

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>CONICELLI & AFFILIATED DEALERSHIPS 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>08/01/1993</u></td> </tr> <tr> <td colspan="2">2b Employer Identification Number (EIN) <u>23-2731655</u></td> </tr> <tr> <td colspan="2">2c Plan Sponsor's telephone number <u>610-825-7085</u></td> </tr> <tr> <td colspan="2">2d Business code (see instructions) <u>441110</u></td> </tr> </table>	1b Three-digit plan number (PN) ▶	<u>001</u>	1c Effective date of plan <u>08/01/1993</u>		2b Employer Identification Number (EIN) <u>23-2731655</u>		2c Plan Sponsor's telephone number <u>610-825-7085</u>		2d Business code (see instructions) <u>441110</u>	
1b Three-digit plan number (PN) ▶	<u>001</u>										
1c Effective date of plan <u>08/01/1993</u>											
2b Employer Identification Number (EIN) <u>23-2731655</u>											
2c Plan Sponsor's telephone number <u>610-825-7085</u>											
2d Business code (see instructions) <u>441110</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>CONICELLI & AFFILIATED DEALERSHIPS</u> <u>1200 RIDGE PIKE</u> <u>CONSHOHOCKEN, PA 19428</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	PHILIP DORMAN
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE	Filed with authorized/valid electronic signature.	10/13/2022	PHILIP DORMAN
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
SIGN HERE			
	Signature of DFE	Date	Enter name of individual signing as DFE

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

Form 5500 (2021)
v. 210624

3a Plan administrator's name and address ☒ Same as Plan Sponsor		3b Administrator's EIN	
		3c Administrator's telephone number	
4 If the name and/or EIN of the plan sponsor or the plan name has changed since the last return/report filed for this plan, enter the plan sponsor's name, EIN, the plan name and the plan number from the last return/report: a Sponsor's name c Plan Name		4b EIN 4d PN	
5 Total number of participants at the beginning of the plan year		5	559
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)	432
a(2) Total number of active participants at the end of the plan year		6a(2)	410
b Retired or separated participants receiving benefits.....		6b	0
c Other retired or separated participants entitled to future benefits		6c	120
d Subtotal. Add lines 6a(2) , 6b , and 6c		6d	530
e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.		6e	1
f Total. Add lines 6d and 6e		6f	531
g Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item)		6g	418
h Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested		6h	1
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 2G 2J 2K 2T 3D 3H			
b If the plan provides welfare benefits, enter the applicable welfare feature codes from the List of Plan Characteristics Codes in the instructions:			
9a Plan funding arrangement (check all that apply) (1) ☒ Insurance (2) ☐ Code section 412(e)(3) insurance contracts (3) ☒ Trust (4) ☐ General assets of the sponsor		9b Plan benefit arrangement (check all that apply) (1) ☐ Insurance (2) ☐ Code section 412(e)(3) insurance contracts (3) ☒ Trust (4) ☐ General assets of the sponsor	
10 Check all applicable boxes in 10a and 10b to indicate which schedules are attached, and, where indicated, enter the number attached. (See instructions)			
a Pension Schedules (1) ☐ R (Retirement Plan Information) (2) ☐ MB (Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information) - signed by the plan actuary (3) ☐ SB (Single-Employer Defined Benefit Plan Actuarial Information) - signed by the plan actuary		b General Schedules (1) ☒ H (Financial Information) (2) ☐ I (Financial Information – Small Plan) (3) ☒ <u>1</u> A (Insurance Information) (4) ☒ C (Service Provider Information) (5) ☐ D (DFE/Participating Plan Information) (6) ☐ G (Financial Transaction Schedules)	

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

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

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

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

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

Receipt Confirmation Code _____

SCHEDULE A (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Insurance Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ► File as an attachment to Form 5500. ► Insurance companies are required to provide the information pursuant to ERISA section 103(a)(2).	OMB No. 1210-0110 2021 This Form is Open to Public Inspection
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For calendar plan year 2021 or fiscal plan year beginning 01/01/2021 and ending 12/31/2021	
A Name of plan CONICELLI & AFFILIATED DEALERSHIPS 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 CONICELLI & AFFILIATED DEALERSHIPS	D Employer Identification Number (EIN) 23-2731655

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
GREAT-WEST LIFE & ANNUITY INSURANCE COMPANY

(b) EIN	(c) NAIC code	(d) Contract or identification number	(e) Approximate number of persons covered at end of policy or contract year	Policy or contract year	
				(f) From	(g) To
84-0467907	68322	331184-01	32	01/01/2021	12/31/2021

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

(a) Total amount of commissions paid	(b) Total amount of fees paid
0	0

3 Persons receiving commissions and fees. (Complete as many entries as needed to report all persons).

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

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

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

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

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

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

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(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
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(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
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(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
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(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** 3075435**5** Current value of plan's interest under this contract in separate accounts at year end..... **5****6** Contracts With Allocated Funds:**a** State the basis of premium rates ▶ N/A**b** Premiums paid to carrier **6b****c** Premiums due but unpaid at the end of the year **6c****d** If the carrier, service, or other organization incurred any specific costs in connection with the acquisition or retention of the contract or policy, enter amount. **6d**
Specify nature of costs ▶**e** Type of contract: (1) ☐ individual policies (2) ☐ group deferred annuity(3) ☐ other (specify) ▶**f** If contract purchased, in whole or in part, to distribute benefits from a terminating plan, check here ▶ ☐**7** Contracts With Unallocated Funds (Do not include portions of these contracts maintained in separate accounts)**a** Type of contract: (1) ☐ deposit administration (2) ☐ immediate participation guarantee
(3) ☐ guaranteed investment (4) ☒ other ▶ GROUP ANNUITY CONTRACT**b** Balance at the end of the previous year **7b** 2820918**c** Additions: (1) Contributions deposited during the year **7c(1)** 62936
(2) Dividends and credits..... **7c(2)** 0
(3) Interest credited during the year..... **7c(3)** 23277
(4) Transferred from separate account..... **7c(4)** 1071556
(5) Other (specify below) **7c(5)** 2164

▶ LOAN REPAYMENTS

(6) Total additions **7c(6)** 1159933**d** Total of balance and additions (add lines **7b** and **7c(6)**) **7d** 3980851**e** Deductions:(1) Disbursed from fund to pay benefits or purchase annuities during year **7e(1)** 15938
(2) Administration charge made by carrier..... **7e(2)** 1725
(3) Transferred to separate account..... **7e(3)** 887753
(4) Other (specify below) **7e(4)** 0(5) Total deductions **7e(5)** 905416**f** Balance at the end of the current year (subtract line **7e(5)** from line **7d**) **7f** 3075435

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 CONICELLI & AFFILIATED DEALERSHIPS 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 CONICELLI & AFFILIATED DEALERSHIPS	D Employer Identification Number (EIN) 23-2731655	

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

1 Information on Persons Receiving Only Eligible Indirect Compensation

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

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

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

CAMBRIDGE INVESTMENT RESEARCH, INC

1776 PLEASANT PLAIN ROAD
FAIRFIELD, IA 52556

42-1445429

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
27	NONE	68789	Yes ☐ No ☒	Yes ☐ No ☒	0	Yes ☐ No ☒

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

DUNCAN ACCOUNTING & TAX SERVICES

311 MAIN STREET
IRWIN, PA 15642

61-1959547

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
13 37 65	NONE	23009	Yes ☐ No ☒	Yes ☐ No ☒	0	Yes ☐ No ☒

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

GREAT WEST LIFE & ANNUITY INSURANCE

8515 EAST ORCHARD ROAD
GREENWOOD VILLAGE, CO 80111

84-0467907

(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?
64	NONE	49677	Yes ☒ No ☐	Yes ☒ No ☐	0	Yes ☒ No ☐

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

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

(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:

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 01/01/2021 and ending 12/31/2021		
A Name of plan CONICELLI & AFFILIATED DEALERSHIPS 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 CONICELLI & AFFILIATED DEALERSHIPS	D Employer Identification Number (EIN) 23-2731655	

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

Assets		(a) Beginning of Year	(b) End of Year
a Total noninterest-bearing cash.....	1a	22989	1303
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)	1975	4348
(2) Participant contributions.....	1b(2)	17	23683
(3) Other	1b(3)		
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)		
(2) U.S. Government securities	1c(2)		
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)		
(B) All other	1c(3)(B)		
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)		
(B) Common	1c(4)(B)		
(5) Partnership/joint venture interests	1c(5)		
(6) Real estate (other than employer real property)	1c(6)		
(7) Loans (other than to participants)	1c(7)		
(8) Participant loans	1c(8)	476148	369894
(9) Value of interest in common/collective trusts	1c(9)		
(10) Value of interest in pooled separate accounts	1c(10)		
(11) Value of interest in master trust investment accounts	1c(11)		
(12) Value of interest in 103-12 investment entities	1c(12)		
(13) Value of interest in registered investment companies (e.g., mutual funds)	1c(13)	28667009	34521185
(14) Value of funds held in insurance company general account (unallocated contracts).....	1c(14)	2820918	3075435
(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	31989056 37995848
Liabilities			
g	Benefit claims payable	1g	23527 27918
h	Operating payables	1h	
i	Acquisition indebtedness.....	1i	
j	Other liabilities.....	1j	
k	Total liabilities (add all amounts in lines 1g through 1j)	1k	23527 27918
Net Assets			
l	Net assets (subtract line 1k from line 1f)	1l	31965529 37967930

Part II Income and Expense Statement

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

		(a) Amount	(b) Total
Income			
a	Contributions:		
(1)	Received or receivable in cash from: (A) Employers	2a(1)(A)	216890
	(B) Participants	2a(1)(B)	1800983
	(C) Others (including rollovers).....	2a(1)(C)	67627
(2)	Noncash contributions.....	2a(2)	
(3)	Total contributions. Add lines 2a(1)(A) , (B) , (C) , and line 2a(2)	2a(3)	2085500
b	Earnings on investments:		
(1)	Interest:		
	(A) Interest-bearing cash (including money market accounts and certificates of deposit).....	2b(1)(A)	
	(B) U.S. Government securities	2b(1)(B)	
	(C) Corporate debt instruments	2b(1)(C)	
	(D) Loans (other than to participants)	2b(1)(D)	
	(E) Participant loans.....	2b(1)(E)	23041
	(F) Other	2b(1)(F)	
	(G) Total interest. Add lines 2b(1)(A) through (F)	2b(1)(G)	23041
(2)	Dividends: (A) Preferred stock.....	2b(2)(A)	
	(B) Common stock	2b(2)(B)	
	(C) Registered investment company shares (e.g. mutual funds).....	2b(2)(C)	2053116
	(D) Total dividends. Add lines 2b(2)(A) , (B) , and (C)	2b(2)(D)	2053116
(3)	Rents	2b(3)	
(4)	Net gain (loss) on sale of assets: (A) Aggregate proceeds	2b(4)(A)	
	(B) Aggregate carrying amount (see instructions).....	2b(4)(B)	
	(C) Subtract line 2b(4)(B) from line 2b(4)(A) and enter result	2b(4)(C)	0
(5)	Unrealized appreciation (depreciation) of assets: (A) Real estate	2b(5)(A)	
	(B) Other	2b(5)(B)	
	(C) Total unrealized appreciation of assets. Add lines 2b(5)(A) and (B)	2b(5)(C)	0

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts.....	2b(6)		
(7) Net investment gain (loss) from pooled separate accounts.....	2b(7)		
(8) Net investment gain (loss) from master trust investment accounts.....	2b(8)		
(9) Net investment gain (loss) from 103-12 investment entities.....	2b(9)		
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds).....	2b(10)		3147910
c Other income.....	2c		0
d Total income. Add all income amounts in column (b) and enter total.....	2d		7309567
Expenses			
e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers.....	2e(1)	1163919	
(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)		1163919
f Corrective distributions (see instructions).....	2f		
g Certain deemed distributions of participant loans (see instructions).....	2g		1772
h Interest expense.....	2h		
i Administrative expenses: (1) Professional fees.....	2i(1)		
(2) Contract administrator fees.....	2i(2)	131225	
(3) Investment advisory and management fees.....	2i(3)		
(4) Other.....	2i(4)	10250	
(5) Total administrative expenses. Add lines 2i(1) through (4).....	2i(5)		141475
j Total expenses. Add all expense amounts in column (b) and enter total.....	2j		1307166
Net Income and Reconciliation			
k Net income (loss). Subtract line 2j from line 2d.....	2k		6002401
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: **TORRILLO & ASSOCIATES, LLC**

(2) EIN: **83-0414789**

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		5839

	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 _____.			

CONICELLI & AFFILIATED DEALERSHIPS 401(K) PROFIT SHARING PLAN

**Financial Statements – Modified Cash Basis
As of December 31, 2021 and 2020
And
For the Year Ended December 31, 2021
And
Supplemental Schedules
As of and For the Year Ended
December 31, 2021**

Conicelli & Affiliated Dealerships 401(k) Profit Sharing Plan Index

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Supplemental Schedules:	
Schedule H, Line 4(i) – Schedule of Assets (Held at End of Year) – Modified Cash Basis	S.1
Schedule H, Line 4(a) – Schedule of Delinquent Participant Contributions – Modified Cash Basis	S.2
• The supplemental schedules included are presented for purposes of additional analysis and are not a required part of the financial statements but are required by the Employee Retirement Income Security Act of 1974, as amended ("ERISA"). Other schedules required by section 2520.103-10 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA have been omitted because they are not applicable.	

INDEPENDENT AUDITOR'S REPORT

To the Participants and Plan Administrator of the Conicelli & Affiliated Dealerships 401(k) Profit Sharing Plan

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

We have performed an audit of the accompanying financial statements of the Conicelli & Affiliated Dealerships 401(k) Profit Sharing Plan, an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 ("ERISA"), as permitted by ERISA Section 103(a)(3)(C) ("ERISA Section 103(a)(3)(C) audit"). The financial statements comprise the statement of net assets available for benefits (modified cash basis) as of December 31, 2021, and the related statement of changes in net assets available for benefits (modified cash basis) for the year then ended, and the related notes to the financial statements ("2021 Financial Statements").

Plan 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").

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

Opinion on the 2021 Financial Statements

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

- the amounts and disclosures in the 2021 Financial Statements referred to above, other than those agreed to or derived from the certified investment information, are presented fairly, in all material respects, in accordance with the modified cash basis of accounting described in Note 2.
- the information in the 2021 Financial Statements referred to above related to assets held by and certified to by qualified institutions agrees to, or is derived from, in all material respects, the information prepared and certified by institutions that Plan management determined meet 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 the Conicelli & Affiliated Dealerships 401(k) Profit Sharing Plan and to meet our other ethical responsibilities in accordance with the relevant ethical requirements relating to our audit. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our ERISA Section 103(a)(3)(C) audit opinion.

Basis of Accounting

We draw attention to Note 2 of the financial statements, which describes the basis of accounting. The financial statements and supplemental schedules are prepared on the modified cash basis of accounting, which is a basis of accounting other than accounting principles generally accepted in the United States of America. Our opinion is not modified with respect to that matter.

Responsibilities of Plan Management for the Financial Statements

Plan management is responsible for the preparation and fair presentation of the financial statements in accordance with the modified cash basis of accounting described in Note 2, this includes determining that the modified cash basis of accounting is an acceptable basis for the preparation of the financial statements in the circumstances. Management is also responsible 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. Plan management's election of the ERISA Section 103(a)(3)(C) audit does not affect Plan management's responsibility for the financial statements.

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

In performing an audit in accordance with GAAS, we:

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

Our audit did not extend to the certified investment information, except for obtaining and reading the certification, comparing the certified investment information with the related information presented and disclosed in the 2021 Financial Statements, and reading the disclosures relating to the certified investment information to assess whether they are in accordance with the modified cash basis of accounting described in Note 2.

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 the modified cash basis of accounting described in Note 2.

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

Other Matter—2021 Supplemental Schedules Required by ERISA

The supplemental Schedule H, Line 4(i) – Schedule of Assets (Held at End of Year) (modified cash basis) as of December 31, 2021, and Schedule H, Line 4(a) – Schedule of Delinquent Participant Contributions (modified cash basis) for the year ended December 31, 2021, are presented for purposes of additional analysis and are not a required part of the financial statements but are supplementary information required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Such information is the responsibility of Plan 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 (modified cash basis), we evaluated whether the supplemental schedules (modified cash basis), other than the information agreed to or derived from the certified investment information, including its form and content, are presented in conformity with the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.

In our opinion:

- the form and content of the supplemental schedules (modified cash basis), other than the information in the supplemental schedules (modified cash basis) that agreed 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 (modified cash basis) related to assets held by and certified to by qualified institutions agrees to or is derived from, in all material respects, the information prepared and certified by institutions that Plan management determined meet the requirements of ERISA Section 103(a)(3)(C).

Other Matter—Auditor's Report on the 2020 Financial Statement

We were engaged to audit the 2020 financial statement (modified cash basis) of the Conicelli & Affiliated Dealerships 401(k) Profit Sharing Plan. As permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA, the Plan administrator instructed us not to perform and we did not perform any auditing procedures with respect to the information certified by qualified institutions. In our report dated October 12, 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 statement (modified cash basis), and (b) the form and content of the information included in the 2020 financial statement (modified cash basis) 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.

Touiller & Associates, LLC

October 12, 2022

Conicelli & Affiliated Dealerships 401(k) Profit Sharing Plan
Statements of Net Assets Available for Benefits – Modified Cash Basis
As of December 31, 2021 and 2020

	<u>2021</u>	<u>2020</u>
Assets:		
Investments, at fair value	\$ 34,521,185	\$ 28,667,009
Fully benefit-responsive investment contract, at contract value	3,075,435	2,820,918
Receivables:		
Employee contributions	23,683	17
Employer contributions	4,348	1,975
Notes receivable from participants	369,894	472,980
Total receivables	<u>397,925</u>	<u>474,972</u>
Cash	<u>1,303</u>	<u>22,989</u>
Total assets	<u>37,995,848</u>	<u>31,985,888</u>
Net assets available for benefits	<u>\$ 37,995,848</u>	<u>\$ 31,985,888</u>

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

Conicelli & Affiliated Dealerships 401(k) Profit Sharing Plan
Statement of Changes in Net Assets Available for Benefits – Modified Cash Basis
For the Year Ended December 31, 2021

	<u>2021</u>
Additions to net assets attributed to:	
Investment income:	
Net appreciation in fair value of investments	\$ 3,147,910
Dividends and interest income	2,053,116
Net investment income	<u>5,201,026</u>
Interest income on notes receivable from participants	23,041
Contributions:	
Participant	1,828,901
Employer	216,890
Rollover	67,627
Total contributions	<u>2,113,418</u>
Total additions	7,337,485
Deductions from net assets attributed to:	
Benefits paid to participants	1,186,050
Administrative expenses	141,475
Total deductions	<u>1,327,525</u>
Net increase	6,009,960
Net assets available for benefits	
Beginning of year	31,985,888
End of year	<u><u>\$ 37,995,848</u></u>

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

Conicelli & Affiliated Dealerships 401(k) Profit Sharing Plan
Notes to Financial Statements – Modified Cash Basis
As of December 31, 2021 and 2020 and for the Year Ended December 31, 2021

1. Description of Plan

The following description of the Conicelli & Affiliated Dealerships 401(k) Profit Sharing Plan (the "Plan") provides only general information. Participants should refer to the Plan Document for a more complete description of the Plan's provisions.

General

The Plan is a defined contribution plan that was established August 1, 1993, for the exclusive benefit of the employees of Conicelli & Affiliated Dealerships (the "Plan Sponsor") and affiliated adopting employers. Collectively bargained employees and non-resident aliens are excluded from the Plan. Management of the Plan Sponsor controls and manages the operation and administration of the Plan. Great-West Life & Annuity Insurance Company, an insurance company, holds the insurance company general account under a group annuity contract, and Great-West Trust Company, LLC, serves as the custodian of the Plan. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 ("ERISA"), as amended. The Plan administrator and Plan Sponsor are responsible for the oversight of the Plan, determining the appropriateness of the Plan's investment offerings and monitoring investment performance.

Contributions

Eligible employees ("participants"), those employees who are at least 20 years of age and have obtained one year of service, may contribute a portion of their compensation, as defined, subject to certain Internal Revenue Code ("IRC") limitations. Participants may enter the Plan on February 1st or August 1st immediately following the date on which such requirements are satisfied. The Plan Sponsor provides a 401(k) employer matching contribution. The employer matching contribution is 15% of the first 6% of an active participant's eligible compensation contributed to the Plan. The Plan Sponsor may also contribute an employer profit sharing contribution. To qualify for any employer profit sharing contribution, the participant must complete at least 1,000 hours of service during the Plan year and be employed on the last day of the Plan year. No employer profit sharing contributions were made for the year ended December 31, 2021.

In addition, participants who have attained age 50 before the close of the Plan year are eligible to make "catch-up" contributions up to the amount allowable under the IRC. Participants may also make deferrals to the Plan on an after-tax basis in accordance with the Roth 401(k) provisions. Participants may also contribute amounts representing distributions from other qualified defined benefit or contribution plans.

Participant Accounts

Individual accounts are maintained for each Plan participant. Each participant's account is credited with the participant's contribution, the Plan Sponsor's matching contributions, as well as allocations of employer profit sharing contributions, if any, 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 in the Plan document. The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested account.

Investments

Participants direct the investment of their contributions, matching contributions, and profit sharing contributions into various investment options offered by the Plan. The Plan currently offers various mutual funds and an insurance investment contract as investment options to the Plan.

Vesting

Participants are vested immediately in their contributions and employer matching contributions plus actual earnings thereon. Vesting in the Plan Sponsor's profit sharing contributions portion of their accounts is based on years of continuous service.

Conicelli & Affiliated Dealerships 401(k) Profit Sharing Plan
Notes to Financial Statements – Modified Cash Basis
As of December 31, 2021 and 2020 and for the Year Ended December 31, 2021

Each eligible participant shall vest in accordance with the following vesting schedule:

<u>Participant's Years of Vesting Service</u>	<u>Participant's Vesting Percentage</u>
0-1	0%
2	25%
3	50%
4	75%
5	100%

Notwithstanding the above, participants will become 100% vested in the Plan Sponsor's profit sharing contribution portion of their accounts upon their attainment of normal retirement age (65), death or becoming disabled.

Forfeited Amounts

As of December 31, 2021 and 2020, forfeited nonvested accounts totaled \$109 and \$2,649, respectively. These accounts may be used to pay expenses or to reduce future employer contributions. During the year ended December 31, 2021, forfeitures of \$1,400 were used to pay expenses of the Plan and forfeitures of \$1,206 were used to reduce employer contributions.

Notes Receivable from Participants

Loans to participants are permitted under the Plan and are treated as a participant-directed investment. The minimum loan is \$1,000. The maximum loan available is generally the lesser of \$50,000 or 50 percent of the participant's vested account balance. A participant may only have one loan outstanding at any time. All outstanding loans become due and payable in their entirety upon the occurrence of a distributable event (other than satisfaction of the conditions for an in-service distribution). Participant loans bear interest at a fixed rate, commensurate with local prevailing rates as of the date of the loan, which approximates the prime interest rate plus 1%. The interest rate on loans as of December 31, 2021 was 4.25% through 6.50% with the maturities ranging through 2027.

Loans are repayable within five years unless the loan was taken for the purpose of acquiring or rehabilitating the participant's principal residence, in which case the term of the loan may be for a period longer than five years. Principal and interest are paid ratably through payroll deductions or directly by the participant by check. Effective January 1, 2022, loan repayments may be made directly by the participant to the custodian. The loans are secured by the balance in the participant's account.

Benefit Payments

Plan participants may elect to receive a distribution of vested benefits following termination of employment or the attainment of normal retirement age under the Plan. If a participant's vested account in the Plan is below \$1,000 at the time of termination or retirement, the Plan may distribute the entire balance to the participant following termination. If a participant's vested account in the Plan is between \$1,000 and \$5,000 at the time of termination or retirement, the Plan may distribute the entire balance to an individual retirement account established on the participant's behalf. Hardship and in-service distributions are also permitted from participant accounts. In addition, minimum payments must begin subject to Internal Revenue Service ("IRS") guidelines.

CARES Act Provisions Adopted

During 2020, the Plan adopted provisions to comply with changes under the CARES Act, including:

- Permitting qualified participants to receive coronavirus-related distributions. Eligible coronavirus-related distributions could be taken up to December 30, 2020 and may be repaid within three years; and
- Allowing for qualified participants to suspend loan repayments due through December 31, 2020. Suspended loan repayments resumed during 2021, and the loans were reamortized to extend the payoff period by one year and include accrued interest for the suspension period.

Conicelli & Affiliated Dealerships 401(k) Profit Sharing Plan
Notes to Financial Statements – Modified Cash Basis
As of December 31, 2021 and 2020 and for the Year Ended December 31, 2021

2. Summary of Significant Accounting Policies

The following are the significant accounting policies followed by the Plan:

Basis of Accounting

The accounts of the Plan are maintained, and the accompanying financial statements have been prepared on the modified cash basis of accounting, which is a comprehensive basis of accounting other than generally accepted accounting principles. Under the modified cash basis, the only assets recognized are cash, notes receivable from participants (including the related accrued but unpaid interest), investments, which are recorded at fair value, fully benefit-responsive investment contracts, which are recorded at contract value, and contributions receivable which are recorded when the participant's contribution is withheld by the employer. Cash receipts and disbursements transactions are recognized and noncash transactions are not recognized. Disbursements are recognized when made. Accordingly, the financial statements are not intended to present the net assets available for benefits and changes in net assets available for benefits of the Plan in accordance with accounting principles generally accepted in the United States of America.

Investments held by a defined contribution plan are required to be reported at fair value, except for fully benefit-responsive investment contracts. Contract value is the relevant measure for the portion of the net assets available for benefits of a defined-contribution plan attributable to fully benefit-responsive investment contracts because contract value is the amount participants normally would receive if they were to initiate permitted transactions under the terms of the Plan. The financial statements include the fully benefit-responsive investment contracts and their related activity on a contract value basis (see Note 5).

Use of Estimates

The preparation of financial statements in conformity with the modified cash basis of accounting requires management to make estimates and assumptions that affect the reported amounts of assets, liabilities, and changes therein and disclosures of contingent assets and liabilities. Actual results could differ from those estimates.

Investment Valuation and Income Recognition

Investments are reported at fair value (except for fully benefit-responsive investment contracts, which are reported at contract 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. The Plan administrator and Plan Sponsor determine the Plan's valuation policies utilizing information provided by the trustees, custodians and investment advisors. See Note 4 for discussion of fair value measurements.

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

Notes Receivable from Participants

Notes receivable from participants (participant loans for Form 5500 reporting purposes) are measured at their unpaid principal balance plus any accrued but unpaid interest. Related fees are recorded as administrative expenses when they are incurred. No allowance for credit losses has been recorded as of December 31, 2021. Delinquent participant loans are reclassified as distributions based upon the terms of the Plan document.

Payments of Benefits

Benefits are recorded when paid.

Administrative Expenses

All reasonable administrative expenses, including custodial and third party administration fees necessary to operate and administer the Plan, are paid by the Plan, unless otherwise paid by the Plan Sponsor. Expenses of maintaining the Plan that are paid directly by the Plan Sponsor are excluded from these financial statements. A participant's account may be charged for expenses associated with a specific optional feature, including

Conicelli & Affiliated Dealerships 401(k) Profit Sharing Plan
Notes to Financial Statements – Modified Cash Basis
As of December 31, 2021 and 2020 and for the Year Ended December 31, 2021

administration of participant loans, elected by that participant, and are included in administrative expenses. Management fees and operating expenses associated with investments in the mutual funds are deducted from income earned by these funds on a daily basis and are not separately reflected. Consequently, management fees and operating expenses associated with investments are included in the net appreciation in fair value of investments.

3. Information Certified by Qualified Institutions

The Plan administrator having determined that it is permissible in the circumstances elected to have the audits of the Plan 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. Accordingly, as permitted under such election, the following information included in the accompanying financial statements and ERISA-required supplemental schedule of assets (held at end of year) was obtained or derived from information obtained by the Plan administrator and certified as complete and accurate by Great-West Life & Annuity Insurance Company, an insurance company and a qualified institution, and Great-West Trust Company, LLC, custodian and a qualified institution, in accordance with 29 CFR 2520.103-5 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA:

- Investments, at fair value, fully benefit-responsive investment contract, at contract value, and notes receivable from participants, as shown in the statements of net assets available for benefits – modified cash basis as of December 31, 2021 and 2020.
- Investment activity, including net appreciation in fair value of investments, dividends and interest income, and interest income on notes receivable from participants, as shown in the statement of changes in net assets available for benefits – modified cash basis for the year ended December 31, 2021.
- The information for all mutual funds, the general account, and participant loans listed in the schedule of assets (held at end of year) – modified cash basis as of December 31, 2021, as shown in the ERISA-required supplemental schedules.

4. Fair Value Measurements

The framework for measuring fair value provides a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets or liabilities (Level 1 measurements) and the lowest priority to unobservable inputs (Level 3 measurements). The three levels of the fair value hierarchy are described as follows:

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

Level 2: Inputs to the valuation methodology include:

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

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

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

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

Conicelli & Affiliated Dealerships 401(k) Profit Sharing Plan
Notes to Financial Statements – Modified Cash Basis
As of December 31, 2021 and 2020 and for the Year Ended December 31, 2021

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

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

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

The following table sets forth by level, within the fair value hierarchy, the Plan’s fair value measurements as of December 31, 2021:

	<u>Total</u>	<u>Level 1</u>	<u>Level 2</u>	<u>Level 3</u>
Investments, at fair value:				
Mutual funds	\$ 34,521,185	\$ 34,521,185	\$ -	\$ -
Total	<u>\$ 34,521,185</u>	<u>\$ 34,521,185</u>	<u>\$ -</u>	<u>\$ -</u>

The following table sets forth by level, within the fair value hierarchy, the Plan’s fair value measurements as of December 31, 2020:

	<u>Total</u>	<u>Level 1</u>	<u>Level 2</u>	<u>Level 3</u>
Investments, at fair value:				
Mutual funds	\$ 28,667,009	\$ 28,667,009	\$ -	\$ -
Total	<u>\$ 28,667,009</u>	<u>\$ 28,667,009</u>	<u>\$ -</u>	<u>\$ -</u>

5. Contract with Insurance Company

The Plan holds a traditional investment contract with Great-West Life & Annuity Insurance Company. More specifically, the Key Guaranteed Portfolio Fund is offered through a group annuity contract which guarantees principal and interest. The entire general account assets of Great-West Life & Annuity Insurance Company guarantee participant-initiated benefit payments. This contract meets the fully benefit-responsive investment contract criteria and therefore is reported at contract value. Contract value is the relevant measure for fully benefit-responsive investment contracts because this is the amount received by participants if they are to initiate permitted transactions under the terms of the Plan. Contract value represents contributions made under each contract, plus earnings less participant withdrawals, and administrative expenses. The guaranteed investment contract issuer is contractually obligated to repay the principal and a specified interest rate that is guaranteed to the Plan.

There are no reserves against contract value for credit risk of the contract issuer, surrender charges or otherwise. The crediting interest rate is based on a formula agreed upon with the issuer, but cannot be less than zero percent. Such interest rates are reviewed on a quarterly basis for resetting.

Certain events limit the ability of the Plan to transact at contract value with the issuer. Such events include the following: (1) amendments to the Plan documents (including complete or partial Plan termination or merger with another Plan), (2) changes to the Plan’s prohibition on competing investment options or deletion of equity wash provisions, (3) bankruptcy of the Plan Sponsor or other Plan Sponsor events (for example, divestitures or spin-offs of a subsidiary) that cause a significant withdrawal from the Plan, or (4) the failure of the trust to qualify from exemption from federal income taxes or any required prohibited transaction exemption under ERISA. Additionally,

Conicelli & Affiliated Dealerships 401(k) Profit Sharing Plan
Notes to Financial Statements – Modified Cash Basis
As of December 31, 2021 and 2020 and for the Year Ended December 31, 2021

upon termination of the group annuity contract, the Plan Sponsor may choose to receive a payout in a lump sum with a market value adjustment or receive the payout in a lump sum at book value, which the contract issuer may defer payment to a date no longer than twelve months.

The average yield based on actual earnings was 0.90% for the year ended December 31, 2021. The average yield based on interest rate credited to participants was 0.90% for the year ended December 31, 2021.

6. Risks and Uncertainties

The Plan provides for various investment securities. Investment securities are exposed to various risks, such as interest rate, credit, and overall market volatility. Due to the level of risk associated with certain investment securities, it is reasonably possible that changes in the values of investment securities will occur in the near term and that such changes could materially affect participants' account balances and the amounts reported in the statements of net assets available for benefits – modified cash basis.

7. Plan Termination

Although it has not expressed any intent to do so, the Plan Sponsor has the right under the Plan to discontinue its contributions at any time and to terminate the Plan subject to the provisions of ERISA. In the event of termination, participants will become 100% vested in their accounts, and all remaining assets in the Plan are to be distributed to the participants by the trustee in accordance with the accrued benefits of such participants as of the date of termination.

8. Tax Status

Effective January 1, 2016, through the adoption of the Duncan Financial Group, LLC non-standardized 401(k) profit sharing prototype plan, the Plan was amended and restated. The IRS issued an opinion letter dated March 31, 2014, stating that the prototype non-standardized profit sharing plan document as then designed was in accordance with applicable IRC requirements. Although the Plan has been amended since receiving the opinion letter, management of the Plan believes the Plan is designed and is currently being operated in compliance with the applicable requirements of the IRC. Therefore, the Plan administrator believes the Plan, as amended, is qualified and the related trust is tax-exempt. Therefore, no provision for income taxes has been included in the Plan's financial statements.

Plan management is required to evaluate uncertain tax positions taken by the Plan. The financial statement effects of a tax position are recognized when a position is more likely than not to be sustained upon examination by the IRS. The Plan administrator has analyzed the tax positions taken by the Plan, and has concluded that as of December 31, 2021, there are no uncertain positions taken or expected to be taken. 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.

9. Related-Party and Party-in-Interest Transactions

Plan investments include a guaranteed investment contract managed by Great-West Life & Annuity Insurance Company and Great-West Trust Company, LLC. Great-West Life & Annuity Insurance Company and Great-West Trust Company, LLC serve as a custodian and recordkeeper of the Plan. Therefore, these transactions qualify as party-in-interest transactions, which are exempt from the prohibited transaction rules of ERISA. Certain fees incurred by the Plan for investment management services are included in the net appreciation in fair value of investments. Fees paid directly from participant accounts, including those for the investment management services and for the administration of participant loans, are included in administrative expenses. Additionally, for participants who have elected to take a participant loan, the loans are secured by the respective participant's account balance. Direct fees paid by the Plan for services provided by Great-West Life & Annuity Insurance Company and Great-West Trust Company, LLC were \$49,677 for the year ended December 31, 2021.

Conicelli & Affiliated Dealerships 401(k) Profit Sharing Plan
Notes to Financial Statements – Modified Cash Basis
As of December 31, 2021 and 2020 and for the Year Ended December 31, 2021

During 2021, the Plan Sponsor failed to remit to the Plan's custodian certain employee contributions totaling \$5,839 within the period prescribed by the Department of Labor regulations. During 2022, the Plan Sponsor plans to make contributions to the affected participant accounts to compensate the participant for potential lost income due to the 2021 processing delays. The Plan Sponsor believes that these transactions do not affect the tax status of the Plan and is taking actions prescribed by the regulations to remedy such errors.

10. Reconciliation of Form 5500 to Financial Statements

The following is a reconciliation of net assets available for benefits per Schedule H of Form 5500 to the financial statements as of December 31, 2021 and 2020:

	<u>2021</u>	<u>2020</u>
Net assets per the Form 5500	\$ 37,967,930	\$ 31,965,529
Loan repayments received in cash not yet applied	-	(3,168)
Contribution corrections payable per the Form 5500	<u>27,918</u>	<u>23,527</u>
Net assets available for benefits per the financial statements	<u>\$ 37,995,848</u>	<u>\$ 31,985,888</u>

The following is a reconciliation of the change in net assets available for benefits per Schedule H of Form 5500 to the financial statements for the year ended December 31, 2021:

	<u>2021</u>
Increase in net assets available for benefits per the Form 5500	\$ 6,002,401
Change in loan repayments received in cash not yet applied	3,168
Change in contribution corrections payable per the Form 5500	<u>4,391</u>
Increase in net assets available for benefits per the financial statements	<u>\$ 6,009,960</u>

Contribution corrections are distributed subsequent to year-end and are not recorded under the modified cash basis of accounting (see Note 2) until disbursed.

11. Subsequent Events

Effective January 1, 2022, the Plan was amended and restated by adopting a Duncan Financial Group, LLC pre-approved defined contribution plan in order to remove Roth contributions, as well as make general administrative changes, including incorporating past amendments and adopting required amendments pursuant to statutory changes.

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

SUPPLEMENTAL SCHEDULES

Conicelli Affiliated Dealerships 401(k) Profit Sharing Plan
Schedule H, Line 4(i) – Schedule of Assets (Held at End of Year) - Modified Cash Basis
As of December 31, 2021

EIN: 23-2731655 Plan #001

(a)	(b)	(c)	(d)	(e)
	Identity of Issue, Borrower, Lessor or Similar Party	Description of Investment	Cost	Current Value
	American Funds 2015 Target Retirement Fund	Mutual Fund	**	\$ 403,889
	American Funds 2020 Target Retirement Fund	Mutual Fund	**	167,170
	American Funds 2025 Target Retirement Fund	Mutual Fund	**	4,351,084
	American Funds 2030 Target Retirement Fund	Mutual Fund	**	513,052
	American Funds 2035 Target Retirement Fund	Mutual Fund	**	2,231,135
	American Funds 2040 Target Retirement Fund	Mutual Fund	**	168,792
	American Funds 2045 Target Retirement Fund	Mutual Fund	**	3,016,580
	American Funds 2050 Target Retirement Fund	Mutual Fund	**	265,263
	American Funds 2055 Target Retirement Fund	Mutual Fund	**	456,027
	American Funds 2060 Target Retirement Fund	Mutual Fund	**	102,380
	American Funds Balanced Fund	Mutual Fund	**	2,439,592
	American Funds New Perspective Fund	Mutual Fund	**	948,745
	American Funds New World Fund	Mutual Fund	**	689,993
	American Funds The Bond Fund of America	Mutual Fund	**	50,934
	Blackrock High Yield Bond Fund	Mutual Fund	**	27,471
	Cohen & Steers Real Estate Securities Fund	Mutual Fund	**	46,812
	Columbia Small Cap Index Fund	Mutual Fund	**	1,800,100
	Fidelity Select Energy Portfolio Fund	Mutual Fund	**	55,247
	Fidelity Select Health Care Portfolio Fund	Mutual Fund	**	222,195
	Fidelity Select Natural Resources Fund	Mutual Fund	**	38,882
	Franklin Gold & Precious Metals	Mutual Fund	**	418,378
	Invesco International Diversified Fund	Mutual Fund	**	1,647,338
	JPMorgan Small Cap Equity Fund	Mutual Fund	**	465,794
	Loomis Sayles Global Allocation Fund	Mutual Fund	**	602,568
	Parnassus Core Equity Fund	Mutual Fund	**	589,467
	Prudential Global Total Return Fund	Mutual Fund	**	56,557
	PIMCO Income Fund	Mutual Fund	**	416,464
	Pioneer Strategic Income Fund	Mutual Fund	**	37,217
	T. Rowe Price Blue Chip Growth Fund	Mutual Fund	**	913,682
	T. Rowe Price Science/Technology Fund	Mutual Fund	**	256,375
	TIAA-CREF Large Cap Growth Index Fund	Mutual Fund	**	4,911,589
	Vanguard Short-Term Inflation-Protected Securities Index Fund	Mutual Fund	**	62,919
	Vanguard 500 Index Fund	Mutual Fund	**	904,893
	Vanguard Equity-Income Fund	Mutual Fund	**	1,047,678
	Vanguard Mid Cap Index Fund	Mutual Fund	**	2,444,794
	Vanguard Short-Term Federal Fund	Mutual Fund	**	86,835
	Vanguard Value Index Fund	Mutual Fund	**	1,663,294
				<u>34,521,185</u>
*	Great-West Life & Annuity Insurance Company Key Guaranteed Portfolio Fund	General Account	**	3,075,435
*	Participant Loans	Outstanding participant loans (interest rates from 4.25% - 6.50%); Maturities through 2027	-	<u>369,894</u>
		Total:		<u>\$ 37,966,514</u>

* Indicates a party-in-interest to the Plan.

** "Cost" is not required for participant-directed investments.

The information in this schedule has been derived from information certified as to its completeness and accuracy by Great-West Life & Annuity Insurance Company, an insurance company and a qualified institution, and Great-West Trust Company, LLC, the custodian and a qualified institution.

Conicelli & Affiliated Dealerships 401(k) Profit Sharing Plan
Schedule H, Line 4(a) – Schedule of Delinquent Participant Contributions – Modified Cash
Basis
For the Year Ended December 31, 2021

	EIN 23-2731655 Plan #001			
Participant Contributions Transferred Late to Plan	Total that Constitute Nonexempt Prohibited Transactions			Total Fully Corrected Under VFCP and PTE 2002-51
Check Here if Late Participant Loan Repayments are included:[]	Contributions Not Corrected	Contributions Corrected Outside VFCP	Contributions Pending Correction in VFCP	
2021* \$5,839	\$5,839	-	-	-

- * During 2021, the Plan Sponsor failed to remit to the Plan's custodian certain employee contributions totaling \$5,839 within the period prescribed by the Department of Labor regulations. During 2022, the Plan Sponsor plans to make contributions to the affected participant accounts to compensate the participant for potential lost income due to the 2021 processing delays. The Plan Sponsor believes that these transactions do not affect the tax status of the Plan and is taking actions prescribed by the regulations to remedy such errors.

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.)	
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 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 Conicelli & Affiliated Dealerships 401(K) Profit Sharing Plan	1b	Three-digit plan number (PN) ► 001
	1c	Effective date of plan 08/01/1993
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) Conicelli & Affiliated Dealerships 1200 RIDGE PIKE US CONSHOHOCKEN PA 19428	2b	Employer Identification Number (EIN) 23-2731655
	2c	Plan Sponsor's telephone number (610) 825-7085
	2d	Business code (see instructions) 441110

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	PHILIP DOERMAN
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE		10/13/22	PHILIP DOERMAN
	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

3a Plan administrator's name and address ☒ Same as Plan Sponsor		3b Administrator's EIN	
3c Administrator's telephone number		4b EIN	
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		4d PN	
5 Total number of participants at the beginning of the plan year		5	559
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)	432
a(2) Total number of active participants at the end of the plan year		6a(2)	410
b Retired or separated participants receiving benefits		6b	0
c Other retired or separated participants entitled to future benefits		6c	120
d Subtotal. Add lines 6a(2), 6b, and 6c.		6d	530
e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits		6e	1
f Total. Add lines 6d and 6e		6f	531
g Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item)		6g	418
h Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested		6h	1
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 2G 2J 2K 2T 3D 3H			
b If the plan provides welfare benefits, enter the applicable welfare feature codes from the List of Plan Characteristics Codes in the instructions:			
9a Plan funding arrangement (check all that apply)		9b Plan benefit arrangement (check all that apply)	
(1) ☒ Insurance		(1) ☐ Insurance	
(2) ☐ Code section 412(e)(3) insurance contracts		(2) ☐ Code section 412(e)(3) insurance contracts	
(3) ☒ Trust		(3) ☒ Trust	
(4) ☐ General assets of the sponsor		(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) ☒ 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 _____

Conicelli & Affiliated Dealerships 401(k) Profit Sharing Plan
Schedule H, Line 4(a) – Schedule of Delinquent Participant Contributions – Modified Cash
Basis
For the Year Ended December 31, 2021

	EIN 23-2731655 Plan #001			
Participant Contributions Transferred Late to Plan	Total that Constitute Nonexempt Prohibited Transactions			Total Fully Corrected Under VFCP and PTE 2002-51
Check Here if Late Participant Loan Repayments are included:[]	Contributions Not Corrected	Contributions Corrected Outside VFCP	Contributions Pending Correction in VFCP	
2021* \$5,839	\$5,839	-	-	-

- * During 2021, the Plan Sponsor failed to remit to the Plan's custodian certain employee contributions totaling \$5,839 within the period prescribed by the Department of Labor regulations. During 2022, the Plan Sponsor plans to make contributions to the affected participant accounts to compensate the participant for potential lost income due to the 2021 processing delays. The Plan Sponsor believes that these transactions do not affect the tax status of the Plan and is taking actions prescribed by the regulations to remedy such errors.

Conicelli Affiliated Dealerships 401(k) Profit Sharing Plan
Schedule H, Line 4(i) – Schedule of Assets (Held at End of Year) - Modified Cash Basis
As of December 31, 2021

EIN: 23-2731655 Plan #001

(a)	(b)	(c)	(d)	(e)
	Identity of Issue, Borrower, Lessor or Similar Party	Description of Investment	Cost	Current Value
	American Funds 2015 Target Retirement Fund	Mutual Fund	**	\$ 403,889
	American Funds 2020 Target Retirement Fund	Mutual Fund	**	167,170
	American Funds 2025 Target Retirement Fund	Mutual Fund	**	4,351,084
	American Funds 2030 Target Retirement Fund	Mutual Fund	**	513,052
	American Funds 2035 Target Retirement Fund	Mutual Fund	**	2,231,135
	American Funds 2040 Target Retirement Fund	Mutual Fund	**	168,792
	American Funds 2045 Target Retirement Fund	Mutual Fund	**	3,016,580
	American Funds 2050 Target Retirement Fund	Mutual Fund	**	265,263
	American Funds 2055 Target Retirement Fund	Mutual Fund	**	456,027
	American Funds 2060 Target Retirement Fund	Mutual Fund	**	102,380
	American Funds Balanced Fund	Mutual Fund	**	2,439,592
	American Funds New Perspective Fund	Mutual Fund	**	948,745
	American Funds New World Fund	Mutual Fund	**	689,993
	American Funds The Bond Fund of America	Mutual Fund	**	50,934
	Blackrock High Yield Bond Fund	Mutual Fund	**	27,471
	Cohen & Steers Real Estate Securities Fund	Mutual Fund	**	46,812
	Columbia Small Cap Index Fund	Mutual Fund	**	1,800,100
	Fidelity Select Energy Portfolio Fund	Mutual Fund	**	55,247
	Fidelity Select Health Care Portfolio Fund	Mutual Fund	**	222,195
	Fidelity Select Natural Resources Fund	Mutual Fund	**	38,882
	Franklin Gold & Precious Metals	Mutual Fund	**	418,378
	Invesco International Diversified Fund	Mutual Fund	**	1,647,338
	JPMorgan Small Cap Equity Fund	Mutual Fund	**	465,794
	Loomis Sayles Global Allocation Fund	Mutual Fund	**	602,568
	Parnassus Core Equity Fund	Mutual Fund	**	589,467
	Prudential Global Total Return Fund	Mutual Fund	**	56,557
	PIMCO Income Fund	Mutual Fund	**	416,464
	Pioneer Strategic Income Fund	Mutual Fund	**	37,217
	T. Rowe Price Blue Chip Growth Fund	Mutual Fund	**	913,682
	T. Rowe Price Science/Technology Fund	Mutual Fund	**	256,375
	TIAA-CREF Large Cap Growth Index Fund	Mutual Fund	**	4,911,589
	Vanguard Short-Term Inflation-Protected Securities Index Fund	Mutual Fund	**	62,919
	Vanguard 500 Index Fund	Mutual Fund	**	904,893
	Vanguard Equity-Income Fund	Mutual Fund	**	1,047,678
	Vanguard Mid Cap Index Fund	Mutual Fund	**	2,444,794
	Vanguard Short-Term Federal Fund	Mutual Fund	**	86,835
	Vanguard Value Index Fund	Mutual Fund	**	1,663,294
				<u>34,521,185</u>
*	Great-West Life & Annuity Insurance Company Key Guaranteed Portfolio Fund	General Account	**	3,075,435
*	Participant Loans	Outstanding participant loans (interest rates from 4.25% - 6.50%); Maturities through 2027	-	<u>369,894</u>
		Total:		<u>\$ 37,966,514</u>

* Indicates a party-in-interest to the Plan.

** "Cost" is not required for participant-directed investments.

The information in this schedule has been derived from information certified as to its completeness and accuracy by Great-West Life & Annuity Insurance Company, an insurance company and a qualified institution, and Great-West Trust Company, LLC, the custodian and a qualified institution.