

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>AMENDED AND RESTATED SAVINGS FUND PLAN FOR EMPLOYEES OF 84 LUMBER COMPANY</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>84 LUMBER CO.</u> <u>1019 ROUTE 519</u> <u>EIGHTY FOUR, PA 15330-2813</u>	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%;">1b Three-digit plan number (PN) ▶</td> <td style="width: 50%; text-align: center;"><u>002</u></td> </tr> <tr> <td colspan="2">1c Effective date of plan <u>01/01/1980</u></td> </tr> <tr> <td colspan="2">2b Employer Identification Number (EIN) <u>25-1613116</u></td> </tr> <tr> <td colspan="2">2c Plan Sponsor's telephone number <u>724-228-8820</u></td> </tr> <tr> <td colspan="2">2d Business code (see instructions) <u>444190</u></td> </tr> </table>	1b Three-digit plan number (PN) ▶	<u>002</u>	1c Effective date of plan <u>01/01/1980</u>		2b Employer Identification Number (EIN) <u>25-1613116</u>		2c Plan Sponsor's telephone number <u>724-228-8820</u>		2d Business code (see instructions) <u>444190</u>	
1b Three-digit plan number (PN) ▶	<u>002</u>										
1c Effective date of plan <u>01/01/1980</u>											
2b Employer Identification Number (EIN) <u>25-1613116</u>											
2c Plan Sponsor's telephone number <u>724-228-8820</u>											
2d Business code (see instructions) <u>444190</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.	10/14/2022	STEPHANIE MARTIN
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE	Filed with authorized/valid electronic signature.	10/14/2022	PAUL LENTZ
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
SIGN HERE			
	Signature of DFE	Date	Enter name of individual signing as DFE

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

3a Plan administrator's name and address ☐ Same as Plan Sponsor 84 LUMBER CO. 1019 ROUTE 519 EIGHTY FOUR, PA 15330-2813		3b Administrator's EIN 25-1613116	
		3c Administrator's telephone number 724-228-8820	
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	9001
6 Number of participants as of the end of the plan year unless otherwise stated (welfare plans complete only lines 6a(1) , 6a(2) , 6b , 6c , and 6d). a(1) Total number of active participants at the beginning of the plan year..... a(2) Total number of active participants at the end of the plan year b Retired or separated participants receiving benefits..... c Other retired or separated participants entitled to future benefits d Subtotal. Add lines 6a(2) , 6b , and 6c e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits. f Total. Add lines 6d and 6e g Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item) h Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested			
		6a(1)	6623
		6a(2)	7113
		6b	5
		6c	2813
		6d	9931
		6e	0
		6f	9931
		6g	9765
		6h	544
7 Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item)		7	
8a If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristics Codes in the instructions: 2E 2G 2J 2K 2S 2T 2F			
b If the plan provides welfare benefits, enter the applicable welfare feature codes from the List of Plan Characteristics Codes in the instructions:			
9a Plan funding arrangement (check all that apply) (1) ☒ Insurance (2) ☐ Code section 412(e)(3) insurance contracts (3) ☒ 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 AMENDED AND RESTATED SAVINGS FUND PLAN FOR EMPLOYEES OF 84 LUMBER COMPANY	B Three-digit plan number (PN) ▶ 002
C Plan sponsor's name as shown on line 2a of Form 5500 84 LUMBER CO.	D Employer Identification Number (EIN) 25-1613116

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 PRUDENTIAL RETIREMENT INSURANCE AND ANNUITY COMPANY
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(b) EIN	(c) NAIC code	(d) Contract or identification number	(e) Approximate number of persons covered at end of policy or contract year	Policy or contract year	
				(f) From	(g) To
06-1050034	93629	041620	9931	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	(b) Total amount of fees paid
0	0

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
--

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

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

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

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

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

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

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

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

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

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

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

(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	0
5 Current value of plan's interest under this contract in separate accounts at year end.....	5	222242937

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.**6d**

Specify nature of costs ▶

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 ▶**b** Balance at the end of the previous year**7b****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)**d** Total of balance and additions (add lines **7b** and **7c(6)**)**7d****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)**f** Balance at the end of the current year (subtract line **7e(5)** from line **7d**)**7f**

Part III Welfare Benefit Contract Information

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

8 Benefit and contract type (check all applicable boxes)

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

9 Experience-rated contracts:

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

10 Nonexperience-rated contracts:

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

Part IV Provision of Information

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

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

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

For calendar plan year 2021 or fiscal plan year beginning 01/01/2021 and ending 12/31/2021		
A Name of plan AMENDED AND RESTATED SAVINGS FUND PLAN FOR EMPLOYEES OF 84 LUMBER COMPANY	B Three-digit plan number (PN) ▶	002
C Plan sponsor's name as shown on line 2a of Form 5500 84 LUMBER CO.	D Employer Identification Number (EIN) 25-1613116	

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
PRUDENTIAL RETIREMENT INSURANCE AND
06-1050034

(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)

PRUDENTIAL RETIREMENT INSURANCE AND

06-1050034

(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?
13 15 37 50 64 65 49	NONE	75056	Yes ☒ No ☐	Yes ☒ No ☐	0	Yes ☒ No ☐

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

WELLS FARGO ADVISORS

48-1305000

(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?
27	NONE	25000	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

KESTRA ADVISORY SERVICES LLC

35-2552359

(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?
27	NONE	12500	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)

W.B. KANIA & ASSOCIATES

25-1646816

(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?
10	NONE	8750	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
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(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide
(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide

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

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

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

A Name of plan <u>AMENDED AND RESTATED SAVINGS FUND PLAN FOR EMPLOYEES OF 84 LUMBER COMPANY</u>	B Three-digit plan number (PN) ►	<u>002</u>
C Plan or DFE sponsor's name as shown on line 2a of Form 5500 <u>84 LUMBER CO.</u>	D Employer Identification Number (EIN) <u>25-1613116</u>	

Part I	Information on interests in MTIAs, CCTs, PSAs, and 103-12 IEs (to be completed by plans and DFEs) (Complete as many entries as needed to report all interests in DFEs)
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a Name of MTIA, CCT, PSA, or 103-12 IE: <u>SMALL CAP GROWTH II CL I1</u>				
b Name of sponsor of entity listed in (a): <u>WILMINGTON TRUST, N.A.</u>				
c EIN-PN <u>38-4126288-592</u>	d Entity code <u>C</u>	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>12855489</u>		
a Name of MTIA, CCT, PSA, or 103-12 IE: <u>PRU CORE PLUS BOND FD</u>				
b Name of sponsor of entity listed in (a): <u>PRUDENTIAL TRUST COMPANY</u>				
c EIN-PN <u>23-6994310-165</u>	d Entity code <u>C</u>	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>29201439</u>		
a Name of MTIA, CCT, PSA, or 103-12 IE: <u>MID CAP GROWTH FUND CL I1</u>				
b Name of sponsor of entity listed in (a): <u>WILMINGTON TRUST, N.A.</u>				
c EIN-PN <u>38-4126247-549</u>	d Entity code <u>C</u>	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>34302263</u>		
a Name of MTIA, CCT, PSA, or 103-12 IE: <u>LARGE CP GROWTH I (TROWE)</u>				
b Name of sponsor of entity listed in (a): <u>PRUDENTIAL RETIREMENT INS.</u>				
c EIN-PN <u>06-1050034-274</u>	d Entity code <u>P</u>	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>66419917</u>		
a Name of MTIA, CCT, PSA, or 103-12 IE: <u>DRYDEN S&P 500 INDEX FUND</u>				
b Name of sponsor of entity listed in (a): <u>PRUDENTIAL RETIREMENT INS.</u>				
c EIN-PN <u>06-1050034-123</u>	d Entity code <u>P</u>	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>94180209</u>		
a Name of MTIA, CCT, PSA, or 103-12 IE: <u>HIGH YIELD BOND / PRU</u>				
b Name of sponsor of entity listed in (a): <u>PRUDENTIAL RETIREMENT INS.</u>				
c EIN-PN <u>06-1050034-300</u>	d Entity code <u>P</u>	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>9465020</u>		
a Name of MTIA, CCT, PSA, or 103-12 IE: <u>INTL BLD/WELLINGTON</u>				
b Name of sponsor of entity listed in (a): <u>PRUDENTIAL RETIREMENT INS.</u>				
c EIN-PN <u>06-1050034-349</u>	d Entity code <u>P</u>	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>17769784</u>		

a Name of MTIA, CCT, PSA, or 103-12 IE: COLUMBIA DIVIDEND VAL ISP

b Name of sponsor of entity listed in (a): PRUDENTIAL RETIREMENT INS.

c EIN-PN 06-1050034-785	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 21983668
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a Name of MTIA, CCT, PSA, or 103-12 IE: SCV/VICTORY FUND

b Name of sponsor of entity listed in (a): PRUDENTIAL RETIREMENT INS.

c EIN-PN 06-1050034-701	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 12424339
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a Name of MTIA, CCT, PSA, or 103-12 IE:

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
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Part II Information on Participating Plans (to be completed by DFEs)

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

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

SCHEDULE H (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Financial Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA), and section 6058(a) of the Internal Revenue Code (the Code). ► File as an attachment to Form 5500.	OMB No. 1210-0110 2021 This Form is Open to Public Inspection
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For calendar plan year 2021 or fiscal plan year beginning <u>01/01/2021</u> and ending <u>12/31/2021</u>		
A Name of plan <u>AMENDED AND RESTATED SAVINGS FUND PLAN FOR EMPLOYEES OF 84 LUMBER COMPANY</u>	B Three-digit plan number (PN) ►	<u>002</u>
C Plan sponsor's name as shown on line 2a of Form 5500 <u>84 LUMBER CO.</u>	D Employer Identification Number (EIN) <u>25-1613116</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		87
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)	20594459	48496862
(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)	8838377	8817925
(9) Value of interest in common/collective trusts.....	1c(9)	0	76359191
(10) Value of interest in pooled separate accounts	1c(10)		222242937
(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)	344694389	121664800
(14) Value of funds held in insurance company general account (unallocated contracts).....	1c(14)		
(15) Other.....	1c(15)	57025142	72223189

		(a) Beginning of Year	(b) End of Year
1d	Employer-related investments:		
(1)	Employer securities.....	1d(1)	
(2)	Employer real property.....	1d(2)	
e	Buildings and other property used in plan operation	1e	
f	Total assets (add all amounts in lines 1a through 1e)	1f	431152367 549804991
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	431152367 549804991

Part II Income and Expense Statement

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

		(a) Amount	(b) Total
Income			
a	Contributions:		
(1)	Received or receivable in cash from: (A) Employers	2a(1)(A)	48496862
	(B) Participants	2a(1)(B)	28377100
	(C) Others (including rollovers).....	2a(1)(C)	1020692
(2)	Noncash contributions.....	2a(2)	
(3)	Total contributions. Add lines 2a(1)(A) , (B) , (C) , and line 2a(2)	2a(3)	77894654
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)	543387
	(F) Other	2b(1)(F)	1000290
	(G) Total interest. Add lines 2b(1)(A) through (F)	2b(1)(G)	1543677
(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)	2585910
	(D) Total dividends. Add lines 2b(2)(A) , (B) , and (C)	2b(2)(D)	2585910
(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)		1649849
(7) Net investment gain (loss) from pooled separate accounts.....	2b(7)		14364420
(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)		44593815
c Other income.....	2c		90719
d Total income. Add all income amounts in column (b) and enter total.....	2d		142723044
Expenses			
e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers.....	2e(1)	23633812	
(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)		23633812
f Corrective distributions (see instructions).....	2f		282143
g Certain deemed distributions of participant loans (see instructions).....	2g		29910
h Interest expense.....	2h		
i Administrative expenses: (1) Professional fees.....	2i(1)		
(2) Contract administrator fees.....	2i(2)		
(3) Investment advisory and management fees.....	2i(3)		
(4) Other.....	2i(4)	124555	
(5) Total administrative expenses. Add lines 2i(1) through (4).....	2i(5)		124555
j Total expenses. Add all expense amounts in column (b) and enter total.....	2j		24070420
Net Income and Reconciliation			
k Net income (loss). Subtract line 2j from line 2d.....	2k		118652624
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: **W.B. KANIA & ASSOCIATES, LLC**

(2) EIN: **25-1646816**

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

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

Part IV Compliance Questions

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

During the plan year:

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

	Yes	No	Amount
4a		X	

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

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

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

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

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

SCHEDULE R (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Retirement Plan Information This schedule is required to be filed under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6058(a) of the Internal Revenue Code (the Code). ► File as an attachment to Form 5500.	OMB No. 1210-0110 2021 This Form is Open to Public Inspection.
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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 AMENDED AND RESTATED SAVINGS FUND PLAN FOR EMPLOYEES OF 84 LUMBER COMPANY	B Three-digit plan number (PN) ► 002
C Plan sponsor's name as shown on line 2a of Form 5500 84 LUMBER CO.	D Employer Identification Number (EIN) 25-1613116

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

1	Total value of distributions paid in property other than in cash or the forms of property specified in the instructions.....	1	0
2	Enter the EIN(s) of payor(s) who paid benefits on behalf of the plan to participants or beneficiaries during the year (if more than two, enter EINs of the two payors who paid the greatest dollar amounts of benefits): EIN(s): 22-1211670		
Profit-sharing plans, ESOPs, and stock bonus plans, skip line 3.			
3	Number of participants (living or deceased) whose benefits were distributed in a single sum, during the plan year	3	

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

Part III	Amendments
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9	If this is a defined benefit pension plan, were any amendments adopted during this plan year that increased or decreased the value of benefits? If yes, check the appropriate box. If no, check the "No" box.....	☐ Increase	☐ Decrease	☐ Both	☐ No
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Part IV	ESOPs (see instructions). If this is not a plan described under section 409(a) or 4975(e)(7) of the Internal Revenue Code, skip this Part.
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10	Were unallocated employer securities or proceeds from the sale of unallocated securities used to repay any exempt loan?	☐ Yes	☐ No
11	a Does the ESOP hold any preferred stock?	☐ Yes	☐ No
	b If the ESOP has an outstanding exempt loan with the employer as lender, is such loan part of a "back-to-back" loan? (See instructions for definition of "back-to-back" loan.)	☐ Yes	☐ No
12	Does the ESOP hold any stock that is not readily tradable on an established securities market?	☐ Yes	☐ No

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

Schedule R (Form 5500) 2021
v. 201209

Part V Additional Information for Multiemployer Defined Benefit Pension Plans

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

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

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

14a

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

14b

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

14c

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

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

15a

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

15b

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

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

16a

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

16b

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

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

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

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

a Enter the percentage of plan assets held as:

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

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

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

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

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

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

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

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

☐ Yes.

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

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

☐ No. Other. Provide explanation _____

AMENDED AND RESTATED SAVINGS FUND PLAN
FOR EMPLOYEES OF 84 LUMBER COMPANY

FINANCIAL STATEMENTS

December 31, 2021 and 2020

AMENDED AND RESTATED SAVINGS FUND PLAN
FOR EMPLOYEES OF 84 LUMBER COMPANY
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INDEPENDENT AUDITORS REPORT

To the Administrative Committee of

The Amended and Restated Savings Funds Plan for Employees of 84 Lumber Company

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

We have performed audits of the accompanying financial statements of The Amended and Restated Savings Fund Plan for Employees of 84 Lumber Company an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 (ERISA), as permitted by ERISA Section 103(a)(3)(C) (ERISA Section 103(a)(3)(C) audit). The financial statements comprise the statements of net assets available for benefits as of December 31, 2021, and the related statement of changes in net assets available for benefits for the year 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 2021 financial statements performed in accordance with ERISA Section 103(a)(3)(C) pursuant to 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. As permitted by ERISA Section 103(a)(3)(C), our audit need not to extend to any statements or information related to assets held for investments of the plan (investment information) by a bank or similar institution or insurance carrier that is regulated, supervised, and subject to periodic examination by the state or federal agency, provided that the statements or information regarding assets so held are prepared and certified to by the bank or similar institution or insurance carrier in accordance with 29 CFR 2520.103-8 of the department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA (qualified institution).

Management has obtained certification from a qualified institution as of December 31, 2021, stating that the certified investment information, as described in Notes 3 through 5 to the financial statements, is complete and accurate.

Opinion

In our opinion, based on our audits and on the procedures performed as described in the Auditor's Responsibilities for the Audit of the 2021 Financial Statement section-

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

Basis for Opinion

We conducted our audits in accordance with auditing standards generally accepted in the United States of America. Our responsibilities under those standards are further described in Auditor's Responsibilities for the Audit of the 2021 Financial Statements section of our report. We are required to be independent of The Amended and Restated Savings Fund Plan for Employees of 84 Lumber Company and meet our other ethical responsibilities, in accordance with the relevant ethical requirements relating to our audits. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our qualified ERISA Section 103(a)(3)(C).

Responsibilities of Management for the Financial Statement

Management is responsible for the preparation and fair presentation of these financial statements in accordance with accounting principles generally accepted in the United States of America; this includes the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error. 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 Amended and Restated Savings Funds Plan for Employees of 84 Lumber Company ability to continue as a going concern for one year after the date the financial statements are available to be issued.

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

Auditor's Responsibilities for the Audit of the Financial Statements

Except as described in the scope and Nature of the ERISA Section 103(a)(3)(C) Audit section of 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 the generally accepted auditing standards will always detect a material misstatement when it exists. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control. Misstatements are considered material if there is a substantial likelihood that, individually or in aggregate, they would influence the judgement made by a reasonable user based on the financial statements.

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

- Exercise professional judgement and 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 amount and disclosures in the financial statements.
- Obtaining 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 Amended and Restated Savings Funds Plan for Employees of 84 Lumber Company internal control. Accordingly, no such opinion is expressed.
- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements
- Conclude whether, in our judgement, there are conditions or events considered in the aggregate, that raise substantial doubt about Amended and Restated Savings Funds Plan for Employees of 84 Lumber Company ability to continue as a going concern for a reasonable period of time.

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

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

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

Supplement Schedules Required by ERISA

The supplemental schedule of Assets (HELD AT THE END OF THE YEAR.) are presented for the purposes of additional analysis and are not a required part of the financial statements but are supplementary information required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information included in the supplemental schedules, other than agreed to or derived from the certified investment information, has been subjected to auditing procedures applied in the audits of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with generally accepted auditing standards. For information included in the supplement schedules that agreed to or is derived from the certified investments information, we compared such information to the related certified investment information.

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

In our opinion-

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

W.B. Kania & Associates, LLC
W.B Kania and Associates, LLC
Uniontown, Pennsylvania
October 6, 2022



INDEPENDENT AUDITOR'S REPORT

To the Administrative Committee of the
Amended and Restated Savings Fund Plan
For Employees of 84 Lumber Company

We were engaged to audit the accompanying statement of the net assets available for benefits of the Amended and Restated Savings Fund Plan for Employees of 84 Lumber Company (the Plan) as of December 31, 2020, and the related notes to the financial statements.

Management's Responsibility for the Financial Statements

Plan management is responsible for the preparation and fair presentation of these financial statements in accordance with accounting principles generally accepted in the United States of America; this includes the design, implementation and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error.

Auditor's Responsibility

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

Basis for Disclaimer of Opinion

As permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974, the Plan Administrator instructed us not to perform, and we did not perform, any auditing procedures with respect to the information summarized in Notes 3 through 5, which was certified by Prudential Bank & Trust, the Custodian of the Plan, except for comparing the information with the related information included in the financial statements and supplemental schedule. We have been informed by the Plan Administrator that the Custodian holds the Plan's investment assets and executes investment transactions. The Plan Administrator has obtained a certification from the Custodian as of December 31, 2020, that the information provided to the Plan Administrator by the Custodian is complete and accurate.

Disclaimer of Opinion

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

Report on Form and Content in Compliance with DOL Rules and Regulations for 2020 Financial Statements

The form and content of the information included in the financial statements and supplemental schedule, other than that derived from the information certified by the Custodian, have been audited by us in accordance with auditing standards generally accepted in the United States of America, and, in our opinion, are presented in compliance with the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974.

W.B. KANIA & ASSOCIATES, LLC

W.B. Kania & Associates, LLC
Uniontown, Pennsylvania

October 6, 2022

AMENDED AND RESTATED SAVINGS FUND PLAN
FOR EMPLOYEES OF 84 LUMBER COMPANY
NOTES TO FINANCIAL STATEMENTS
December 31, 2021 and 2020

	<u>2021</u>	<u>2020</u>
ASSETS		
Investments, at fair value (Notes 3 through 5)	\$ 492,490,117	\$ 401,719,531
Loans receivable from participants	8,817,925	8,838,377
Cash	87	-
Contributions receivable:		
Employer	48,496,862	20,594,459
Employee	<u>-</u>	<u>-</u>
TOTAL ASSETS	<u>\$ 549,804,991</u>	<u>\$ 431,152,367</u>
 NET ASSETS AVAILABLE FOR BENEFITS	 <u>\$ 549,804,991</u>	 <u>\$ 431,152,367</u>

AMENDED AND RESTATED SAVINGS FUND PLAN
FOR EMPLOYEES OF 84 LUMBER COMPANY
NOTES TO FINANCIAL STATEMENTS
December 31, 2021 and 2020

ADDITIONS

Additions to net assets attributed to:

Investment income:

Net appreciation in fair value of investments (Note 3) \$ 60,698,803

Interest 1,000,290

Dividends 2,585,910

Net Investment Income (Loss) 64,285,003

Interest income on notes receivable from participants 543,387

Contributions:

Participant (includes rollovers of \$1,020,692) 29,397,792

Employer, net of forfeitures 48,496,862

Total Contributions 77,894,654

TOTAL ADDITIONS 142,723,044

Deductions:

Deductions from net assets attributed to:

Benefits paid to participants 23,945,865

Administrative fees 124,555

Total Deductions 24,070,420

NET INCREASE IN NET ASSETS AVAILABLE FOR BENEFITS 118,652,624

NET ASSETS AVAILABLE FOR BENEFITS:

Beginning of year 431,152,367

End of year \$ 549,804,991

AMENDED AND RESTATED SAVINGS FUND PLAN
FOR EMPLOYEES OF 84 LUMBER COMPANY
NOTES TO FINANCIAL STATEMENTS
December 31, 2021 and 2020

NOTE 1 – DESCRIPTION OF PLAN

The following description of the Amended and Restated Savings Fund Plan for Employees of 84 Lumber Company (the Plan) provides only general information. Participants should refer to the Summary Plan Description or the Plan Document for a more complete description of the Plan's provisions.

The Plan was established as a thrift savings profit sharing plan in May 1974 for the benefit of the employees of 84 Lumber Company (the Company). The Plan has since been expanded to cover employees of Nemacolin Woodlands, Inc., a related employer under common control.

The Plan was amended effective July 1, 1988 to adopt cash or deferred arrangement in accordance with Internal Revenue Code Section 401(k). On December 31, 1999, the Amended and Restated Profit-Sharing Plan for Employees of 84 Lumber Company (Profit Sharing Plan) was merged into the Plan, with the Plan being the surviving Plan. All participants of the Profit-Sharing Plan retained their respective vested status in the employer profit sharing contributions based on their years of service and had their account balances transferred into the Plan. The Plan is being administered in accordance with a new Plan Document, which was approved by the trustees of the Plan on August 24, 2001 and was effective retroactively to January 1, 2000. The Plan Document was restated on January 1, 2006 to reflect amendments to the Plan through that date, which has been subject to additional subsequent amendments.

General

The Plan is a defined contribution savings/profit sharing plan designed to assist employees of the Company save for their retirement. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA). All full-time and part-time employees are eligible to participate in the Plan. After thirty days they are automatically enrolled in the Plan at three percent withholding. The Plan Document was amended effective January 1, 2009 to provide for matching contributions at the discretion of the Employer.

Contributions

A participant may make pre-tax contributions through payroll deductions of between two and fifty percent of their eligible earnings (which include commissions, bonuses and overtime), in increments of one percent subject to Internal Revenue Code limitations. Effective January 1, 2009 the Company's matching contribution to the plan is discretionary. The Company may contribute to the plan such amount, if any, a discretionary matching contribution of the Employee's contributions who are employees on the last day of the plan year. In no event may a participant withdraw any part of his or her account attributable to employer matching contributions while still an employee of the Company, except after his or her attainment of normal retirement age.

In addition, the Company may make further contributions (profit-sharing contributions) to the Plan each year in amounts determined by the Board of Directors. In no event, however, shall such contributions for any year when added to all Company matching contributions and participant pre-tax contributions, be more than 15% of eligible compensation paid to Plan participants by the Company during the fiscal year, as defined in the Plan Document.

For the 2021 Plan year, contributions made by the Company were funded in the first quarter subsequent to the applicable Plan year. The profit sharing contribution for 2021 totaled \$26,719,318 which was funded by \$1,169,318 in forfeitures and a Company contribution of \$25,550,000. The Company match for 2021 totaled \$22,891,218, which was funded by \$436,225 in forfeitures and a Company contribution of \$22,454,983. The total Company contribution paid in the first quarter 2021 was \$48,004,993. For Nemacolin Woodlands Inc., the Company match for 2021 totaled \$526,019, which was funded by \$34,150 in forfeitures and a Company contribution of \$491,869.

AMENDED AND RESTATED SAVINGS FUND PLAN
FOR EMPLOYEES OF 84 LUMBER COMPANY
NOTES TO FINANCIAL STATEMENTS
December 31, 2021 and 2020

NOTE 1 (continued)

Participants may also make rollover contributions from qualified plans maintained by their previous employers, subject to the approval of the Plan Administrator.

Participant Accounts

Each participant's account is credited with the participant's contributions which are used to purchase shares in one or more of eighteen investment options as directed by the participant. Participants' accounts are also credited with allocations of the Company's contributions and Plan earnings. Earnings from those investment options are used to purchase additional shares, which increase the participant's account. 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. Under the Plan's vesting schedule, participants currently become vested in the employer matching contributions, as well as any additional Company contributions, as follows:

Years of Service	Vested Interest
Less than 2	0%
2 but less than 3	20%
3 but less than 4	40%
4 but less than 5	60%
5 but less than 6	80%
6 or more	100%

Participant Loans

Subject to the terms of the Plan, participants may borrow from their fund accounts a minimum of \$1,000 and a maximum equal to the lesser of 50% of the participant's vested account balance or \$50,000. The loans are secured by the balance in the participants' accounts and bear interest at a variable rate equal to 2% above the average prime lending rate on that date of inception (5.25% to 10.25% for the year ended December 31, 2021). Participant repayment terms range from 1 year to 5 years based on the amount of the loan, except that a participant may have a period up to 10 years to repay if the purpose of the loan is for the purchase of a principal residence. Principal and interest is paid through payroll deductions.

Payment of Benefits

On retirement, termination of employment, death, permanent disability or attainment of age 59½, a participant is entitled to the full value of his or her vested account balance. Participants receive the value of the vested amount in their account as a lump-sum distribution. Participants who can also demonstrate a financial hardship as defined by the Plan can also apply to make withdrawals from their individual Plan accounts. Distributions of account balances of less than \$1,000 are made upon termination of service.

Forfeited Accounts

Amounts that are not vested upon termination of employment are forfeited after five consecutive one-year breaks in service, as defined in the Plan Document, and will be either allocated to remaining participant accounts on a proportional basis or used to reduce future Company contributions. Forfeitures related to matching contributions are used to reduce future Company contributions while forfeitures related to profit-sharing contributions are allocated to remaining participant accounts. For the year ended December 31, 2021, forfeited non-vested accounts totaling \$1,605,543 of which \$1,169,318 and

AMENDED AND RESTATED SAVINGS FUND PLAN
FOR EMPLOYEES OF 84 LUMBER COMPANY
NOTES TO FINANCIAL STATEMENTS
December 31, 2021 and 2020

NOTE 1 (continued)

\$436,225 were used to reduce the Company profit-sharing contribution and employer match contribution, respectively. For Nemacolin Woodlands, Inc., forfeitures totaling \$34,150 were used to reduce the employer match contribution.

NOTE 2 – SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

Basis of Accounting

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

Investment Valuation and Income Recognition

Investments are carried at fair value. Investments in money market funds are carried at cost, which approximates fair value. Fair value of investments in mutual funds is determined by quoted prices in an active market. Value of common collective trusts and pooled separate accounts are calculated based on the net asset value (NAV) of the underlying investments, which approximates fair value.

The Plan presents, in the statement of changes in net assets available for benefits, the net appreciation or depreciation in the fair value of its investments, which consists of the realized gains or losses and the unrealized appreciation or depreciation on those investments. 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.

Notes Receivable from Participants

Participant loans are classified as loans receivable from participants on the statements of net assets available for benefits and are measured at their unpaid principal balances plus any accrued but unpaid interest. This method of measurement approximates fair value due to the nature of participant loans being secured by the balances in participants' accounts.

Benefits Paid to Participants

Benefits paid to participants include both lump-sum distributions and other corrective distributions to participants which are recorded when paid.

Administrative Expenses

The administrative expenses of the Plan are paid by the Plan Sponsor or the Plan itself.

Use of Estimates

The preparation of financial statements in conformity with generally accepted accounting principles requires management to make significant estimates and assumptions that affect the reported amounts of net assets available for benefits and, when applicable, the disclosures of contingent liabilities at the date of the financial statements and the reported amount of additions to and deductions from net assets available for benefits during the reporting period. Actual results could differ from those estimates.

Risk and Uncertainties

The Plan provides for various investment options. Investment securities are subject to various risks, such as interest rate, market and credit. Due to the level of risk associated with certain investment securities and the level of uncertainty related to changes in the value of investment securities, it is at least reasonably possible that changes in the near term could materially affect participants' account balances and the amounts reported in the statement of net assets available for benefits and the statement of changes in net assets available for benefits.

AMENDED AND RESTATED SAVINGS FUND PLAN
FOR EMPLOYEES OF 84 LUMBER COMPANY
NOTES TO FINANCIAL STATEMENTS
December 31, 2021 and 2020

Note 2 (continued)

Subsequent Events

For the year ended December 31, 2021, the Plan has evaluated subsequent events for potential recognition and disclosure through October 6, 2022, the date the financial statements were available to be issued.

NOTE 3 – INVESTMENTS – UNAUDITED

The following table presents the fair value of investments as of December 31, 2021 and 2020. Investments that represent 5% or more of the Plan's net assets at December 31, 2021 are identified with an asterisk(*):

	<u>2021</u>	<u>2020</u>
Investments at fair value with exception to Prudential Principal Preservation Separate Account (see Note 5):		
*Prudential Principal Preservation Separate Account, 2,334,771 shares in 2021 and 1,871,119 shares in 2020 (See Note 5)	\$ 72,223,189	\$ 57,025,142
*American New Perspective Fund, 450,119 shares in 2021 and 449,284 shares in 2020	29,910,439	26,745,900
American Balanced Fund, -0- shares in 2021 and 488,113 shares in 2020	-	14,711,721
BNY Mellon International Stock Index Fund, -0- shares in 2021 and 937,723 shares in 2020	-	17,619,822
T. Rowe Retirement 2010 Fund, 184,588 shares in 2021 and 113,876 shares in 2020	2,486,402	2,089,632
T. Rowe Retirement 2020 Fund, 350,749 shares in 2021 and 208,325 shares in 2020	5,208,629	4,739,388
T. Rowe Retirement 2030 Fund, 994,995 shares in 2021 and 750,730 shares in 2020	16,646,272	21,358,256
T. Rowe Retirement 2040 Fund, 812,256 shares in 2021 and 713,040 shares in 2020	14,653,098	21,697,822
T. Rowe Retirement 2050 Fund, 472,696 shares in 2021 and 1,000,833 shares in 2020	8,735,419	17,794,808
T. Rowe Retirement 2060 Fund, 86,744 shares in 2021 and 1,322,258 shares in 2020	1,634,256	19,423,976
Hartford Core Equity Fund Rb, -0- shares in 2021 and 867,594 shares in 2020	-	36,117,935
Columbia Dividend Income 3 Fund, -0- shares in 2021 and 515,296 shares in 2020	-	13,541,980

AMENDED AND RESTATED SAVINGS FUND PLAN
FOR EMPLOYEES OF 84 LUMBER COMPANY
NOTES TO FINANCIAL STATEMENTS
December 31, 2021 and 2020

Note 3 (continued)

Hartford Mid Cap Fund, -0- shares in 2021 and 176,198 shares in 2020	-	7,624,095
*PIMCO Investment Grade Corporate Bond Fund, -0- shares in 2021 and 1,836,237 shares in 2020	-	20,731,118
*Eaton Vance Atlanta Capital SMID Fund, -0- shares in 2021 and 710,037 shares in 2020	-	26,690,296
Pioneer Fundamental Growth Fund, -0- shares in 2021 and 1,745,299 shares in 2020	-	54,907,093
Victory Established Value A Fund, 146,016 shares in 2021 and 218,724 shares in 2020	7,248,212	8,945,816
Vanguard Tru 500 Admiral Fund, -0- shares in 2021 and 59,611 shares in 2020	-	20,659,440
Fidelity Institutional High Yield Bond Fund, -0- shares in 2021 and 932,326 shares in 2020	-	9,295,291
*T. Rowe Large CP Growth I, 285,513 shares in 2021 and -0- shares in 2020	66,419,917	-
*Dryden S&P 500 Index Fund, 784,119 shares in 2021 and -0- shares in 2020	94,180,209	-
Wellington International Blend, 416,000 shares in 2021 and -0- shares in 2020	17,769,784	-
Columbia Dividend VAL ISP, 670,719 shares in 2021 and -0- shares in 2020	21,983,668	-
Small Cap Growth II CL, 916,939 shares in 2021 and -0- shares in 2020	12,855,489	-
SCV Small Cap Value Fund, 250,096 shares in 2021 and -0- shares in 2020	12,424,339	-
Fidelity U.S. Bond Index, 821,265 shares in 2021 and -0- shares in 2020	9,838,759	-
*Prudential Core Plus Bond Fund, 151,822 shares in 2021 and -0- shares in 2020	29,201,439	-
Fidelity Int'l Index, 495,661 shares in 2021 and -0- shares in 2020	24,431,109	-
*Mid Cap Growth Fund CL, 2,024,927 shares in 2021 and -0- shares in 2020	34,302,263	-

AMENDED AND RESTATED SAVINGS FUND PLAN
FOR EMPLOYEES OF 84 LUMBER COMPANY
NOTES TO FINANCIAL STATEMENTS
December 31, 2021 and 2020

NOTE 3 (continued)

Prudential High Yield Bond, 198,261 shares in 2021 and -0- shares in 2020	9,465,020	-
Fidelity Mid Cap Index, 14,620 shares in 2021 and -0- shares in 2020	467,685	-
Fidelity Small Cap Index, 14,678 shares in 2021 and -0- shares in 2020	<u>404,520</u>	<u>-</u>
Totals	<u>\$ 492,490,117</u>	<u>\$ 401,719,531</u>

For the year ended December 31, 2021, the Plan's investments appreciated in value by \$60,698,803, including net realized gains of \$111,070,195 (including capital gains of \$3,746,940), unrealized losses of \$50,462,111 and other income of \$90,719 as indicated below:

Mutual Funds	44,684,534
Common Collective Trusts	1,649,849
Pooled Separate Accounts	<u>\$ 14,364,420</u>
Total	60,698,803

NOTE 4 – TRUSTEE CERTIFICATION – UNAUDITED

As permitted by Section 2520.103-8 of the Department of Labor Rules and Regulations for Reporting and Disclosure under ERISA, the Plan Administrator has obtained a certification from Prudential Bank & Trust that certain balances included in the statement of net assets available for benefits and the related statement of changes in net assets available for benefits, as well as information contained in the supplementary schedule, are complete and accurate.

The following unaudited table is a summary of the Plan's financial information certified by Prudential Retirement:

	December 31, <u>2021</u>	<u>2020</u>
Assets:		
Investment, at fair value	\$ 492,490,117	\$ 401,719,531
Participant loans	8,817,925	8,838,377
Cash	<u>87</u>	<u>-</u>
Total Assets	<u>\$ 501,308,129</u>	<u>\$ 410,557,908</u>
	Years Ended December 31,	
	<u>2021</u>	<u>2020</u>
Investment income:		
Net appreciation (depreciation) in fair value of investments	\$ 60,698,803	\$ 48,734,443
Interest	1,543,677	1,511,104
Dividends	<u>2,585,910</u>	<u>3,150,036</u>
Total Investment (Losses) Income	<u>\$ 64,828,390</u>	<u>\$ 53,395,583</u>

AMENDED AND RESTATED SAVINGS FUND PLAN
FOR EMPLOYEES OF 84 LUMBER COMPANY
NOTES TO FINANCIAL STATEMENTS
December 31, 2021 and 2020

NOTE 5 – INVESTMENT CONTRACT – UNAUDITED

The Plan provides participants the option to invest in a Prudential Principal Preservation Separate Account, which consists of a benefit-responsive synthetic guaranteed investment contract ("synthetic GIC"). The synthetic GIC is a group annuity insurance wrapper contract, in which participants may ordinarily direct permitted withdrawal or transfers of all or a portion of their account balance at contract value within reasonable timeframes. Contract value represents deposits made to the contract, plus earnings at guaranteed crediting rates, less withdrawals and fees. The contract is affected directly between the Plan trustee and the issuer.

The contract's operation is different by virtue of the fact that a market value (fair value) adjustment does not apply upon contract discontinuance. There are not any specific securities in the separate account that back the liabilities of this annuity contract, making it inappropriate to look to the market value of the securities within such collateral account to determine fair value. The Plan owns a promise to pay interest at crediting rates which are announced in advance and guaranteed for a specified period of time as outlined in the contract. The performance or market value of the securities in the separate account is not used as a determinant of either interest crediting rates or discontinuance values. This product is not a traditional GIC and, therefore, there are not any known cash flows that could be discounted. As a result, the fair value amount of the account is equal to the contract value.

Interest is credited on the contract balance using a single "portfolio rate" approach. Under this methodology, a single interest crediting rate is applied to all contributions made to the product regardless of the timing of those contributions. Interest crediting rates are reviewed on a semi-annual basis for resetting. The minimum crediting rate under the contract is 1.50%.

For the years ended December 31, 2021 and 2020, the average yield earned by the Plan was 1.50% and 1.72%, respectively. The average earnings yield is calculated by dividing the earnings credited to the Plan on the last day of the Plan year by the end of Plan year fair value and then annualizing the result. As the purpose of the separate account is principal preservation, no adjustment is required to mediate between the average earnings credited to the plan and the average earnings credited to the participants.

Under the contract, there are no events that would limit the ability of the plan to transact at contract value paid either immediately or, depending upon the rate environment and cash flow levels, over time; nor are there any events that allow the issuer to terminate the contract and require the Plan sponsor to settle at an amount different than contract value paid either within 90 days or over time.

NOTE 6 – PARTY-IN-INTEREST TRANSACTIONS

Plan investments are held in a separate account managed by Prudential (see Note 5). Prudential is the Plan Custodian; therefore, these transactions qualify as party-in-interest transactions.

NOTE 7 – 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 terminate the Plan subject to the provisions of ERISA. In the event of Plan termination, participants will become 100% vested in their accounts and the net assets of the Plan will be distributed to the participants in proportion to their respective account balances.

AMENDED AND RESTATED SAVINGS FUND PLAN
FOR EMPLOYEES OF 84 LUMBER COMPANY
NOTES TO FINANCIAL STATEMENTS
December 31, 2021 and 2020

NOTE 8 – TAX STATUS

The Plan obtained its latest determination letter dated December 28, 2017, in which the Internal Revenue Service stated that the Plan, as then designed, was in compliance with the applicable requirements of the Internal Revenue Code. Therefore, no provision for income taxes has been included in the Plan's financial statements. The Plan Administrator and the Plan's tax counsel believe that the Plan is currently designed and being operated in compliance with the applicable requirements of the Internal Revenue Code. Accounting principles generally accepted in the United States of America require Plan management to evaluate tax positions taken by the Plan. Management evaluated the Plan's tax positions and concluded that the Plan had maintained its exempt status and had taken no uncertain tax positions that require adjustment to the financial statements. Therefore, no provision for income taxes has been included in the Plan's financial statements. With few exceptions, the Plan is no longer subject to income tax examinations for years prior to 2018.

NOTE 9 – FAIR VALUE MEASUREMENTS

In accordance with FASB Accounting Standards Codification Topic 820 ("ASC 820"), fair value is based upon one or more inputs, defined as assumptions that market participants would use in pricing an asset or liability. Fair value inputs are separated in a three-tier hierarchy:

Level 1 – observable; represents assets with quoted market prices in active markets for identical assets.

Level 2 – other observable; other than quoted market prices for identical assets. Inputs are obtained from the utilization of models or other valuation methodologies.

Level 3 – unobservable; reflects reporting entity's assumptions and significant management judgment that would be made by market participants.

The determination of where assets and liabilities fall within the fair value hierarchy is based on the lowest level of any input that is significant to the fair value measurement. Valuation techniques used need to maximize the use of observable inputs and minimize the use of unobservable inputs.

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

Mutual Funds – consist of money market, bond and stock funds. The investments are recorded at the fair value using available trading market values of the securities at December 31, 2021, the last trading day of the plan's fiscal year.

Common Collective Trust – valued by the issuer of the common collective trust funds based on the NAV of its underlying investments. The underlying investments are valued by the issuer using quoted market prices.

Pooled Separate Accounts – invests its assets solely in the shares or units of an underlying mutual fund. The value of each pooled separate account is determined using various inputs, such as the NAV of the shares of the underlying mutual fund, adjusted for administrative expenses and other charges.

Investment Wrapper Contract – see Note 5.

AMENDED AND RESTATED SAVINGS FUND PLAN
FOR EMPLOYEES OF 84 LUMBER COMPANY
NOTES TO FINANCIAL STATEMENTS
December 31, 2021 and 2020

Note 9 (continued)

Fair Value Measurements at December 31, 2021

	Observable Inputs (Level 1)	Other Observable Inputs (Level 2)	Unobservable Inputs (Level 3)	Total
Mutual Funds:				
Bond Funds	9,838,759	-0-	-0-	9,838,759
Large-Cap Funds	-	-0-	-0-	-
Target-Date Funds	49,364,076	-0-	-0-	49,364,076
International Funds	54,341,548	-0-	-0-	54,341,548
Small & Mid- Mid Funds	467,685	-0-	-0-	467,685
Small Funds	404,520	-0-	-0-	404,520
Other Funds	7,248,212	-0-	-0-	7,248,212
Total Mutual Funds	121,664,800	-0-	-0-	121,664,800
Wrapper Contract	-0-	-0-	72,223,189	72,223,189
	121,664,800	-0-	72,223,189	193,887,989
Common Collective Trusts*	-0-	-0-	-0-	76,359,191
Pooled Separate Accounts*	-0-	-0-	-0-	222,242,937
Total Investments At Fair Value	\$ 121,664,800	\$ -0-	\$ 72,223,189	\$ 492,490,117

*As these accounts are measured using NAV, in accordance with the guidance in ASU 2018-13, they have not been classified in the fair value hierarchy. The fair value amounts presented in this table are intended to permit reconciliation of the fair value hierarchy to the line items presented in the statements of net assets available for benefits.

AMENDED AND RESTATED SAVINGS FUND PLAN
FOR EMPLOYEES OF 84 LUMBER COMPANY
NOTES TO FINANCIAL STATEMENTS
December 31, 2021 and 2020

Note 9 (continued)

Fair Value Measurements at December 31, 2020

	Observable Inputs (Level 1)	Other Observable Inputs (Level 2)	Unobservable Inputs (Level 3)	Total
Mutual Funds:				
Growth Funds	\$ 54,907,093	\$ -0-	\$ -0-	\$ 54,907,093
Bond Funds	30,026,409	-0-	-0-	30,026,409
Large-Cap Funds	-	-0-	-0-	-
Target-Date Funds	87,103,882	-0-	-0-	87,103,882
International Funds	44,365,722	-0-	-0-	44,365,722
Index Funds	20,659,440	-0-	-0-	20,659,440
Small & Mid- Mid Funds	7,624,095	-0-	-0-	7,624,095
Cap Funds	26,690,296	-0-	-0-	26,690,296
Other Funds	37,199,517	-0-	-0-	37,199,517
Total Mutual Funds	308,576,454	-0-	-0-	308,576,454
Wrapper Contract	-0-	-0-	57,025,142	57,025,142
Totals	\$ 308,576,454	\$ -0-	\$ 57,025,142	\$ 365,601,596

The following tables reconcile the beginning and ending balances of fair value measurements using significant unobservable inputs (Level 3) of the guaranteed investment contracts for the years ended December 31, 2021 and 2020:

December 31, 2021

Beginning Balance - Wrapper contract held in Prudential Separate Account	\$ 57,025,142
Purchases	21,775,152
Sales	(7,577,395)
Interest income on Level 3 fair-value investments	1,000,290
Ending Balance	<u>\$ 72,223,189</u>

December 31, 2020

Beginning Balance - Wrapper contract held in Prudential Separate Account	\$ 47,823,134
Purchases	14,771,886
Sales	(6,468,737)
Interest income on Level 3 fair-value investments	898,859
Ending Balance	<u>\$ 57,025,142</u>

Supplemental Information

AMENDED AND RESTATED SAVINGS FUND PLAN
FOR EMPLOYEES OF 84 LUMBER COMPANY, PLAN 002
Schedule of Assets (Held at End of Year) – Form 5500, Statement H, Line 4i
EIN # 25-1613116
December 31, 2021

(a)	(b) <u>IDENTITY OF ISSUER</u>	(c) <u>DESCRIPTION OF INVESTMENT</u>	(d) <u>COST**</u>	(e) <u>CURRENT VALUE</u>
*	Prudential Retirement	Principal Preservation Separate Account		\$ 72,223,189
	American	New Perspective Fund		29,910,439
	T. Rowe Price	Retirement 2010 Fund		2,486,402
	T. Rowe Price	Retirement 2020 Fund		5,208,629
	T. Rowe Price	Retirement 2030 Fund		16,646,272
	T. Rowe Price	Retirement 2040 Fund		14,653,098
	T. Rowe Price	Retirement 2050 Fund		8,735,419
	T. Rowe Price	Retirement 2060 Fund		1,634,256
	Victory	Established Value A Fund		7,248,212
	T. Rowe Price	Large CP Growth I		66,419,917
	Dryden	S&P 500 Index Fund		94,180,209
	Wellington	International Blend Fund		17,769,784
	Columbia	Dividend VAL ISP		21,983,668
	Wilmington Trust	Small Cap Growth II		12,855,489
	Victory	Small Cap Value Fund		12,424,339
	Fidelity	U.S. Bond Index		9,838,759
*	Prudential	Core Plus Bond Fund		29,201,439
	Fidelity	International Index		24,431,109
	Wilmington Trust	Mid Cap Growth Fund		34,302,263
*	Prudential	High Yield Bond		9,465,020
	Fidelity	Mid Cap Index		467,685
	Fidelity	Small Cap Index		404,520
	Participant Loans	Loans receivable from Plan participants (Interest rate 5.25% to 10.25%) No loans due past 2030.	-0-	8,817,925
				<u>\$ 501,308,042</u>

*These investments are with a party-in-interest.

**Column (d) is left blank as all investments are participant-directed.

Information certified as complete and accurate by Prudential Retirement (Plan Custodian).

AMENDED AND RESTATED SAVINGS FUND PLAN
FOR EMPLOYEES OF 84 LUMBER COMPANY

FINANCIAL STATEMENTS

December 31, 2021 and 2020

AMENDED AND RESTATED SAVINGS FUND PLAN
FOR EMPLOYEES OF 84 LUMBER COMPANY
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INDEPENDENT AUDITORS REPORT

To the Administrative Committee of

The Amended and Restated Savings Funds Plan for Employees of 84 Lumber Company

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

We have performed audits of the accompanying financial statements of The Amended and Restated Savings Fund Plan for Employees of 84 Lumber Company an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 (ERISA), as permitted by ERISA Section 103(a)(3)(C) (ERISA Section 103(a)(3)(C) audit). The financial statements comprise the statements of net assets available for benefits as of December 31, 2021, and the related statement of changes in net assets available for benefits for the year 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 2021 financial statements performed in accordance with ERISA Section 103(a)(3)(C) pursuant to 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. As permitted by ERISA Section 103(a)(3)(C), our audit need not to extend to any statements or information related to assets held for investments of the plan (investment information) by a bank or similar institution or insurance carrier that is regulated, supervised, and subject to periodic examination by the state or federal agency, provided that the statements or information regarding assets so held are prepared and certified to by the bank or similar institution or insurance carrier in accordance with 29 CFR 2520.103-8 of the department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA (qualified institution).

Management has obtained certification from a qualified institution as of December 31, 2021, stating that the certified investment information, as described in Notes 3 through 5 to the financial statements, is complete and accurate.

Opinion

In our opinion, based on our audits and on the procedures performed as described in the Auditor's Responsibilities for the Audit of the 2021 Financial Statement section-

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

Basis for Opinion

We conducted our audits in accordance with auditing standards generally accepted in the United States of America. Our responsibilities under those standards are further described in Auditor's Responsibilities for the Audit of the 2021 Financial Statements section of our report. We are required to be independent of The Amended and Restated Savings Fund Plan for Employees of 84 Lumber Company and meet our other ethical responsibilities, in accordance with the relevant ethical requirements relating to our audits. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our qualified ERISA Section 103(a)(3)(C).

Responsibilities of Management for the Financial Statement

Management is responsible for the preparation and fair presentation of these financial statements in accordance with accounting principles generally accepted in the United States of America; this includes the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error. 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 Amended and Restated Savings Funds Plan for Employees of 84 Lumber Company ability to continue as a going concern for one year after the date the financial statements are available to be issued.

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

Auditor's Responsibilities for the Audit of the Financial Statements

Except as described in the scope and Nature of the ERISA Section 103(a)(3)(C) Audit section of 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 the generally accepted auditing standards will always detect a material misstatement when it exists. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control. Misstatements are considered material if there is a substantial likelihood that, individually or in aggregate, they would influence the judgement made by a reasonable user based on the financial statements.

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

- Exercise professional judgement and 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 amount and disclosures in the financial statements.
- Obtaining 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 Amended and Restated Savings Funds Plan for Employees of 84 Lumber Company internal control. Accordingly, no such opinion is expressed.
- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements
- Conclude whether, in our judgement, there are conditions or events considered in the aggregate, that raise substantial doubt about Amended and Restated Savings Funds Plan for Employees of 84 Lumber Company ability to continue as a going concern for a reasonable period of time.

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

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

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

Supplement Schedules Required by ERISA

The supplemental schedule of Assets (HELD AT THE END OF THE YEAR.) are presented for the purposes of additional analysis and are not a required part of the financial statements but are supplementary information required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information included in the supplemental schedules, other than agreed to or derived from the certified investment information, has been subjected to auditing procedures applied in the audits of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with generally accepted auditing standards. For information included in the supplement schedules that agreed to or is derived from the certified investments information, we compared such information to the related certified investment information.

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

In our opinion-

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

W.B. Kania & Associates, LLC
W.B Kania and Associates, LLC
Uniontown, Pennsylvania
October 6, 2022



INDEPENDENT AUDITOR'S REPORT

To the Administrative Committee of the
Amended and Restated Savings Fund Plan
For Employees of 84 Lumber Company

We were engaged to audit the accompanying statement of the net assets available for benefits of the Amended and Restated Savings Fund Plan for Employees of 84 Lumber Company (the Plan) as of December 31, 2020, and the related notes to the financial statements.

Management's Responsibility for the Financial Statements

Plan management is responsible for the preparation and fair presentation of these financial statements in accordance with accounting principles generally accepted in the United States of America; this includes the design, implementation and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error.

Auditor's Responsibility

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

Basis for Disclaimer of Opinion

As permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974, the Plan Administrator instructed us not to perform, and we did not perform, any auditing procedures with respect to the information summarized in Notes 3 through 5, which was certified by Prudential Bank & Trust, the Custodian of the Plan, except for comparing the information with the related information included in the financial statements and supplemental schedule. We have been informed by the Plan Administrator that the Custodian holds the Plan's investment assets and executes investment transactions. The Plan Administrator has obtained a certification from the Custodian as of December 31, 2020, that the information provided to the Plan Administrator by the Custodian is complete and accurate.

Disclaimer of Opinion

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

Report on Form and Content in Compliance with DOL Rules and Regulations for 2020 Financial Statements

The form and content of the information included in the financial statements and supplemental schedule, other than that derived from the information certified by the Custodian, have been audited by us in accordance with auditing standards generally accepted in the United States of America, and, in our opinion, are presented in compliance with the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974.

W.B. KANIA & ASSOCIATES, LLC

W.B. Kania & Associates, LLC
Uniontown, Pennsylvania

October 6, 2022

AMENDED AND RESTATED SAVINGS FUND PLAN
FOR EMPLOYEES OF 84 LUMBER COMPANY
NOTES TO FINANCIAL STATEMENTS
December 31, 2021 and 2020

	<u>2021</u>	<u>2020</u>
ASSETS		
Investments, at fair value (Notes 3 through 5)	\$ 492,490,117	\$ 401,719,531
Loans receivable from participants	8,817,925	8,838,377
Cash	87	-
Contributions receivable:		
Employer	48,496,862	20,594,459
Employee	<u>-</u>	<u>-</u>
TOTAL ASSETS	<u>\$ 549,804,991</u>	<u>\$ 431,152,367</u>
 NET ASSETS AVAILABLE FOR BENEFITS	 <u>\$ 549,804,991</u>	 <u>\$ 431,152,367</u>

AMENDED AND RESTATED SAVINGS FUND PLAN
FOR EMPLOYEES OF 84 LUMBER COMPANY
NOTES TO FINANCIAL STATEMENTS
December 31, 2021 and 2020

ADDITIONS

Additions to net assets attributed to:

Investment income:

Net appreciation in fair value of investments (Note 3) \$ 60,698,803

Interest 1,000,290

Dividends 2,585,910

Net Investment Income (Loss) 64,285,003

Interest income on notes receivable from participants 543,387

Contributions:

Participant (includes rollovers of \$1,020,692) 29,397,792

Employer, net of forfeitures 48,496,862

Total Contributions 77,894,654

TOTAL ADDITIONS 142,723,044

Deductions:

Deductions from net assets attributed to:

Benefits paid to participants 23,945,865

Administrative fees 124,555

Total Deductions 24,070,420

NET INCREASE IN NET ASSETS AVAILABLE FOR BENEFITS 118,652,624

NET ASSETS AVAILABLE FOR BENEFITS:

Beginning of year 431,152,367

End of year \$ 549,804,991

AMENDED AND RESTATED SAVINGS FUND PLAN
FOR EMPLOYEES OF 84 LUMBER COMPANY
NOTES TO FINANCIAL STATEMENTS
December 31, 2021 and 2020

NOTE 1 – DESCRIPTION OF PLAN

The following description of the Amended and Restated Savings Fund Plan for Employees of 84 Lumber Company (the Plan) provides only general information. Participants should refer to the Summary Plan Description or the Plan Document for a more complete description of the Plan's provisions.

The Plan was established as a thrift savings profit sharing plan in May 1974 for the benefit of the employees of 84 Lumber Company (the Company). The Plan has since been expanded to cover employees of Nemacolin Woodlands, Inc., a related employer under common control.

The Plan was amended effective July 1, 1988 to adopt cash or deferred arrangement in accordance with Internal Revenue Code Section 401(k). On December 31, 1999, the Amended and Restated Profit-Sharing Plan for Employees of 84 Lumber Company (Profit Sharing Plan) was merged into the Plan, with the Plan being the surviving Plan. All participants of the Profit-Sharing Plan retained their respective vested status in the employer profit sharing contributions based on their years of service and had their account balances transferred into the Plan. The Plan is being administered in accordance with a new Plan Document, which was approved by the trustees of the Plan on August 24, 2001 and was effective retroactively to January 1, 2000. The Plan Document was restated on January 1, 2006 to reflect amendments to the Plan through that date, which has been subject to additional subsequent amendments.

General

The Plan is a defined contribution savings/profit sharing plan designed to assist employees of the Company save for their retirement. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA). All full-time and part-time employees are eligible to participate in the Plan. After thirty days they are automatically enrolled in the Plan at three percent withholding. The Plan Document was amended effective January 1, 2009 to provide for matching contributions at the discretion of the Employer.

Contributions

A participant may make pre-tax contributions through payroll deductions of between two and fifty percent of their eligible earnings (which include commissions, bonuses and overtime), in increments of one percent subject to Internal Revenue Code limitations. Effective January 1, 2009 the Company's matching contribution to the plan is discretionary. The Company may contribute to the plan such amount, if any, a discretionary matching contribution of the Employee's contributions who are employees on the last day of the plan year. In no event may a participant withdraw any part of his or her account attributable to employer matching contributions while still an employee of the Company, except after his or her attainment of normal retirement age.

In addition, the Company may make further contributions (profit-sharing contributions) to the Plan each year in amounts determined by the Board of Directors. In no event, however, shall such contributions for any year when added to all Company matching contributions and participant pre-tax contributions, be more than 15% of eligible compensation paid to Plan participants by the Company during the fiscal year, as defined in the Plan Document.

For the 2021 Plan year, contributions made by the Company were funded in the first quarter subsequent to the applicable Plan year. The profit sharing contribution for 2021 totaled \$26,719,318 which was funded by \$1,169,318 in forfeitures and a Company contribution of \$25,550,000. The Company match for 2021 totaled \$22,891,218, which was funded by \$436,225 in forfeitures and a Company contribution of \$22,454,983. The total Company contribution paid in the first quarter 2021 was \$48,004,993. For Nemacolin Woodlands Inc., the Company match for 2021 totaled \$526,019, which was funded by \$34,150 in forfeitures and a Company contribution of \$491,869.

AMENDED AND RESTATED SAVINGS FUND PLAN
FOR EMPLOYEES OF 84 LUMBER COMPANY
NOTES TO FINANCIAL STATEMENTS
December 31, 2021 and 2020

NOTE 1 (continued)

Participants may also make rollover contributions from qualified plans maintained by their previous employers, subject to the approval of the Plan Administrator.

Participant Accounts

Each participant's account is credited with the participant's contributions which are used to purchase shares in one or more of eighteen investment options as directed by the participant. Participants' accounts are also credited with allocations of the Company's contributions and Plan earnings. Earnings from those investment options are used to purchase additional shares, which increase the participant's account. 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. Under the Plan's vesting schedule, participants currently become vested in the employer matching contributions, as well as any additional Company contributions, as follows:

Years of Service	Vested Interest
Less than 2	0%
2 but less than 3	20%
3 but less than 4	40%
4 but less than 5	60%
5 but less than 6	80%
6 or more	100%

Participant Loans

Subject to the terms of the Plan, participants may borrow from their fund accounts a minimum of \$1,000 and a maximum equal to the lesser of 50% of the participant's vested account balance or \$50,000. The loans are secured by the balance in the participants' accounts and bear interest at a variable rate equal to 2% above the average prime lending rate on that date of inception (5.25% to 10.25% for the year ended December 31, 2021). Participant repayment terms range from 1 year to 5 years based on the amount of the loan, except that a participant may have a period up to 10 years to repay if the purpose of the loan is for the purchase of a principal residence. Principal and interest is paid through payroll deductions.

Payment of Benefits

On retirement, termination of employment, death, permanent disability or attainment of age 59½, a participant is entitled to the full value of his or her vested account balance. Participants receive the value of the vested amount in their account as a lump-sum distribution. Participants who can also demonstrate a financial hardship as defined by the Plan can also apply to make withdrawals from their individual Plan accounts. Distributions of account balances of less than \$1,000 are made upon termination of service.

Forfeited Accounts

Amounts that are not vested upon termination of employment are forfeited after five consecutive one-year breaks in service, as defined in the Plan Document, and will be either allocated to remaining participant accounts on a proportional basis or used to reduce future Company contributions. Forfeitures related to matching contributions are used to reduce future Company contributions while forfeitures related to profit-sharing contributions are allocated to remaining participant accounts. For the year ended December 31, 2021, forfeited non-vested accounts totaling \$1,605,543 of which \$1,169,318 and

AMENDED AND RESTATED SAVINGS FUND PLAN
FOR EMPLOYEES OF 84 LUMBER COMPANY
NOTES TO FINANCIAL STATEMENTS
December 31, 2021 and 2020

NOTE 1 (continued)

\$436,225 were used to reduce the Company profit-sharing contribution and employer match contribution, respectively. For Nemacolin Woodlands, Inc., forfeitures totaling \$34,150 were used to reduce the employer match contribution.

NOTE 2 – SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

Basis of Accounting

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

Investment Valuation and Income Recognition

Investments are carried at fair value. Investments in money market funds are carried at cost, which approximates fair value. Fair value of investments in mutual funds is determined by quoted prices in an active market. Value of common collective trusts and pooled separate accounts are calculated based on the net asset value (NAV) of the underlying investments, which approximates fair value.

The Plan presents, in the statement of changes in net assets available for benefits, the net appreciation or depreciation in the fair value of its investments, which consists of the realized gains or losses and the unrealized appreciation or depreciation on those investments. 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.

Notes Receivable from Participants

Participant loans are classified as loans receivable from participants on the statements of net assets available for benefits and are measured at their unpaid principal balances plus any accrued but unpaid interest. This method of measurement approximates fair value due to the nature of participant loans being secured by the balances in participants' accounts.

Benefits Paid to Participants

Benefits paid to participants include both lump-sum distributions and other corrective distributions to participants which are recorded when paid.

Administrative Expenses

The administrative expenses of the Plan are paid by the Plan Sponsor or the Plan itself.

Use of Estimates

The preparation of financial statements in conformity with generally accepted accounting principles requires management to make significant estimates and assumptions that affect the reported amounts of net assets available for benefits and, when applicable, the disclosures of contingent liabilities at the date of the financial statements and the reported amount of additions to and deductions from net assets available for benefits during the reporting period. Actual results could differ from those estimates.

Risk and Uncertainties

The Plan provides for various investment options. Investment securities are subject to various risks, such as interest rate, market and credit. Due to the level of risk associated with certain investment securities and the level of uncertainty related to changes in the value of investment securities, it is at least reasonably possible that changes in the near term could materially affect participants' account balances and the amounts reported in the statement of net assets available for benefits and the statement of changes in net assets available for benefits.

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NOTES TO FINANCIAL STATEMENTS
December 31, 2021 and 2020

Note 2 (continued)

Subsequent Events

For the year ended December 31, 2021, the Plan has evaluated subsequent events for potential recognition and disclosure through October 6, 2022, the date the financial statements were available to be issued.

NOTE 3 – INVESTMENTS – UNAUDITED

The following table presents the fair value of investments as of December 31, 2021 and 2020. Investments that represent 5% or more of the Plan's net assets at December 31, 2021 are identified with an asterisk(*):

	<u>2021</u>	<u>2020</u>
Investments at fair value with exception to Prudential Principal Preservation Separate Account (see Note 5):		
*Prudential Principal Preservation Separate Account, 2,334,771 shares in 2021 and 1,871,119 shares in 2020 (See Note 5)	\$ 72,223,189	\$ 57,025,142
*American New Perspective Fund, 450,119 shares in 2021 and 449,284 shares in 2020	29,910,439	26,745,900
American Balanced Fund, -0- shares in 2021 and 488,113 shares in 2020	-	14,711,721
BNY Mellon International Stock Index Fund, -0- shares in 2021 and 937,723 shares in 2020	-	17,619,822
T. Rowe Retirement 2010 Fund, 184,588 shares in 2021 and 113,876 shares in 2020	2,486,402	2,089,632
T. Rowe Retirement 2020 Fund, 350,749 shares in 2021 and 208,325 shares in 2020	5,208,629	4,739,388
T. Rowe Retirement 2030 Fund, 994,995 shares in 2021 and 750,730 shares in 2020	16,646,272	21,358,256
T. Rowe Retirement 2040 Fund, 812,256 shares in 2021 and 713,040 shares in 2020	14,653,098	21,697,822
T. Rowe Retirement 2050 Fund, 472,696 shares in 2021 and 1,000,833 shares in 2020	8,735,419	17,794,808
T. Rowe Retirement 2060 Fund, 86,744 shares in 2021 and 1,322,258 shares in 2020	1,634,256	19,423,976
Hartford Core Equity Fund Rb, -0- shares in 2021 and 867,594 shares in 2020	-	36,117,935
Columbia Dividend Income 3 Fund, -0- shares in 2021 and 515,296 shares in 2020	-	13,541,980

AMENDED AND RESTATED SAVINGS FUND PLAN
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NOTES TO FINANCIAL STATEMENTS
December 31, 2021 and 2020

Note 3 (continued)

Hartford Mid Cap Fund, -0- shares in 2021 and 176,198 shares in 2020	-	7,624,095
*PIMCO Investment Grade Corporate Bond Fund, -0- shares in 2021 and 1,836,237 shares in 2020	-	20,731,118
*Eaton Vance Atlanta Capital SMID Fund, -0- shares in 2021 and 710,037 shares in 2020	-	26,690,296
Pioneer Fundamental Growth Fund, -0- shares in 2021 and 1,745,299 shares in 2020	-	54,907,093
Victory Established Value A Fund, 146,016 shares in 2021 and 218,724 shares in 2020	7,248,212	8,945,816
Vanguard Tru 500 Admiral Fund, -0- shares in 2021 and 59,611 shares in 2020	-	20,659,440
Fidelity Institutional High Yield Bond Fund, -0- shares in 2021 and 932,326 shares in 2020	-	9,295,291
*T. Rowe Large CP Growth I, 285,513 shares in 2021 and -0- shares in 2020	66,419,917	-
*Dryden S&P 500 Index Fund, 784,119 shares in 2021 and -0- shares in 2020	94,180,209	-
Wellington International Blend, 416,000 shares in 2021 and -0- shares in 2020	17,769,784	-
Columbia Dividend VAL ISP, 670,719 shares in 2021 and -0- shares in 2020	21,983,668	-
Small Cap Growth II CL, 916,939 shares in 2021 and -0- shares in 2020	12,855,489	-
SCV Small Cap Value Fund, 250,096 shares in 2021 and -0- shares in 2020	12,424,339	-
Fidelity U.S. Bond Index, 821,265 shares in 2021 and -0- shares in 2020	9,838,759	-
*Prudential Core Plus Bond Fund, 151,822 shares in 2021 and -0- shares in 2020	29,201,439	-
Fidelity Int'l Index, 495,661 shares in 2021 and -0- shares in 2020	24,431,109	-
*Mid Cap Growth Fund CL, 2,024,927 shares in 2021 and -0- shares in 2020	34,302,263	-

AMENDED AND RESTATED SAVINGS FUND PLAN
FOR EMPLOYEES OF 84 LUMBER COMPANY
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December 31, 2021 and 2020

NOTE 3 (continued)

Prudential High Yield Bond, 198,261 shares in 2021 and -0- shares in 2020	9,465,020	-
Fidelity Mid Cap Index, 14,620 shares in 2021 and -0- shares in 2020	467,685	-
Fidelity Small Cap Index, 14,678 shares in 2021 and -0- shares in 2020	<u>404,520</u>	<u>-</u>
Totals	<u>\$ 492,490,117</u>	<u>\$ 401,719,531</u>

For the year ended December 31, 2021, the Plan's investments appreciated in value by \$60,698,803, including net realized gains of \$111,070,195 (including capital gains of \$3,746,940), unrealized losses of \$50,462,111 and other income of \$90,719 as indicated below:

Mutual Funds	44,684,534
Common Collective Trusts	1,649,849
Pooled Separate Accounts	<u>\$ 14,364,420</u>
Total	60,698,803

NOTE 4 – TRUSTEE CERTIFICATION – UNAUDITED

As permitted by Section 2520.103-8 of the Department of Labor Rules and Regulations for Reporting and Disclosure under ERISA, the Plan Administrator has obtained a certification from Prudential Bank & Trust that certain balances included in the statement of net assets available for benefits and the related statement of changes in net assets available for benefits, as well as information contained in the supplementary schedule, are complete and accurate.

The following unaudited table is a summary of the Plan's financial information certified by Prudential Retirement:

	December 31, <u>2021</u>	<u>2020</u>
Assets:		
Investment, at fair value	\$ 492,490,117	\$ 401,719,531
Participant loans	8,817,925	8,838,377
Cash	<u>87</u>	<u>-</u>
Total Assets	<u>\$ 501,308,129</u>	<u>\$ 410,557,908</u>
	Years Ended December 31,	
	<u>2021</u>	<u>2020</u>
Investment income:		
Net appreciation (depreciation) in fair value of investments	\$ 60,698,803	\$ 48,734,443
Interest	1,543,677	1,511,104
Dividends	<u>2,585,910</u>	<u>3,150,036</u>
Total Investment (Losses) Income	<u>\$ 64,828,390</u>	<u>\$ 53,395,583</u>

AMENDED AND RESTATED SAVINGS FUND PLAN
FOR EMPLOYEES OF 84 LUMBER COMPANY
NOTES TO FINANCIAL STATEMENTS
December 31, 2021 and 2020

NOTE 5 – INVESTMENT CONTRACT – UNAUDITED

The Plan provides participants the option to invest in a Prudential Principal Preservation Separate Account, which consists of a benefit-responsive synthetic guaranteed investment contract ("synthetic GIC"). The synthetic GIC is a group annuity insurance wrapper contract, in which participants may ordinarily direct permitted withdrawal or transfers of all or a portion of their account balance at contract value within reasonable timeframes. Contract value represents deposits made to the contract, plus earnings at guaranteed crediting rates, less withdrawals and fees. The contract is affected directly between the Plan trustee and the issuer.

The contract's operation is different by virtue of the fact that a market value (fair value) adjustment does not apply upon contract discontinuance. There are not any specific securities in the separate account that back the liabilities of this annuity contract, making it inappropriate to look to the market value of the securities within such collateral account to determine fair value. The Plan owns a promise to pay interest at crediting rates which are announced in advance and guaranteed for a specified period of time as outlined in the contract. The performance or market value of the securities in the separate account is not used as a determinant of either interest crediting rates or discontinuance values. This product is not a traditional GIC and, therefore, there are not any known cash flows that could be discounted. As a result, the fair value amount of the account is equal to the contract value.

Interest is credited on the contract balance using a single "portfolio rate" approach. Under this methodology, a single interest crediting rate is applied to all contributions made to the product regardless of the timing of those contributions. Interest crediting rates are reviewed on a semi-annual basis for resetting. The minimum crediting rate under the contract is 1.50%.

For the years ended December 31, 2021 and 2020, the average yield earned by the Plan was 1.50% and 1.72%, respectively. The average earnings yield is calculated by dividing the earnings credited to the Plan on the last day of the Plan year by the end of Plan year fair value and then annualizing the result. As the purpose of the separate account is principal preservation, no adjustment is required to mediate between the average earnings credited to the plan and the average earnings credited to the participants.

Under the contract, there are no events that would limit the ability of the plan to transact at contract value paid either immediately or, depending upon the rate environment and cash flow levels, over time; nor are there any events that allow the issuer to terminate the contract and require the Plan sponsor to settle at an amount different than contract value paid either within 90 days or over time.

NOTE 6 – PARTY-IN-INTEREST TRANSACTIONS

Plan investments are held in a separate account managed by Prudential (see Note 5). Prudential is the Plan Custodian; therefore, these transactions qualify as party-in-interest transactions.

NOTE 7 – 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 terminate the Plan subject to the provisions of ERISA. In the event of Plan termination, participants will become 100% vested in their accounts and the net assets of the Plan will be distributed to the participants in proportion to their respective account balances.

AMENDED AND RESTATED SAVINGS FUND PLAN
FOR EMPLOYEES OF 84 LUMBER COMPANY
NOTES TO FINANCIAL STATEMENTS
December 31, 2021 and 2020

NOTE 8 – TAX STATUS

The Plan obtained its latest determination letter dated December 28, 2017, in which the Internal Revenue Service stated that the Plan, as then designed, was in compliance with the applicable requirements of the Internal Revenue Code. Therefore, no provision for income taxes has been included in the Plan's financial statements. The Plan Administrator and the Plan's tax counsel believe that the Plan is currently designed and being operated in compliance with the applicable requirements of the Internal Revenue Code. Accounting principles generally accepted in the United States of America require Plan management to evaluate tax positions taken by the Plan. Management evaluated the Plan's tax positions and concluded that the Plan had maintained its exempt status and had taken no uncertain tax positions that require adjustment to the financial statements. Therefore, no provision for income taxes has been included in the Plan's financial statements. With few exceptions, the Plan is no longer subject to income tax examinations for years prior to 2018.

NOTE 9 – FAIR VALUE MEASUREMENTS

In accordance with FASB Accounting Standards Codification Topic 820 ("ASC 820"), fair value is based upon one or more inputs, defined as assumptions that market participants would use in pricing an asset or liability. Fair value inputs are separated in a three-tier hierarchy:

Level 1 – observable; represents assets with quoted market prices in active markets for identical assets.

Level 2 – other observable; other than quoted market prices for identical assets. Inputs are obtained from the utilization of models or other valuation methodologies.

Level 3 – unobservable; reflects reporting entity's assumptions and significant management judgment that would be made by market participants.

The determination of where assets and liabilities fall within the fair value hierarchy is based on the lowest level of any input that is significant to the fair value measurement. Valuation techniques used need to maximize the use of observable inputs and minimize the use of unobservable inputs.

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

Mutual Funds – consist of money market, bond and stock funds. The investments are recorded at the fair value using available trading market values of the securities at December 31, 2021, the last trading day of the plan's fiscal year.

Common Collective Trust – valued by the issuer of the common collective trust funds based on the NAV of its underlying investments. The underlying investments are valued by the issuer using quoted market prices.

Pooled Separate Accounts – invests its assets solely in the shares or units of an underlying mutual fund. The value of each pooled separate account is determined using various inputs, such as the NAV of the shares of the underlying mutual fund, adjusted for administrative expenses and other charges.

Investment Wrapper Contract – see Note 5.

AMENDED AND RESTATED SAVINGS FUND PLAN
FOR EMPLOYEES OF 84 LUMBER COMPANY
NOTES TO FINANCIAL STATEMENTS
December 31, 2021 and 2020

Note 9 (continued)

Fair Value Measurements at December 31, 2021

	Observable Inputs (Level 1)	Other Observable Inputs (Level 2)	Unobservable Inputs (Level 3)	Total
Mutual Funds:				
Bond Funds	9,838,759	-0-	-0-	9,838,759
Large-Cap Funds	-	-0-	-0-	-
Target-Date Funds	49,364,076	-0-	-0-	49,364,076
International Funds	54,341,548	-0-	-0-	54,341,548
Small & Mid- Mid Funds	467,685	-0-	-0-	467,685
Small Funds	404,520	-0-	-0-	404,520
Other Funds	7,248,212	-0-	-0-	7,248,212
Total Mutual Funds	121,664,800	-0-	-0-	121,664,800
Wrapper Contract	-0-	-0-	72,223,189	72,223,189
	121,664,800	-0-	72,223,189	193,887,989
Common Collective Trusts*	-0-	-0-	-0-	76,359,191
Pooled Separate Accounts*	-0-	-0-	-0-	222,242,937
Total Investments At Fair Value \$	\$ 121,664,800	\$ -0-	\$ 72,223,189	\$ 492,490,117

*As these accounts are measured using NAV, in accordance with the guidance in ASU 2018-13, they have not been classified in the fair value hierarchy. The fair value amounts presented in this table are intended to permit reconciliation of the fair value hierarchy to the line items presented in the statements of net assets available for benefits.

AMENDED AND RESTATED SAVINGS FUND PLAN
FOR EMPLOYEES OF 84 LUMBER COMPANY
NOTES TO FINANCIAL STATEMENTS
December 31, 2021 and 2020

Note 9 (continued)

Fair Value Measurements at December 31, 2020

	Observable Inputs (Level 1)	Other Observable Inputs (Level 2)	Unobservable Inputs (Level 3)	Total
Mutual Funds:				
Growth Funds	\$ 54,907,093	\$ -0-	\$ -0-	\$ 54,907,093
Bond Funds	30,026,409	-0-	-0-	30,026,409
Large-Cap Funds	-	-0-	-0-	-
Target-Date Funds	87,103,882	-0-	-0-	87,103,882
International Funds	44,365,722	-0-	-0-	44,365,722
Index Funds	20,659,440	-0-	-0-	20,659,440
Small & Mid- Mid Funds	7,624,095	-0-	-0-	7,624,095
Cap Funds	26,690,296	-0-	-0-	26,690,296
Other Funds	37,199,517	-0-	-0-	37,199,517
Total Mutual Funds	308,576,454	-0-	-0-	308,576,454
Wrapper Contract	-0-	-0-	57,025,142	57,025,142
Totals	\$ 308,576,454	\$ -0-	\$ 57,025,142	\$ 365,601,596

The following tables reconcile the beginning and ending balances of fair value measurements using significant unobservable inputs (Level 3) of the guaranteed investment contracts for the years ended December 31, 2021 and 2020:

December 31, 2021

Beginning Balance - Wrapper contract held in Prudential Separate Account	\$ 57,025,142
Purchases	21,775,152
Sales	(7,577,395)
Interest income on Level 3 fair-value investments	1,000,290
Ending Balance	<u>\$ 72,223,189</u>

December 31, 2020

Beginning Balance - Wrapper contract held in Prudential Separate Account	\$ 47,823,134
Purchases	14,771,886
Sales	(6,468,737)
Interest income on Level 3 fair-value investments	898,859
Ending Balance	<u>\$ 57,025,142</u>

Supplemental Information

AMENDED AND RESTATED SAVINGS FUND PLAN
FOR EMPLOYEES OF 84 LUMBER COMPANY, PLAN 002
Schedule of Assets (Held at End of Year) – Form 5500, Statement H, Line 4i
EIN # 25-1613116
December 31, 2021

(a)	(b) <u>IDENTITY OF ISSUER</u>	(c) <u>DESCRIPTION OF INVESTMENT</u>	(d) <u>COST**</u>	(e) <u>CURRENT VALUE</u>
*	Prudential Retirement	Principal Preservation Separate Account		\$ 72,223,189
	American	New Perspective Fund		29,910,439
	T. Rowe Price	Retirement 2010 Fund		2,486,402
	T. Rowe Price	Retirement 2020 Fund		5,208,629
	T. Rowe Price	Retirement 2030 Fund		16,646,272
	T. Rowe Price	Retirement 2040 Fund		14,653,098
	T. Rowe Price	Retirement 2050 Fund		8,735,419
	T. Rowe Price	Retirement 2060 Fund		1,634,256
	Victory	Established Value A Fund		7,248,212
	T. Rowe Price	Large CP Growth I		66,419,917
	Dryden	S&P 500 Index Fund		94,180,209
	Wellington	International Blend Fund		17,769,784
	Columbia	Dividend VAL ISP		21,983,668
	Wilmington Trust	Small Cap Growth II		12,855,489
	Victory	Small Cap Value Fund		12,424,339
	Fidelity	U.S. Bond Index		9,838,759
*	Prudential	Core Plus Bond Fund		29,201,439
	Fidelity	International Index		24,431,109
	Wilmington Trust	Mid Cap Growth Fund		34,302,263
*	Prudential	High Yield Bond		9,465,020
	Fidelity	Mid Cap Index		467,685
	Fidelity	Small Cap Index		404,520
	Participant Loans	Loans receivable from Plan participants (Interest rate 5.25% to 10.25%) No loans due past 2030.	-0-	8,817,925
				<u>\$ 501,308,042</u>

*These investments are with a party-in-interest.

**Column (d) is left blank as all investments are participant-directed.

Information certified as complete and accurate by Prudential Retirement (Plan Custodian).

AMENDED AND RESTATED SAVINGS FUND PLAN
FOR EMPLOYEES OF 84 LUMBER COMPANY

FINANCIAL STATEMENTS

December 31, 2021 and 2020

AMENDED AND RESTATED SAVINGS FUND PLAN
FOR EMPLOYEES OF 84 LUMBER COMPANY
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INDEPENDENT AUDITORS REPORT

To the Administrative Committee of

The Amended and Restated Savings Funds Plan for Employees of 84 Lumber Company

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

We have performed audits of the accompanying financial statements of The Amended and Restated Savings Fund Plan for Employees of 84 Lumber Company an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 (ERISA), as permitted by ERISA Section 103(a)(3)(C) (ERISA Section 103(a)(3)(C) audit). The financial statements comprise the statements of net assets available for benefits as of December 31, 2021, and the related statement of changes in net assets available for benefits for the year 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 2021 financial statements performed in accordance with ERISA Section 103(a)(3)(C) pursuant to 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. As permitted by ERISA Section 103(a)(3)(C), our audit need not to extend to any statements or information related to assets held for investments of the plan (investment information) by a bank or similar institution or insurance carrier that is regulated, supervised, and subject to periodic examination by the state or federal agency, provided that the statements or information regarding assets so held are prepared and certified to by the bank or similar institution or insurance carrier in accordance with 29 CFR 2520.103-8 of the department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA (qualified institution).

Management has obtained certification from a qualified institution as of December 31, 2021, stating that the certified investment information, as described in Notes 3 through 5 to the financial statements, is complete and accurate.

Opinion

In our opinion, based on our audits and on the procedures performed as described in the Auditor's Responsibilities for the Audit of the 2021 Financial Statement section-

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

Basis for Opinion

We conducted our audits in accordance with auditing standards generally accepted in the United States of America. Our responsibilities under those standards are further described in Auditor's Responsibilities for the Audit of the 2021 Financial Statements section of our report. We are required to be independent of The Amended and Restated Savings Fund Plan for Employees of 84 Lumber Company and meet our other ethical responsibilities, in accordance with the relevant ethical requirements relating to our audits. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our qualified ERISA Section 103(a)(3)(C).

Responsibilities of Management for the Financial Statement

Management is responsible for the preparation and fair presentation of these financial statements in accordance with accounting principles generally accepted in the United States of America; this includes the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error. 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 Amended and Restated Savings Funds Plan for Employees of 84 Lumber Company ability to continue as a going concern for one year after the date the financial statements are available to be issued.

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

Auditor's Responsibilities for the Audit of the Financial Statements

Except as described in the scope and Nature of the ERISA Section 103(a)(3)(C) Audit section of 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 the generally accepted auditing standards will always detect a material misstatement when it exists. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control. Misstatements are considered material if there is a substantial likelihood that, individually or in aggregate, they would influence the judgement made by a reasonable user based on the financial statements.

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

- Exercise professional judgement and 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 amount and disclosures in the financial statements.
- Obtaining 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 Amended and Restated Savings Funds Plan for Employees of 84 Lumber Company internal control. Accordingly, no such opinion is expressed.
- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements
- Conclude whether, in our judgement, there are conditions or events considered in the aggregate, that raise substantial doubt about Amended and Restated Savings Funds Plan for Employees of 84 Lumber Company ability to continue as a going concern for a reasonable period of time.

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

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

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

Supplement Schedules Required by ERISA

The supplemental schedule of Assets (HELD AT THE END OF THE YEAR.) are presented for the purposes of additional analysis and are not a required part of the financial statements but are supplementary information required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information included in the supplemental schedules, other than agreed to or derived from the certified investment information, has been subjected to auditing procedures applied in the audits of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with generally accepted auditing standards. For information included in the supplement schedules that agreed to or is derived from the certified investments information, we compared such information to the related certified investment information.

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

In our opinion-

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

W.B. Kania & Associates, LLC
W.B Kania and Associates, LLC
Uniontown, Pennsylvania
October 6, 2022



INDEPENDENT AUDITOR'S REPORT

To the Administrative Committee of the
Amended and Restated Savings Fund Plan
For Employees of 84 Lumber Company

We were engaged to audit the accompanying statement of the net assets available for benefits of the Amended and Restated Savings Fund Plan for Employees of 84 Lumber Company (the Plan) as of December 31, 2020, and the related notes to the financial statements.

Management's Responsibility for the Financial Statements

Plan management is responsible for the preparation and fair presentation of these financial statements in accordance with accounting principles generally accepted in the United States of America; this includes the design, implementation and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error.

Auditor's Responsibility

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

Basis for Disclaimer of Opinion

As permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974, the Plan Administrator instructed us not to perform, and we did not perform, any auditing procedures with respect to the information summarized in Notes 3 through 5, which was certified by Prudential Bank & Trust, the Custodian of the Plan, except for comparing the information with the related information included in the financial statements and supplemental schedule. We have been informed by the Plan Administrator that the Custodian holds the Plan's investment assets and executes investment transactions. The Plan Administrator has obtained a certification from the Custodian as of December 31, 2020, that the information provided to the Plan Administrator by the Custodian is complete and accurate.

Disclaimer of Opinion

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

Report on Form and Content in Compliance with DOL Rules and Regulations for 2020 Financial Statements

The form and content of the information included in the financial statements and supplemental schedule, other than that derived from the information certified by the Custodian, have been audited by us in accordance with auditing standards generally accepted in the United States of America, and, in our opinion, are presented in compliance with the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974.

W.B. KANIA & ASSOCIATES, LLC

W.B. Kania & Associates, LLC
Uniontown, Pennsylvania

October 6, 2022

AMENDED AND RESTATED SAVINGS FUND PLAN
FOR EMPLOYEES OF 84 LUMBER COMPANY
NOTES TO FINANCIAL STATEMENTS
December 31, 2021 and 2020

	<u>2021</u>	<u>2020</u>
ASSETS		
Investments, at fair value (Notes 3 through 5)	\$ 492,490,117	\$ 401,719,531
Loans receivable from participants	8,817,925	8,838,377
Cash	87	-
Contributions receivable:		
Employer	48,496,862	20,594,459
Employee	<u>-</u>	<u>-</u>
TOTAL ASSETS	<u>\$ 549,804,991</u>	<u>\$ 431,152,367</u>
 NET ASSETS AVAILABLE FOR BENEFITS	 <u>\$ 549,804,991</u>	 <u>\$ 431,152,367</u>

AMENDED AND RESTATED SAVINGS FUND PLAN
FOR EMPLOYEES OF 84 LUMBER COMPANY
NOTES TO FINANCIAL STATEMENTS
December 31, 2021 and 2020

ADDITIONS

Additions to net assets attributed to:

Investment income:

Net appreciation in fair value of investments (Note 3) \$ 60,698,803

Interest 1,000,290

Dividends 2,585,910

Net Investment Income (Loss) 64,285,003

Interest income on notes receivable from participants 543,387

Contributions:

Participant (includes rollovers of \$1,020,692) 29,397,792

Employer, net of forfeitures 48,496,862

Total Contributions 77,894,654

TOTAL ADDITIONS 142,723,044

Deductions:

Deductions from net assets attributed to:

Benefits paid to participants 23,945,865

Administrative fees 124,555

Total Deductions 24,070,420

NET INCREASE IN NET ASSETS AVAILABLE FOR BENEFITS 118,652,624

NET ASSETS AVAILABLE FOR BENEFITS:

Beginning of year 431,152,367

End of year \$ 549,804,991

AMENDED AND RESTATED SAVINGS FUND PLAN
FOR EMPLOYEES OF 84 LUMBER COMPANY
NOTES TO FINANCIAL STATEMENTS
December 31, 2021 and 2020

NOTE 1 – DESCRIPTION OF PLAN

The following description of the Amended and Restated Savings Fund Plan for Employees of 84 Lumber Company (the Plan) provides only general information. Participants should refer to the Summary Plan Description or the Plan Document for a more complete description of the Plan's provisions.

The Plan was established as a thrift savings profit sharing plan in May 1974 for the benefit of the employees of 84 Lumber Company (the Company). The Plan has since been expanded to cover employees of Nemacolin Woodlands, Inc., a related employer under common control.

The Plan was amended effective July 1, 1988 to adopt cash or deferred arrangement in accordance with Internal Revenue Code Section 401(k). On December 31, 1999, the Amended and Restated Profit-Sharing Plan for Employees of 84 Lumber Company (Profit Sharing Plan) was merged into the Plan, with the Plan being the surviving Plan. All participants of the Profit-Sharing Plan retained their respective vested status in the employer profit sharing contributions based on their years of service and had their account balances transferred into the Plan. The Plan is being administered in accordance with a new Plan Document, which was approved by the trustees of the Plan on August 24, 2001 and was effective retroactively to January 1, 2000. The Plan Document was restated on January 1, 2006 to reflect amendments to the Plan through that date, which has been subject to additional subsequent amendments.

General

The Plan is a defined contribution savings/profit sharing plan designed to assist employees of the Company save for their retirement. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA). All full-time and part-time employees are eligible to participate in the Plan. After thirty days they are automatically enrolled in the Plan at three percent withholding. The Plan Document was amended effective January 1, 2009 to provide for matching contributions at the discretion of the Employer.

Contributions

A participant may make pre-tax contributions through payroll deductions of between two and fifty percent of their eligible earnings (which include commissions, bonuses and overtime), in increments of one percent subject to Internal Revenue Code limitations. Effective January 1, 2009 the Company's matching contribution to the plan is discretionary. The Company may contribute to the plan such amount, if any, a discretionary matching contribution of the Employee's contributions who are employees on the last day of the plan year. In no event may a participant withdraw any part of his or her account attributable to employer matching contributions while still an employee of the Company, except after his or her attainment of normal retirement age.

In addition, the Company may make further contributions (profit-sharing contributions) to the Plan each year in amounts determined by the Board of Directors. In no event, however, shall such contributions for any year when added to all Company matching contributions and participant pre-tax contributions, be more than 15% of eligible compensation paid to Plan participants by the Company during the fiscal year, as defined in the Plan Document.

For the 2021 Plan year, contributions made by the Company were funded in the first quarter subsequent to the applicable Plan year. The profit sharing contribution for 2021 totaled \$26,719,318 which was funded by \$1,169,318 in forfeitures and a Company contribution of \$25,550,000. The Company match for 2021 totaled \$22,891,218, which was funded by \$436,225 in forfeitures and a Company contribution of \$22,454,983. The total Company contribution paid in the first quarter 2021 was \$48,004,993. For Nemacolin Woodlands Inc., the Company match for 2021 totaled \$526,019, which was funded by \$34,150 in forfeitures and a Company contribution of \$491,869.

AMENDED AND RESTATED SAVINGS FUND PLAN
FOR EMPLOYEES OF 84 LUMBER COMPANY
NOTES TO FINANCIAL STATEMENTS
December 31, 2021 and 2020

NOTE 1 (continued)

Participants may also make rollover contributions from qualified plans maintained by their previous employers, subject to the approval of the Plan Administrator.

Participant Accounts

Each participant's account is credited with the participant's contributions which are used to purchase shares in one or more of eighteen investment options as directed by the participant. Participants' accounts are also credited with allocations of the Company's contributions and Plan earnings. Earnings from those investment options are used to purchase additional shares, which increase the participant's account. 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. Under the Plan's vesting schedule, participants currently become vested in the employer matching contributions, as well as any additional Company contributions, as follows:

Years of Service	Vested Interest
Less than 2	0%
2 but less than 3	20%
3 but less than 4	40%
4 but less than 5	60%
5 but less than 6	80%
6 or more	100%

Participant Loans

Subject to the terms of the Plan, participants may borrow from their fund accounts a minimum of \$1,000 and a maximum equal to the lesser of 50% of the participant's vested account balance or \$50,000. The loans are secured by the balance in the participants' accounts and bear interest at a variable rate equal to 2% above the average prime lending rate on that date of inception (5.25% to 10.25% for the year ended December 31, 2021). Participant repayment terms range from 1 year to 5 years based on the amount of the loan, except that a participant may have a period up to 10 years to repay if the purpose of the loan is for the purchase of a principal residence. Principal and interest is paid through payroll deductions.

Payment of Benefits

On retirement, termination of employment, death, permanent disability or attainment of age 59½, a participant is entitled to the full value of his or her vested account balance. Participants receive the value of the vested amount in their account as a lump-sum distribution. Participants who can also demonstrate a financial hardship as defined by the Plan can also apply to make withdrawals from their individual Plan accounts. Distributions of account balances of less than \$1,000 are made upon termination of service.

Forfeited Accounts

Amounts that are not vested upon termination of employment are forfeited after five consecutive one-year breaks in service, as defined in the Plan Document, and will be either allocated to remaining participant accounts on a proportional basis or used to reduce future Company contributions. Forfeitures related to matching contributions are used to reduce future Company contributions while forfeitures related to profit-sharing contributions are allocated to remaining participant accounts. For the year ended December 31, 2021, forfeited non-vested accounts totaling \$1,605,543 of which \$1,169,318 and

AMENDED AND RESTATED SAVINGS FUND PLAN
FOR EMPLOYEES OF 84 LUMBER COMPANY
NOTES TO FINANCIAL STATEMENTS
December 31, 2021 and 2020

NOTE 1 (continued)

\$436,225 were used to reduce the Company profit-sharing contribution and employer match contribution, respectively. For Nemacolin Woodlands, Inc., forfeitures totaling \$34,150 were used to reduce the employer match contribution.

NOTE 2 – SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

Basis of Accounting

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

Investment Valuation and Income Recognition

Investments are carried at fair value. Investments in money market funds are carried at cost, which approximates fair value. Fair value of investments in mutual funds is determined by quoted prices in an active market. Value of common collective trusts and pooled separate accounts are calculated based on the net asset value (NAV) of the underlying investments, which approximates fair value.

The Plan presents, in the statement of changes in net assets available for benefits, the net appreciation or depreciation in the fair value of its investments, which consists of the realized gains or losses and the unrealized appreciation or depreciation on those investments. 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.

Notes Receivable from Participants

Participant loans are classified as loans receivable from participants on the statements of net assets available for benefits and are measured at their unpaid principal balances plus any accrued but unpaid interest. This method of measurement approximates fair value due to the nature of participant loans being secured by the balances in participants' accounts.

Benefits Paid to Participants

Benefits paid to participants include both lump-sum distributions and other corrective distributions to participants which are recorded when paid.

Administrative Expenses

The administrative expenses of the Plan are paid by the Plan Sponsor or the Plan itself.

Use of Estimates

The preparation of financial statements in conformity with generally accepted accounting principles requires management to make significant estimates and assumptions that affect the reported amounts of net assets available for benefits and, when applicable, the disclosures of contingent liabilities at the date of the financial statements and the reported amount of additions to and deductions from net assets available for benefits during the reporting period. Actual results could differ from those estimates.

Risk and Uncertainties

The Plan provides for various investment options. Investment securities are subject to various risks, such as interest rate, market and credit. Due to the level of risk associated with certain investment securities and the level of uncertainty related to changes in the value of investment securities, it is at least reasonably possible that changes in the near term could materially affect participants' account balances and the amounts reported in the statement of net assets available for benefits and the statement of changes in net assets available for benefits.

AMENDED AND RESTATED SAVINGS FUND PLAN
FOR EMPLOYEES OF 84 LUMBER COMPANY
NOTES TO FINANCIAL STATEMENTS
December 31, 2021 and 2020

Note 2 (continued)

Subsequent Events

For the year ended December 31, 2021, the Plan has evaluated subsequent events for potential recognition and disclosure through October 6, 2022, the date the financial statements were available to be issued.

NOTE 3 – INVESTMENTS – UNAUDITED

The following table presents the fair value of investments as of December 31, 2021 and 2020. Investments that represent 5% or more of the Plan's net assets at December 31, 2021 are identified with an asterisk(*):

	<u>2021</u>	<u>2020</u>
Investments at fair value with exception to Prudential Principal Preservation Separate Account (see Note 5):		
*Prudential Principal Preservation Separate Account, 2,334,771 shares in 2021 and 1,871,119 shares in 2020 (See Note 5)	\$ 72,223,189	\$ 57,025,142
*American New Perspective Fund, 450,119 shares in 2021 and 449,284 shares in 2020	29,910,439	26,745,900
American Balanced Fund, -0- shares in 2021 and 488,113 shares in 2020	-	14,711,721
BNY Mellon International Stock Index Fund, -0- shares in 2021 and 937,723 shares in 2020	-	17,619,822
T. Rowe Retirement 2010 Fund, 184,588 shares in 2021 and 113,876 shares in 2020	2,486,402	2,089,632
T. Rowe Retirement 2020 Fund, 350,749 shares in 2021 and 208,325 shares in 2020	5,208,629	4,739,388
T. Rowe Retirement 2030 Fund, 994,995 shares in 2021 and 750,730 shares in 2020	16,646,272	21,358,256
T. Rowe Retirement 2040 Fund, 812,256 shares in 2021 and 713,040 shares in 2020	14,653,098	21,697,822
T. Rowe Retirement 2050 Fund, 472,696 shares in 2021 and 1,000,833 shares in 2020	8,735,419	17,794,808
T. Rowe Retirement 2060 Fund, 86,744 shares in 2021 and 1,322,258 shares in 2020	1,634,256	19,423,976
Hartford Core Equity Fund Rb, -0- shares in 2021 and 867,594 shares in 2020	-	36,117,935
Columbia Dividend Income 3 Fund, -0- shares in 2021 and 515,296 shares in 2020	-	13,541,980

AMENDED AND RESTATED SAVINGS FUND PLAN
FOR EMPLOYEES OF 84 LUMBER COMPANY
NOTES TO FINANCIAL STATEMENTS
December 31, 2021 and 2020

Note 3 (continued)

Hartford Mid Cap Fund, -0- shares in 2021 and 176,198 shares in 2020	-	7,624,095
*PIMCO Investment Grade Corporate Bond Fund, -0- shares in 2021 and 1,836,237 shares in 2020	-	20,731,118
*Eaton Vance Atlanta Capital SMID Fund, -0- shares in 2021 and 710,037 shares in 2020	-	26,690,296
Pioneer Fundamental Growth Fund, -0- shares in 2021 and 1,745,299 shares in 2020	-	54,907,093
Victory Established Value A Fund, 146,016 shares in 2021 and 218,724 shares in 2020	7,248,212	8,945,816
Vanguard Tru 500 Admiral Fund, -0- shares in 2021 and 59,611 shares in 2020	-	20,659,440
Fidelity Institutional High Yield Bond Fund, -0- shares in 2021 and 932,326 shares in 2020	-	9,295,291
*T. Rowe Large CP Growth I, 285,513 shares in 2021 and -0- shares in 2020	66,419,917	-
*Dryden S&P 500 Index Fund, 784,119 shares in 2021 and -0- shares in 2020	94,180,209	-
Wellington International Blend, 416,000 shares in 2021 and -0- shares in 2020	17,769,784	-
Columbia Dividend VAL ISP, 670,719 shares in 2021 and -0- shares in 2020	21,983,668	-
Small Cap Growth II CL, 916,939 shares in 2021 and -0- shares in 2020	12,855,489	-
SCV Small Cap Value Fund, 250,096 shares in 2021 and -0- shares in 2020	12,424,339	-
Fidelity U.S. Bond Index, 821,265 shares in 2021 and -0- shares in 2020	9,838,759	-
*Prudential Core Plus Bond Fund, 151,822 shares in 2021 and -0- shares in 2020	29,201,439	-
Fidelity Int'l Index, 495,661 shares in 2021 and -0- shares in 2020	24,431,109	-
*Mid Cap Growth Fund CL, 2,024,927 shares in 2021 and -0- shares in 2020	34,302,263	-

AMENDED AND RESTATED SAVINGS FUND PLAN
FOR EMPLOYEES OF 84 LUMBER COMPANY
NOTES TO FINANCIAL STATEMENTS
December 31, 2021 and 2020

NOTE 3 (continued)

Prudential High Yield Bond, 198,261 shares in 2021 and -0- shares in 2020	9,465,020	-
Fidelity Mid Cap Index, 14,620 shares in 2021 and -0- shares in 2020	467,685	-
Fidelity Small Cap Index, 14,678 shares in 2021 and -0- shares in 2020	<u>404,520</u>	<u>-</u>
Totals	<u>\$ 492,490,117</u>	<u>\$ 401,719,531</u>

For the year ended December 31, 2021, the Plan's investments appreciated in value by \$60,698,803, including net realized gains of \$111,070,195 (including capital gains of \$3,746,940), unrealized losses of \$50,462,111 and other income of \$90,719 as indicated below:

Mutual Funds	44,684,534
Common Collective Trusts	1,649,849
Pooled Separate Accounts	<u>\$ 14,364,420</u>
Total	60,698,803

NOTE 4 – TRUSTEE CERTIFICATION – UNAUDITED

As permitted by Section 2520.103-8 of the Department of Labor Rules and Regulations for Reporting and Disclosure under ERISA, the Plan Administrator has obtained a certification from Prudential Bank & Trust that certain balances included in the statement of net assets available for benefits and the related statement of changes in net assets available for benefits, as well as information contained in the supplementary schedule, are complete and accurate.

The following unaudited table is a summary of the Plan's financial information certified by Prudential Retirement:

	December 31, <u>2021</u>	<u>2020</u>
Assets:		
Investment, at fair value	\$ 492,490,117	\$ 401,719,531
Participant loans	8,817,925	8,838,377
Cash	<u>87</u>	<u>-</u>
Total Assets	<u>\$ 501,308,129</u>	<u>\$ 410,557,908</u>
	Years Ended December 31,	
	<u>2021</u>	<u>2020</u>
Investment income:		
Net appreciation (depreciation) in fair value of investments	\$ 60,698,803	\$ 48,734,443
Interest	1,543,677	1,511,104
Dividends	<u>2,585,910</u>	<u>3,150,036</u>
Total Investment (Losses) Income	<u>\$ 64,828,390</u>	<u>\$ 53,395,583</u>

AMENDED AND RESTATED SAVINGS FUND PLAN
FOR EMPLOYEES OF 84 LUMBER COMPANY
NOTES TO FINANCIAL STATEMENTS
December 31, 2021 and 2020

NOTE 5 – INVESTMENT CONTRACT – UNAUDITED

The Plan provides participants the option to invest in a Prudential Principal Preservation Separate Account, which consists of a benefit-responsive synthetic guaranteed investment contract ("synthetic GIC"). The synthetic GIC is a group annuity insurance wrapper contract, in which participants may ordinarily direct permitted withdrawal or transfers of all or a portion of their account balance at contract value within reasonable timeframes. Contract value represents deposits made to the contract, plus earnings at guaranteed crediting rates, less withdrawals and fees. The contract is affected directly between the Plan trustee and the issuer.

The contract's operation is different by virtue of the fact that a market value (fair value) adjustment does not apply upon contract discontinuance. There are not any specific securities in the separate account that back the liabilities of this annuity contract, making it inappropriate to look to the market value of the securities within such collateral account to determine fair value. The Plan owns a promise to pay interest at crediting rates which are announced in advance and guaranteed for a specified period of time as outlined in the contract. The performance or market value of the securities in the separate account is not used as a determinant of either interest crediting rates or discontinuance values. This product is not a traditional GIC and, therefore, there are not any known cash flows that could be discounted. As a result, the fair value amount of the account is equal to the contract value.

Interest is credited on the contract balance using a single "portfolio rate" approach. Under this methodology, a single interest crediting rate is applied to all contributions made to the product regardless of the timing of those contributions. Interest crediting rates are reviewed on a semi-annual basis for resetting. The minimum crediting rate under the contract is 1.50%.

For the years ended December 31, 2021 and 2020, the average yield earned by the Plan was 1.50% and 1.72%, respectively. The average earnings yield is calculated by dividing the earnings credited to the Plan on the last day of the Plan year by the end of Plan year fair value and then annualizing the result. As the purpose of the separate account is principal preservation, no adjustment is required to mediate between the average earnings credited to the plan and the average earnings credited to the participants.

Under the contract, there are no events that would limit the ability of the plan to transact at contract value paid either immediately or, depending upon the rate environment and cash flow levels, over time; nor are there any events that allow the issuer to terminate the contract and require the Plan sponsor to settle at an amount different than contract value paid either within 90 days or over time.

NOTE 6 – PARTY-IN-INTEREST TRANSACTIONS

Plan investments are held in a separate account managed by Prudential (see Note 5). Prudential is the Plan Custodian; therefore, these transactions qualify as party-in-interest transactions.

NOTE 7 – 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 terminate the Plan subject to the provisions of ERISA. In the event of Plan termination, participants will become 100% vested in their accounts and the net assets of the Plan will be distributed to the participants in proportion to their respective account balances.

AMENDED AND RESTATED SAVINGS FUND PLAN
FOR EMPLOYEES OF 84 LUMBER COMPANY
NOTES TO FINANCIAL STATEMENTS
December 31, 2021 and 2020

NOTE 8 – TAX STATUS

The Plan obtained its latest determination letter dated December 28, 2017, in which the Internal Revenue Service stated that the Plan, as then designed, was in compliance with the applicable requirements of the Internal Revenue Code. Therefore, no provision for income taxes has been included in the Plan's financial statements. The Plan Administrator and the Plan's tax counsel believe that the Plan is currently designed and being operated in compliance with the applicable requirements of the Internal Revenue Code. Accounting principles generally accepted in the United States of America require Plan management to evaluate tax positions taken by the Plan. Management evaluated the Plan's tax positions and concluded that the Plan had maintained its exempt status and had taken no uncertain tax positions that require adjustment to the financial statements. Therefore, no provision for income taxes has been included in the Plan's financial statements. With few exceptions, the Plan is no longer subject to income tax examinations for years prior to 2018.

NOTE 9 – FAIR VALUE MEASUREMENTS

In accordance with FASB Accounting Standards Codification Topic 820 ("ASC 820"), fair value is based upon one or more inputs, defined as assumptions that market participants would use in pricing an asset or liability. Fair value inputs are separated in a three-tier hierarchy:

Level 1 – observable; represents assets with quoted market prices in active markets for identical assets.

Level 2 – other observable; other than quoted market prices for identical assets. Inputs are obtained from the utilization of models or other valuation methodologies.

Level 3 – unobservable; reflects reporting entity's assumptions and significant management judgment that would be made by market participants.

The determination of where assets and liabilities fall within the fair value hierarchy is based on the lowest level of any input that is significant to the fair value measurement. Valuation techniques used need to maximize the use of observable inputs and minimize the use of unobservable inputs.

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

Mutual Funds – consist of money market, bond and stock funds. The investments are recorded at the fair value using available trading market values of the securities at December 31, 2021, the last trading day of the plan's fiscal year.

Common Collective Trust – valued by the issuer of the common collective trust funds based on the NAV of its underlying investments. The underlying investments are valued by the issuer using quoted market prices.

Pooled Separate Accounts – invests its assets solely in the shares or units of an underlying mutual fund. The value of each pooled separate account is determined using various inputs, such as the NAV of the shares of the underlying mutual fund, adjusted for administrative expenses and other charges.

Investment Wrapper Contract – see Note 5.

AMENDED AND RESTATED SAVINGS FUND PLAN
FOR EMPLOYEES OF 84 LUMBER COMPANY
NOTES TO FINANCIAL STATEMENTS
December 31, 2021 and 2020

Note 9 (continued)

Fair Value Measurements at December 31, 2021

	Observable Inputs (Level 1)	Other Observable Inputs (Level 2)	Unobservable Inputs (Level 3)	Total
Mutual Funds:				
Bond Funds	9,838,759	-0-	-0-	9,838,759
Large-Cap Funds	-	-0-	-0-	-
Target-Date Funds	49,364,076	-0-	-0-	49,364,076
International Funds	54,341,548	-0-	-0-	54,341,548
Small & Mid- Mid Funds	467,685	-0-	-0-	467,685
Small Funds	404,520	-0-	-0-	404,520
Other Funds	7,248,212	-0-	-0-	7,248,212
Total Mutual Funds	121,664,800	-0-	-0-	121,664,800
Wrapper Contract	-0-	-0-	72,223,189	72,223,189
	121,664,800	-0-	72,223,189	193,887,989
Common Collective Trusts*	-0-	-0-	-0-	76,359,191
Pooled Separate Accounts*	-0-	-0-	-0-	222,242,937
Total Investments At Fair Value	\$ 121,664,800	\$ -0-	\$ 72,223,189	\$ 492,490,117

*As these accounts are measured using NAV, in accordance with the guidance in ASU 2018-13, they have not been classified in the fair value hierarchy. The fair value amounts presented in this table are intended to permit reconciliation of the fair value hierarchy to the line items presented in the statements of net assets available for benefits.

AMENDED AND RESTATED SAVINGS FUND PLAN
FOR EMPLOYEES OF 84 LUMBER COMPANY
NOTES TO FINANCIAL STATEMENTS
December 31, 2021 and 2020

Note 9 (continued)

Fair Value Measurements at December 31, 2020

	Observable Inputs (Level 1)	Other Observable Inputs (Level 2)	Unobservable Inputs (Level 3)	Total
Mutual Funds:				
Growth Funds	\$ 54,907,093	\$ -0-	\$ -0-	\$ 54,907,093
Bond Funds	30,026,409	-0-	-0-	30,026,409
Large-Cap Funds	-	-0-	-0-	-
Target-Date Funds	87,103,882	-0-	-0-	87,103,882
International Funds	44,365,722	-0-	-0-	44,365,722
Index Funds	20,659,440	-0-	-0-	20,659,440
Small & Mid- Mid Funds	7,624,095	-0-	-0-	7,624,095
Cap Funds	26,690,296	-0-	-0-	26,690,296
Other Funds	37,199,517	-0-	-0-	37,199,517
Total Mutual Funds	308,576,454	-0-	-0-	308,576,454
Wrapper Contract	-0-	-0-	57,025,142	57,025,142
Totals	\$ 308,576,454	\$ -0-	\$ 57,025,142	\$ 365,601,596

The following tables reconcile the beginning and ending balances of fair value measurements using significant unobservable inputs (Level 3) of the guaranteed investment contracts for the years ended December 31, 2021 and 2020:

December 31, 2021

Beginning Balance - Wrapper contract held in Prudential Separate Account	\$ 57,025,142
Purchases	21,775,152
Sales	(7,577,395)
Interest income on Level 3 fair-value investments	1,000,290
Ending Balance	<u>\$ 72,223,189</u>

December 31, 2020

Beginning Balance - Wrapper contract held in Prudential Separate Account	\$ 47,823,134
Purchases	14,771,886
Sales	(6,468,737)
Interest income on Level 3 fair-value investments	898,859
Ending Balance	<u>\$ 57,025,142</u>

Supplemental Information

AMENDED AND RESTATED SAVINGS FUND PLAN
FOR EMPLOYEES OF 84 LUMBER COMPANY, PLAN 002
Schedule of Assets (Held at End of Year) – Form 5500, Statement H, Line 4i
EIN # 25-1613116
December 31, 2021

(a)	(b) <u>IDENTITY OF ISSUER</u>	(c) <u>DESCRIPTION OF INVESTMENT</u>	(d) <u>COST**</u>	(e) <u>CURRENT VALUE</u>
*	Prudential Retirement	Principal Preservation Separate Account		\$ 72,223,189
	American	New Perspective Fund		29,910,439
	T. Rowe Price	Retirement 2010 Fund		2,486,402
	T. Rowe Price	Retirement 2020 Fund		5,208,629
	T. Rowe Price	Retirement 2030 Fund		16,646,272
	T. Rowe Price	Retirement 2040 Fund		14,653,098
	T. Rowe Price	Retirement 2050 Fund		8,735,419
	T. Rowe Price	Retirement 2060 Fund		1,634,256
	Victory	Established Value A Fund		7,248,212
	T. Rowe Price	Large CP Growth I		66,419,917
	Dryden	S&P 500 Index Fund		94,180,209
	Wellington	International Blend Fund		17,769,784
	Columbia	Dividend VAL ISP		21,983,668
	Wilmington Trust	Small Cap Growth II		12,855,489
	Victory	Small Cap Value Fund		12,424,339
	Fidelity	U.S. Bond Index		9,838,759
*	Prudential	Core Plus Bond Fund		29,201,439
	Fidelity	International Index		24,431,109
	Wilmington Trust	Mid Cap Growth Fund		34,302,263
*	Prudential	High Yield Bond		9,465,020
	Fidelity	Mid Cap Index		467,685
	Fidelity	Small Cap Index		404,520
	Participant Loans	Loans receivable from Plan participants (Interest rate 5.25% to 10.25%) No loans due past 2030.	-0-	8,817,925
				<u>\$ 501,308,042</u>

*These investments are with a party-in-interest.

**Column (d) is left blank as all investments are participant-directed.

Information certified as complete and accurate by Prudential Retirement (Plan Custodian).