREF Equity Index Fund	\$	54771506.54	.000000	\$ 0.00
TIAA-CREF Large-Cap Value Idx	\$	35355862.63	.000000	\$ 0.00
TIAA-CREF Social Choice Equity	\$	10557496.82	.000000	\$ 0.00
Total Stock Market Index Fund	\$	508034156.27	73.004813	\$ 3474.88
Vanguard Equity-Income Fund	\$	102765485.54	.000000	\$ 0.00
Vanguard High Dividend Yld Idx	\$	17618615.60	.000000	\$ 0.00
Vanguard LT Treasury Index	\$	6251810.06	.000000	\$ 0.00
Vanguard Tot Wld Stk Index ETF	\$	108515277.20	.000000	\$ 0.00
Vanguard Value Index Fund	\$	614315213.50	561.781653	\$ 38895.32
Victory Diversified Stock	\$	8246707.55	.000000	\$ 0.00
Washington Mutual Investors	\$	596300330.05	.000000	\$ 0.00
Wells Fargo Disciplined US Cor	\$	428765.85	.000000	\$ 0.00
AB Global Bond Fund	\$	19671022.38	.000000	\$ 0.00
American Balanced Fund	\$	1782388196.14	.000000	\$ 0.00

*Assets = Liabilities



STATEMENT OF ASSETS AND LIABILITIES OF
 THE SUB-ACCOUNTS OF JOHN HANCOCK LIFE INSURANCE COMPANY (U.S.A.)
 FOR CONTRACT # 128284 THE TRUSTEES OF FLYNN GALLAGHER
 ASSOCIATES, LLC 401(K) PROFIT SHARING PL
 MONEY INVESTED AS OF DECEMBER 31, 2021

Sub-Accounts	John Hancock USA		THE TRUSTEES OF FLYNN GALLAGHER	
	Total Sub-Accounts		ASSOCIATES, LLC 401(K) PROFIT SHARING PL	
	Assets	Liabilities*	Total No of Units	Total Value
BlackRock Global Allocation	\$	263844144.36	.000000	\$ 0.00
Brandywine Global Opps Bond	\$	1130650.66	.000000	\$ 0.00
Capital Income Builder	\$	129612222.24	.000000	\$ 0.00
Capital World Bond Fund	\$	23614639.75	.000000	\$ 0.00
Delaware Ivy Asset Strategy	\$	38032463.73	.000000	\$ 0.00
DFA Five-Year Gbl Fixed-Income	\$	947816.03	.000000	\$ 0.00
Fidelity Advisor Balanced Fund	\$	40417143.51	.000000	\$ 0.00
Franklin Global Allocation	\$	18795662.95	.000000	\$ 0.00
Franklin Utilities Fund	\$	24602638.65	.000000	\$ 0.00
Hartford Balanced Income Fund	\$	32972132.14	.000000	\$ 0.00
Hartford World Bond Fund	\$	1860784.33	.000000	\$ 0.00
Invesco Equity and Income Fund	\$	6434510.68	.000000	\$ 0.00
Invesco International Bond	\$	32536379.11	.000000	\$ 0.00
Janus Henderson Balanced Fund	\$	63682495.62	.000000	\$ 0.00
John Hancock Balanced Fund	\$	21744675.85	.000000	\$ 0.00
John Hancock EM Debt Fund	\$	496961.88	.000000	\$ 0.00
Loomis Sayles Gbl Allocation	\$	17218648.19	.000000	\$ 0.00
MainStay Income Builder Fund	\$	5848019.06	.000000	\$ 0.00
MFS Emerging Markets Debt	\$	11823520.33	.000000	\$ 0.00
MFS Total Return Fund	\$	7610630.80	.000000	\$ 0.00
MFS Utilities Fund	\$	141226546.22	143.326631	\$ 3985.44
MyWayRetirement Balanced Fund	\$	19699993.61	.000000	\$ 0.00
MyWayRetirement Global Bond	\$	1919646.77	.000000	\$ 0.00
Opportunistic Fixed Income	\$	30163676.20	.000000	\$ 0.00
Pax Sustainable Allocation	\$	11768225.15	.000000	\$ 0.00
PGIM Global Total Return Fund	\$	27380668.51	.000000	\$ 0.00

*Assets = Liabilities



STATEMENT OF ASSETS AND LIABILITIES OF
THE SUB-ACCOUNTS OF JOHN HANCOCK LIFE INSURANCE COMPANY (U.S.A.)
FOR CONTRACT # 128284 THE TRUSTEES OF FLYNN GALLAGHER
ASSOCIATES, LLC 401(K) PROFIT SHARING PL
MONEY INVESTED AS OF DECEMBER 31, 2021

Sub-Accounts	John Hancock USA Total Sub-Accounts Assets and Liabilities*	THE TRUSTEES OF FLYNN GALLAGHER ASSOCIATES, LLC 401(K) PROFIT SHARING PL Total No of Units	Total Value
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PIMCO All Asset All Authority	\$ 4241622.49	.000000	\$ 0.00
PIMCO All Asset	\$ 46650933.24	.000000	\$ 0.00
PIMCO Global Bond Opps Fund	\$ 44344280.87	.000000	\$ 0.00
PIMCO Intl Bond USD-Hedged	\$ 10728316.23	.000000	\$ 0.00
PIMCO Long Duration Total Rtn	\$ 8517413.35	.000000	\$ 0.00
Principal Spectrum PrefSec Inc	\$ 32895.91	.000000	\$ 0.00
Putnam Global Income Fund	\$ 727871.61	.000000	\$ 0.00
Income Fund of America	\$ 154975367.53	538.084443	\$ 20636.78
Vanguard Balanced Index Fund	\$ 161687731.77	.000000	\$ 0.00
Vanguard Total Intl Bond Index	\$ 11623247.17	.000000	\$ 0.00
AB High Income Fund	\$ 14190229.74	.000000	\$ 0.00
AB Income Fund	\$ 858811.44	.000000	\$ 0.00
American Century Infl Adj Bond	\$ 5917902.80	.000000	\$ 0.00
American Funds Bond Fund of Am	\$ 29708402.78	.000000	\$ 0.00
American Funds Strategic Bond	\$ 5.01	.000000	\$ 0.00
BlackRock High Yield Bond Fund	\$ 30790385.20	.000000	\$ 0.00
BlackRock Infl Protected Bond	\$ 11729549.35	.000000	\$ 0.00
BlackRock Total Return Fund	\$ 15390610.00	.000000	\$ 0.00
BlackRock U.S. Debt Index Fund	\$ 19881405.44	.000000	\$ 0.00
BlackRock U.S. TIPS Index Fund	\$ 7450498.18	.000000	\$ 0.00
Core Bond Fund	\$ 166098847.35	.000000	\$ 0.00
DFA Inflation-Protected Sec	\$ 167121937.47	266.529330	\$ 4174.66
DFA Intermediate Gov Fixed Inc	\$ 18723348.33	.000000	\$ 0.00
DoubleLine Core Fixed Income	\$ 4415467.66	.000000	\$ 0.00
DoubleLine Total Return Bond	\$ 9628465.76	.000000	\$ 0.00
Eaton Vance High Income Opps	\$ 5678928.29	171.437838	\$ 1044.40

*Assets = Liabilities



STATEMENT OF ASSETS AND LIABILITIES OF
 THE SUB-ACCOUNTS OF JOHN HANCOCK LIFE INSURANCE COMPANY (U.S.A.)
 FOR CONTRACT # 128284 THE TRUSTEES OF FLYNN GALLAGHER
 ASSOCIATES, LLC 401(K) PROFIT SHARING PL
 MONEY INVESTED AS OF DECEMBER 31, 2021

Sub-Accounts	John Hancock USA Total Sub-Accounts Assets and Liabilities*	THE TRUSTEES OF FLYNN GALLAGHER ASSOCIATES, LLC 401(K) PROFIT SHARING PL Total No of Units	Total Value
Federated High Yield Bond	\$ 163352062.98	.000000	\$ 0.00
Federated Total Return Bond	\$ 7765506.44	.000000	\$ 0.00
Fidelity Advisor Total Bond	\$ 778993258.77	.000000	\$ 0.00
Floating Rate Income Fund	\$ 15193408.45	.000000	\$ 0.00
Guggenheim Total Return Bond	\$ 11489480.12	.000000	\$ 0.00
Hartford Inflation Plus Fund	\$ 494653.88	.000000	\$ 0.00
High Yield Fund	\$ 262224935.16	.000000	\$ 0.00
Invesco Core Plus Bond Fund	\$ 7885092.82	.000000	\$ 0.00
Alternative Asset Allocation	\$ 7365957.16	.000000	\$ 0.00
John Hancock Bond Fund	\$ 475430476.50	511.723808	\$ 10276.29
John Hancock ESG Core Bond	\$ 888595.95	.000000	\$ 0.00
John Hancock Government Income	\$ 0.00	.000000	\$ 0.00
John Hancock Income Fund	\$ 9749813.76	.000000	\$ 0.00
John Hancock Invt Grade Bond	\$ 4053306.51	.000000	\$ 0.00
John Hancock Ret Income 2040	\$ 6860.70	.000000	\$ 0.00
JPMorgan Core Bond Fund	\$ 54700015.28	.000000	\$ 0.00
JPMorgan Global Bond Opps	\$ 7803934.84	.000000	\$ 0.00
Loomis Sayles Core Plus Bond	\$ 4730319.54	.000000	\$ 0.00
Lord Abbett Bond Debenture	\$ 21104950.21	.000000	\$ 0.00
Lord Abbett Core Bond Fund	\$ 723494.99	.000000	\$ 0.00
Lord Abbett Core Fixed Income	\$ 7607881.05	.000000	\$ 0.00
Lord Abbett High Yield Fund	\$ 14065191.84	.000000	\$ 0.00
MainStay MacKay HY Corp Bond	\$ 4104327.42	.000000	\$ 0.00
Metropolitan West Ttl Rtn Bond	\$ 11681856.77	.000000	\$ 0.00
MyWayRetirement Core Bond Fund	\$ 9267176.75	.000000	\$ 0.00
MyWayRet Multi-Sector Bond	\$ 7903921.63	.000000	\$ 0.00

*Assets = Liabilities



STATEMENT OF ASSETS AND LIABILITIES OF
 THE SUB-ACCOUNTS OF JOHN HANCOCK LIFE INSURANCE COMPANY (U.S.A.)
 FOR CONTRACT # 128284 THE TRUSTEES OF FLYNN GALLAGHER
 ASSOCIATES, LLC 401(K) PROFIT SHARING PL
 MONEY INVESTED AS OF DECEMBER 31, 2021

Sub-Accounts	John Hancock USA		THE TRUSTEES OF FLYNN GALLAGHER	
	Total Sub-Accounts		ASSOCIATES, LLC 401(K) PROFIT SHARING PL	
	Assets	Liabilities*	Total No of Units	Total Value
Nuveen Strategic Income Fund	\$	6170041.54	.000000	\$ 0.00
Payden/Kravitz Cash Balance	\$	58176109.70	.000000	\$ 0.00
PGIM Total Return Bond Fund	\$	108794262.42	.000000	\$ 0.00
PIMCO Income Fund	\$	99226099.76	.000000	\$ 0.00
PIMCO Invt Grade Credit Bond	\$	4996702.80	.000000	\$ 0.00
PIMCO Real Return	\$	196932401.23	.000000	\$ 0.00
Strategic Income Opp Fund	\$	253015323.60	.000000	\$ 0.00
T. Rowe Price Spectrum Inc	\$	139722185.26	.000000	\$ 0.00
Templeton Global Bond Fund	\$	62086718.17	.000000	\$ 0.00
TIAA-CREF Core Impact Bond	\$	4689598.36	.000000	\$ 0.00
Total Bond Market Fund	\$	312544339.58	.000000	\$ 0.00
US Government Securities	\$	83023249.19	.000000	\$ 0.00
Vanguard Interm-Term Bond Idx	\$	33224358.70	.000000	\$ 0.00
Vanguard Total Bond Market Idx	\$	91041111.75	.000000	\$ 0.00
Virtus Seix Floating Rate HInc	\$	7648710.30	.000000	\$ 0.00
Wells Fargo Core Bond Fund	\$	6384512.44	.000000	\$ 0.00
Wells Fargo Govt Securities	\$	5823882.14	.000000	\$ 0.00
Western Asset Core Bond Fund	\$	56036558.38	.000000	\$ 0.00
Western Asset Core Plus Bond	\$	49348631.64	.000000	\$ 0.00
Calvert Short Duration Income	\$	5106079.86	.000000	\$ 0.00
DoubleLine Low Duration Bond	\$	3619384.39	.000000	\$ 0.00
Federated Capital Preservation	\$	30395081.49	.000000	\$ 0.00
Guggenheim Limited Duration	\$	2695898.45	.000000	\$ 0.00
Invesco Premier US Govt Money	\$	32594531.73	.000000	\$ 0.00
John Hancock Stable Val	\$	2364258878.96	.000000	\$ 0.00
Lord Abbett Short Duration Inc	\$	42486842.73	.000000	\$ 0.00

*Assets = Liabilities

Note: this report does not reflect transactions processed after December 31, 2021
 Cash Basis



STATEMENT OF ASSETS AND LIABILITIES OF
THE SUB-ACCOUNTS OF JOHN HANCOCK LIFE INSURANCE COMPANY (U.S.A.)
FOR CONTRACT # 128284 THE TRUSTEES OF FLYNN GALLAGHER
ASSOCIATES, LLC 401(K) PROFIT SHARING PL
MONEY INVESTED AS OF DECEMBER 31, 2021

Sub-Accounts	John Hancock USA	THE TRUSTEES OF FLYNN GALLAGHER	
	Total Sub-Accounts Assets and Liabilities*	ASSOCIATES, LLC 401(K) PROFIT SHARING PL Total No of Units	Total Value
Money Market Fund	\$ 1368460376.72	.000000	\$ 0.00
NY Life Ins. Co. Anchor Acct	\$ 43610402.93	.000000	\$ 0.00
PGIM Short-Term Corporate Bond	\$ 9371993.86	.000000	\$ 0.00
PIMCO Short-Term Fund	\$ 2798370.44	.000000	\$ 0.00
Reliance MetLife Stable Value	\$ 348335045.09	3164.351239	\$ 588121.40
T. Rowe Price Short Term Bond	\$ 47452472.07	.000000	\$ 0.00
Thornburg Limited Term Income	\$ 3191956.71	.000000	\$ 0.00
Vanguard Short-Term Bond Index	\$ 25612776.92	.000000	\$ 0.00
Vanguard Short-Term Federal	\$ 298160474.31	.000000	\$ 0.00
Vanguard ST Investment-Grade	\$ 18694589.21	.000000	\$ 0.00
John Hancock ESG All Cap Core	\$ 0.00	.000000	\$ 0.00
U.S. High Yield Bond Fund	\$ 0.00	.000000	\$ 0.00
JH Managed Volatility Agg	\$ 0.00	.000000	\$ 0.00
Mid Cap Stock Fund	\$ 0.00	.000000	\$ 0.00
JH Short Duration Credit Opps	\$ 0.00	.000000	\$ 0.00

*Assets = Liabilities

I hereby certify that this statement, given pursuant to 29 CFR 2520.103-5(c), is complete and accurate.

Sue Reibel
CEO, John Hancock Retirement

Production Date(R): JAN/28/2022