

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>AFFORDABLE RENT-TO-OWN, LLC 401(K) PROFIT SHARING PLAN</u>	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 80%;">1b Three-digit plan number (PN) ▶</td> <td style="width: 20%; text-align: center;"><u>001</u></td> </tr> <tr> <td colspan="2">1c Effective date of plan <u>01/01/1992</u></td> </tr> </table>	1b Three-digit plan number (PN) ▶	<u>001</u>	1c Effective date of plan <u>01/01/1992</u>	
1b Three-digit plan number (PN) ▶	<u>001</u>				
1c Effective date of plan <u>01/01/1992</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>AFFORDABLE RENT-TO-OWN, LLC</u> <u>3118 WEST PINHOOK</u> <u>LAFAYETTE, LA 70508</u>	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td>2b Employer Identification Number (EIN) <u>72-1147185</u></td> </tr> <tr> <td>2c Plan Sponsor's telephone number <u>337-264-0407</u></td> </tr> <tr> <td>2d Business code (see instructions) <u>532210</u></td> </tr> </table>	2b Employer Identification Number (EIN) <u>72-1147185</u>	2c Plan Sponsor's telephone number <u>337-264-0407</u>	2d Business code (see instructions) <u>532210</u>	
2b Employer Identification Number (EIN) <u>72-1147185</u>					
2c Plan Sponsor's telephone number <u>337-264-0407</u>					
2d Business code (see instructions) <u>532210</u>					

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

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

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

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

3a Plan administrator's name and address ☒ Same as Plan Sponsor		3b Administrator's EIN	
		3c Administrator's telephone number	
4 If the name and/or EIN of the plan sponsor or the plan name has changed since the last return/report filed for this plan, enter the plan sponsor's name, EIN, the plan name and the plan number from the last return/report: a Sponsor's name c Plan Name		4b EIN 4d PN	
5 Total number of participants at the beginning of the plan year		5	370
6 Number of participants as of the end of the plan year unless otherwise stated (welfare plans complete only lines 6a(1) , 6a(2) , 6b , 6c , and 6d).			
a(1) Total number of active participants at the beginning of the plan year.....		6a(1)	261
a(2) Total number of active participants at the end of the plan year		6a(2)	197
b Retired or separated participants receiving benefits.....		6b	0
c Other retired or separated participants entitled to future benefits		6c	124
d Subtotal. Add lines 6a(2) , 6b , and 6c		6d	321
e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.		6e	0
f Total. Add lines 6d and 6e		6f	321
g Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item)		6g	321
h Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested		6h	46
7 Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item).....		7	
8a If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristics Codes in the instructions: 2E 2F 2H 2J 2K 2T 3D			
b If the plan provides welfare benefits, enter the applicable welfare feature codes from the List of Plan Characteristics Codes in the instructions:			
9a Plan funding arrangement (check all that apply) (1) ☒ Insurance (2) ☐ Code section 412(e)(3) insurance contracts (3) ☒ Trust (4) ☐ General assets of the sponsor		9b Plan benefit arrangement (check all that apply) (1) ☐ Insurance (2) ☐ Code section 412(e)(3) insurance contracts (3) ☒ Trust (4) ☐ General assets of the sponsor	
10 Check all applicable boxes in 10a and 10b to indicate which schedules are attached, and, where indicated, enter the number attached. (See instructions)			
a Pension Schedules (1) ☒ R (Retirement Plan Information) (2) ☐ MB (Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information) - signed by the plan actuary (3) ☐ SB (Single-Employer Defined Benefit Plan Actuarial Information) - signed by the plan actuary		b General Schedules (1) ☒ H (Financial Information) (2) ☐ I (Financial Information – Small Plan) (3) ☒ <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 AFFORDABLE RENT-TO-OWN, LLC 401(K) PROFIT SHARING PLAN	B Three-digit plan number (PN) ▶ 001
C Plan sponsor's name as shown on line 2a of Form 5500 AFFORDABLE RENT-TO-OWN, LLC	D Employer Identification Number (EIN) 72-1147185

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
VOYA RETIREMENT INSURANCE AND ANNUITY COMPANY

(b) EIN	(c) NAIC code	(d) Contract or identification number	(e) Approximate number of persons covered at end of policy or contract year	Policy or contract year	
				(f) From	(g) To
71-0294708	86509	81F883	229	01/01/2021	12/30/2021

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	532655
5	Current value of plan's interest under this contract in separate accounts at year end.....	5	15483551

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

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

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

f If contract purchased, in whole or in part, to distribute benefits from a terminating plan, check here ▶ ☐**7** Contracts With Unallocated Funds (Do not include portions of these contracts maintained in separate accounts)

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

b	Balance at the end of the previous year	7b	317529
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c	Additions: (1) Contributions deposited during the year	7c(1)	33105	
	(2) Dividends and credits.....	7c(2)	5	
	(3) Interest credited during the year.....	7c(3)	5913	
	(4) Transferred from separate account.....	7c(4)	186725	
	(5) Other (specify below)	7c(5)	160	

▶ **ADJUSTMENTS-TRANSFER**

(6)Total additions	7c(6)	225908
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d	Total of balance and additions (add lines 7b and 7c(6))	7d	543437
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e Deductions:

	(1) Disbursed from fund to pay benefits or purchase annuities during year	7e(1)	10501	
	(2) Administration charge made by carrier.....	7e(2)	121	
	(3) Transferred to separate account.....	7e(3)	0	
	(4) Other (specify below)	7e(4)	160	

▶ **ADJUSTMENTS-TRANSFER**

(5) Total deductions	7e(5)	10782
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f	Balance at the end of the current year (subtract line 7e(5) from line 7d)	7f	532655
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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 AFFORDABLE RENT-TO-OWN, LLC 401(K) PROFIT SHARING PLAN	B Three-digit plan number (PN) ▶	001
C Plan sponsor's name as shown on line 2a of Form 5500 AFFORDABLE RENT-TO-OWN, LLC	D Employer Identification Number (EIN) 72-1147185	

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
VOYA RETIREMENT INSURANCE & ANNUITY
71-0294708

(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)

RAYMOND JAMES

880 CARILLON PARKWAY
ST. PETERSBURG, FL 33716

59-1237041

(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?
28	NONE	74981	Yes ☐ No ☒	Yes ☐ No ☒		Yes ☐ No ☒

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

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

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

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

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

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

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

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

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

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

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

Part I Service Provider Information (continued)

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

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

Part II Service Providers Who Fail or Refuse to Provide Information

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

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

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

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

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

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

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>AFFORDABLE RENT-TO-OWN, LLC 401(K) PROFIT SHARING PLAN</u>	B Three-digit plan number (PN) ►	<u>001</u>
C Plan sponsor's name as shown on line 2a of Form 5500 <u>AFFORDABLE RENT-TO-OWN, LLC</u>	D Employer Identification Number (EIN) <u>72-1147185</u>	

Part I	Asset and Liability Statement
---------------	--------------------------------------

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

Assets		(a) Beginning of Year	(b) End of Year
a Total noninterest-bearing cash.....	1a		
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)	460714	318507
(2) Participant contributions.....	1b(2)		
(3) Other	1b(3)		297
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)	189414	208918
(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)	6587241	7857653
(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)		
(9) Value of interest in common/collective trusts	1c(9)		
(10) Value of interest in pooled separate accounts	1c(10)	13699894	15483551
(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)		
(14) Value of funds held in insurance company general account (unallocated contracts).....	1c(14)	317529	532655
(15) Other.....	1c(15)		

		(a) Beginning of Year	(b) End of Year
1d Employer-related investments:			
(1) Employer securities.....	1d(1)		
(2) Employer real property.....	1d(2)		
e Buildings and other property used in plan operation	1e		
f Total assets (add all amounts in lines 1a through 1e)	1f	21254792	24401581

Liabilities

g Benefit claims payable	1g		
h Operating payables	1h		
i Acquisition indebtedness.....	1i		
j Other liabilities.....	1j	244	1931
k Total liabilities (add all amounts in lines 1g through 1j)	1k	244	1931

Net Assets

l Net assets (subtract line 1k from line 1f)	1l	21254548	24399650
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Part II Income and Expense Statement

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

Income

		(a) Amount	(b) Total
a Contributions:			
(1) Received or receivable in cash from: (A) Employers	2a(1)(A)	712555	
(B) Participants	2a(1)(B)	611348	
(C) Others (including rollovers).....	2a(1)(C)		
(2) Noncash contributions.....	2a(2)		
(3) Total contributions. Add lines 2a(1)(A) , (B), (C), and line 2a(2)	2a(3)		1323903
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit).....	2b(1)(A)	19	
(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)		
(F) Other	2b(1)(F)		
(G) Total interest. Add lines 2b(1)(A) through (F).....	2b(1)(G)		19
(2) Dividends: (A) Preferred stock.....	2b(2)(A)	111747	
(B) Common stock	2b(2)(B)		
(C) Registered investment company shares (e.g. mutual funds).....	2b(2)(C)		
(D) Total dividends. Add lines 2b(2)(A) , (B), and (C)	2b(2)(D)		111747
(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)		
(5) Unrealized appreciation (depreciation) of assets: (A) Real estate	2b(5)(A)		
(B) Other	2b(5)(B)	1110409	
(C) Total unrealized appreciation of assets. Add lines 2b(5)(A) and (B)	2b(5)(C)		1110409

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts.....	2b(6)		
(7) Net investment gain (loss) from pooled separate accounts.....	2b(7)		2324384
(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)		
c Other income.....	2c		3138
d Total income. Add all income amounts in column (b) and enter total.....	2d		4873600
Expenses			
e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers.....	2e(1)	1625118	
(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)		1625118
f Corrective distributions (see instructions).....	2f		5980
g Certain deemed distributions of participant loans (see instructions).....	2g		
h Interest expense.....	2h		
i Administrative expenses: (1) Professional fees.....	2i(1)		
(2) Contract administrator fees.....	2i(2)	97400	
(3) Investment advisory and management fees.....	2i(3)		
(4) Other.....	2i(4)		
(5) Total administrative expenses. Add lines 2i(1) through (4).....	2i(5)		97400
j Total expenses. Add all expense amounts in column (b) and enter total.....	2j		1728498
Net Income and Reconciliation			
k Net income (loss). Subtract line 2j from line 2d.....	2k		3145102
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: PEDELAHORE & CO LLP

(2) EIN: 72-0535866

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

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

Part IV Compliance Questions

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

During the plan year:

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

	Yes	No	Amount
4a		X	

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

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

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

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

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

SCHEDULE R (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Retirement Plan Information This schedule is required to be filed under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6058(a) of the Internal Revenue Code (the Code). ▶ File as an attachment to Form 5500.	OMB No. 1210-0110 2021 This Form is Open to Public Inspection.
For calendar plan year 2021 or fiscal plan year beginning 01/01/2021 and ending 12/31/2021		
A Name of plan AFFORDABLE RENT-TO-OWN, LLC 401(K) PROFIT SHARING PLAN		B Three-digit plan number (PN) ▶ 001
C Plan sponsor's name as shown on line 2a of Form 5500 AFFORDABLE RENT-TO-OWN, LLC		D Employer Identification Number (EIN) 72-1147185
Part I	Distributions	
All references to distributions relate only to payments of benefits during the plan year.		
1 Total value of distributions paid in property other than in cash or the forms of property specified in the instructions.....		1
2 Enter the EIN(s) of payor(s) who paid benefits on behalf of the plan to participants or beneficiaries during the year (if more than two, enter EINs of the two payors who paid the greatest dollar amounts of benefits): EIN(s): 71-0294708 72-1246171		
Profit-sharing plans, ESOPs, and stock bonus plans, skip line 3.		
3 Number of participants (living or deceased) whose benefits were distributed in a single sum, during the plan year		3
Part II	Funding Information (If the plan is not subject to the minimum funding requirements of section 412 of the Internal Revenue Code or ERISA section 302, skip this Part.)	
4 Is the plan administrator making an election under Code section 412(d)(2) or ERISA section 302(d)(2)? ☐ Yes ☐ No ☐ N/A		
If the plan is a defined benefit plan, go to line 8.		
5 If a waiver of the minimum funding standard for a prior year is being amortized in this plan year, see instructions and enter the date of the ruling letter granting the waiver. Date: Month _____ Day _____ Year _____		
If you completed line 5, complete lines 3, 9, and 10 of Schedule MB and do not complete the remainder of this schedule.		
6 a Enter the minimum required contribution for this plan year (include any prior year accumulated funding deficiency not waived)		6a
b Enter the amount contributed by the employer to the plan for this plan year		6b
c Subtract the amount in line 6b from the amount in line 6a. Enter the result (enter a minus sign to the left of a negative amount).....		6c
If you completed line 6c, skip lines 8 and 9.		
7 Will the minimum funding amount reported on line 6c be met by the funding deadline? ☐ Yes ☐ No ☐ N/A		
8 If a change in actuarial cost method was made for this plan year pursuant to a revenue procedure or other authority providing automatic approval for the change or a class ruling letter, does the plan sponsor or plan administrator agree with the change? ☐ Yes ☐ No ☐ N/A		
Part III	Amendments	
9 If this is a defined benefit pension plan, were any amendments adopted during this plan year that increased or decreased the value of benefits? If yes, check the appropriate box. If no, check the "No" box..... ☐ Increase ☐ Decrease ☐ Both ☐ No		
Part IV	ESOPs (see instructions). If this is not a plan described under section 409(a) or 4975(e)(7) of the Internal Revenue Code, skip this Part.	
10 Were unallocated employer securities or proceeds from the sale of unallocated securities used to repay any exempt loan? ☐ Yes ☐ No		
11 a Does the ESOP hold any preferred stock? ☐ Yes ☐ No		
b If the ESOP has an outstanding exempt loan with the employer as lender, is such loan part of a "back-to-back" loan? (See instructions for definition of "back-to-back" loan.) ☐ Yes ☐ No		
12 Does the ESOP hold any stock that is not readily tradable on an established securities market? ☐ Yes ☐ No		
For Paperwork Reduction Act Notice, see the Instructions for Form 5500.		
Schedule R (Form 5500) 2021 v. 201209		

Part V Additional Information for Multiemployer Defined Benefit Pension Plans

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

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

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

14a

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

14b

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

14c

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

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

15a

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

15b

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

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

16a

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

16b

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

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

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

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

a Enter the percentage of plan assets held as:

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

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

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

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

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

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

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

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

☐ Yes.

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

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

☐ No. Other. Provide explanation _____

Affordable Rent-To-Own, LLC
401(k) Profit Sharing Plan

Financial Reports

Year Ended December 31, 2021

Table Of Contents

	Page
Independent Auditor's Report	1
Financial Statements	
Statements Of Net Assets Available For Benefits	5
Statement Of Changes In Net Assets Available For Benefits	6
Notes To Financial Statements	7
Supplemental Information	
Schedule Of Assets Held For Investment Purposes At End Of Year	20
Schedule Of Assets (Acquired and Disposed Of Within Year)	27

PEDELAHORE & CO., LLP
Certified Public Accountants

Independent Auditor's Report

To the Trustees
Affordable Rent-To-Own, LLC
401(k) Profit Sharing Plan
Lafayette, Louisiana

Scope And Nature Of The ERISA Section 103(a)(3)(C) Audit

We have performed an audit of the accompanying financial statements of Affordable Rent-To-Own, LLC 401(k), an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 (ERISA), as permitted by ERISA Section 103(a)(3)(C) (ERISA Section 103(a)(3)(C) audit). The financial statements comprise the statement of net assets available for benefits as of December 31, 2021, and the related statement of changes in net assets available for benefits for the year then ended, and the related notes to the financial statements.

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

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

Opinion On The 2021 Financial Statements

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

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

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

Basis For Opinion On The 2021 Financial Statements

We conducted our audit in accordance with auditing standards generally accepted in the United States of America (GAAS). Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the 2021 Financial Statements section of our report. We are required to be independent of Affordable Rent-To-Own, LLC 401(k) and to meet our other ethical responsibilities in accordance with the relevant ethical requirements relating to our audits. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our ERISA Section 103(a)(3)(C) audit opinion.

Responsibilities Of Management For The 2021 Financial Statements

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

In preparing the financial statements, management is required to evaluate whether there are conditions or events, considered in the aggregate, that raise substantial doubt about Affordable Rent-To-Own, LLC 401(k)'s 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 2021 Financial Statements

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

in the aggregate, they would influence the judgment made by a reasonable user based on the financial statements.

In performing an audit in accordance with GAAS, we:

- Exercise professional judgment and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of Affordable Rent-To-Own, LLC 401(k)'s internal control. Accordingly, no such opinion is expressed.
- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements.
- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about Affordable Rent-To-Own, LLC 401(k)'s ability to continue as a going concern for a reasonable period of time.

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

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

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

Other Matters

2021 Supplemental Schedules Required By ERISA

The supplemental Schedule Of Assets Held For Investment Purposes At End Of Year and Schedule Of Assets (Acquired And Disposed Of Within Year) are presented for purposes of additional analysis and are not a required part of the financial statements but are supplementary information required by the Department of Labor's Rules and Regulations for Reporting and

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

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

In our opinion—

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

Auditor's Report On The 2020 Financial Statements

We were engaged to audit the 2020 financial statements of Affordable Rent-To-Own, LLC 401(k), as permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under the ERISA, the plan administrator instructed us not to perform, and we did not perform, any auditing procedures with respect to the information certified by a qualified institution. In our report dated September 24, 2021 we indicated that (a) because of the significance of the information that we did not audit, we were not able to obtain sufficient appropriate audit evidence to provide a basis for an audit opinion and accordingly, we did not express an opinion on the 2020 financial statements, and (b) the form and content of the information included in the 2020 financial statements other than that derived from the certified information were presented in compliance with the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.



Metairie, Louisiana
September 30, 2022

Affordable Rent-To-Own, LLC
401(k) Profit Sharing Plan
Statements Of Net Assets Available For Benefits
December 31, 2021 and 2020

	<u>2021</u>	<u>2020</u>
Assets		
Investments		
Investments at fair value	\$ 23,873,859	\$ 20,604,664
Interest bearing deposits	<u>208,918</u>	<u>189,414</u>
	<u>24,082,777</u>	<u>20,794,078</u>
Receivables		
Employer contributions	318,507	460,714
Other	<u>297</u>	<u>-</u>
	<u>318,804</u>	<u>460,714</u>
 Total assets	 <u>24,401,581</u>	 <u>21,254,792</u>
Liabilities		
Other liabilities	<u>1,931</u>	<u>244</u>
 Total liabilities	 <u>1,931</u>	 <u>244</u>
 Net Assets Available For Benefits	 <u><u>\$ 24,399,650</u></u>	 <u><u>\$ 21,254,548</u></u>

The Notes To Financial Statements are an integral part of these statements.

Affordable Rent-To-Own, LLC
401(k) Profit Sharing Plan
Statement Of Changes In Net Assets Available For Benefits
For The Year Ended December 31, 2021

Additions To Net Assets Attributed To:

Investment income	
Net appreciation in fair value of investments	\$ 3,434,793
Interest and dividends	111,766
Other income	3,138
	<u>3,549,697</u>
Contributions	
Participants	611,348
Employer	712,555
	<u>1,323,903</u>
Total additions	<u>4,873,600</u>

Deductions From Net Assets Attributed To:

Benefits paid to participants	1,625,118
Corrective distributions	5,980
Administrative expenses	97,400
	<u>1,728,498</u>
Total deductions	<u>1,728,498</u>
Net increase	3,145,102

Net Assets Available For Benefits, Beginning Of Year	<u>21,254,548</u>
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Net Assets Available For Benefits, End Of Year	<u>\$ 24,399,650</u>
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The Notes To Financial Statements are an integral part of these statements.

Affordable Rent-To-Own, LLC
401(k) Profit Sharing Plan
Notes to Financial Statements
For The Year Ended December 31, 2021

Note 1. Description Of Plan

The following description of the Affordable Rent-To-Own, LLC 401(k) Profit Sharing Plan (the Plan) provides only general information. Participants should refer to the Plan Agreement for a more complete description of the Plan's provisions.

General

The Plan is a defined contribution plan established in 1992 and, as amended, covers substantially all employees of Affordable Rent-To-Own, LLC (the Company) who complete at least one year of service and are age twenty-one or older. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA). The Board of Trustees oversees the governance of the Plan. The Plan's investment committee determines the appropriateness of the Plan's investment offerings, monitors investment performance and reports to the Plan's Board of Trustees.

Contributions

Each year, participants may contribute up to the maximum percentage of pretax annual compensation and dollar amount permissible under Section 401(k) of the Internal Revenue Code, as defined in the Plan. Participants who have attained age 50 before the end of the Plan year are eligible to make catch-up contributions. Participants may also contribute amounts representing distributions from other qualified defined benefit or contribution plans (rollover). Participants direct the investment of their contributions into various investment options offered by the Plan. The Plan currently offers various mutual funds as investment options for participants. Employer contributions are discretionary and based on board approval. The matching company contribution is based on a percentage of base compensation that a participant contributes to the plan. Additional profit sharing amounts may be contributed at the option of the Company's board of directors and are invested in a portfolio of investments as directed by the Company. During the year ended December 31, 2021 the Company made a \$318,507 profit sharing contribution to the Plan.

Affordable Rent-To-Own, LLC
401(k) Profit Sharing Plan
Notes to Financial Statements
For The Year Ended December 31, 2021

Note 1. Description Of Plan (continued)

Vesting

Participants are vested immediately in their contributions plus actual earnings thereon. Employees are vested in employer contributions as follows:

<u>Years of Service</u>	<u>Percentage Vested</u>
Less than 2	0%
2	20%
3	40%
4	60%
5	80%
6	100%

Participant Accounts

The Plan allows participants to direct employee and employer 401(k) contributions into various investment options. Participants may change their investment options at any time. Employer profit sharing contributions in various investment options are nonparticipant-directed. The Board of Trustees for the Plan is responsible for all investment decisions.

Each participant's account is credited with the participant's contributions and Company matching contributions, as well as allocations of the Company's profit sharing contribution and Plan earnings. Participant accounts are charged with an allocation of administrative expenses that are paid by the Plan. Allocations are based on participant earnings, account balances, or specific participant transactions, as defined. The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested account.

Payment of Benefits

On termination of service due to death, disability, or retirement, a participant may elect to receive either a lump sum amount equal to the value of the participant's vested interest in his or her account, or annual installments over a ten year period. For termination of service for other reasons, a participant may receive the value of the vested interest in his or her account as a lump sum distribution.

Affordable Rent-To-Own, LLC
401(k) Profit Sharing Plan
Notes to Financial Statements
For The Year Ended December 31, 2021

Note 1. Description Of Plan (continued)

Forfeited Accounts

At December 31, 2021 forfeited non-vested accounts totaled \$21,319. Employees forfeitures of profit sharing contributions are allocated among eligible participants currently enrolled in the Plan. Forfeitures of 401(k) matching contributions are used to offset future employer matching contributions or plan expenses. Also, in 2021, employer plan expenses were reduced by \$18,268 from forfeited non-vested accounts.

Note 2. Summary Of Significant Accounting Policies

Basis of Accounting

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

Use of Estimates

The preparation of financial statements in conformity with accounting principles generally accepted in the United States of America requires Plan management to make estimates and assumptions that affect the reported amounts of net assets available for benefits and changes therein. Accordingly, actual results could differ from those estimates.

Investment Valuation and Income Recognition

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

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

Payment of Benefits

Benefits are recorded when paid.

Affordable Rent-To-Own, LLC
401(k) Profit Sharing Plan
Notes to Financial Statements
For The Year Ended December 31, 2021

Note 2. Summary Of Significant Accounting Policies (continued)

Expenses

Certain expenses of maintaining the Plan are paid by the Plan, unless otherwise paid by the Company. Expenses that are paid by the Company are excluded from these financial statements. Investment related expenses are included in net appreciation of fair value of investments. Administrative expenses of the plan are allocated to participant accounts.

Note 3. Fair Value Measurements

The Plan's investments are reported at fair value in the accompanying statement of net assets available for benefits. The methods used to measure fair value may produce an amount that may not be indicative of net realizable value or reflective of further fair values. The Plan's Investment Committee determines the Plan's valuation policies using information provided by the investment advisers and custodians. Although the Plan believes its valuation methods are appropriate and consistent with other market participants, the use of different methodologies or assumptions to measure fair value of certain financial instruments could result in a different fair value at the reporting date.

The fair value measurement accounting literature establishes a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets or liabilities (level 1) and lowest priority to unobservable inputs (level 3). The three levels of the fair hierarchy under FASB ASC 820 are described as follows:

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

Affordable Rent-To-Own, LLC
401(k) Profit Sharing Plan
Notes to Financial Statements
For The Year Ended December 31, 2021

Note 3. Fair Value Measurements (continued)

Level 2 - Inputs to the valuation methodology include:

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

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

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

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

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

Common stocks and real estate investment trusts: Valued at the closing price reported on the active market on which the individual securities are traded.

Mutual funds: Valued at the daily closing price as reported by the fund. Mutual funds held by the Plan are open-end mutual funds that are registered with the SEC. These funds are required to publish their daily net asset value (NAV) and to transact at that price. The mutual funds held by the Plan are deemed to be actively traded.

Affordable Rent-To-Own, LLC
401(k) Profit Sharing Plan
Notes to Financial Statements
For The Year Ended December 31, 2021

Note 3. Fair Value Measurements (continued)

Pooled separate accounts (PSA): Pooled separate accounts are valued at NAV or equivalent based on units of the pooled separate accounts. The NAV, as provided by the trustee, is used as a practical expedient to estimate fair value. The NAV is generally based on the fair value of the underlying investments held by the pooled separate account less its liabilities. This practical expedient is not used when it is determined to be probable that the pooled separate account will sell the investment for an amount different than the reported NAV at year-end. As of December 31, 2021 and 2020, there were no unfunded commitments related to the PSA. The PSA may be redeemed on a daily basis with no redemption restrictions.

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

	2021			
	Level 1	Level 2	Level 3	Total
Common stock	\$ 4,314,839	\$ -	\$ -	\$ 4,314,839
Real estate				
investment trust	77,177	-	-	77,177
Mutual funds	3,465,637	-	-	3,465,637
Pooled separate				
accounts*	<u>-</u>	<u>-</u>	<u>-</u>	<u>16,016,206</u>
Total Investments				
at Fair Value	<u>\$ 7,857,653</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$23,873,859</u>

Affordable Rent-To-Own, LLC
401(k) Profit Sharing Plan
Notes to Financial Statements
For The Year Ended December 31, 2021

Note 3. Fair Value Measurements (continued)

	2020			
	Level 1	Level 2	Level 3	Total
Common stock	\$ 3,501,823	\$ -	\$ -	\$ 3,501,823
Real estate				
investment trust	30,815	-	-	30,815
Mutual funds	3,054,603	-	-	3,054,603
Pooled separate				
accounts*	-	-	-	14,017,423
Total Investments				
at Fair Value	<u>\$ 6,587,241</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$20,604,664</u>

* In accordance with FASB ASCS Subtopic 820-10, certain investments that were measured at fair value using the NAV per share (or its equivalent) practical expedient have not been classified in the fair value hierarchy. The fair value amounts presented in this table are intended to permit reconciliation of the fair value hierarchy to the amounts presented as investments in the statement of net assets available for benefits.

The following table sets forth additional disclosures of Plan's investments whose fair value is estimated using NAV per share (or its equivalent) as of December 31, 2021 and 2020.

December 31, 2021		Redemption		
	Fair Value	Unfunded Commitment	Redemption Frequency	Notice Period
Pooled separate accounts	\$16,016,206	-	Daily	None

December 31, 2020		Redemption		
	Fair Value	Unfunded Commitment	Redemption Frequency	Notice Period
Pooled separate accounts	\$14,017,423	-	Daily	None

Affordable Rent-To-Own, LLC
401(k) Profit Sharing Plan
Notes to Financial Statements
For The Year Ended December 31, 2021

Note 3. Fair Value Measurements (continued)

The Plan has investments in various pooled separate accounts which invest in equity, fixed income, and target date funds. The objectives of those investment vehicles invested in equity investments is to approximate the risk and return characterized by various indexes; to seek long term capital appreciation; to provide diversified exposure representative of various segments of the U.S. or foreign equity market; and/or to seek income. The objectives of the investment vehicles invested in fixed income is to provide investment results that approximate the overall performance of certain bond indices and/or to provide a predictable rate of return while preserving the safety of capital and minimizing market risk. The objective of the investment vehicles invested in target date funds is to provide various levels of asset allocations which become more conservative over time so participants can stay with the same fund before and after selected retirement dates. These investment vehicles are generally redeemable at NAV under agreements with the underlying investment vehicles. However, it is possible that these redemption rights may be restricted by these investment vehicles in the future in accordance with underlying agreements.

Due to the nature of the investments held by the investment vehicles, changes in market conditions and the economic environment may significantly impact the NAV of the investment vehicles, and consequently, the fair value of the Plan's interest in the investment vehicles. Furthermore, changes in the liquidity provisions of the funds may significantly impact the fair value of the Plan's interest in the investment vehicles.

Note 4. Nonparticipant Directed Investments

Information about the net assets and the significant components of the changes in net assets relating to the nonparticipant directed investments is as follows:

	<u>2021</u>	<u>2020</u>
Net assets:		
Common stock	\$ 4,314,839	\$ 3,501,823
Real estate investment trust	77,177	30,815
Mutual funds	3,465,637	3,054,603
Employer's contribution receivable	318,507	460,714
Interest bearing deposits	<u>208,918</u>	<u>189,414</u>
Total Net Assets	<u>\$ 8,385,078</u>	<u>\$ 7,237,369</u>

Affordable Rent-To-Own, LLC
401(k) Profit Sharing Plan
Notes to Financial Statements
For The Year Ended December 31, 2021

Note 4. Nonparticipant Directed Investments (continued)

	<u>2021</u>
Changes in net assets:	
Employer's contribution	\$ 318,507
Interest and dividends	106,364
Realized and unrealized gains on investments	1,116,074
Benefits paid to participants	(318,255)
Administrative fees	<u>(74,981)</u>
 Total Net Assets	 <u><u>\$ 1,147,709</u></u>

Note 5. Plan Administration

Affordable Rent-To-Own, LLC serves as Plan administrator and has the responsibility for the administration of the Plan.

Certain administrative functions are performed by officers or employees of the Company. No such officer or employee receives compensation from the Plan. Certain administrative expenses for the Plan are paid directly to the Plan Sponsor.

Note 6. Related-Party Transactions And Party-In-Interest Transactions

Certain Plan investments are shares of mutual funds managed by VOYA Retirement Insurance and Annuity Company, (the Trustee of the Plan). These transactions qualify as party-in-interest transactions which are exempt from the prohibited transaction rules. Fees incurred by the plan for the investment management services are included in net appreciation in fair value of the investment, as they are paid through revenue sharing, rather than a direct payment.

The Plan Sponsor pays directly any other fees related to the plan's operations.

Affordable Rent-To-Own, LLC
401(k) Profit Sharing Plan
Notes to Financial Statements
For The Year Ended December 31, 2021

Note 7. Tax Status

The IRS has determined and informed the Company by a letter dated June 30, 2020, that the Plan and related trust are designed in accordance with applicable sections of the Internal Revenue Code (IRC). Although the Plan has been amended since receiving the determination letter, the Plan administrator and the Plan's tax counsel believe that the Plan is designed, and is currently being operated, in compliance with the applicable requirements of the IRC and, therefore, believe that the Plan is qualified, and the related trust is tax-exempt.

Accounting principles generally accepted in the United States of America require plan management to evaluate tax positions taken by the plan and recognize a tax liability if the Plan has taken an uncertain position that more likely than not would not be sustained upon examination by the IRS. The Plan is subject to routine audits by taxing jurisdictions; however, there are currently no audits for any tax periods in progress. The Plan administrator believes it is no longer subject to income tax examinations for years prior to 2018.

Note 8. Certified Investments

Certain information related to investments disclosed in the accompanying financial statements and supplemental schedule, including investments held at December 31, 2021 and 2020, and net appreciation in fair value of investments, interest and dividends for the year ended December 31, 2021, was obtained or derived from information supplied to the plan administrator and certified as complete and accurate by VOYA Retirement Insurance and Annuity Company (the Trustee of the Plan).

Affordable Rent-To-Own, LLC
401(k) Profit Sharing Plan
Notes to Financial Statements
For The Year Ended December 31, 2021

Note 9. Forfeitures

The following table summarizes the activity in forfeiture accounts in 2021:

401(k):	
Balance, January 1	\$ 14,872
Additions	24,715
Deletions	<u>(18,268)</u>
Balance, December 31	<u>\$ 21,319</u>
Profit Sharing:	
Balance, January 1	\$ -
Additions	-
Deletions	<u>-</u>
Balance, December 31	<u>\$ -</u>

Note 10. Plan Termination

Although it has not expressed any intention to do so, the Company has the right, under the Plan, to discontinue its contributions at any time and to terminate the Plan subject to the provisions set forth in ERISA. In the event of any termination of the Plan, or upon complete or partial discontinuance of contributions, the accounts of each affected participant will become fully vested.

Note 11. Terminated Participants

At December 31, 2021, net assets available for benefits include \$1,828,569 allocated to the accounts of participants who, as of or prior to that date, had withdrawn from participating in the earnings and operation of the Plan. Of the amount, \$1,728,140 was vested as of December 31, 2021. The remainder will be forfeited upon distribution.

Affordable Rent-To-Own, LLC
401(k) Profit Sharing Plan
Notes to Financial Statements
For The Year Ended December 31, 2021

Note 12. Risks And Uncertainties

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

As a result of the spread of the COVID-19 coronavirus, economic uncertainties have arisen which may impact investment income and the fair value of investments. Other financial impacts could occur though such potential impact is unknown at this time.

Note 13. Subsequent Events

In preparing the financial statements, the Company has evaluated events and transactions for potential recognition or disclosure through September 30, 2022, the date that the financial statements were available to be issued.

Supplemental Information

Affordable Rent-To-Own, LLC
401(k) Profit Sharing Plan

EIN: 72-1147485

Plan No.: 001

Form 5500

Schedule H

Item 4i - Schedule of Assets Held For Investment Purpose At End Of Year
December 31, 2021

(a)	(b)	(c)	(d)	(e)
	Issuer	Description	Cost	Current Value
	Raymond James #78961600	Money Market Account	\$ 197,333	\$ 197,333
	Raymond James #50746002	Money Market Account	11,586	11,586
	ABM Industries Incorporated	Corporate Security	3,098	2,778
	AIA Group Limited Sponsored Adr	Corporate Security	25,668	22,623
	Abbot Labs	Corporate Security	32,751	37,578
	Abbvie Incorporated	Corporate Security	10,017	13,134
	Accolade Incorporated	Corporate Security	4,185	2,425
	Adidas Ag Adr	Corporate Security	24,013	20,876
	Adobe Systems Incorporated	Corporate Security	17,192	28,920
	Adyen N V Un-sponsored Ads	Corporate Security	6,348	7,150
	Affiliated Managers Group Incorporated	Corporate Security	8,308	18,919
	Air Liquide Adr	Corporate Security	6,967	8,404
	Airbus Se Un-sponsored Adr	Corporate Security	10,825	11,468
	Akzo Nobel N V Sponsored Ads New	Corporate Security	18,233	15,620
	Align Technology Incorporated	Corporate Security	18,127	28,916
	Allegiant Travel Company	Corporate Security	2,244	3,367
	Alphabet Incorporated Cap Stk Class C	Corporate Security	20,726	43,404
	Altair Engr Incorporated Com Class A	Corporate Security	3,114	6,031
	Altice Usa Incorporated Class A	Corporate Security	50,744	34,577
	Altra Indl Motion Corporation	Corporate Security	7,073	10,830
	Amadeus It Group S A Un-sponsored Ads	Corporate Security	23,788	21,703
	Amazon Com Incorporated	Corporate Security	58,123	73,355
	American International Group Incorporated Com New	Corporate Security	34,766	44,749
	Apple Incorporated	Corporate Security	29,990	58,953
	Aptargroup Incorporated	Corporate Security	6,013	6,002
	Archer Daniels Midland Company	Corporate Security	11,355	13,653
	Artisan Parnters Asset Mgmt In Class A	Corporate Security	10,832	18,913
	Ascendis Pharma A/S Sponsored Adr	Corporate Security	5,306	4,709
	Atlas Copco Ab Sp Adr A New	Corporate Security	14,635	16,105
	Avalara Incorporated	Corporate Security	5,150	4,777
	Axon Enterprise Incorporated	Corporate Security	5,038	8,007
	Asxos Financial Incorporated	Corporate Security	6,000	11,350
	BP PLC Sponsored Adr	Corporate Security	11,484	12,090
	BNP Paribas Sponsored Adr	Corporate Security	34,433	34,900
	Balchem Corporation	Corporate Security	3,328	5,395
	Bk Of America Corporation	Corporate Security	19,111	28,919
	Bank Ozk	Corporate Security	6,593	11,121
	Barnes Group Incorporated	Corporate Security	5,971	6,010
	Bayer Ag Sponsored Adr	Corporate Security	13,816	11,197
	Beckton Dickinson & Company	Corporate Security	14,057	14,334
	Berkshire Hathaway Incorporated Del Class B New	Corporate Security	21,107	30,797
	Bio-Techne Corporation	Corporate Security	5,329	10,864
	Boise Cascade Company Del	Corporate Security	3,258	3,916
	Booking Holdings Incorporated	Corporate Security	30,757	33,589
	Borgwarner Incorporated	Corporate Security	9,352	9,735
	Boston Scientific Corporation	Corporate Security	15,292	17,289
	Brambles Limited Sponsored Adr	Corporate Security	4,317	3,972

Affordable Rent-To-Own, LLC
401(k) Profit Sharing Plan

EIN: 72-1147485

Plan No.: 001

Form 5500

Schedule H

Item 4i - Schedule of Assets Held For Investment Purpose At End Of Year
December 31, 2021

(a)	(b)	(c)	(d)	(e)
	Issuer	Description	Cost	Current Value
	Bright Horizons Fam Sol In Del	Corporate Security	9,291	8,560
	British American Tob PLC Sponsored Adr	Corporate Security	6,974	6,547
	Brown & Brown Incorporated	Corporate Security	10,138	35,773
	Burberry Group Plc Sponsored Adr	Corporate Security	10,985	9,108
	CDK Global Incorporated	Corporate Security	31,997	32,098
	C H Robinson Worldwide Incorporated Com New	Corporate Security	8,294	11,516
	CRH PLC Adr	Corporate Security	7,966	12,883
	Cactus Incorporated Class A	Corporate Security	3,980	5,720
	Caesars Entertainment Incorporated New	Corporate Security	7,013	8,792
	Canadian Pac Ry Limited	Corporate Security	15,204	13,683
	Caredx Incorporated	Corporate Security	5,968	3,366
	Carrier Global Corporation	Corporate Security	9,208	13,343
	Casella Waste Systems Incorporated Class A	Corporate Security	11,219	17,084
	Caterpillar Incorporated	Corporate Security	7,197	11,164
	Cellnex Telecom S A Un-sponsored Adr	Corporate Security	7,001	6,548
	Change Healthcare Incorporated	Corporate Security	28,299	50,093
	Charter Communications Incorporated New Class A	Corporate Security	12,178	13,039
	Chevron Corporation New	Corporate Security	21,646	25,817
	Cirrus Logic Incorporated	Corporate Security	6,501	7,638
	CLP Holdings Limited Sponsored Adr	Corporate Security	9,728	9,495
	Cognex Corporation	Corporate Security	5,095	6,843
	Cognizant Technology Solutions Class A	Corporate Security	18,611	22,535
	Comcast Corporation New Class A	Corporate Security	13,695	13,237
	Compass Group Plc Sponsored Adr	Corporate Security	11,850	11,785
	Construction Partners Incorporated Com Class A	Corporate Security	10,655	15,499
	Continental Ag Sponsored Ads	Corporate Security	2,387	2,531
	Cooper Companies Incorporated Com New	Corporate Security	13,079	16,758
	Core & Main Incorporated Class A	Corporate Security	13,278	16,414
	Costar Group Incorporated	Corporate Security	13,338	15,806
	Credit Suisse Group Sponsored Adr	Corporate Security	10,819	10,006
	Crown Hldgs Incorporated	Corporate Security	24,203	27,766
	Daikin Industries Limited Un-sponsored Ads	Corporate Security	10,631	17,672
	Danaher Corporation	Corporate Security	20,841	37,507
	Danone Sponsored Adr	Corporate Security	7,886	6,605
	Deere & Company	Corporate Security	7,790	9,943
	Definitive Healthcare Corporation Class A Com	Corporate Security	4,935	3,744
	Descartes Systems Group Incorporated	Corporate Security	6,811	11,345
	Dexcom Incorporated	Corporate Security	12,680	18,256
	Diageo PLC Spon Adr New	Corporate Security	26,036	31,480
	Disney Walt Company	Corporate Security	51,408	46,002
	Dominion Energy Incorporated	Corporate Security	10,457	11,470
	Donney Finl Solutions Incorporated	Corporate Security	3,423	4,808
	Douglas Dynamics Incorporated	Corporate Security	6,531	6,367
	EDP Energias De Portugal Sa Sponsored Adr	Corporate Security	11,987	11,265
	ENI S P A Sponsored Adr	Corporate Security	7,864	8,903
	EVI Industries	Corporate Security	2,839	3,716
	Ebix Incorporated Com New	Corporate Security	4,125	3,587

Affordable Rent-To-Own, LLC
401(k) Profit Sharing Plan

EIN: 72-1147485

Plan No.: 001

Form 5500

Schedule H

Item 4i - Schedule of Assets Held For Investment Purpose At End Of Year
December 31, 2021

(a)	(b)	(c)	(d)	(e)
	Issuer	Description	Cost	Current Value
	Edgewell Pers Care Company	Corporate Security	2,563	3,428
	Enerpac Tool Group Corporation Class A Com	Corporate Security	17,372	15,697
	Ensign Group Incorporated	Corporate Security	6,388	10,243
	Essilor Luxottica Un-sponsored ADR	Corporate Security	6,026	6,281
	Euronet Worldwide Incorporated	Corporate Security	6,727	6,793
	Exponent Incorporated	Corporate Security	10,452	14,124
	Experian Plc Incorporated	Corporate Security	2,522	2,607
	FB Finl Corporation	Corporate Security	6,771	7,931
	Meta Platforms Incorporated Class A	Corporate Security	44,316	54,825
	Fair Isaac Corporation	Corporate Security	9,026	9,541
	Fanuc Corporation ADR	Corporate Security	12,183	10,967
	Farfetch Limited Ord Sh Class A	Corporate Security	6,313	5,115
	Fidelity Natl Information Svcs	Corporate Security	21,661	18,337
	First Rep Bk San Francisco Cal	Corporate Security	7,298	9,086
	Firstservice Corporation New	Corporate Security	5,605	10,823
	Five9 Incorporated	Corporate Security	5,211	4,944
	Focus Finl Partners Incorporated Com Class A	Corporate Security	5,758	5,673
	Franklin Resources Incorporated	Corporate Security	11,809	17,917
	Freeport-McMoran Incorporated Class B	Corporate Security	22,724	24,287
	Fujitsu Limited Un-sponsored ADR	Corporate Security	9,509	9,218
	Gartner Incorporated	Corporate Security	2,625	6,352
	Generic Hldgs Incorporated	Corporate Security	1,736	5,279
	General Mtrs Company	Corporate Security	22,916	25,387
	Givaudan SA ADR	Corporate Security	6,527	9,362
	Glencore PLC Un-sponsored ADR	Corporate Security	6,946	7,983
	Graco Incorporated	Corporate Security	5,450	8,304
	Grand Canyon Ed Incorporated	Corporate Security	7,461	6,085
	Guidewire Software Incorporated	Corporate Security	6,562	7,039
	HDFC Bank Limited Sponsored ADS	Corporate Security	16,110	15,747
	Hamilton Lane Incorporated Class A	Corporate Security	2,873	4,663
	Hanesbrands Incorporated	Corporate Security	10,637	9,898
	Hartford Finl Svcs Group Incorporated	Corporate Security	13,796	19,124
	Health Catalyst Incorporated	Corporate Security	2,883	3,883
	Healthequity Incorporated	Corporate Security	6,405	3,893
	Heico Corporation New Class A	Corporate Security	9,376	12,338
	Helios Technologies Incorporated	Corporate Security	3,395	8,519
	Henry Jack & Assoc Incorporated	Corporate Security	9,137	8,850
	Hillenbrand Incorporated	Corporate Security	11,229	24,331
	Hillman Solutions Corporation	Corporate Security	4,079	3,526
	Hitachi Limited ADR 2 Com	Corporate Security	14,216	18,827
	Home Depot Incorporated	Corporate Security	17,967	22,411
	Honeywell International Incorporated	Corporate Security	10,257	10,426
	Howmet Aerospace Incorporated	Corporate Security	19,347	18,684
	Hoya Corporation Sponsored ADR	Corporate Security	6,886	13,372
	Humana Incorporated	Corporate Security	18,183	22,265
	Iaa Incorporated	Corporate Security	5,250	6,024
	Industria De Diseno Textil Ind Un-sponsored ADR	Corporate Security	9,195	8,711

Affordable Rent-To-Own, LLC
401(k) Profit Sharing Plan

EIN: 72-1147485

Plan No.: 001

Form 5500

Schedule H

Item 4i - Schedule of Assets Held For Investment Purpose At End Of Year

December 31, 2021

(a)	(b)	(c)	(d)	(e)
	Issuer	Description	Cost	Current Value
	Ing Groep N.V. Sponsored Adr	Corporate Security	3,925	3,981
	Innospec Incorporated	Corporate Security	7,390	7,498
	Intesa Sanpaolo S P A Sponsored Adr	Corporate Security	7,423	6,718
	Intra-Cellular Therapies Incorporated	Corporate Security	3,081	6,333
	Janus International Group Incorporated Common Stock	Corporate Security	5,746	5,734
	John Bean Technologies Corporation	Corporate Security	4,126	6,603
	Kbc Group Nv Un-sponsored Adr	Corporate Security	12,725	13,773
	Kkr & Company Incorporated	Corporate Security	22,649	36,058
	Kadant Incorporated	Corporate Security	5,249	14,520
	Kddi Corporation Adr	Corporate Security	12,295	10,627
	Koninklijke Philips N V Ny Regis Shs New	Corporate Security	13,993	10,539
	Kubota Corporation Adr	Corporate Security	20,054	18,737
	LGI Homes Incorporated	Corporate Security	5,055	8,342
	LCI Industries	Corporate Security	4,192	5,455
	L Oreal Company Adr	Corporate Security	15,972	16,785
	LPL Finl Hldgs Incorporated	Corporate Security	7,371	24,494
	L3Harris Technologies Incorporated	Corporate Security	9,677	10,875
	LVMH Moet Hennessy Lou Vuitton Adr	Corporate Security	46,216	55,392
	Legrand S A Un-sponsored Adr	Corporate Security	12,020	12,872
	Lightspeed Commerce Incorporated Sub Vtg Shs	Corporate Security	6,049	3,760
	London STK Exchange Group Un-sponsored Adr	Corporate Security	15,680	13,868
	Lovesac Company	Corporate Security	3,632	5,433
	Magnolia Oil & Gas Corporation Class A	Corporate Security	2,537	6,755
	Marsh & McLennan Companies Incorporated	Corporate Security	10,290	15,122
	Mastercard Incorporated Class A	Corporate Security	34,609	39,885
	Match Group Incorporated New	Corporate Security	12,534	14,151
	Mercury Systems Incorporated	Corporate Security	14,555	10,406
	Merit Med Systems Incorporated	Corporate Security	6,752	7,663
	Microsoft Corporation	Corporate Security	44,816	95,851
	Mitsubishi UFJ Finl Group Incorporated Sponsored Adr	Corporate Security	14,914	13,896
	Moelis & Company Class A	Corporate Security	5,123	7,251
	Molson Coors Beverage Company Class B	Corporate Security	32,462	34,531
	Mondelez International Incorporated Class A	Corporate Security	21,003	25,397
	Monotaro Company Limited Un-sponsored Adr	Corporate Security	5,538	4,194
	Monro Incorporated	Corporate Security	7,791	7,109
	NVR Incorporated	Corporate Security	23,701	29,544
	Nasdaq Incorporated	Corporate Security	13,580	14,701
	National Cinemedia Incorporated	Corporate Security	4,702	2,526
	Neogen Corporation	Corporate Security	5,423	6,766
	Nestle S A Sponsored Adr	Corporate Security	43,366	48,674
	Netflix Incorporated	Corporate Security	14,641	24,098
	Netease Incorporated Sponsored Ads	Corporate Security	10,241	9,873
	Nice Limited Sponsored Adr	Corporate Security	7,123	6,983
	Nidec Corporation Sponsored Adr	Corporate Security	7,798	7,984
	Nike Incorporated Class B	Corporate Security	8,787	13,334
	Novartis Ag Sponsored Adr	Corporate Security	4,946	5,073
	Novanta Incorporated	Corporate Security	6,157	7,406

Affordable Rent-To-Own, LLC
401(k) Profit Sharing Plan

EIN: 72-1147485

Plan No.: 001

Form 5500

Schedule H

Item 4i - Schedule of Assets Held For Investment Purpose At End Of Year

December 31, 2021

(a)	(b)	(c)	(d)	(e)
	Issuer	Description	Cost	Current Value
	Novo-Nordisk A S Adr	Corporate Security	27,800	38,640
	Nu Skin Enterprises Incorporated Class A	Corporate Security	3,337	3,400
	Nvidia Corporation	Corporate Security	10,194	24,117
	Ocado Group Plc Sponsored Adr	Corporate Security	4,231	3,318
	Olaplex Hldgs Incorporated	Corporate Security	5,406	6,030
	Ollies Bargain Outlet Hldgs Inc	Corporate Security	10,144	6,808
	Omnicell Com	Corporate Security	7,773	16,600
	1 800 Flowers Com Incorporated Class A	Corporate Security	1,920	1,753
	Onemain Hldgs Incorporated	Corporate Security	11,846	10,308
	Open Lending Corporation Com Class A	Corporate Security	3,890	4,159
	Par Technology Corporation	Corporate Security	2,753	3,113
	Parker-Hannifin Corporation	Corporate Security	16,844	19,087
	Peloton Interactive Incorporated Class A Com	Corporate Security	4,910	3,326
	Pepsico Incorporated	Corporate Security	22,014	28,665
	Pfizer Incorporated	Corporate Security	16,257	27,517
	Ping An Ins Group Company China Limited Spon Adr F	Corporate Security	2,732	1,873
	Pool Corporation	Corporate Security	6,368	14,150
	Post Hldgs Incorporated	Corporate Security	8,858	15,444
	Procter And Gamble Company	Corporate Security	23,147	29,444
	Prosus N V Sponsored Adr	Corporate Security	5,928	4,766
	Q2 Hldgs Incorporated	Corporate Security	9,206	8,023
	Rbc Bearings Incorporated	Corporate Security	6,311	7,877
	Reckitt Benckiser Grp Plc Sponsored Adr	Corporate Security	6,729	6,958
	Recruit Hldgs Company Limited Unsponsored Adr	Corporate Security	13,188	15,378
	Repligen Corporation	Corporate Security	5,342	11,918
	Rentokill Initial PLC Sponsored Adr	Corporate Security	10,367	11,588
	Resolute Fst Products Incorporated	Corporate Security	4,653	4,627
	Rivian Automotive Incorporated Com Class A	Corporate Security	10,263	9,539
	Roche Hldg Limited Sponsored Adr	Corporate Security	32,772	41,659
	Rollins Incorporated	Corporate Security	7,915	9,339
	Rush Enterprises Incorporated Class A	Corporate Security	3,569	3,839
	Ryanair Holdings Plc Sponsored Ads	Corporate Security	7,935	7,982
	Smc Corporation Japan Sponsored Adr	Corporate Security	2,502	2,897
	SPS Comm Incorporated	Corporate Security	4,481	8,826
	SS&C Technologies Hldgs Incorporated	Corporate Security	11,696	12,297
	Sanmina Corporation	Corporate Security	2,717	4,270
	Schlumberger Limited Com Stk	Corporate Security	10,648	9,734
	Schneider Electric Se Unsponsored Adr	Corporate Security	14,856	23,495
	Sea Limited Sponsored Ads	Corporate Security	5,477	4,698
	Servisfirst Banchsares Incorporated	Corporate Security	5,309	7,050
	Seven & I Hldgs Company Limited Unsponsored Adr	Corporate Security	5,222	5,159
	Sherwin Williams Company	Corporate Security	24,077	39,794
	Shiseido Company Limited Sponsored Adr	Corporate Security	9,848	7,686
	Simpson Mfg Incorporated	Corporate Security	4,169	6,119
	Siteone Landscape Supply Incorporated	Corporate Security	4,618	9,933
	Skyline Champion Corporation	Corporate Security	3,617	10,425
	Snap Incorporated Class A	Corporate Security	20,035	25,067

Affordable Rent-To-Own, LLC
401(k) Profit Sharing Plan

EIN: 72-1147485

Plan No.: 001

Form 5500

Schedule H

Item 41 - Schedule of Assets Held For Investment Purpose At End Of Year

December 31, 2021

(a)	(b)	(c)	(d)	(e)
	Issuer	Description	Cost	Current Value
	Softbank Group Corporation Un-sponsored ADR	Corporate Security	8,962	5,521
	Standard Mtr Products Incorporated	Corporate Security	3,309	3,720
	Stericycle Incorporated	Corporate Security	32,426	37,096
	Symrise Ag Un-sponsored ADR	Corporate Security	15,407	17,114
	Sysco Corporation	Corporate Security	10,738	10,997
	TJX Companies Incorporated New	Corporate Security	14,165	14,577
	Taiwan Semiconductor Mfg Limited Sponsored ADR	Corporate Security	11,688	34,649
	TC Energy Corporation	Corporate Security	8,793	8,056
	Techtronic Industries Limited Sponsored ADR	Corporate Security	8,515	14,731
	Teleflex Incorporated	Corporate Security	7,474	6,570
	Teleperformance Un-sponsored ADR	Corporate Security	8,474	14,042
	Temenos Ag Sponsored ADR	Corporate Security	7,055	6,364
	Tencent Holdings Limited Un-sponsored ADR	Corporate Security	5,071	5,332
	Terminix Global Holdings Incorporated	Corporate Security	3,896	3,799
	Texas Instrs Incorporated	Corporate Security	32,661	36,186
	Thomson Reuters Corporation. Com New	Corporate Security	9,862	12,213
	Thryv Hldgs Incorporated Com New	Corporate Security	5,966	7,732
	Tokyo Electron Limited ADR	Corporate Security	3,465	4,605
	Trex Company Incorporated	Corporate Security	7,392	15,934
	Truist Finl Corporation	Corporate Security	16,388	21,137
	Twilio Incorporated Class A	Corporate Security	20,012	19,224
	Tyler Technologies Incorporated	Corporate Security	6,756	10,221
	US Food Hldg Corporation	Corporate Security	11,051	15,430
	Upland Software Incorporated	Corporate Security	1,943	736
	US Ecology Incorporated	Corporate Security	9,198	8,879
	V F Corporation	Corporate Security	18,448	16,841
	Vail Resorts Incorporated	Corporate Security	5,442	8,853
	Valvoline Incorporated	Corporate Security	4,391	9,099
	Veeco Instrs Incorporated Del	Corporate Security	4,370	5,324
	Verizon Communications Incorporated	Corporate Security	11,152	10,236
	Visa Incorporated Com Class A	Corporate Security	12,249	13,003
	Vishay Intertechnology Incorporated	Corporate Security	3,900	3,915
	Watsco Incorporated	Corporate Security	4,454	7,822
	Webster Finl Corporation Conn	Corporate Security	6,615	10,051
	Wells Fargo Company New	Corporate Security	8,042	9,596
	West Pharmaceutical Svcs Incorporated	Corporate Security	4,872	11,256
	Western Un Company	Corporate Security	25,161	21,925
	Wiley John & Sons Incorporated Class A	Corporate Security	14,628	18,040
	Winnebago Industries Incorporated	Corporate Security	2,730	2,847
	Workday Incorporated Class A	Corporate Security	15,904	16,664
	Workiva Incorporated Com Class A	Corporate Security	3,829	5,089
	Worldline SA Un-sponsored ADR	Corporate Security	8,586	4,988
	Yeti Hldgs Incorporated	Corporate Security	2,775	5,550
	Yum China Hldgs Incorporated	Corporate Security	11,696	8,921
	Zurich Insurance Group Ag Sponsored ADR	Corporate Security	16,252	17,095
	Zynga Incorporated Class A	Corporate Security	8,967	5,491
	Atlassian Corporation Plc Class A	Corporate Security	13,912	27,834

Affordable Rent-To-Own, LLC
401(k) Profit Sharing Plan

EIN: 72-1147485

Plan No.: 001

Form 5500

Schedule H

Item 4i - Schedule of Assets Held For Investment Purpose At End Of Year

December 31, 2021

(a)	(b)	(c)	(d)	(e)
	Issuer	Description	Cost	Current Value
	Cimpress Plc Shs Euro	Corporate Security	5,411	4,153
	Fabrinet Shs	Corporate Security	5,485	12,084
	Grab Holdings Limited Class A Ord	Corporate Security	5,178	4,428
	Horizon Therapeutics Pub L Shs	Corporate Security	11,482	12,177
	Icon PLC Shs	Corporate Security	17,572	25,086
	Linde PLC Shs	Corporate Security	39,811	48,168
	Medtronic PLC Shs	Corporate Security	18,744	18,104
	Nielson Hldgs Pls Shs Eur	Corporate Security	43,429	46,804
	Willis Towers Watson Plc Limited Shs	Corporate Security	14,816	22,799
	Alcon Ag Ord Shs	Corporate Security	11,553	14,672
	UBS Group Ag Shs	Corporate Security	17,057	19,124
	TE Connectivity Limited Shs	Corporate Security	14,016	16,457
	Nova Limited	Corporate Security	2,176	8,204
	ASML Holdings N V N Y Registry Shs	Corporate Security	25,608	55,730
	Elastic N V Ord Shs	Corporate Security	8,271	8,616
	American Tower Corporation New Reit	REIT	19,562	24,570
	Arbor Realty Trust Incorporated Reit	REIT	3,312	5,203
	National Storage Affiliates Tr Com Shs Ben In Reit	REIT	4,527	9,065
	Public Storage Reit	REIT	8,980	14,233
	SBA Communications Corporation New Class A Reit	REIT	5,372	8,169
	Weyerhaeuser Company Mtn Be Com New Reuit	REIT	13,697	15,937
	Western Asset Macro Opportunities Fund CI I N/L	Mutual Funds	42,159	42,841
	Ishares Tr Msci Usa Min Vol	ETP	538,891	732,550
	Ishares Tr Core Msci Eafe	ETP	125,771	151,743
	Ishares Incorporated Core Msci Emkt	ETP	353,108	450,447
	Vanguard Index Funds S&P 500 Etf Shs New	ETP	1,115,126	1,819,624
	Blackrock Event Driven Equity Fund Instl CI N/L	Mutual Funds	78,701	80,282
	Blackrock Systematic Multi-Strategy Fd Instl CI N/L	Mutual Funds	68,851	68,731
	Gateway Fund CI A M/F Natixis Advisor	Mutual Funds	22,832	28,299
	JPMorgan Opportunistic Equity Long Short Fund CI I N	Mutual Funds	27,079	29,716
	Abbey Capital Futures Strategy Value Fund CI I N/L	Mutual Funds	60,473	61,405
	Voya Retirement Insurance and Annuity	Mutual Funds	*	15,483,551
	Voya Fixed Accounts	Mutual Funds	*	532,655
	Total		\$ 6,183,339	\$ 24,082,777

* Costs are omitted for participant directed funds.

Affordable Rent-To-Own, LLC
401(k) Profit Sharing Plan

EIN: 72-1147485

Plan No.: 001

Form 5500

Schedule H

Item 4i - Schedule of Assets (Acquired and Disposed of Within Year)

December 31, 2021

(a)	(b)	(c)	(d)
Identity of issue, borrower, lessor or similar party	Description of investment including maturity date, rate of interest, collateral, par or maturity value	Cost of Acquisitions	Proceeds of Disposition
BP PLC SPONSORED ADR	Corporate Security	\$ 2,712	\$ 2,551
BOEING COMPANY	Corporate Security	844	864
CAPITAL ONE FINL CORPORATION	Corporate Security	5,187	5,621
CISCO SYSTEMS INCORPORATED	Corporate Security	2,639	2,665
GENERAL DYNAMICS CORPORATION	Corporate Security	1,224	1,318
GOLDMAN SACHS GROUP INCORPORATED	Corporate Security	1,136	1,260
HOLLYFRONTIER CORPORATION	Corporate Security	2,436	3,016
KINROSS GOLD CORPORATION	Corporate Security	1,273	1,048
KOHL'S CORPORATION	Corporate Security	1,602	1,766
SCHLUMBERGER LIMITED COM STK (CURACAO)	Corporate Security	1,199	1,259
UNITED RENTALS INCORPORATED	Corporate security	1,771	2,028
VERTIV HOLDINGS COMPANY COM CLASS A	Corporate Security	1,702	1,794
MONDELEZ INT'L INCORPORATED CLASS A	Corporate Security	987	1,047
PEPSICO INCORPORATED	Corporate Security	399	397
PROCTER AND GAMBLE COMPANY	Corporate Security	512	513
TJX COMPANIES INCORPORATED NEW	Corporate security	8,913	8,548
ABBOT LABS	Corporate Security	1,359	1,356
METLIFE INCORPORATED	Corporate Security	10,938	13,863
SALESFORCE COM INCORPORATED	Corporate Security	3,704	3,156
KKR & COMPANY INCORPORATED	Corporate Security	936	1,042
TRIPADVISOR INCORPORATED	Corporate Security	5,055	4,441
GLOBUS MED INCORPORATED CLASS A	Corporate security	1,356	1,272
BORGWARNER INCORPORATED	Corporate Security	952	990
OREILLY AUTOMOTIVE INCORPORATED	Corporate Security	7,838	8,703
HONEYWELL INTERNATIONAL INCORPORATED	Corporate Security	2,042	2,197
ILLUMINA INCORPORATED	Corporate Security	4,765	4,638
CHARTER COMMUNICATIONS NEW CLASS A	Corporate Security	609	615
CAMPING WORLD HLDGS CLASS A	Corporate security	3,660	4,583
KIMBERLY-CLARK CORPORATION	Corporate Security	16,142	16,399
UBER TECHNOLOGIES INCORPORATED	Corporate security	14,729	12,150
BANCO BRADESCO SA SPONSORED	Corporate Security	8,173	8,436
BARCLAYS PLC ADR	Corporate security	5,861	5,896
SHENZOU INT'L GROUP HLDS LIMITED	Corporate Security	2,992	3,417
SUNCOR ENERGY INCORPORATED NEW	Corporate security	3,066	3,816
AERCAP HOLDINGS NV SHS	Corporate Security	1,167	1,079
NXP SEMICONDUCTORS N V	Corporate Security	3,307	3,699
QIAGEN NV SHS NEW	Corporate Security	1,424	1,398
ANGLO AMERICAN PLC SPONSORED ADR	Corporate Security	5,951	5,828
CHINA LONGYUAN POWER GROUP	Corporate security	5,810	5,394
FUJITSU LIMITED UNSPONSORED ADR	Corporate Security	11,551	12,510
KB FINL GROUP INCORPORATED SPONSORED	Corporate security	4,611	4,740
KAO CORPORATION UNSPONSORED ADR	Corporate Security	1,355	1,160
KERING S A UNSPONSORED ADR	Corporate Security	6,009	8,053
MR PRICE GROUP LIMITED SPONSORED ADR	Corporate Security	1,150	1,343
NORDEA BK ABP MED TERM NTS SPONSORED	Corporate Security	5,669	6,195

Affordable Rent-To-Own, LLC
401(k) Profit Sharing Plan

EIN: 72-1147485

Plan No.: 001

Form 5500

Schedule H

Item 4i - Schedule of Assets (Acquired and Disposed of Within Year)

December 31, 2021

(a)	(b)	(c)	(d)
Identity of issuer, borrower, lessor or similar party	Description of investment including maturity date, rate of interest, collateral, par or maturity value	Cost of Acquisitions	Proceeds of Disposition
PT BANK MANDIRI PERSERO TBK UNSPONSORED	Corporate Security	2,373	2,206
PRUDENTIAL PLC ADR	Corporate Security	1,969	2,354
ROYAL DSM N V SPON ADR	Corporate Security	2,868	2,957
TERUMO CORPORATION ADR	Corporate Security	1,668	1,748
TOKIO MARINE HOLDINGS ADR	Corporate Security	1,407	1,300
INTESA SANPAOLO S P A SPONSORED ADR	Corporate Security	6,089	5,995
TREEHOUSE FOODS INCORPORATED	Corporate Security	1,225	1,177
ADYEN N V UNSPONSORED ADS	Corporate security	2,754	2,604
MORGAN STANLEY NEW	Corporate Security	14,423	19,057
TOWER SEMICONDUCTOR LIMITED SHS NEW	Corporate security	681	639
RENTOKIL INITIAL PLC SPONSORED ADR	Corporate Security	991	961
JANUS INT'L GROUP INCORPORATED COMMON	Corporate security	962	1,130
JUST EAT TAKEAWAY COM N V SPONSORED	Corporate Security	7,484	5,841
LIGHTSPEED POS INCORPORATED SUB VTG SHS	Corporate Security	292	284
MARSH & MCLENNAN COMPANIES	Corporate Security	2,105	2,793
NETEASE INCORPORATED SPONSORED ADS	Corporate Security	1,709	1,574
NOVO-NORDISK A S ADR	Corporate Security	5,721	7,432
NU SKIN ENTERPRISES INCORPORATED	Corporate Security	1,089	1,296
PUBLIC STORAGE REIT	Corporate Security	945	1,176
Q2 HOLDINGS INCORPORATED	Corporate security	191	197
RESOLUTE FST PRODUCTS INCORPORATED	Corporate security	649	618
SBA COMMUNICATIONS CORPORATION NEW CLASS	Corporate Security	235	319
SERVISFIRST BANCSHARES INCORPORATED	Corporate Security	2,132	2,623
SYSCO CORPORATION	Corporate Security	238	238
TRI POINTE HOMES INCORPORATED	Corporate security	3,563	4,665
WELLS FARGO COMPANY NEW	Corporate Security	397	453
WORKVIA INCORPORATED COM CLASS A	Corporate security	200	199
LINDE PLC SHS	Corporate Security	502	585
ALCON ARG ORD SHS	Corporate Security	275	282
OSCAR HEALTH INCORPORATED	Corporate Security	7,906	6,484
ELANCO ANIMAL HEALTH INCORPORATED	Corporate Security	477	563
ELASTIC N V ORD SHS	Corporate Security	941	1,138
51 JOB INCORPORATED SPONSORED ADS	Corporate Security	4,180	4,008
AMKOR TECHNOLOGY INCORPORATED	Corporate Security	3,594	4,218
TOKYO ELECTRON LIMITED ADR	Corporate Security	5,089	4,891
COMMERCIAL METALS COMPANY	Corporate Security	3,096	4,380
FIVE9 INCORPORATED	Corporate security	4,041	4,157
LANDSTAR SYSTEMS INCORPORATED	Corporate Security	960	972
BGC PARTNERS INCORPORATED CLASS A	Corporate Security	3,170	3,062
NINTENDO LIMITED ADR	Corporate Security	6,759	4,970
TEAMVIEWER AG UNSPONSORED ADS	Corporate Security	8,314	3,927
STONECO LIMITED COM CLASS A	Corporate security	8,504	2,884
GRAND CANYON ED INCORPORATED	Corporate Security	2,188	1,898
HILLMAN SOLUTIONS CORPORATION	Corporate Security	62	57
NOVANTA INCORPORATED	Corporate Security	136	164

Affordable Rent-To-Own, LLC
401(k) Profit Sharing Plan

EIN: 72-1147485

Plan No.: 001

Form 5500

Schedule H

Item 4i - Schedule of Assets (Acquired and Disposed of Within Year)

December 31, 2021

(a)	(b)	(c)	(d)
Identity of issue, borrower, lessor or similar party	Description of investment including maturity date, rate of interest, collateral, par or maturity value	Cost of Acquisitions	Procceds of Disposition
YUM CHINA HLDS INCORPORATED	Corporate Security	1,568	1,446
SCHWAB CHARLES CORPORATION	Corporate Security	9,990	13,323
T-MOBILE US INCORPORATED	Corporate Security	1,900	1,714
FIRST REP BK SAN FRANCISCO CAL	Corporate Security	4,479	5,894
AMADEUS IT GROUP S A UNSPONSORED ADS	Corporate Security	2,230	2,092
GILEAD SCIENCES INCORPORATED	Corporate Security	8,448	8,868
TENEMOS AG SPONSORED ADR	Corporate Security	1,074	1,033
WIX COM SHS	Corporate Security	13,204	7,836
DEXCOM INCORPORATED	Corporate security	4,764	7,100
NEUROCRINE BIOSCIENCES INCORPORATED	Corporate Security	1,532	1,139
L3 HARRIS TECHNOLOGIES INCORPORATED	Corporate security	2,467	2,676
UPLAND SOFTWARE INCORPORATED	Corporate Security	1,259	505
Total		\$ 354,186	\$ 358,166

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 4088 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. 1510-0110 1510-0090 2021 This Form is Open to Public Inspection
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Part I Annual Report Identification Information

For calendar plan year 2021 or fiscal plan year beginning		01/01/2021	and ending	12/31/2021
A This return/report is for:	☐ a multiemployer plan;	☐ a multiple-employer plan (Filers checking this box must attach a list of participating employer information in accordance with the form instructions.)		
B This return/report is:	☒ a single-employer plan;	☐ a DFE (specify) _____		
	☐ 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 5500;	☐ 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 Affordable Rent-to-Own, LLC 401(K) Profit Sharing Plan	1b Three-digit plan number (PN) ▶	001
1c Effective date of plan 01/01/1992		
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) Affordable Rent-to-Own, LLC 3110 West Pinhook US Lafayette LA 70508	2b Employer identification Number (EIN) 72-1147185	
	2c Plan Sponsor's telephone number (337) 264-0407	
	2d Business code (see instructions) 532210	

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		10-13-22	Christopher Overton
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE		10-13-22	Christopher Overton
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
SIGN HERE		_____	_____
	Signature of DFE	Date	Enter name of individual signing as DFE

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

Form 5500 (2021)
v. 201209

3a Plan administrator's name and address ☒ Same as Plan Sponsor	3b Administrator's EIN 3c Administrator's telephone number
4 If the name and/or EIN of the plan sponsor or the plan name has changed since the last return/report filed for this plan, enter the plan sponsor's name, EIN and 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	5 370
6 Number of participants as of the end of the plan year unless otherwise stated (welfare plans complete only lines 6a(1), 6a(2), 6b, 6c, and 6d).	
a(1) Total number of active participants at the beginning of the plan year	6a(1) 261
a(2) Total number of active participants at the end of the plan year	6a(2) 197
b Retired or separated participants receiving benefits	6b 0
c Other retired or separated participants entitled to future benefits	6c 124
d Subtotal. Add lines 6a(2), 6b, and 6c.	6d 321
e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits	6e 0
f Total. Add lines 6d and 6e	6f 321
g Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item)	6g 321
h Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested	6h 46
7 Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item)	7
8a If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristics Codes in the instructions: 2E 2F 2H 2J 2K 2T 3D	
b If the plan provides welfare benefits, enter the applicable welfare feature codes from the List of Plan Characteristics Codes in the instructions:	

9a Plan funding arrangement (check all that apply)	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	(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	b General Schedules
(1) ☒ R (Retirement Plan Information)	(1) ☒ H (Financial Information)
(2) ☐ MB (Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information) - signed by the plan actuary	(2) ☐ I (Financial Information - Small Plan)
(3) ☐ SB (Single-Employer Defined Benefit Plan Actuarial Information) - signed by the plan actuary	(3) ☒ 1 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 _____

Affordable Rent-To-Own, LLC
401(k) Profit Sharing Plan
Statements Of Net Assets Available For Benefits
December 31, 2021 and 2020

	<u>2021</u>	<u>2020</u>
Assets		
Investments		
Investments at fair value	\$ 23,873,859	\$ 20,604,664
Interest bearing deposits	<u>208,918</u>	<u>189,414</u>
	<u>24,082,777</u>	<u>20,794,078</u>
Receivables		
Employer contributions	318,507	460,714
Other	<u>297</u>	<u>-</u>
	<u>318,804</u>	<u>460,714</u>
Total assets	<u>24,401,581</u>	<u>21,254,792</u>
Liabilities		
Other liabilities	<u>1,931</u>	<u>244</u>
Total liabilities	<u>1,931</u>	<u>244</u>
Net Assets Available For Benefits	<u>\$ 24,399,650</u>	<u>\$ 21,254,548</u>

The Notes To Financial Statements are an integral part of these statements.

Affordable Rent-To-Own, LLC
401(k) Profit Sharing Plan
Statement Of Changes In Net Assets Available For Benefits
For The Year Ended December 31, 2021

Additions To Net Assets Attributed To:

Investment income	
Net appreciation in fair value of investments	\$ 3,434,793
Interest and dividends	111,766
Other income	3,138
	<u>3,549,697</u>
Contributions	
Participants	611,348
Employer	712,555
	<u>1,323,903</u>
Total additions	<u>4,873,600</u>

Deductions From Net Assets Attributed To:

Benefits paid to participants	1,625,118
Corrective distributions	5,980
Administrative expenses	97,400
	<u>1,728,498</u>
Total deductions	<u>1,728,498</u>
Net increase	3,145,102
Net Assets Available For Benefits, Beginning Of Year	<u>21,254,548</u>
Net Assets Available For Benefits, End Of Year	<u><u>\$ 24,399,650</u></u>

The Notes To Financial Statements are an integral part of these statements.

Affordable Rent-To-Own, LLC
401(k) Profit Sharing Plan
Notes to Financial Statements
For The Year Ended December 31, 2021

Note 1. Description Of Plan

The following description of the Affordable Rent-To-Own, LLC 401(k) Profit Sharing Plan (the Plan) provides only general information. Participants should refer to the Plan Agreement for a more complete description of the Plan's provisions.

General

The Plan is a defined contribution plan established in 1992 and, as amended, covers substantially all employees of Affordable Rent-To-Own, LLC (the Company) who complete at least one year of service and are age twenty-one or older. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA). The Board of Trustees oversees the governance of the Plan. The Plan's investment committee determines the appropriateness of the Plan's investment offerings, monitors investment performance and reports to the Plan's Board of Trustees.

Contributions

Each year, participants may contribute up to the maximum percentage of pretax annual compensation and dollar amount permissible under Section 401(k) of the Internal Revenue Code, as defined in the Plan. Participants who have attained age 50 before the end of the Plan year are eligible to make catch-up contributions. Participants may also contribute amounts representing distributions from other qualified defined benefit or contribution plans (rollover). Participants direct the investment of their contributions into various investment options offered by the Plan. The Plan currently offers various mutual funds as investment options for participants. Employer contributions are discretionary and based on board approval. The matching company contribution is based on a percentage of base compensation that a participant contributes to the plan. Additional profit sharing amounts may be contributed at the option of the Company's board of directors and are invested in a portfolio of investments as directed by the Company. During the year ended December 31, 2021 the Company made a \$318,507 profit sharing contribution to the Plan.

Affordable Rent-To-Own, LLC
401(k) Profit Sharing Plan
Notes to Financial Statements
For The Year Ended December 31, 2021

Note 1. Description Of Plan (continued)

Vesting

Participants are vested immediately in their contributions plus actual earnings thereon. Employees are vested in employer contributions as follows:

<u>Years of Service</u>	<u>Percentage Vested</u>
Less than 2	0%
2	20%
3	40%
4	60%
5	80%
6	100%

Participant Accounts

The Plan allows participants to direct employee and employer 401(k) contributions into various investment options. Participants may change their investment options at any time. Employer profit sharing contributions in various investment options are nonparticipant-directed. The Board of Trustees for the Plan is responsible for all investment decisions.

Each participant's account is credited with the participant's contributions and Company matching contributions, as well as allocations of the Company's profit sharing contribution and Plan earnings. Participant accounts are charged with an allocation of administrative expenses that are paid by the Plan. Allocations are based on participant earnings, account balances, or specific participant transactions, as defined. The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested account.

Payment of Benefits

On termination of service due to death, disability, or retirement, a participant may elect to receive either a lump sum amount equal to the value of the participant's vested interest in his or her account, or annual installments over a ten year period. For termination of service for other reasons, a participant may receive the value of the vested interest in his or her account as a lump sum distribution.

Affordable Rent-To-Own, LLC
401(k) Profit Sharing Plan
Notes to Financial Statements
For The Year Ended December 31, 2021

Note 1. Description Of Plan (continued)

Forfeited Accounts

At December 31, 2021 forfeited non-vested accounts totaled \$21,319. Employees forfeitures of profit sharing contributions are allocated among eligible participants currently enrolled in the Plan. Forfeitures of 401(k) matching contributions are used to offset future employer matching contributions or plan expenses. Also, in 2021, employer plan expenses were reduced by \$18,268 from forfeited non-vested accounts.

Note 2. Summary Of Significant Accounting Policies

Basis of Accounting

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

Use of Estimates

The preparation of financial statements in conformity with accounting principles generally accepted in the United States of America requires Plan management to make estimates and assumptions that affect the reported amounts of net assets available for benefits and changes therein. Accordingly, actual results could differ from those estimates.

Investment Valuation and Income Recognition

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

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

Payment of Benefits

Benefits are recorded when paid.

Affordable Rent-To-Own, LLC
401(k) Profit Sharing Plan
Notes to Financial Statements
For The Year Ended December 31, 2021

Note 2. Summary Of Significant Accounting Policies (continued)

Expenses

Certain expenses of maintaining the Plan are paid by the Plan, unless otherwise paid by the Company. Expenses that are paid by the Company are excluded from these financial statements. Investment related expenses are included in net appreciation of fair value of investments. Administrative expenses of the plan are allocated to participant accounts.

Note 3. Fair Value Measurements

The Plan's investments are reported at fair value in the accompanying statement of net assets available for benefits. The methods used to measure fair value may produce an amount that may not be indicative of net realizable value or reflective of further fair values. The Plan's Investment Committee determines the Plan's valuation policies using information provided by the investment advisers and custodians. Although the Plan believes its valuation methods are appropriate and consistent with other market participants, the use of different methodologies or assumptions to measure fair value of certain financial instruments could result in a different fair value at the reporting date.

The fair value measurement accounting literature establishes a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets or liabilities (level 1) and lowest priority to unobservable inputs (level 3). The three levels of the fair hierarchy under FASB ASC 820 are described as follows:

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

Affordable Rent-To-Own, LLC
401(k) Profit Sharing Plan
Notes to Financial Statements
For The Year Ended December 31, 2021

Note 3. Fair Value Measurements (continued)

Level 2 - Inputs to the valuation methodology include:

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

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

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

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

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

Common stocks and real estate investment trusts: Valued at the closing price reported on the active market on which the individual securities are traded.

Mutual funds: Valued at the daily closing price as reported by the fund. Mutual funds held by the Plan are open-end mutual funds that are registered with the SEC. These funds are required to publish their daily net asset value (NAV) and to transact at that price. The mutual funds held by the Plan are deemed to be actively traded.

Affordable Rent-To-Own, LLC
401(k) Profit Sharing Plan
Notes to Financial Statements
For The Year Ended December 31, 2021

Note 3. Fair Value Measurements (continued)

Pooled separate accounts (PSA): Pooled separate accounts are valued at NAV or equivalent based on units of the pooled separate accounts. The NAV, as provided by the trustee, is used as a practical expedient to estimate fair value. The NAV is generally based on the fair value of the underlying investments held by the pooled separate account less its liabilities. This practical expedient is not used when it is determined to be probable that the pooled separate account will sell the investment for an amount different than the reported NAV at year-end. As of December 31, 2021 and 2020, there were no unfunded commitments related to the PSA. The PSA may be redeemed on a daily basis with no redemption restrictions.

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

	2021			
	Level 1	Level 2	Level 3	Total
Common stock	\$ 4,314,839	\$ -	\$ -	\$ 4,314,839
Real estate				
investment trust	77,177	-	-	77,177
Mutual funds	3,465,637	-	-	3,465,637
Pooled separate				
accounts*	<u>-</u>	<u>-</u>	<u>-</u>	<u>16,016,206</u>
Total Investments				
at Fair Value	<u>\$ 7,857,653</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$23,873,859</u>

Affordable Rent-To-Own, LLC
401(k) Profit Sharing Plan
Notes to Financial Statements
For The Year Ended December 31, 2021

Note 3. Fair Value Measurements (continued)

	2020			Total
	Level 1	Level 2	Level 3	
Common stock	\$ 3,501,823	\$ -	\$ -	\$ 3,501,823
Real estate investment trust	30,815	-	-	30,815
Mutual funds	3,054,603	-	-	3,054,603
Pooled separate accounts*	-	-	-	14,017,423
Total Investments at Fair Value	<u>\$ 6,587,241</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$20,604,664</u>

* In accordance with FASB ASCS Subtopic 820-10, certain investments that were measured at fair value using the NAV per share (or its equivalent) practical expedient have not been classified in the fair value hierarchy. The fair value amounts presented in this table are intended to permit reconciliation of the fair value hierarchy to the amounts presented as investments in the statement of net assets available for benefits.

The following table sets forth additional disclosures of Plan's investments whose fair value is estimated using NAV per share (or its equivalent) as of December 31, 2021 and 2020.

December 31, 2021		Unfunded Commitment	Redemption Frequency	Redemption Notice Period
	Fair Value			
Pooled separate accounts	\$16,016,206	-	Daily	None

December 31, 2020		Unfunded Commitment	Redemption Frequency	Redemption Notice Period
	Fair Value			
Pooled separate accounts	\$14,017,423	-	Daily	None

Affordable Rent-To-Own, LLC
401(k) Profit Sharing Plan
Notes to Financial Statements
For The Year Ended December 31, 2021

Note 3. Fair Value Measurements (continued)

The Plan has investments in various pooled separate accounts which invest in equity, fixed income, and target date funds. The objectives of those investment vehicles invested in equity investments is to approximate the risk and return characterized by various indexes; to seek long term capital appreciation; to provide diversified exposure representative of various segments of the U.S. or foreign equity market; and/or to seek income. The objectives of the investment vehicles invested in fixed income is to provide investment results that approximate the overall performance of certain bond indices and/or to provide a predictable rate of return while preserving the safety of capital and minimizing market risk. The objective of the investment vehicles invested in target date funds is to provide various levels of asset allocations which become more conservative over time so participants can stay with the same fund before and after selected retirement dates. These investment vehicles are generally redeemable at NAV under agreements with the underlying investment vehicles. However, it is possible that these redemption rights may be restricted by these investment vehicles in the future in accordance with underlying agreements.

Due to the nature of the investments held by the investment vehicles, changes in market conditions and the economic environment may significantly impact the NAV of the investment vehicles, and consequently, the fair value of the Plan's interest in the investment vehicles. Furthermore, changes in the liquidity provisions of the funds may significantly impact the fair value of the Plan's interest in the investment vehicles.

Note 4. Nonparticipant Directed Investments

Information about the net assets and the significant components of the changes in net assets relating to the nonparticipant directed investments is as follows:

	<u>2021</u>	<u>2020</u>
Net assets:		
Common stock	\$ 4,314,839	\$ 3,501,823
Real estate investment trust	77,177	30,815
Mutual funds	3,465,637	3,054,603
Employer's contribution receivable	318,507	460,714
Interest bearing deposits	<u>208,918</u>	<u>189,414</u>
Total Net Assets	<u>\$ 8,385,078</u>	<u>\$ 7,237,369</u>

Affordable Rent-To-Own, LLC
401(k) Profit Sharing Plan
Notes to Financial Statements
For The Year Ended December 31, 2021

Note 4. Nonparticipant Directed Investments (continued)

	<u>2021</u>
Changes in net assets:	
Employer's contribution	\$ 318,507
Interest and dividends	106,364
Realized and unrealized gains on investments	1,116,074
Benefits paid to participants	(318,255)
Administrative fees	<u>(74,981)</u>
 Total Net Assets	 <u>\$ 1,147,709</u>

Note 5. Plan Administration

Affordable Rent-To-Own, LLC serves as Plan administrator and has the responsibility for the administration of the Plan.

Certain administrative functions are performed by officers or employees of the Company. No such officer or employee receives compensation from the Plan. Certain administrative expenses for the Plan are paid directly to the Plan Sponsor.

Note 6. Related-Party Transactions And Party-In-Interest Transactions

Certain Plan investments are shares of mutual funds managed by VOYA Retirement Insurance and Annuity Company, (the Trustee of the Plan). These transactions qualify as party-in-interest transactions which are exempt from the prohibited transaction rules. Fees incurred by the plan for the investment management services are included in net appreciation in fair value of the investment, as they are paid through revenue sharing, rather than a direct payment.

The Plan Sponsor pays directly any other fees related to the plan's operations.

Affordable Rent-To-Own, LLC
401(k) Profit Sharing Plan
Notes to Financial Statements
For The Year Ended December 31, 2021

Note 7. Tax Status

The IRS has determined and informed the Company by a letter dated June 30, 2020, that the Plan and related trust are designed in accordance with applicable sections of the Internal Revenue Code (IRC). Although the Plan has been amended since receiving the determination letter, the Plan administrator and the Plan's tax counsel believe that the Plan is designed, and is currently being operated, in compliance with the applicable requirements of the IRC and, therefore, believe that the Plan is qualified, and the related trust is tax-exempt.

Accounting principles generally accepted in the United States of America require plan management to evaluate tax positions taken by the plan and recognize a tax liability if the Plan has taken an uncertain position that more likely than not would not be sustained upon examination by the IRS. The Plan is subject to routine audits by taxing jurisdictions; however, there are currently no audits for any tax periods in progress. The Plan administrator believes it is no longer subject to income tax examinations for years prior to 2018.

Note 8. Certified Investments

Certain information related to investments disclosed in the accompanying financial statements and supplemental schedule, including investments held at December 31, 2021 and 2020, and net appreciation in fair value of investments, interest and dividends for the year ended December 31, 2021, was obtained or derived from information supplied to the plan administrator and certified as complete and accurate by VOYA Retirement Insurance and Annuity Company (the Trustee of the Plan).

Affordable Rent-To-Own, LLC
401(k) Profit Sharing Plan
Notes to Financial Statements
For The Year Ended December 31, 2021

Note 9. Forfeitures

The following table summarizes the activity in forfeiture accounts in 2021:

401(k):	
Balance, January 1	\$ 14,872
Additions	24,715
Deletions	<u>(18,268)</u>
Balance, December 31	<u>\$ 21,319</u>
Profit Sharing:	
Balance, January 1	\$ -
Additions	-
Deletions	<u>-</u>
Balance, December 31	<u>\$ -</u>

Note 10. Plan Termination

Although it has not expressed any intention to do so, the Company has the right, under the Plan, to discontinue its contributions at any time and to terminate the Plan subject to the provisions set forth in ERISA. In the event of any termination of the Plan, or upon complete or partial discontinuance of contributions, the accounts of each affected participant will become fully vested.

Note 11. Terminated Participants

At December 31, 2021, net assets available for benefits include \$1,828,569 allocated to the accounts of participants who, as of or prior to that date, had withdrawn from participating in the earnings and operation of the Plan. Of the amount, \$1,728,140 was vested as of December 31, 2021. The remainder will be forfeited upon distribution.

Affordable Rent-To-Own, LLC
401(k) Profit Sharing Plan
Notes to Financial Statements
For The Year Ended December 31, 2021

Note 12. Risks And Uncertainties

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

As a result of the spread of the COVID-19 coronavirus, economic uncertainties have arisen which may impact investment income and the fair value of investments. Other financial impacts could occur though such potential impact is unknown at this time.

Note 13. Subsequent Events

In preparing the financial statements, the Company has evaluated events and transactions for potential recognition or disclosure through September 30, 2022, the date that the financial statements were available to be issued.

Affordable Rent-To-Own, LLC
401(k) Profit Sharing Plan

EIN: 72-1147485

Plan No.: 001

Form 5500

Schedule H

Item 4i - Schedule of Assets (Acquired and Disposed of Within Year)

December 31, 2021

(a)	(b)	(c)	(d)
Identity of issue, borrower, lessor or similar party	Description of investment including maturity date, rate of interest, collateral, par or maturity value	Cost of Acquisitions	Proceeds of Disposition
BP PLC SPONSORED ADR	Corporate Security	\$ 2,712	\$ 2,551
BOEING COMPANY	Corporate Security	844	864
CAPITAL ONE FINL CORPORATION	Corporate Security	5,187	5,621
CISCO SYSTEMS INCORPORATED	Corporate Security	2,639	2,665
GENERAL DYNAMICS CORPORATION	Corporate Security	1,224	1,318
GOLDMAN SACHS GROUP INCORPORATED	Corporate Security	1,136	1,260
HOLLYFRONTIER CORPORATION	Corporate Security	2,436	3,016
KINROSS GOLD CORPORATION	Corporate Security	1,273	1,048
KOHL'S CORPORATION	Corporate Security	1,602	1,766
SCHLUMBERGER LIMITED COM STK (CURACAO)	Corporate Security	1,199	1,259
UNITED RENTALS INCORPORATED	Corporate security	1,771	2,028
VERTIV HOLDINGS COMPANY COM CLASS A	Corporate Security	1,702	1,794
MONDELEZ INT'L INCORPORATED CLASS A	Corporate Security	987	1,047
PEPSICO INCORPORATED	Corporate Security	399	397
PROCTER AND GAMBLE COMPANY	Corporate Security	512	513
TJX COMPANIES INCORPORATED NEW	Corporate security	8,913	8,548
ABBOT LABS	Corporate Security	1,359	1,356
METLIFE INCORPORATED	Corporate Security	10,938	13,863
SALESFORCE COM INCORPORATED	Corporate Security	3,704	3,156
KKR & COMPANY INCORPORATED	Corporate Security	936	1,042
TRIPADVISOR INCORPORATED	Corporate Security	5,055	4,441
GLOBUS MED INCORPORATED CLASS A	Corporate security	1,356	1,272
BORGWARNER INCORPORATED	Corporate Security	952	990
OREILLY AUTOMOTIVE INCORPORATED	Corporate Security	7,838	8,703
HONEYWELL INTERNATIONAL INCORPORATED	Corporate Security	2,042	2,197
ILLUMINA INCORPORATED	Corporate Security	4,765	4,638
CHARTER COMMUNICATIONS NEW CLASS A	Corporate Security	609	615
CAMPING WORLD HLDGS CLASS A	Corporate security	3,660	4,583
KIMBERLY-CLARK CORPORATION	Corporate Security	16,142	16,399
UBER TECHNOLOGIES INCORPORATED	Corporate security	14,729	12,150
BANCO BRADESCO SA SPONSORED	Corporate Security	8,173	8,436
BARCLAYS PLC ADR	Corporate security	5,861	5,896
SHENZOU INT'L GROUP HLDS LIMITED	Corporate Security	2,992	3,417
SUNCOR ENERGY INCORPORATED NEW	Corporate security	3,066	3,816
AERCAP HOLDINGS NV SHS	Corporate Security	1,167	1,079
NXP SEMICONDUCTORS N V	Corporate Security	3,307	3,699
QIAGEN NV SHS NEW	Corporate Security	1,424	1,398
ANGLO AMERICAN PLC SPONSORED ADR	Corporate Security	5,951	5,828
CHINA LONGYUAN POWER GROUP	Corporate security	5,810	5,394
FUJITSU LIMITED UNSPONSORED ADR	Corporate Security	11,551	12,510
KB FINL GROUP INCORPORATED SPONSORED	Corporate security	4,611	4,740
KAO CORPORATION UNSPONSORED ADR	Corporate Security	1,355	1,160
KERING S A UNSPONSORED ADR	Corporate Security	6,009	8,053
MR PRICE GROUP LIMITED SPONSORED ADR	Corporate Security	1,150	1,343
NORDEA BK ABP MED TERM NTS SPONSORED	Corporate Security	5,669	6,195

Affordable Rent-To-Own, LLC
401(k) Profit Sharing Plan

EIN: 72-1147485

Plan No.: 001

Form 5500

Schedule H

Item 4i - Schedule of Assets (Acquired and Disposed of Within Year)

December 31, 2021

(a)	(b)	(c)	(d)
Identity of issuer, borrower, lessor or similar party	Description of investment including maturity date, rate of interest, collateral, par or maturity value	Cost of Acquisitions	Proceeds of Disposition
PT BANK MANDIRI PERSERO TBK UNSPONSORED	Corporate Security	2,373	2,206
PRUDENTIAL PLC ADR	Corporate Security	1,969	2,354
ROYAL DSM N V SPON ADR	Corporate Security	2,868	2,957
TERUMO CORPORATION ADR	Corporate Security	1,668	1,748
TOKIO MARINE HOLDINGS ADR	Corporate Security	1,407	1,300
INTESA SANPAOLO S P A SPONSORED ADR	Corporate Security	6,089	5,995
TREEHOUSE FOODS INCORPORATED	Corporate Security	1,225	1,177
ADYEN N V UNSPONSORED ADS	Corporate security	2,754	2,604
MORGAN STANLEY NEW	Corporate Security	14,423	19,057
TOWER SEMICONDUCTOR LIMITED SHS NEW	Corporate security	681	639
RENTOKIL INITIAL PLC SPONSORED ADR	Corporate Security	991	961
JANUS INT'L GROUP INCORPORATED COMMON	Corporate security	962	1,130
JUST EAT TAKEAWAY COM N V SPONSORED	Corporate Security	7,484	5,841
LIGHTSPEED POS INCORPORATED SUB VTG SHS	Corporate Security	292	284
MARSH & MCLENNAN COMPANIES	Corporate Security	2,105	2,793
NETEASE INCORPORATED SPONSORED ADS	Corporate Security	1,709	1,574
NOVO-NORDISK A S ADR	Corporate Security	5,721	7,432
NU SKIN ENTERPRISES INCORPORATED	Corporate Security	1,089	1,296
PUBLIC STORAGE REIT	Corporate Security	945	1,176
Q2 HOLDINGS INCORPORATED	Corporate security	191	197
RESOLUTE FST PRODUCTS INCORPORATED	Corporate security	649	618
SBA COMMUNICATIONS CORPORATION NEW CLASS	Corporate Security	235	319
SERVISFIRST BANCSHARES INCORPORATED	Corporate Security	2,132	2,623
SYSCO CORPORATION	Corporate Security	238	238
TRI POINTE HOMES INCORPORATED	Corporate security	3,563	4,665
WELLS FARGO COMPANY NEW	Corporate Security	397	453
WORKIVIA INCORPORATED COM CLASS A	Corporate security	200	199
LINDE PLC SHS	Corporate Security	502	585
ALCON ARG ORD SHS	Corporate Security	275	282
OSCAR HEALTH INCORPORATED	Corporate Security	7,906	6,484
ELANCO ANIMAL HEALTH INCORPORATED	Corporate Security	477	563
ELASTIC N V ORD SHS	Corporate Security	941	1,138
51 JOB INCORPORATED SPONSORED ADS	Corporate Security	4,180	4,008
AMKOR TECHNOLOGY INCORPORATED	Corporate Security	3,594	4,218
TOKYO ELECTRON LIMITED ADR	Corporate Security	5,089	4,891
COMMERCIAL METALS COMPANY	Corporate Security	3,096	4,380
FIVE9 INCORPORATED	Corporate security	4,041	4,157
LANDSTAR SYSTEMS INCORPORATED	Corporate Security	960	972
BGC PARTNERS INCORPORATED CLASS A	Corporate Security	3,170	3,062
NINTENDO LIMITED ADR	Corporate Security	6,759	4,970
TEAMVIEWER AG UNSPONSORED ADS	Corporate Security	8,314	3,927
STONECO LIMITED COM CLASS A	Corporate security	8,504	2,884
GRAND CANYON ED INCORPORATED	Corporate Security	2,188	1,898
HILLMAN SOLUTIONS CORPORATION	Corporate Security	62	57
NOVANTA INCORPORATED	Corporate Security	136	164

Affordable Rent-To-Own, LLC
401(k) Profit Sharing Plan

EIN: 72-1147485

Plan No.: 001

Form 5500

Schedule H

Item 4i - Schedule of Assets (Acquired and Disposed of Within Year)

December 31, 2021

(a)	(b)	(c)	(d)
Identity of issue, borrower, lessor or similar party	Description of investment including maturity date, rate of interest, collateral, par or maturity value	Cost of Acquisitions	Proceeds of Disposition
YUM CHINA HLDS INCORPORATED	Corporate Security	1,568	1,446
SCHWAB CHARLES CORPORATION	Corporate Security	9,990	13,323
T-MOBILE US INCORPORATED	Corporate Security	1,900	1,714
FIRST REP BK SAN FRANCISCO CAL	Corporate Security	4,479	5,894
AMADEUS IT GROUP S A UNSPONSORED ADS	Corporate Security	2,230	2,092
GILEAD SCIENCES INCORPORATED	Corporate Security	8,448	8,868
TENEMOS AG SPONSORED ADR	Corporate Security	1,074	1,033
WIX COM SHS	Corporate Security	13,204	7,836
DEXCOM INCORPORATED	Corporate security	4,764	7,100
NEUROCRINE BIOSCIENCES INCORPORATED	Corporate Security	1,532	1,139
L3 HARRIS TECHNOLOGIES INCORPORATED	Corporate security	2,467	2,676
UPLAND SOFTWARE INCORPORATED	Corporate Security	1,259	505
Total		\$ 354,186	\$ 358,166

Affordable Rent-To-Own, LLC
401(k) Profit Sharing Plan

EIN: 72-1147485

Plan No.: 001

Form 5500

Schedule H

Item 4i - Schedule of Assets Held For Investment Purpose At End Of Year

December 31, 2021

(a)	(b)	(c)	(d)	(e)
	Issuer	Description	Cost	Current Value
	Raymond James #78961600	Money Market Account	\$ 197,333	\$ 197,333
	Raymond James #50746002	Money Market Account	11,586	11,586
	ABM Industries Incorporated	Corporate Security	3,098	2,778
	AIA Group Limited Sponsored Adr	Corporate Security	25,668	22,623
	Abbot Labs	Corporate Security	32,751	37,578
	Abbvie Incorporated	Corporate Security	10,017	13,134
	Accolade Incorporated	Corporate Security	4,185	2,425
	Adidas Ag Adr	Corporate Security	24,013	20,876
	Adobe Systems Incorporated	Corporate Security	17,192	28,920
	Adyen N V Un-sponsored Ads	Corporate Security	6,348	7,150
	Affiliated Managers Group Incorporated	Corporate Security	8,308	18,919
	Air Liquide Adr	Corporate Security	6,967	8,404
	Airbus Se Un-sponsored Adr	Corporate Security	10,825	11,468
	Akzo Nobel N V Sponsored Ads New	Corporate Security	18,233	15,620
	Align Technology Incorporated	Corporate Security	18,127	28,916
	Allegiant Travel Company	Corporate Security	2,244	3,367
	Alphabet Incorporated Cap Stk Class C	Corporate Security	20,726	43,404
	Altair Engr Incorporated Com Class A	Corporate Security	3,114	6,031
	Altice Usa Incorporated Class A	Corporate Security	50,744	34,577
	Altra Indl Motion Corporation	Corporate Security	7,073	10,830
	Amadeus It Group S A Un-sponsored Ads	Corporate Security	23,788	21,703
	Amazon Com Incorporated	Corporate Security	58,123	73,355
	American International Group Incorporated Com New	Corporate Security	34,766	44,749
	Apple Incorporated	Corporate Security	29,990	58,953
	Aptargroup Incorporated	Corporate Security	6,013	6,002
	Archer Daniels Midland Company	Corporate Security	11,355	13,653
	Artisan Parnters Asset Mgmt In Class A	Corporate Security	10,832	18,913
	Ascendis Pharma A/S Sponsored Adr	Corporate Security	5,306	4,709
	Atlas Copco Ab Sp Adr A New	Corporate Security	14,635	16,105
	Avalara Incorporated	Corporate Security	5,150	4,777
	Axon Enterprise Incorporated	Corporate Security	5,038	8,007
	Asxos Financial Incorporated	Corporate Security	6,000	11,350
	BP PLC Sponsored Adr	Corporate Security	11,484	12,090
	BNP Paribas Sponsored Adr	Corporate Security	34,433	34,900
	Balchem Corporation	Corporate Security	3,328	5,395
	Bk Of America Corporation	Corporate Security	19,111	28,919
	Bank Ozk	Corporate Security	6,593	11,121
	Barnes Group Incorporated	Corporate Security	5,971	6,010
	Bayer Ag Sponsored Adr	Corporate Security	13,816	11,197
	Beckton Dickinson & Company	Corporate Security	14,057	14,334
	Berkshire Hathaway Incorporated Del Class B New	Corporate Security	21,107	30,797
	Bio-Techne Corporation	Corporate Security	5,329	10,864
	Boise Cascade Company Del	Corporate Security	3,258	3,916
	Booking Holdings Incorporated	Corporate Security	30,757	33,589
	Borgwarner Incorporated	Corporate Security	9,352	9,735
	Boston Scientific Corporation	Corporate Security	15,292	17,289
	Brambles Limited Sponsored Adr	Corporate Security	4,317	3,972

Affordable Rent-To-Own, LLC
401(k) Profit Sharing Plan

EIN: 72-1147485

Plan No.: 001

Form 5500

Schedule H

Item 4i - Schedule of Assets Held For Investment Purpose At End Of Year

December 31, 2021

(a)	(b)	(c)	(d)	(e)
	Issuer	Description	Cost	Current Value
	Bright Horizons Fam Sol In Del	Corporate Security	9,291	8,560
	British American Tob PLC Sponsored Adr	Corporate Security	6,974	6,517
	Brown & Brown Incorporated	Corporate Security	10,138	35,773
	Burberry Group Plc Sponsored Adr	Corporate Security	10,985	9,108
	CDK Global Incorporated	Corporate Security	31,997	32,098
	C H Robinson Worldwide Incorporated Com New	Corporate Security	8,294	11,516
	CRH PLC Adr	Corporate Security	7,966	12,883
	Cactus Incorporated Class A	Corporate Security	3,980	5,720
	Caesars Entertainment Incorporated New	Corporate Security	7,013	8,792
	Canadian Pac Ry Limited	Corporate Security	15,204	13,683
	Caredx Incorporated	Corporate Security	5,968	3,366
	Carrier Global Corporation	Corporate Security	9,208	13,343
	Casella Waste Systems Incorporated Class A	Corporate Security	11,219	17,084
	Caterpillar Incorporated	Corporate Security	7,197	11,164
	Cellnex Telecom S A Un-sponsored Adr	Corporate Security	7,001	6,548
	Change Healthcare Incorporated	Corporate Security	28,299	50,093
	Charter Communications Incorporated New Class A	Corporate Security	12,178	13,039
	Chevron Corporation New	Corporate Security	21,646	25,817
	Cirrus Logic Incorporated	Corporate Security	6,501	7,638
	CLP Holdings Limited Sponsored Adr	Corporate Security	9,728	9,495
	Cognex Corporation	Corporate Security	5,095	6,843
	Cognizant Technology Solutions Class A	Corporate Security	18,611	22,535
	Comcast Corporation New Class A	Corporate Security	13,695	13,237
	Compass Group Plc Sponsored Adr	Corporate Security	11,850	11,785
	Construction Partners Incorporated Com Class A	Corporate Security	10,655	15,499
	Continental Ag Sponsored Ads	Corporate Security	2,387	2,531
	Cooper Companies Incorporated Com New	Corporate Security	13,079	16,758
	Core & Main Incorporated Class A	Corporate Security	13,278	16,414
	Costar Group Incorporated	Corporate Security	13,338	15,806
	Credit Suisse Group Sponsored Adr	Corporate Security	10,819	10,006
	Crown Hldgs Incorporated	Corporate Security	24,203	27,766
	Daikin Industries Limited Un-sponsored Ads	Corporate Security	10,631	17,672
	Danaher Corporation	Corporate Security	20,841	37,507
	Danone Sponsored Adr	Corporate Security	7,886	6,605
	Deere & Company	Corporate Security	7,790	9,943
	Definitive Healthcare Corporation Class A Com	Corporate Security	4,935	3,744
	Descartes Systems Group Incorporated	Corporate Security	6,811	11,345
	Dexcom Incorporated	Corporate Security	12,680	18,256
	Diageo PLC Spon Adr New	Corporate Security	26,036	31,480
	Disney Walt Company	Corporate Security	51,408	46,002
	Dominion Energy Incorporated	Corporate Security	10,457	11,470
	Donney Finl Solutions Incorporated	Corporate Security	3,423	4,808
	Douglas Dynamics Incorporated	Corporate Security	6,531	6,367
	EDP Energias De Portugal Sa Sponsored Adr	Corporate Security	11,987	11,265
	ENI S P A Sponsored Adr	Corporate Security	7,864	8,903
	EVI Industries	Corporate Security	2,839	3,716
	Ebix Incorporated Com New	Corporate Security	4,125	3,587

Affordable Rent-To-Own, LLC
401(k) Profit Sharing Plan

EIN: 72-1147485

Plan No.: 001

Form 5500

Schedule H

Item 4i - Schedule of Assets Held For Investment Purpose At End Of Year
December 31, 2021

(a)	(b)	(c)	(d)	(e)
	Issuer	Description	Cost	Current Value
	Edgewell Pers Care Company	Corporate Security	2,563	3,428
	Enerpac Tool Group Corporation Class A Com	Corporate Security	17,372	15,697
	Ensign Group Incorporated	Corporate Security	6,388	10,243
	Essilor Luxottica Un-sponsored ADR	Corporate Security	6,026	6,281
	Euronet Worldwide Incorporated	Corporate Security	6,727	6,793
	Exponent Incorporated	Corporate Security	10,452	14,124
	Experian Plc Incorporated	Corporate Security	2,522	2,607
	FB Finl Corporation	Corporate Security	6,771	7,931
	Meta Platforms Incorporated Class A	Corporate Security	44,316	54,825
	Fair Isaac Corporation	Corporate Security	9,026	9,541
	Fanuc Corporation ADR	Corporate Security	12,183	10,967
	Farfetch Limited Ord Sh Class A	Corporate Security	6,313	5,115
	Fidelity Natl Information Svcs	Corporate Security	21,661	18,337
	First Rep Bk San Francisco Cal	Corporate Security	7,298	9,086
	Firstservice Corporation New	Corporate Security	5,605	10,823
	Five9 Incorporated	Corporate Security	5,211	4,944
	Focus Finl Partners Incorporated Com Class A	Corporate Security	5,758	5,673
	Franklin Resources Incorporated	Corporate Security	11,809	17,917
	Freeport-McMoran Incorporated Class B	Corporate Security	22,724	24,287
	Fujitsu Limited Un-sponsored ADR	Corporate Security	9,509	9,218
	Gartner Incorporated	Corporate Security	2,625	6,352
	Generic Hldgs Incorporated	Corporate Security	1,736	5,279
	General Mtrs Company	Corporate Security	22,916	25,387
	Givaudan SA ADR	Corporate Security	6,527	9,362
	Glencore PLC Un-sponsored ADR	Corporate Security	6,946	7,983
	Graco Incorporated	Corporate Security	5,450	8,304
	Grand Canyon Ed Incorporated	Corporate Security	7,461	6,085
	Guidewire Software Incorporated	Corporate Security	6,562	7,039
	HDFC Bank Limited Sponsored ADS	Corporate Security	16,110	15,747
	Hamilton Lane Incorporated Class A	Corporate Security	2,873	4,663
	Hanesbrands Incorporated	Corporate Security	10,637	9,898
	Hartford Finl Svcs Group Incorporated	Corporate Security	13,796	19,124
	Health Catalyst Incorporated	Corporate Security	2,883	3,883
	Healthequity Incorporated	Corporate Security	6,405	3,893
	Heico Corporation New Class A	Corporate Security	9,376	12,338
	Helios Technologies Incorporated	Corporate Security	3,395	8,519
	Henry Jack & Assoc Incorporated	Corporate Security	9,137	8,850
	Hillenbrand Incorporated	Corporate Security	11,229	24,331
	Hillman Solutions Corporation	Corporate Security	4,079	3,526
	Hitachi Limited ADR 2 Com	Corporate Security	14,216	18,827
	Home Depot Incorporated	Corporate Security	17,967	22,411
	Honeywell International Incorporated	Corporate Security	10,257	10,426
	Howmet Aerospace Incorporated	Corporate Security	19,347	18,684
	Hoya Corporation Sponsored ADR	Corporate Security	6,886	13,372
	Humana Incorporated	Corporate Security	18,183	22,265
	Iaa Incorporated	Corporate Security	5,250	6,024
	Industria De Diseno Textil Ind Un-sponsored ADR	Corporate Security	9,195	8,711

Affordable Rent-To-Own, LLC
401(k) Profit Sharing Plan

EIN: 72-1147485

Plan No.: 001

Form 5500

Schedule H

Item 4i - Schedule of Assets Held For Investment Purpose At End Of Year

December 31, 2021

(a)	(b)	(c)	(d)	(e)
	Issuer	Description	Cost	Current Value
	Ing Groep N.V. Sponsored Adr	Corporate Security	3,925	3,981
	Innospec Incorporated	Corporate Security	7,390	7,498
	Intesa Sanpaolo S P A Sponsored Adr	Corporate Security	7,423	6,718
	Intra-Cellular Therapies Incorporated	Corporate Security	3,081	6,333
	Janus International Group Incorporated Common Stock	Corporate Security	5,746	5,734
	John Bean Technologies Corporation	Corporate Security	4,126	6,603
	Kbc Group Nv Un-sponsored Adr	Corporate Security	12,725	13,773
	Kkr & Company Incorporated	Corporate Security	22,649	36,058
	Kadant Incorporated	Corporate Security	5,249	14,520
	Kddi Corporation Adr	Corporate Security	12,295	10,627
	Koninklijke Philips N V Ny Regis Shs New	Corporate Security	13,993	10,539
	Kubota Corporation Adr	Corporate Security	20,054	18,737
	LGI Homes Incorporated	Corporate Security	5,055	8,342
	LCI Industries	Corporate Security	4,192	5,455
	L Oreal Company Adr	Corporate Security	15,972	16,785
	LPL Finl Hldgs Incorporated	Corporate Security	7,371	24,494
	L3Harris Technologies Incorporated	Corporate Security	9,677	10,875
	LVMH Moet Hennessy Lou Vuitton Adr	Corporate Security	46,216	55,392
	Legrand S A Un-sponsored Adr	Corporate Security	12,020	12,872
	Lightspeed Commerce Incorporated Sub Vtg Shs	Corporate Security	6,049	3,760
	London STK Exchange Group Un-sponsored Adr	Corporate Security	15,680	13,868
	Lovesac Company	Corporate Security	3,632	5,433
	Magnolia Oil & Gas Corporation Class A	Corporate Security	2,537	6,755
	Marsh & McLennan Companies Incorporated	Corporate Security	10,290	15,122
	Mastercard Incorporated Class A	Corporate Security	34,609	39,885
	Match Group Incorporated New	Corporate Security	12,534	14,151
	Mercury Systems Incorporated	Corporate Security	14,555	10,406
	Merit Med Systems Incorporated	Corporate Security	6,752	7,663
	Microsoft Corporation	Corporate Security	44,816	95,851
	Mitsubishi UFJ Finl Group Incorporated Sponsored Adr	Corporate Security	14,914	13,896
	Moelis & Company Class A	Corporate Security	5,123	7,251
	Molson Coors Beverage Company Class B	Corporate Security	32,462	34,531
	Mondelez International Incorporated Class A	Corporate Security	21,003	25,397
	Monotaro Company Limited Un-sponsored Adr	Corporate Security	5,538	4,194
	Monro Incorporated	Corporate Security	7,791	7,109
	NVR Incorporated	Corporate Security	23,701	29,544
	Nasdaq Incorporated	Corporate Security	13,580	14,701
	National Cinemedia Incorporated	Corporate Security	4,702	2,526
	Neogen Corporation	Corporate Security	5,423	6,766
	Nestle S A Sponsored Adr	Corporate Security	43,366	48,674
	Netflix Incorporated	Corporate Security	14,641	24,098
	Netease Incorporated Sponsored Ads	Corporate Security	10,241	9,873
	Nice Limited Sponsored Adr	Corporate Security	7,123	6,983
	Nidec Corporation Sponsored Adr	Corporate Security	7,798	7,984
	Nike Incorporated Class B	Corporate Security	8,787	13,334
	Novartis Ag Sponsored Adr	Corporate Security	4,946	5,073
	Novanta Incorporated	Corporate Security	6,157	7,406

Affordable Rent-To-Own, LLC
401(k) Profit Sharing Plan

EIN: 72-1147485

Plan No.: 001

Form 5500

Schedule H

Item 4i - Schedule of Assets Held For Investment Purpose At End Of Year

December 31, 2021

(a)	(b)	(c)	(d)	(e)
	Issuer	Description	Cost	Current Value
	Novo-Nordisk A S Adr	Corporate Security	27,800	38,640
	Nu Skin Enterprises Incorporated Class A	Corporate Security	3,337	3,400
	Nvidia Corporation	Corporate Security	10,194	24,117
	Ocado Group Plc Sponsored Adr	Corporate Security	4,231	3,318
	Olaplex Hldgs Incorporated	Corporate Security	5,406	6,030
	Ollies Bargain Outlet Hldgs Inc	Corporate Security	10,144	6,808
	Omniceil Com	Corporate Security	7,773	16,600
	1 800 Flowers Com Incorporated Class A	Corporate Security	1,920	1,753
	Onemain Hldgs Incorporated	Corporate Security	11,846	10,308
	Open Lending Corporation Com Class A	Corporate Security	3,890	4,159
	Par Technology Corporation	Corporate Security	2,753	3,113
	Parker-Hannifin Corporation	Corporate Security	16,844	19,087
	Peloton Interactive Incorporated Class A Com	Corporate Security	4,910	3,326
	Pepsico Incorporated	Corporate Security	22,014	28,665
	Pfizer Incorporated	Corporate Security	16,257	27,517
	Ping An Ins Group Company China Limited Spon Adr F	Corporate Security	2,732	1,873
	Pool Corporation	Corporate Security	6,368	14,150
	Post Hldgs Incorporated	Corporate Security	8,858	15,444
	Procter And Gamble Company	Corporate Security	23,147	29,444
	Prosus N V Sponsored Adr	Corporate Security	5,928	4,766
	Q2 Hldgs Incorporated	Corporate Security	9,206	8,023
	Rbc Bearings Incorporated	Corporate Security	6,311	7,877
	Reckitt Benckiser Grp Plc Sponsored Adr	Corporate Security	6,729	6,958
	Recruit Hldgs Company Limited Un-sponsored Adr	Corporate Security	13,188	15,378
	Repligen Corporation	Corporate Security	5,342	11,918
	Rentokill Initial PLC Sponsored Adr	Corporate Security	10,367	11,588
	Resolute Fst Products Incorporated	Corporate Security	4,653	4,627
	Rivian Automotive Incorporated Com Class A	Corporate Security	10,263	9,539
	Roche Hldg Limited Sponsored Adr	Corporate Security	32,772	41,659
	Rollins Incorporated	Corporate Security	7,915	9,339
	Rush Enterprises Incorporated Class A	Corporate Security	3,569	3,839
	Ryanair Holdings Plc Sponsored Ads	Corporate Security	7,935	7,982
	Smc Corporation Japan Sponsored Adr	Corporate Security	2,502	2,897
	SPS Comm Incorporated	Corporate Security	4,481	8,826
	SS&C Technologies Hldgs Incorporated	Corporate Security	11,696	12,297
	Sanmina Corporation	Corporate Security	2,717	4,270
	Schlumberger Limited Com Stk	Corporate Security	10,648	9,734
	Schneider Electric Se Un-sponsored Adr	Corporate Security	14,856	23,495
	Sea Limited Sponsored Ads	Corporate Security	5,477	4,698
	Servisfirst Banchsares Incorporated	Corporate Security	5,309	7,050
	Seven & 1 Hldgs Company Limited Un-sponsored Adr	Corporate Security	5,222	5,159
	Sherwin Williams Company	Corporate Security	24,077	39,794
	Shiseido Company Limited Sponsored Adr	Corporate Security	9,848	7,686
	Simpson Mfg Incorporated	Corporate Security	4,169	6,119
	Siteone Landscape Supply Incorporated	Corporate Security	4,618	9,933
	Skyline Champion Corporation	Corporate Security	3,617	10,425
	Snap Incorporated Class A	Corporate Security	20,035	25,067

Affordable Rent-To-Own, LLC
401(k) Profit Sharing Plan

EIN: 72-1147485

Plan No.: 001

Form 5500

Schedule H

Item 4i - Schedule of Assets Held For Investment Purpose At End Of Year
December 31, 2021

(a)	(b)	(c)	(d)	(e)
	Issuer	Description	Cost	Current Value
	Softbank Group Corporation Un-sponsored Adr	Corporate Security	8,962	5,521
	Standard Mtr Products Incorporated	Corporate Security	3,309	3,720
	Stericycle Incorporated	Corporate Security	32,426	37,096
	Symrise Ag Un-sponsored Adr	Corporate Security	15,407	17,114
	Sysco Corporation	Corporate Security	10,738	10,997
	TJX Companies Incorporated New	Corporate Security	14,165	14,577
	Taiwan Semiconductor Mfg Limited Sponsored Ads	Corporate Security	11,688	34,649
	TC Energy Corporation	Corporate Security	8,793	8,056
	Techtronic Industries Limited Sponsored Adr	Corporate Security	8,515	14,731
	Teleflex Incorporated	Corporate Security	7,474	6,570
	Teleperformance Un-sponsored Adr	Corporate Security	8,474	14,042
	Temenos Ag Sponsored Adr	Corporate Security	7,055	6,364
	Tencent Holdings Limited Un-spon Adr	Corporate Security	5,071	5,332
	Terminix Global Holdings Incorporated	Corporate Security	3,896	3,799
	Texas Instrs Incorporated	Corporate Security	32,661	36,186
	Thomson Reuters Corporation. Com New	Corporate Security	9,862	12,213
	Thryv Hldgs Incorporated Com New	Corporate Security	5,966	7,732
	Tokyo Electron Limited Adr	Corporate Security	3,465	4,605
	Trex Company Incorporated	Corporate Security	7,392	15,934
	Truist Finl Corporation	Corporate Security	16,388	21,137
	Twilio Incorporated Class A	Corporate Security	20,012	19,224
	Tyler Technologies Incorporated	Corporate Security	6,756	10,221
	US Food Hldg Corporation	Corporate Security	11,051	15,430
	Upland Software Incorporated	Corporate Security	1,943	736
	US Ecology Incorporated	Corporate Security	9,198	8,879
	V F Corporation	Corporate Security	18,448	16,841
	Vail Resorts Incorporated	Corporate Security	5,442	8,853
	Valvoline Incorporated	Corporate Security	4,391	9,099
	Veeco Instrs Incorporated Del	Corporate Security	4,370	5,324
	Verizon Communications Incorporated	Corporate Security	11,152	10,236
	Visa Incorporated Com Class A	Corporate Security	12,249	13,003
	Vishay Intertechnology Incorporated	Corporate Security	3,900	3,915
	Watsco Incorporated	Corporate Security	4,454	7,822
	Webster Finl Corporation Conn	Corporate Security	6,615	10,051
	Wells Fargo Company New	Corporate Security	8,042	9,596
	West Pharmaceutical Svsc Incorporated	Corporate Security	4,872	11,256
	Western Un Company	Corporate Security	25,161	21,925
	Wiley John & Sons Incorporated Class A	Corporate Security	14,628	18,040
	Winnebago Industries Incorporated	Corporate Security	2,730	2,847
	Workday Incorporated Class A	Corporate Security	15,904	16,664
	Workiva Incorporated Com Class A	Corporate Security	3,829	5,089
	Worldline Sa Un-sponsrd Adr	Corporate Security	8,586	4,988
	Yeti Hldgs Incorporated	Corporate Security	2,775	5,550
	Yum China Hldgs Incorporated	Corporate Security	11,696	8,921
	Zurich Insurance Group Ag Sponsored Adr	Corporate Security	16,252	17,095
	Zynga Incorporated Class A	Corporate Security	8,967	5,491
	Atlassian Corporation Plc Class A	Corporate Security	13,912	27,834

Affordable Rent-To-Own, LLC
401(k) Profit Sharing Plan

EIN: 72-1147485

Plan No.: 001

Form 5500

Schedule H

Item 4i - Schedule of Assets Held For Investment Purpose At End Of Year

December 31, 2021

(a)	(b)	(c)	(d)	(e)
	Issuer	Description	Cost	Current Value
	Cimpress Plc Shs Euro	Corporate Security	5,411	4,153
	Fabrinet Shs	Corporate Security	5,485	12,084
	Grab Holdings Limited Class A Ord	Corporate Security	5,178	4,428
	Horizon Therapeutics Pub L Shs	Corporate Security	11,482	12,177
	Icon PLC Shs	Corporate Security	17,572	25,086
	Linde PLC Shs	Corporate Security	39,811	48,168
	Medtronic PLC Shs	Corporate Security	18,744	18,104
	Nielson Hldgs Pls Shs Eur	Corporate Security	43,429	46,804
	Willis Towers Watson Plc Limited Shs	Corporate Security	14,816	22,799
	Alcon Ag Ord Shs	Corporate Security	11,553	14,672
	UBS Group Ag Shs	Corporate Security	17,057	19,124
	TE Connectivity Limited Shs	Corporate Security	14,016	16,457
	Nova Limited	Corporate Security	2,176	8,204
	ASML Holdings N V N Y Registry Shs	Corporate Security	25,608	55,730
	Elastic N V Ord Shs	Corporate Security	8,271	8,616
	American Tower Corporation New Reit	REIT	19,562	24,570
	Arbor Realty Trust Incorporated Reit	REIT	3,312	5,203
	National Storage Affiliates Tr Com Shs Ben In Reit	REIT	4,527	9,065
	Public Storage Reit	REIT	8,980	14,233
	SBA Communications Corporation New Class A Reit	REIT	5,372	8,169
	Weyerhaeuser Company Mtn Be Com New Reuit	REIT	13,697	15,937
	Western Asset Macro Opportunities Fund Cl I N/L	Mutual Funds	42,159	42,841
	Ishares Tr Msci Usa Min Vol	ETP	538,891	732,550
	Ishares Tr Core Msci Eafe	ETP	125,771	151,743
	Ishares Incorporated Core Msci Emkt	ETP	353,108	450,447
	Vanguard Index Funds S&P 500 Etf Shs New	ETP	1,115,126	1,819,624
	Blackrock Event Driven Equity Fund Instl Cl N/L	Mutual Funds	78,701	80,282
	Blackrock Systematic Multi-Strategy Fd Instl Cl N/L	Mutual Funds	68,851	68,731
	Gateway Fund Cl A M/F Natixis Advisor	Mutual Funds	22,832	28,299
	JPMorgan Opportunistic Equity Long Short Fund Cl I N	Mutual Funds	27,079	29,716
	Abbey Capital Futures Strategy Value Fund Cl I N/L	Mutual Funds	60,473	61,405
	Voya Retirement Insurance and Annuity	Mutual Funds	*	15,483,551
	Voya Fixed Accounts	Mutual Funds	*	532,655
	Total		\$ 6,183,339	\$ 24,082,777

* Costs are omitted for participant directed funds.