

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
---	---	---

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>ONE VOICE CENTRAL TEXAS 403(B) PLAN</u>	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 80%;">1b Three-digit plan number (PN) ▶</td> <td style="width: 20%; text-align: center;"><u>001</u></td> </tr> <tr> <td colspan="2">1c Effective date of plan <u>01/01/1989</u></td> </tr> <tr> <td colspan="2">2b Employer Identification Number (EIN) <u>74-2314772</u></td> </tr> <tr> <td colspan="2">2c Plan Sponsor's telephone number <u>512-615-6801</u></td> </tr> <tr> <td colspan="2">2d Business code (see instructions) <u>624200</u></td> </tr> </table>	1b Three-digit plan number (PN) ▶	<u>001</u>	1c Effective date of plan <u>01/01/1989</u>		2b Employer Identification Number (EIN) <u>74-2314772</u>		2c Plan Sponsor's telephone number <u>512-615-6801</u>		2d Business code (see instructions) <u>624200</u>	
1b Three-digit plan number (PN) ▶	<u>001</u>										
1c Effective date of plan <u>01/01/1989</u>											
2b Employer Identification Number (EIN) <u>74-2314772</u>											
2c Plan Sponsor's telephone number <u>512-615-6801</u>											
2d Business code (see instructions) <u>624200</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>ONE VOICE CENTRAL TEXAS</u> <u>8505 CROSS PARK DR</u> <u>SUITE 120</u> <u>AUSTIN, TX 78754</u>											

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

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

SIGN HERE	Filed with authorized/valid electronic signature.	10/14/2022	BETTY CALDWELL
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
SIGN HERE	Signature of DFE	Date	Enter name of individual signing as DFE

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

Form 5500 (2021)
v. 210624

3a Plan administrator's name and address ☐ Same as Plan Sponsor PENTEGRA SERVICES, INC. 701 WESTCHESTER AVE SUITE 320 E WHITE PLAINS, NY 10604	3b Administrator's EIN 13-3745616 3c Administrator's telephone number 844-367-2848
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 1669
6 Number of participants as of the end of the plan year unless otherwise stated (welfare plans complete only lines 6a(1) , 6a(2) , 6b , 6c , and 6d). a(1) Total number of active participants at the beginning of the plan year..... a(2) Total number of active participants at the end of the plan year b Retired or separated participants receiving benefits..... c Other retired or separated participants entitled to future benefits d Subtotal. Add lines 6a(2) , 6b , and 6c e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits. f Total. Add lines 6d and 6e g Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item) h Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested	6a(1) 1540 6a(2) 1611 6b 10 6c 218 6d 1839 6e 0 6f 1839 6g 1111 6h 95
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 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
--	--	--

For calendar plan year 2021 or fiscal plan year beginning 01/01/2021 and ending 12/31/2021	
A Name of plan ONE VOICE CENTRAL TEXAS 403(B) PLAN	B Three-digit plan number (PN) ▶ 001
C Plan sponsor's name as shown on line 2a of Form 5500 ONE VOICE CENTRAL TEXAS	D Employer Identification Number (EIN) 74-2314772

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.
--------	---	--

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	505534-01	74	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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Part II Investment and Annuity Contract Information

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

4	Current value of plan's interest under this contract in the general account at year end	4	219492
5	Current value of plan's interest under this contract in separate accounts at year end.....	5	0

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

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

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

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

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

b	Balance at the end of the previous year	7b	403268
----------	---	-----------	--------

c	Additions: (1) Contributions deposited during the year	7c(1)	28575	
	(2) Dividends and credits.....	7c(2)	0	
	(3) Interest credited during the year.....	7c(3)	4026	
	(4) Transferred from separate account.....	7c(4)	38380	
	(5) Other (specify below)	7c(5)	42533	

▶ **LOAN REPAYMENTS; FORFEITURES**

(6) Total additions	7c(6)	113514
---------------------------	--------------	--------

d	Total of balance and additions (add lines 7b and 7c(6))	7d	516782
----------	--	-----------	--------

e Deductions:

	(1) Disbursed from fund to pay benefits or purchase annuities during year	7e(1)	53765	
	(2) Administration charge made by carrier.....	7e(2)	9283	
	(3) Transferred to separate account.....	7e(3)	234219	
	(4) Other (specify below)	7e(4)	0	

▶ **LOANS DISBURSED/TRANSFERRED**

(5) Total deductions	7e(5)	297267
----------------------------	--------------	--------

f	Balance at the end of the current year (subtract line 7e(5) from line 7d)	7f	219515
----------	--	-----------	--------

Part III Welfare Benefit Contract Information

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

8 Benefit and contract type (check all applicable boxes)

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

9 Experience-rated contracts:

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

10 Nonexperience-rated contracts:

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

Part IV Provision of Information

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

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

SCHEDULE C (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Service Provider Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ▶ File as an attachment to Form 5500.	OMB No. 1210-0110
		2021
		This Form is Open to Public Inspection.
For calendar plan year 2021 or fiscal plan year beginning 01/01/2021 and ending 12/31/2021		
A Name of plan ONE VOICE CENTRAL TEXAS 403(B) PLAN	B Three-digit plan number (PN) ▶	001
C Plan sponsor's name as shown on line 2a of Form 5500 ONE VOICE CENTRAL TEXAS	D Employer Identification Number (EIN) 74-2314772	

Part I	Service Provider Information (see instructions)
---------------	--

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
(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation
(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation
(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

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)

GREAT-WEST LIFE & ANNUITY INSURANCE

8515 EAST ORCHARD ROAD
GREENWOOD VILLAGE, CO 80111

(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	INVESTMENT ADVISOR	70339	Yes ☒ No ☐	Yes ☐ No ☒	0	Yes ☐ No ☒

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

PENTEGRA SERVICES INC.

6830 COMMERCE CT DR
BLACKLICK, OH 43004

(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	CONTRACT ADMIN	68511	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

PENSIONMARK FINANCIAL GROUP LLC

24 E COTA STREET
STE 200
SANTA BARBARA, CA 93101

(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	INVESTMENT MANAGEMENT	58758	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

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

AUSTIN AREA HUMAN SERVICES ASSOCIAT

3308 TREADSOFT COVE
AUSTIN, TX 78748

(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?
99	OTHER	39566	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

ADVISED ASSETS GROUP

8515 EAST ORCHARD ROAD
GREENWOOD VILLAGE, CA 80111

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
28	INVESTMENT MANAGER	31916	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

ALLIANT INSURANCE SERVICES INC.

320 W 57TH STREET
5TH FLOOR
NEW YORK, NY 10019

(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	INVESTMENT ADVISOR	11124	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

Part I Service Provider Information (continued)

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

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

Part II Service Providers Who Fail or Refuse to Provide Information

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

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

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
--	--	---

For calendar plan year 2021 or fiscal plan year beginning 01/01/2021 and ending 12/31/2021		
A Name of plan ONE VOICE CENTRAL TEXAS 403(B) PLAN	B Three-digit plan number (PN) ►	001
C Plan sponsor's name as shown on line 2a of Form 5500 ONE VOICE CENTRAL TEXAS	D Employer Identification Number (EIN) 74-2314772	

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

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

Assets		(a) Beginning of Year	(b) End of Year
a Total noninterest-bearing cash.....	1a		
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)	136544	0
(2) Participant contributions.....	1b(2)	7630	0
(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)	190986	199427
(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)	24564821	28879136
(14) Value of funds held in insurance company general account (unallocated contracts).....	1c(14)	0	0
(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	24899981 29078563
Liabilities			
g	Benefit claims payable	1g	
h	Operating payables	1h	
i	Acquisition indebtedness.....	1i	
j	Other liabilities.....	1j	4973 12663
k	Total liabilities (add all amounts in lines 1g through 1j)	1k	4973 12663
Net Assets			
l	Net assets (subtract line 1k from line 1f)	1l	24895008 29065900

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)	1209153
	(B) Participants	2a(1)(B)	2953170
	(C) Others (including rollovers).....	2a(1)(C)	189592
(2)	Noncash contributions.....	2a(2)	0
(3)	Total contributions. Add lines 2a(1)(A) , (B) , (C) , and line 2a(2)	2a(3)	4351915
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)	9840
	(F) Other	2b(1)(F)	
	(G) Total interest. Add lines 2b(1)(A) through (F)	2b(1)(G)	9840
(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)	696824
	(D) Total dividends. Add lines 2b(2)(A) , (B) , and (C)	2b(2)(D)	696824
(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)		2518720
c Other income.....	2c		
d Total income. Add all income amounts in column (b) and enter total.....	2d		7577299
Expenses			
e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers.....	2e(1)	3132561	
(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)		3132561
f Corrective distributions (see instructions).....	2f		12663
g Certain deemed distributions of participant loans (see instructions).....	2g		47280
h Interest expense.....	2h		
i Administrative expenses: (1) Professional fees.....	2i(1)		
(2) Contract administrator fees.....	2i(2)	259191	
(3) Investment advisory and management fees.....	2i(3)		
(4) Other.....	2i(4)		
(5) Total administrative expenses. Add lines 2i(1) through (4).....	2i(5)		259191
j Total expenses. Add all expense amounts in column (b) and enter total.....	2j		3451695
Net Income and Reconciliation			
k Net income (loss). Subtract line 2j from line 2d.....	2k		4125604
l Transfers of assets:			
(1) To this plan.....	2l(1)		45288
(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: BAUER & COMPANY, LLC

(2) EIN: 47-1743368

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		262332

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

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

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

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

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

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

For calendar plan year 2021 or fiscal plan year beginning 01/01/2021 and ending 12/31/2021

A Name of plan <u>ONE VOICE CENTRAL TEXAS 403(B) PLAN</u>	B Three-digit plan number (PN) ▶ <u>001</u>
C Plan sponsor's name as shown on line 2a of Form 5500 <u>ONE VOICE CENTRAL TEXAS</u>	D Employer Identification Number (EIN) <u>74-2314772</u>

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

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

1 Total value of distributions paid in property other than in cash or the forms of property specified in the instructions.....	1	<u>0</u>
2 Enter the EIN(s) of payor(s) who paid benefits on behalf of the plan to participants or beneficiaries during the year (if more than two, enter EINs of the two payors who paid the greatest dollar amounts of benefits): EIN(s): <u>04-1590850</u>		
Profit-sharing plans, ESOPs, and stock bonus plans, skip line 3.		
3 Number of participants (living or deceased) whose benefits were distributed in a single sum, during the plan year	3	

Part II	Funding Information (If the plan is not subject to the minimum funding requirements of section 412 of the Internal Revenue Code or ERISA section 302, skip this Part.)
----------------	---

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

Part III	Amendments
-----------------	-------------------

9 If this is a defined benefit pension plan, were any amendments adopted during this plan year that increased or decreased the value of benefits? If yes, check the appropriate box. If no, check the "No" box.....	☐ Increase	☐ Decrease	☐ Both	☐ No
--	-----------------------------------	-----------------------------------	-------------------------------	-----------------------------

Part IV	ESOPs (see instructions). If this is not a plan described under section 409(a) or 4975(e)(7) of the Internal Revenue Code, skip this Part.
----------------	---

10 Were unallocated employer securities or proceeds from the sale of unallocated securities used to repay any exempt loan?	☐ Yes	☐ No
11 a Does the ESOP hold any preferred stock?	☐ Yes	☐ No
b If the ESOP has an outstanding exempt loan with the employer as lender, is such loan part of a "back-to-back" loan? (See instructions for definition of "back-to-back" loan.)	☐ Yes	☐ No
12 Does the ESOP hold any stock that is not readily tradable on an established securities market?	☐ Yes	☐ No

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

Schedule R (Form 5500) 2021
v. 201209

Part V Additional Information for Multiemployer Defined Benefit Pension Plans

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

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

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

14a

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

14b

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

14c

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

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

15a

b The corresponding number for the second preceding plan year

15b

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

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

16a

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

16b

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

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

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

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

a Enter the percentage of plan assets held as:

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

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

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

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

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

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

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

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

☐ Yes.

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

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

☐ No. Other. Provide explanation _____



One Voice Central Texas 403(b) Plan
Financial Statements and Supplemental Schedules
(With Independent Auditors' Report)
December 31, 2021 and 2020

One Voice Central Texas 403(b) Plan
Index to Financial Statements and Supplemental Schedules
December 31, 2021 and 2020

Independent Auditors' Report	1
------------------------------	---

FINANCIAL STATEMENTS

Statements of Net Assets Available for Benefits	5
Statement of Changes in Net Assets Available for Benefits	6
Notes to the Financial Statements	7

SUPPLEMENTAL SCHEDULES

I. Schedule H, line 4i – Schedule of Assets Held for Investment Purposes	15
II. Schedule H, line 4a – Schedule of Delinquent Participant Contributions	16



Independent Auditors' Report

To the Plan Administrator
of One Voice Central Texas 403(b) Plan:

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

We have performed an audit of the accompanying financial statements of the One Voice Central Texas 403(b) Plan (the "Plan"), an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 ("ERISA"), as permitted by ERISA Section 103(a)(3)(C) ("ERISA Section 103(a)(3)(C) audit"). The financial statements comprise the statement of net assets available for benefits as of December 31, 2021, and the related statement of changes in net assets available for benefits for the year then ended, and the related notes to the financial statements.

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

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

Opinion

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

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

Basis for Opinion

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

Responsibilities of Management for the Financial Statements

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



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

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

Auditor's Responsibilities for the Audit of the Financial Statements

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

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

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

Our 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 financial statements, and reading the disclosures relating to the certified investment information to assess whether they are in accordance with the presentation and disclosure requirements of accounting principles generally accepted in the United States of America.

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

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



Supplemental Schedules Required by ERISA

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

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

In our opinion -

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

Bauer & Company, LLC

BAUER & COMPANY, LLC

Austin, Texas

October 13, 2022



Independent Auditor's Report

To the Plan Administrator
of One Voice Central Texas 403(b) Plan:

We were engaged to audit the accompanying statement of net assets available for benefits of the One Voice Central Texas 403(b) Plan (the "Plan") as of December 31, 2020, and the related notes to the financial statement.

Management's Responsibility for the Financial Statement

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

Auditor's Responsibility

Our responsibility is to express an opinion on the 2020 financial statement based on conducting the audit in accordance with auditing standards generally accepted in the United States of America. Because of the matter described in the Basis for Disclaimer of Opinion paragraph, however, we were not able to obtain sufficient appropriate audit evidence to provide a basis for an audit opinion.

Basis for Disclaimer of Opinion

As permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974, the plan administrator instructed us not to perform, and we did not perform, any auditing procedures with respect to the information summarized in Note 3, which was certified by Great-West Life & Annuity Insurance Company, the trustee of the Plan, except for comparing such information with the related information included in the financial statement. We have been informed by the plan administrator that the trustee holds the Plan's investment assets and executes investment transactions. The plan administrator has obtained a certification from the trustee as of December 31, 2020 that the information provided to the plan administrator by the trustee is complete and accurate.

Disclaimer of Opinion

Because of the significance of the matter described in the Basis for Disclaimer of Opinion paragraph, we have not been able to obtain sufficient appropriate audit evidence to provide a basis for an audit opinion on the 2020 financial statement. Accordingly, we do not express an opinion on the 2020 financial statement.

Report on Form and Content in Compliance With DOL Rules and Regulations for 2020 Financial Statement

The form and content of the information included in the 2020 financial statement, other than that derived from the information certified by the trustee, have been audited by us in accordance with auditing standards generally accepted in the United States of America and, in our opinion, are presented in compliance with the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974.

Bauer & Company, LLC

BAUER & COMPANY, LLC

Austin, Texas

October 13, 2022

One Voice Central Texas 403(b) Plan
Statements of Net Assets Available for Benefits
December 31, 2021 and 2020

	<u>2021</u>	<u>2020</u>
Assets		
Investments, at fair value	\$ 28,879,136	\$ 24,564,821
Receivables:		
Participant contributions receivable	-	7,630
Employer contribution receivable	-	136,544
Notes receivable from participants	199,427	190,986
Total receivables	<u>199,427</u>	<u>335,160</u>
Total Assets	29,078,563	24,899,981
Liabilities		
Corrective distribution payable	12,663	4,973
Total liabilities	<u>12,663</u>	<u>4,973</u>
Net assets available for benefits	\$ <u>29,065,900</u>	\$ <u>24,895,008</u>

The notes to the financial statements are an integral part of this statement.

One Voice Central Texas 403(b) Plan
Statement of Changes in Net Assets Available for Benefits
For the Year Ended December 31, 2021

Additions to net assets attributable to:

Investment income	
Net appreciation in fair value of investments	\$ 2,518,720
Dividend income	696,824
Total investment income	<u>3,215,544</u>

Interest income on notes receivable from participants	<u>9,840</u>
---	--------------

Contributions:

Participants	2,953,170
Employer	1,209,153
Rollovers	189,592
Total contributions	<u>4,351,915</u>

Total additions	<u>7,577,299</u>
-----------------	------------------

Deductions from net assets attributable to:

Benefits paid to participants	3,132,561
Deemed distributions	47,280
Corrective distributions	12,663
Administrative expenses	259,191
	<u>3,451,695</u>

Net increase	<u>4,125,604</u>
--------------	------------------

Transfer of assets from Waterloo Counseling	<u>45,288</u>
---	---------------

Net assets available for benefits:

Beginning of the year	24,895,008
End of year	\$ <u><u>29,065,900</u></u>

The notes to the financial statements are an integral part of this statement.

One Voice Central Texas 403(b) Plan

Notes to Financial Statements

December 31, 2021 and 2020

Note 1 – Description of the Plan

The following description of the One Voice Central Texas 403(b) 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 multiemployer 403(b) benefit plan. The Plan was originally formed in January 1989 and has since been renamed and amended. In general, the Plan covers all eligible employees over 21 years old with one year of service of the participating employers as defined by the Plan Document, with exception of certain classes of employees identified in the Plan Document. Each employer has the ability to change its Participation Agreement. Participation in the Plan is at the election of the employee. Eligible participants are permitted to enter the Plan on various dates after meeting the eligibility requirements set by the Participation Agreement of the employer. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974, as amended (“ERISA”).

In April 2021, the assets of Waterloo Counseling merged into the Texas Health Action plan. Waterloo Counseling ceased to be a participating employer.

In April 2021, Feeding Texas joined the Plan as a new participating employer.

Administration

The Plan is administered by One Voice Central Texas Multi-Employer Investment Committee (the “Plan Administrator”). As of and for the year ended December 31, 2021, the Plan assets are held by Great-West Life & Annuity Insurance Company (the “Trustee”). The Plan records are maintained by Pentegra Retirement Services.

Participant Contributions

Contributions are made to the Plan by the participating employers on behalf of each eligible participant based upon the participant’s elected compensation deferral through payroll deductions. The participating employers fund the contributions at the end of each payroll period. Eligible participants may elect to contribute 1% to 100% of their eligible compensation, in whole percentages, to the Plan not to exceed the annual limit established by the Internal Revenue Code (“IRC”). Participants who have attained age 50 before the end of the Plan year are eligible to make catch-up contributions. Participants may also contribute amounts representing distributions from other qualified defined benefit or defined contribution plans. Participants direct the investment of their contributions into various investment options offered by the Plan.

Employer Contributions

The Plan provides for the participating employers to make matching contributions. For the year ended December 31, 2021, participating employers made matching contributions of 100% of each participant’s elective deferrals not exceeding 3% of the participant’s compensation, plus 50% of each participant’s elective deferral in excess of 3% but not in excess of 5% of the participant’s compensation. The Plan permits participating employers to change the amount or percentage of employer contributions at any time.

The participating employers may also elect to make a Nonelective contribution in an amount to be determined by the board of directors of the participating employers for each plan year, not to exceed 6%.

One Voice Central Texas 403(b) Plan

Notes to Financial Statements

December 31, 2021 and 2020

Note 1 – Description of the Plan (continued)

Forfeited Accounts

Forfeitures by participants of unvested Plan Sponsor contributions are used to reduce Plan administrative expenses and future participating employer contributions. The forfeited unvested account balance was \$72,916 and \$94,336 at December 31, 2021 and 2020, respectively, and \$64,274 of forfeitures were utilized during the year ended December 31, 2021.

Participant Accounts

Each participant's account is credited with the participant's contribution and allocations of (a) the participating employer's contribution and, (b) Plan earnings, and charged with an allocation of administrative expenses. Allocations are based on participant earnings or account balances, as defined.

The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested account.

Rollovers and Transfers

Participants who have a balance in another qualified employee benefit plan, as described in Section 401(a) of the Internal Revenue Code, may transfer or rollover the lump sum values of their account directly into the Plan, provided it meets the requirements of the IRC.

Vesting

Participants are immediately and fully vested in their contributions plus actual earnings thereon. The participants are vested in the Plan Sponsor contributions and earnings in accordance with the following schedule:

Years of Service	Vesting Percentage
0 – 1	0%
2	20%
3	40%
4	60%
5	80%
6	100%

Participating employers are permitted to change the vesting criteria at any time for their employees.

Notes Receivable from Participants

Participants may borrow from their fund accounts a minimum of \$1,000 up to a maximum equal to the lesser of 50% of their vested account balance or \$50,000. Participants are limited to one outstanding loan. Notes receivable are secured by the balance in the participant's account and bear interest at a rate which is commensurate with prevailing rates as determined by the Plan administrator. All notes must be repaid in equal installments of principal and interest over a period to be determined by the Plan Administrator, but such period shall not exceed five years unless the purpose of the loan is for the purchase of the principal residence of the Participant in which case the repayment period shall not exceed 15 years. In all cases, repayment of the note will be made through after-tax payroll deductions.

One Voice Central Texas 403(b) Plan

Notes to Financial Statements

December 31, 2021 and 2020

Note 1 – Description of the Plan (continued)

Payment of Benefits

Benefits become available to participants on the earliest of four event: (1) termination of employment, (2) death of the participant (benefits are payable to the participants' spouse or beneficiary), (3) disability of the participant, or (4) the participant's retirement.

A participant may receive the value of the vested balance in his or her account as a lump-sum distribution or may roll the amount over into another qualified plan. Vested account balances less than \$5,000 are automatically paid out either through lump-sum distribution or rollover into another qualified plan. Participants are permitted to remain in the Plan if their account balance exceeds \$5,000.

Active participants can withdraw benefits once they reach 59 ½ years of age. In-service distributions are permitted due to hardship, as defined in the Plan and subject to the satisfaction of the Plan Administrator.

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 Plan termination, participants would become 100% vested in their accounts and distributions would be made as soon as administratively practical after the Plan terminates.

Note 2 – Summary of Significant Accounting Policies

Basis of Accounting

The financial statements of the Plan are prepared under the accrual method of accounting in accordance with accounting principles generally accepted in the United States of America ("GAAP").

Use of Estimates

The preparation of financial statements in conformity with GAAP requires the Plan administrator to make estimates and assumptions that affect the reported amounts of assets and liabilities and changes therein, and disclosure of contingent assets and liabilities. Accordingly, actual results may differ from those estimates.

Investment Valuation and Income Recognition

Investments are reported at fair value. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. The Plan's Investment Committee determines the Plan's valuation policies utilizing information provided by the investment adviser and Trustees. See Note 5 for discussion of fair value measurements.

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

Investment contracts held by a defined contribution plan are required to be reported at fair value. However, contract value is the relevant measurement attribute for that portion of the net assets available for benefits of a defined contribution plan attributable to fully benefit-responsive investment contracts because contract value is the amount participants would receive if they were to initiate permitted transactions under the terms of the plan. The Statement of Net Assets Available for Benefits presents the fair value of the investment contracts as well as the adjustment of the fully benefit-responsive investment contracts from fair value to contract value if a difference exists. At December 31, 2021 and 2020, fair value of the contract approximated contract value. Accordingly, no such adjustment is needed.

One Voice Central Texas 403(b) Plan

Notes to Financial Statements

December 31, 2021 and 2020

Note 2 – Summary of Significant Accounting Policies (continued)

Payment of Benefits

Benefits are recorded when paid.

Notes Receivable from Participants

Notes receivable from participants are measured at their unpaid principal balance plus any accrued but unpaid interest. Interest income is recorded on the accrual basis. Related fees are recorded as administrative expenses and are expensed when they are incurred. No allowance for credit losses has been recorded as of December 31, 2021 and 2020. If a participant ceases to make loan repayments and Plan management deems the participant loan to be a distribution, the participant loan balance is reduced, and a benefit payment is recorded.

Expenses

Certain expenses of maintaining the Plan are paid directly by the Plan Sponsor and are excluded from these financial statements. Fees related to the administration of notes receivable from participants are charged directly to the participant's account and are included in administrative expenses. Investment related expenses are included in net appreciation of fair value of investments.

Risks and Uncertainties

Financial instruments which potentially subject the Plan to concentrations of credit risk consist primarily of investment securities in which the Plan invests. Investment securities are exposed to various risks, such as interest rate, market and credit risks. Due to the level of risk associated with certain investment securities, it is at least reasonably possible that changes in the values of investment securities will occur in the near term and that such changes could materially affect participants' account balances and the amounts reported in the statements of net assets available for benefits.

COVID-19

On March 11, 2020, the World Health Organization declared the novel strain of coronavirus ("COVID-19") a global pandemic and recommended containment and mitigation measures worldwide. The COVID-19 pandemic has continued to spread and has already caused severe global disruptions. The extent of COVID-19's effect on the Plan's net assets available for benefits will depend on future developments, including the duration, spread and intensity of the pandemic, all of which are uncertain and difficult to predict considering the rapidly evolving landscape. As of the date of the independent auditors' report, the Plan cannot reasonably estimate the length or severity of this pandemic, or the extent to which the disruption may materially impact the Plan's net assets available for benefits in 2022.

Subsequent Events

The Plan has evaluated subsequent events through October 13, 2022, the date the financial statements were available to be issued.

Note 3 – Information certified by the Trustees

All information disclosed in the accompanying financial statements, notes and supplemental schedule related to the Plan's investment assets and notes receivable from participants at December 31, 2021 and 2020, and the related net investment income and interest income on notes receivable from participants for the year ended December 31, 2021, was obtained or derived from information supplied to the Plan administrator and certified as complete and accurate by the Trustee.

One Voice Central Texas 403(b) Plan

Notes to Financial Statements

December 31, 2021 and 2020

Note 4 – Tax Status

The Plan Sponsor has not applied for a determination letter from the Internal Revenue Service (“IRS”) to determine if the Plan is designed in accordance with applicable sections of the IRC. The Plan document is based upon a volume submitter plan instrument, which received an IRS advisory letter dated March 31, 2017. The volume submitter plan instrument has been updated for legislative and regulatory changes. The Plan administrator believes that the Plan is designed and is currently being operated in compliance with the applicable provisions of the IRC.

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

Note 5 – Fair Value Measurements

The Plan follows a framework for measuring fair value, which provides a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets or liabilities (Level 1) and the lowest priority to unobservable inputs (Level 3). The 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 maximize the use of observable inputs and minimize the use of unobservable inputs.

The three levels of the fair value hierarchy are described as follows:

- Level one — 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 two — 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; and 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 three — Inputs to the valuation methodology are unobservable and significant to the fair value measurement.

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

Mutual funds: Mutual funds are valued at the daily closing price as reported by the fund. The mutual funds are registered with the Securities and Exchange Commission and are required to publish their daily net asset value and to transact at that price. The mutual funds held by the Plan are deemed to be actively traded.

One Voice Central Texas 403(b) Plan

Notes to Financial Statements

December 31, 2021 and 2020

Note 5 – Fair Value Measurements (continued)

Stable value collective trust fund: This investment is a stable value fund that invests in a variety of high quality stable value investment contracts as well as cash and cash equivalents, and is valued at the net asset value of units of the collective trust. The net asset value is used as a practical expedient to estimate fair value. This practical expedient would not be used if it is determined to be probable that the fund will sell the investment for an amount different from the reported net asset value.

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

Assets at Fair Value as of December 31, 2021				
	Level 1	Level 2	Level 3	Total
Mutual funds	\$ 28,675,944	\$ -	\$ -	\$ 28,675,994
Total assets in the fair value hierarchy	\$ 28,675,944	\$ -	\$ -	28,675,994
Investments measured at net asset value				203,142
Investments at fair value				\$ 28,879,136

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

Assets at Fair Value as of December 31, 2020				
	Level 1	Level 2	Level 3	Total
Mutual funds	\$ 24,161,555	\$ -	\$ -	\$ 24,161,555
Total assets in the fair value hierarchy	\$ 24,161,555	\$ -	\$ -	24,161,555
Investments measured at net asset value				403,266
Investments at fair value				\$ 24,564,821

The following table summarizes the investments for which fair value is measured using the net asset value per share practical expedient as of December 31, 2021 and 2020. There are no participant redemption restrictions for this investment; the redemption notice period is applicable only to the Plan.

	Fair Value at December 31, 2021	Fair Value at December 31, 2020	Unfunded Commitments	Redemption Frequency (if Currently Eligible)	Redemption Noticed Period
Stable value collective trust fund	\$ 203,142	\$ 403,266	Not applicable	Daily	12 months

Note 6 – Related-Party and Parties in Interest Transactions

Certain Plan investments are shares of mutual funds managed by the Trustees or their affiliates. Fees incurred by the Plan for related investment management services are included in administrative expenses and net appreciation in fair value of investments. Certain fees incurred by the Plan for recordkeeping and audit fees are included in administrative expenses. Transactions such as these qualify as party-in-interest transactions. The Plan Sponsor pays directly certain other fees related to the Plan's operations.

One Voice Central Texas 403(b) Plan

Notes to Financial Statements

December 31, 2021 and 2020

Note 7 – Corrective Distributions

During 2021, four participating employers failed the ADP/ACP test, as defined by the Department of Labor (“DOL”). As of December 31, 2021, the Plan Sponsor has recorded excess contributions payable for \$12,663, which was remitted to the applicable employees in 2022.

During 2020, three participating employers failed the ADP/ACP test, as defined by the Department of Labor (“DOL”). As of December 31, 2020, the Plan Sponsor has recorded excess contributions payable for \$4,973, which was remitted to the applicable employees in 2021.

Note 8 – Prohibited Transactions

During the period 2016 through 2021, certain participating employers failed to remit participant contributions in a timely manner. As of December 31, 2021, the Plan Sponsor and participating employers have properly remitted all participant contributions to the Plan but have not completed the required corrections of missed earnings and interest.

For 2021, the participating employers identified several instances where \$24,213 in participant contributions were remitted to the Plan in violation of DOL regulations. During 2022, the Plan Sponsor remitted missed earnings and interest related to \$16,195 of late remittances in accordance with the DOL’s Self Correction Program (“SCP”). As of the date of the Independent Auditors’ Report, one participating employer is in process of calculating the missed earnings and interest related to \$8,018 of late remittances and intends to complete this correction in accordance with the DOL’s SCP.

For 2020, the participating employers identified several instances where \$32,840 in participant contributions were remitted to the Plan in violation of DOL regulations. During 2021, the Plan Sponsor remitted missed earnings and interest related to \$28,056 of late remittances in accordance with the DOL’s SCP. As of the date of the Independent Auditors’ Report, one participating employer is in process of calculating the missed earnings and interest related to \$4,784 of late remittances and intends to complete this correction in accordance with the DOL’s SCP.

For 2019, the participating employers identified several instances where \$98,093 in participant contributions were remitted to the Plan in violation of DOL regulations. During 2021, the Plan Sponsor remitted the missed earnings and interest related to the 2019 late remittances in accordance with the DOL’s SCP.

For 2018, the participating employers identified several instances where \$28,167 in participant contributions were remitted to the Plan in violation of DOL regulations. During 2021, the Plan Sponsor remitted the missed earnings and interest related to the 2018 late remittances in accordance with the DOL’s SCP.

For 2017, the participating employers identified several instances where \$44,966 in participant contributions were remitted to the Plan in violation of DOL regulations. During 2021, the Plan Sponsor remitted missed earnings and interest related to \$44,762 of late remittances in accordance with the DOL’s SCP. The remaining \$204 of late remittances are related to a former participating employer, Easter Seals of Central Texas (“Easter Seals”), which has not been corrected. Easter Seals left the Plan in 2018. The Plan has attempted to correct these with Easter Seals; however, has not been successful.

One Voice Central Texas 403(b) Plan

Notes to Financial Statements

December 31, 2021 and 2020

Note 8 – Prohibited Transactions (continued)

For 2016, the participating employers identified several instances where \$34,053 in participant contributions were remitted to the Plan in violation of DOL regulations. During 2021, the Plan Sponsor remitted the missed earnings and interest related to the 2016 late remittances in accordance with the DOL's SCP.

A summary of nonexempt prohibited transactions related to the delinquent remittances is shown in the attached supplemental schedule of delinquent participant contributions for the year ended December 31, 2021.

Note 9 – Subsequent Events

In January 2022, the assets of Spirit Reins have been frozen as they undergo the process of terminating participation from the Plan.

In September 2022, Mary Lee Foundation joined the Plan as a new participating employer.

One Voice Central Texas 403(b) Plan
Employer Identification Number (EIN) 74-2314772
Plan Number (PN) - 001
Schedule of Assets Held for Investment Purposes at End of Year
Schedule H, Line 4i
December 31, 2021
(Unaudited)

(a)	(b)	(c)	(d)	(e)
	Identity of Issuer, Borrower, Lesser of Similar Party	Description of Investment including Maturity Date, Rate of Interest, Collateral, Par of Maturity Value	Cost	Current Value
	Common collective trust			
*	Great-West	Guaranteed interest fund	**	\$ 203,142
	Mutual funds			
	American Funds	American Funds Inflation Linked Bd R6	**	1,100,539
	American Funds	American Funds New World R6	**	18,748
	Calvert	Calvert US Large Cap Cr Rsp Ind Fd	**	96,481
	Columbia	Columbia Dividend Income Instl	**	802,049
	Dimensional Fund Advisors	DFA Infl-Prot Secs Fund	**	291
	Dimensional Fund Advisors	DFA Emerging Markets	**	12
	Dimensional Fund Advisors	DFA US Core Equity 1 Fund	**	92
	Dimensional Fund Advisors	DFA Real Estate Sec Prtfl Fd	**	131
	Dimensional Fund Advisors	DFA Interm Gov Fixed-Inc Fd	**	64
	Fidelity	Fidelity 500 Index	**	1,220,260
	Fidelity	Fidelity Freedom Index Income Investor	**	104,774
	Fidelity	Fidelity Freedom Index 2020 Investor	**	5,867
	Fidelity	Fidelity Freedom Index 2025 Investor	**	2,145,243
	Fidelity	Fidelity Freedom Index 2030 Investor	**	4,779,890
	Fidelity	Fidelity Freedom Index 2035 Investor	**	2,994,441
	Fidelity	Fidelity Freedom Index 2040 Investor	**	3,312,195
	Fidelity	Fidelity Freedom Index 2045 Investor	**	2,727,639
	Fidelity	Fidelity Freedom Index 2050 Investor	**	2,284,013
	Fidelity	Fidelity Freedom Index 2055 Investor	**	972,257
	Fidelity	Fidelity Freedom Index 2060 Investor	**	185,662
	Fidelity	Fidelity Freedom Index 2065 Investor	**	54,454
	Fidelity	Fidelity Global ex US Index	**	1,324,348
	Fidelity	Fidelity Intermediate Treasury Bond Index	**	1,440,365
	Fidelity	Fidelity Mid Cap Index	**	190,114
	Fidelity	Fidelity Small Cap Index	**	438,796
	Franklin	Franklin Small Cap Value R6	**	10,886
*	Great-West	T. Rowe Price Mid Cap Gr Inst	**	62,334
	JP Morgan	JP Morgan Large Cap Growth	**	256,371
	JP Morgan	JP Morgan Small Cap Growth	**	36,601
	PGIM	PGIM Total Return Bond R6	**	503,643
	PIMCO	PIMCO Income Instl	**	417,955
	TIAA-CREF	TIAA-CREF Real Estate Sec Instl	**	291,779
	Vanguard	Vanguard 500 Index Fund	**	810
	Vanguard	Vanguard Dvlpd Mrkts Indx Fd	**	458
	Vanguard	Vanguard Equity-Income Fund	**	215
	Vanguard	Vanguard Mid Cap Index Fund	**	84
	Vanguard	Vanguard Mid-Cap Val Indx Fd	**	185
	Vanguard	Vanguard Small-Cap Val Indx Fd	**	24
	Vanguard	Vanguard Target Rtrmnt 2020 Fd	**	13
	Vanguard	Vanguard Target Rtrmnt 2025 Fd	**	1,615
	Vanguard	Vanguard Target Rtrmnt 2030 Fd	**	370
	Vanguard	Vanguard Target Rtrmnt 2035 Fd	**	3,057
	Vanguard	Vanguard Target Rtrmnt 2040 Fd	**	1,584
	Vanguard	Vanguard Target Rtrmnt 2045 Fd	**	1,973
	Vanguard	Vanguard Target Rtrmnt 2050 Fd	**	1,132
	Vanguard	Vanguard Target Rtrmnt 2055 Fd	**	481
	Vanguard	Vanguard Target Rtrmnt 2060 Fd	**	13
	Vanguard	Vanguard Target Rtrmnt 2065 Fd	**	1
	Vanguard	Vanguard Small Cap Index Fund	**	24
	Victory Sycamore	Victory Sycamore Established Value	**	885,661
				28,675,994
	Notes receivable from participants			
*		Interest rates ranging from 4.0% to 6.5%		199,427
	Total assets held for investment purposes			\$ 29,078,563
*	Party-in-interest			
**	Self-directed investment			

One Voice Central Texas 403(b)
Employer Identification Number (EIN) 74-2314772
Plan Number (PN) - 001
Schedule of Delinquent Participant Contributions
Schedule H, Line 4a
December 31, 2021
(Unaudited)

Total that Constitute Nonexempt Prohibited Transactions					
Year	Participant Contributions Transferred Late to Plan	Contributions Not Corrected	Contributions Corrected Outside VFCP	Contributions Pending Correction in SCP	Total Fully Corrected Under VFCP and PTE 2002-51
2016	\$ 34,053	\$ -	\$ 34,053	\$ -	\$ -
2017	\$ 44,966	\$ -	\$ 44,762	\$ 204	\$ -
2018	\$ 28,167	\$ -	\$ 28,167	\$ -	\$ -
2019	\$ 98,093	\$ -	\$ 98,093	\$ -	\$ -
2020	\$ 32,840	\$ -	\$ 28,056	\$ 4,784	\$ -
2021	\$ 24,213	\$ -	\$ 16,195	\$ 8,018	\$ -

During 2021, 2020 and 2018, certain participating employers failed to remit participant contributions in a timely manner. As of December 31, 2021, the Plan Sponsor and participating employers have properly remitted all participant contributions to the Plan, but have not completed the required corrections of missed earnings and interest.

For 2021, the participating employers identified several instances where \$24,213 in participant contributions were remitted to the Plan in violation of Department of Labor ("DOL") regulations. During 2022, the Plan Sponsor remitted missed earnings and interest related to \$16,195 of late remittances in accordance with the DOL's Self Correction Program ("SCP"). As of the date of the Independent Auditors' Report, one participating employer is in process of calculating the missed earnings and interest related to \$8,018 of late remittances and intends to complete this correction in accordance with the DOL's SCP.

For 2020, the participating employers identified several instances where \$32,840 in participant contributions were remitted to the Plan in violation of DOL regulations. During 2021, the Plan Sponsor remitted missed earnings and interest related to \$28,056 of late remittances in accordance with the DOL's SCP. As of the date of the Independent Auditors' Report, one participating employer is in process of calculating the missed earnings and interest related to \$4,784 of late remittances and intends to complete this correction in accordance with the DOL's SCP.

For 2019, the participating employers identified several instances where \$98,093 in participant contributions were remitted to the Plan in violation of DOL regulations. During 2021, the Plan Sponsor remitted the missed earnings and interest related to the 2019 late remittances in accordance with the DOL's SCP.

For 2018, the participating employers identified several instances where \$28,167 in participant contributions were remitted to the Plan in violation of DOL regulations. During 2021, the Plan Sponsor remitted the missed earnings and interest related to the 2018 late remittances in accordance with the DOL's SCP.

For 2017, the participating employers identified several instances where \$44,966 in participant contributions were remitted to the Plan in violation of DOL regulations. During 2021, the Plan Sponsor remitted missed earnings and interest related to \$44,762 of late remittances in accordance with the DOL's SCP. The remaining \$204 of late remittances are related to a former participating employer, Easter Seals of Central Texas ("Easter Seals"), which has not been corrected. Easter Seals left the Plan in 2018. The Plan has attempted to correct these with Easter Seals; however, has not been successful.

For 2016, the participating employers identified several instances where \$34,053 in participant contributions were remitted to the Plan in violation of DOL regulations. During 2021, the Plan Sponsor remitted the missed earnings and interest related to the 2016 late remittances in accordance with the DOL's SCP.

Multiple-Employer Plan Participating Employer Information

12/31/2021

Caritas of Austin	74-1909670	3.071%
Central Texas Food Bank, Inc.	74-2217350	16.353%
Literacy Coalition of Central Texas	80-0078300	0.113%
Texas Health Action	47-3809253	7.504%
The Safe Alliance	74-232065	18.096%
Youth & Family Alliance dba LifeWorks	74-2137189	15.230%
Communities in Schools of Central Texas	74-2369020	12.961%
Any Baby Can of Austin, Inc.	74-2684335	12.826%
American YouthWorks	74-2197942	3.178%
Shalom Austin	74-1469465	4.685%
Spirit Reins	06-1692909	0.259%
AGE of Central Texas	74-2684335	0.956%
Hope Alliance	74-2277114	2.070%
Texas POST	27-5024847	0.581%
Feeding Texas	74-2762542	2.116%



One Voice Central Texas 403(b) Plan
Financial Statements and Supplemental Schedules
(With Independent Auditors' Report)
December 31, 2021 and 2020

One Voice Central Texas 403(b) Plan
Index to Financial Statements and Supplemental Schedules
December 31, 2021 and 2020

Independent Auditors' Report	1
------------------------------	---

FINANCIAL STATEMENTS

Statements of Net Assets Available for Benefits	5
Statement of Changes in Net Assets Available for Benefits	6
Notes to the Financial Statements	7

SUPPLEMENTAL SCHEDULES

I. Schedule H, line 4i – Schedule of Assets Held for Investment Purposes	15
II. Schedule H, line 4a – Schedule of Delinquent Participant Contributions	16



Independent Auditors' Report

To the Plan Administrator
of One Voice Central Texas 403(b) Plan:

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

We have performed an audit of the accompanying financial statements of the One Voice Central Texas 403(b) Plan (the "Plan"), an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 ("ERISA"), as permitted by ERISA Section 103(a)(3)(C) ("ERISA Section 103(a)(3)(C) audit"). The financial statements comprise the statement of net assets available for benefits as of December 31, 2021, and the related statement of changes in net assets available for benefits for the year then ended, and the related notes to the financial statements.

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

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

Opinion

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

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

Basis for Opinion

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

Responsibilities of Management for the Financial Statements

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



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

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

Auditor's Responsibilities for the Audit of the Financial Statements

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

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

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

Our 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 financial statements, and reading the disclosures relating to the certified investment information to assess whether they are in accordance with the presentation and disclosure requirements of accounting principles generally accepted in the United States of America.

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

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



Supplemental Schedules Required by ERISA

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

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

In our opinion -

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

Bauer & Company, LLC

BAUER & COMPANY, LLC

Austin, Texas

October 13, 2022



Independent Auditor's Report

To the Plan Administrator
of One Voice Central Texas 403(b) Plan:

We were engaged to audit the accompanying statement of net assets available for benefits of the One Voice Central Texas 403(b) Plan (the "Plan") as of December 31, 2020, and the related notes to the financial statement.

Management's Responsibility for the Financial Statement

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

Auditor's Responsibility

Our responsibility is to express an opinion on the 2020 financial statement based on conducting the audit in accordance with auditing standards generally accepted in the United States of America. Because of the matter described in the Basis for Disclaimer of Opinion paragraph, however, we were not able to obtain sufficient appropriate audit evidence to provide a basis for an audit opinion.

Basis for Disclaimer of Opinion

As permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974, the plan administrator instructed us not to perform, and we did not perform, any auditing procedures with respect to the information summarized in Note 3, which was certified by Great-West Life & Annuity Insurance Company, the trustee of the Plan, except for comparing such information with the related information included in the financial statement. We have been informed by the plan administrator that the trustee holds the Plan's investment assets and executes investment transactions. The plan administrator has obtained a certification from the trustee as of December 31, 2020 that the information provided to the plan administrator by the trustee is complete and accurate.

Disclaimer of Opinion

Because of the significance of the matter described in the Basis for Disclaimer of Opinion paragraph, we have not been able to obtain sufficient appropriate audit evidence to provide a basis for an audit opinion on the 2020 financial statement. Accordingly, we do not express an opinion on the 2020 financial statement.

Report on Form and Content in Compliance With DOL Rules and Regulations for 2020 Financial Statement

The form and content of the information included in the 2020 financial statement, other than that derived from the information certified by the trustee, have been audited by us in accordance with auditing standards generally accepted in the United States of America and, in our opinion, are presented in compliance with the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974.

Bauer & Company, LLC

BAUER & COMPANY, LLC

Austin, Texas

October 13, 2022

One Voice Central Texas 403(b) Plan
Statements of Net Assets Available for Benefits
December 31, 2021 and 2020

	<u>2021</u>	<u>2020</u>
Assets		
Investments, at fair value	\$ 28,879,136	\$ 24,564,821
Receivables:		
Participant contributions receivable	-	7,630
Employer contribution receivable	-	136,544
Notes receivable from participants	199,427	190,986
Total receivables	<u>199,427</u>	<u>335,160</u>
Total Assets	29,078,563	24,899,981
Liabilities		
Corrective distribution payable	12,663	4,973
Total liabilities	<u>12,663</u>	<u>4,973</u>
Net assets available for benefits	\$ <u>29,065,900</u>	\$ <u>24,895,008</u>

The notes to the financial statements are an integral part of this statement.

One Voice Central Texas 403(b) Plan
Statement of Changes in Net Assets Available for Benefits
For the Year Ended December 31, 2021

Additions to net assets attributable to:

Investment income	
Net appreciation in fair value of investments	\$ 2,518,720
Dividend income	696,824
Total investment income	<u>3,215,544</u>

Interest income on notes receivable from participants	<u>9,840</u>
---	--------------

Contributions:

Participants	2,953,170
Employer	1,209,153
Rollovers	189,592
Total contributions	<u>4,351,915</u>

Total additions	<u>7,577,299</u>
-----------------	------------------

Deductions from net assets attributable to:

Benefits paid to participants	3,132,561
Deemed distributions	47,280
Corrective distributions	12,663
Administrative expenses	259,191
	<u>3,451,695</u>

Net increase	<u>4,125,604</u>
--------------	------------------

Transfer of assets from Waterloo Counseling	<u>45,288</u>
---	---------------

Net assets available for benefits:

Beginning of the year	24,895,008
End of year	\$ <u><u>29,065,900</u></u>

The notes to the financial statements are an integral part of this statement.

One Voice Central Texas 403(b) Plan

Notes to Financial Statements

December 31, 2021 and 2020

Note 1 – Description of the Plan

The following description of the One Voice Central Texas 403(b) 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 multiemployer 403(b) benefit plan. The Plan was originally formed in January 1989 and has since been renamed and amended. In general, the Plan covers all eligible employees over 21 years old with one year of service of the participating employers as defined by the Plan Document, with exception of certain classes of employees identified in the Plan Document. Each employer has the ability to change its Participation Agreement. Participation in the Plan is at the election of the employee. Eligible participants are permitted to enter the Plan on various dates after meeting the eligibility requirements set by the Participation Agreement of the employer. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974, as amended (“ERISA”).

In April 2021, the assets of Waterloo Counseling merged into the Texas Health Action plan. Waterloo Counseling ceased to be a participating employer.

In April 2021, Feeding Texas joined the Plan as a new participating employer.

Administration

The Plan is administered by One Voice Central Texas Multi-Employer Investment Committee (the “Plan Administrator”). As of and for the year ended December 31, 2021, the Plan assets are held by Great-West Life & Annuity Insurance Company (the “Trustee”). The Plan records are maintained by Pentegra Retirement Services.

Participant Contributions

Contributions are made to the Plan by the participating employers on behalf of each eligible participant based upon the participant’s elected compensation deferral through payroll deductions. The participating employers fund the contributions at the end of each payroll period. Eligible participants may elect to contribute 1% to 100% of their eligible compensation, in whole percentages, to the Plan not to exceed the annual limit established by the Internal Revenue Code (“IRC”). Participants who have attained age 50 before the end of the Plan year are eligible to make catch-up contributions. Participants may also contribute amounts representing distributions from other qualified defined benefit or defined contribution plans. Participants direct the investment of their contributions into various investment options offered by the Plan.

Employer Contributions

The Plan provides for the participating employers to make matching contributions. For the year ended December 31, 2021, participating employers made matching contributions of 100% of each participant’s elective deferrals not exceeding 3% of the participant’s compensation, plus 50% of each participant’s elective deferral in excess of 3% but not in excess of 5% of the participant’s compensation. The Plan permits participating employers to change the amount or percentage of employer contributions at any time.

The participating employers may also elect to make a Nonelective contribution in an amount to be determined by the board of directors of the participating employers for each plan year, not to exceed 6%.

One Voice Central Texas 403(b) Plan

Notes to Financial Statements

December 31, 2021 and 2020

Note 1 – Description of the Plan (continued)

Forfeited Accounts

Forfeitures by participants of unvested Plan Sponsor contributions are used to reduce Plan administrative expenses and future participating employer contributions. The forfeited unvested account balance was \$72,916 and \$94,336 at December 31, 2021 and 2020, respectively, and \$64,274 of forfeitures were utilized during the year ended December 31, 2021.

Participant Accounts

Each participant's account is credited with the participant's contribution and allocations of (a) the participating employer's contribution and, (b) Plan earnings, and charged with an allocation of administrative expenses. Allocations are based on participant earnings or account balances, as defined.

The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested account.

Rollovers and Transfers

Participants who have a balance in another qualified employee benefit plan, as described in Section 401(a) of the Internal Revenue Code, may transfer or rollover the lump sum values of their account directly into the Plan, provided it meets the requirements of the IRC.

Vesting

Participants are immediately and fully vested in their contributions plus actual earnings thereon. The participants are vested in the Plan Sponsor contributions and earnings in accordance with the following schedule:

Years of Service	Vesting Percentage
0 – 1	0%
2	20%
3	40%
4	60%
5	80%
6	100%

Participating employers are permitted to change the vesting criteria at any time for their employees.

Notes Receivable from Participants

Participants may borrow from their fund accounts a minimum of \$1,000 up to a maximum equal to the lesser of 50% of their vested account balance or \$50,000. Participants are limited to one outstanding loan. Notes receivable are secured by the balance in the participant's account and bear interest at a rate which is commensurate with prevailing rates as determined by the Plan administrator. All notes must be repaid in equal installments of principal and interest over a period to be determined by the Plan Administrator, but such period shall not exceed five years unless the purpose of the loan is for the purchase of the principal residence of the Participant in which case the repayment period shall not exceed 15 years. In all cases, repayment of the note will be made through after-tax payroll deductions.

One Voice Central Texas 403(b) Plan

Notes to Financial Statements

December 31, 2021 and 2020

Note 1 – Description of the Plan (continued)

Payment of Benefits

Benefits become available to participants on the earliest of four event: (1) termination of employment, (2) death of the participant (benefits are payable to the participants' spouse or beneficiary), (3) disability of the participant, or (4) the participant's retirement.

A participant may receive the value of the vested balance in his or her account as a lump-sum distribution or may roll the amount over into another qualified plan. Vested account balances less than \$5,000 are automatically paid out either through lump-sum distribution or rollover into another qualified plan. Participants are permitted to remain in the Plan if their account balance exceeds \$5,000.

Active participants can withdraw benefits once they reach 59 ½ years of age. In-service distributions are permitted due to hardship, as defined in the Plan and subject to the satisfaction of the Plan Administrator.

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 Plan termination, participants would become 100% vested in their accounts and distributions would be made as soon as administratively practical after the Plan terminates.

Note 2 – Summary of Significant Accounting Policies

Basis of Accounting

The financial statements of the Plan are prepared under the accrual method of accounting in accordance with accounting principles generally accepted in the United States of America ("GAAP").

Use of Estimates

The preparation of financial statements in conformity with GAAP requires the Plan administrator to make estimates and assumptions that affect the reported amounts of assets and liabilities and changes therein, and disclosure of contingent assets and liabilities. Accordingly, actual results may differ from those estimates.

Investment Valuation and Income Recognition

Investments are reported at fair value. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. The Plan's Investment Committee determines the Plan's valuation policies utilizing information provided by the investment adviser and Trustees. See Note 5 for discussion of fair value measurements.

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

Investment contracts held by a defined contribution plan are required to be reported at fair value. However, contract value is the relevant measurement attribute for that portion of the net assets available for benefits of a defined contribution plan attributable to fully benefit-responsive investment contracts because contract value is the amount participants would receive if they were to initiate permitted transactions under the terms of the plan. The Statement of Net Assets Available for Benefits presents the fair value of the investment contracts as well as the adjustment of the fully benefit-responsive investment contracts from fair value to contract value if a difference exists. At December 31, 2021 and 2020, fair value of the contract approximated contract value. Accordingly, no such adjustment is needed.

One Voice Central Texas 403(b) Plan

Notes to Financial Statements

December 31, 2021 and 2020

Note 2 – Summary of Significant Accounting Policies (continued)

Payment of Benefits

Benefits are recorded when paid.

Notes Receivable from Participants

Notes receivable from participants are measured at their unpaid principal balance plus any accrued but unpaid interest. Interest income is recorded on the accrual basis. Related fees are recorded as administrative expenses and are expensed when they are incurred. No allowance for credit losses has been recorded as of December 31, 2021 and 2020. If a participant ceases to make loan repayments and Plan management deems the participant loan to be a distribution, the participant loan balance is reduced, and a benefit payment is recorded.

Expenses

Certain expenses of maintaining the Plan are paid directly by the Plan Sponsor and are excluded from these financial statements. Fees related to the administration of notes receivable from participants are charged directly to the participant's account and are included in administrative expenses. Investment related expenses are included in net appreciation of fair value of investments.

Risks and Uncertainties

Financial instruments which potentially subject the Plan to concentrations of credit risk consist primarily of investment securities in which the Plan invests. Investment securities are exposed to various risks, such as interest rate, market and credit risks. Due to the level of risk associated with certain investment securities, it is at least reasonably possible that changes in the values of investment securities will occur in the near term and that such changes could materially affect participants' account balances and the amounts reported in the statements of net assets available for benefits.

COVID-19

On March 11, 2020, the World Health Organization declared the novel strain of coronavirus ("COVID-19") a global pandemic and recommended containment and mitigation measures worldwide. The COVID-19 pandemic has continued to spread and has already caused severe global disruptions. The extent of COVID-19's effect on the Plan's net assets available for benefits will depend on future developments, including the duration, spread and intensity of the pandemic, all of which are uncertain and difficult to predict considering the rapidly evolving landscape. As of the date of the independent auditors' report, the Plan cannot reasonably estimate the length or severity of this pandemic, or the extent to which the disruption may materially impact the Plan's net assets available for benefits in 2022.

Subsequent Events

The Plan has evaluated subsequent events through October 13, 2022, the date the financial statements were available to be issued.

Note 3 – Information certified by the Trustees

All information disclosed in the accompanying financial statements, notes and supplemental schedule related to the Plan's investment assets and notes receivable from participants at December 31, 2021 and 2020, and the related net investment income and interest income on notes receivable from participants for the year ended December 31, 2021, was obtained or derived from information supplied to the Plan administrator and certified as complete and accurate by the Trustee.

One Voice Central Texas 403(b) Plan

Notes to Financial Statements

December 31, 2021 and 2020

Note 4 – Tax Status

The Plan Sponsor has not applied for a determination letter from the Internal Revenue Service (“IRS”) to determine if the Plan is designed in accordance with applicable sections of the IRC. The Plan document is based upon a volume submitter plan instrument, which received an IRS advisory letter dated March 31, 2017. The volume submitter plan instrument has been updated for legislative and regulatory changes. The Plan administrator believes that the Plan is designed and is currently being operated in compliance with the applicable provisions of the IRC.

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

Note 5 – Fair Value Measurements

The Plan follows a framework for measuring fair value, which provides a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets or liabilities (Level 1) and the lowest priority to unobservable inputs (Level 3). The 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 maximize the use of observable inputs and minimize the use of unobservable inputs.

The three levels of the fair value hierarchy are described as follows:

- Level one — 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 two — 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; and 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 three — Inputs to the valuation methodology are unobservable and significant to the fair value measurement.

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

Mutual funds: Mutual funds are valued at the daily closing price as reported by the fund. The mutual funds are registered with the Securities and Exchange Commission and are required to publish their daily net asset value and to transact at that price. The mutual funds held by the Plan are deemed to be actively traded.

One Voice Central Texas 403(b) Plan

Notes to Financial Statements

December 31, 2021 and 2020

Note 5 – Fair Value Measurements (continued)

Stable value collective trust fund: This investment is a stable value fund that invests in a variety of high quality stable value investment contracts as well as cash and cash equivalents, and is valued at the net asset value of units of the collective trust. The net asset value is used as a practical expedient to estimate fair value. This practical expedient would not be used if it is determined to be probable that the fund will sell the investment for an amount different from the reported net asset value.

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

Assets at Fair Value as of December 31, 2021				
	Level 1	Level 2	Level 3	Total
Mutual funds	\$ 28,675,944	\$ -	\$ -	\$ 28,675,994
Total assets in the fair value hierarchy	\$ 28,675,944	\$ -	\$ -	28,675,994
Investments measured at net asset value				203,142
Investments at fair value				\$ 28,879,136

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

Assets at Fair Value as of December 31, 2020				
	Level 1	Level 2	Level 3	Total
Mutual funds	\$ 24,161,555	\$ -	\$ -	\$ 24,161,555
Total assets in the fair value hierarchy	\$ 24,161,555	\$ -	\$ -	24,161,555
Investments measured at net asset value				403,266
Investments at fair value				\$ 24,564,821

The following table summarizes the investments for which fair value is measured using the net asset value per share practical expedient as of December 31, 2021 and 2020. There are no participant redemption restrictions for this investment; the redemption notice period is applicable only to the Plan.

	Fair Value at December 31, 2021	Fair Value at December 31, 2020	Unfunded Commitments	Redemption Frequency (if Currently Eligible)	Redemption Noticed Period
Stable value collective trust fund	\$ 203,142	\$ 403,266	Not applicable	Daily	12 months

Note 6 – Related-Party and Parties in Interest Transactions

Certain Plan investments are shares of mutual funds managed by the Trustees or their affiliates. Fees incurred by the Plan for related investment management services are included in administrative expenses and net appreciation in fair value of investments. Certain fees incurred by the Plan for recordkeeping and audit fees are included in administrative expenses. Transactions such as these qualify as party-in-interest transactions. The Plan Sponsor pays directly certain other fees related to the Plan's operations.

One Voice Central Texas 403(b) Plan

Notes to Financial Statements

December 31, 2021 and 2020

Note 7 – Corrective Distributions

During 2021, four participating employers failed the ADP/ACP test, as defined by the Department of Labor (“DOL”). As of December 31, 2021, the Plan Sponsor has recorded excess contributions payable for \$12,663, which was remitted to the applicable employees in 2022.

During 2020, three participating employers failed the ADP/ACP test, as defined by the Department of Labor (“DOL”). As of December 31, 2020, the Plan Sponsor has recorded excess contributions payable for \$4,973, which was remitted to the applicable employees in 2021.

Note 8 – Prohibited Transactions

During the period 2016 through 2021, certain participating employers failed to remit participant contributions in a timely manner. As of December 31, 2021, the Plan Sponsor and participating employers have properly remitted all participant contributions to the Plan but have not completed the required corrections of missed earnings and interest.

For 2021, the participating employers identified several instances where \$24,213 in participant contributions were remitted to the Plan in violation of DOL regulations. During 2022, the Plan Sponsor remitted missed earnings and interest related to \$16,195 of late remittances in accordance with the DOL’s Self Correction Program (“SCP”). As of the date of the Independent Auditors’ Report, one participating employer is in process of calculating the missed earnings and interest related to \$8,018 of late remittances and intends to complete this correction in accordance with the DOL’s SCP.

For 2020, the participating employers identified several instances where \$32,840 in participant contributions were remitted to the Plan in violation of DOL regulations. During 2021, the Plan Sponsor remitted missed earnings and interest related to \$28,056 of late remittances in accordance with the DOL’s SCP. As of the date of the Independent Auditors’ Report, one participating employer is in process of calculating the missed earnings and interest related to \$4,784 of late remittances and intends to complete this correction in accordance with the DOL’s SCP.

For 2019, the participating employers identified several instances where \$98,093 in participant contributions were remitted to the Plan in violation of DOL regulations. During 2021, the Plan Sponsor remitted the missed earnings and interest related to the 2019 late remittances in accordance with the DOL’s SCP.

For 2018, the participating employers identified several instances where \$28,167 in participant contributions were remitted to the Plan in violation of DOL regulations. During 2021, the Plan Sponsor remitted the missed earnings and interest related to the 2018 late remittances in accordance with the DOL’s SCP.

For 2017, the participating employers identified several instances where \$44,966 in participant contributions were remitted to the Plan in violation of DOL regulations. During 2021, the Plan Sponsor remitted missed earnings and interest related to \$44,762 of late remittances in accordance with the DOL’s SCP. The remaining \$204 of late remittances are related to a former participating employer, Easter Seals of Central Texas (“Easter Seals”), which has not been corrected. Easter Seals left the Plan in 2018. The Plan has attempted to correct these with Easter Seals; however, has not been successful.

One Voice Central Texas 403(b) Plan

Notes to Financial Statements

December 31, 2021 and 2020

Note 8 – Prohibited Transactions (continued)

For 2016, the participating employers identified several instances where \$34,053 in participant contributions were remitted to the Plan in violation of DOL regulations. During 2021, the Plan Sponsor remitted the missed earnings and interest related to the 2016 late remittances in accordance with the DOL's SCP.

A summary of nonexempt prohibited transactions related to the delinquent remittances is shown in the attached supplemental schedule of delinquent participant contributions for the year ended December 31, 2021.

Note 9 – Subsequent Events

In January 2022, the assets of Spirit Reins have been frozen as they undergo the process of terminating participation from the Plan.

In September 2022, Mary Lee Foundation joined the Plan as a new participating employer.

One Voice Central Texas 403(b) Plan
Employer Identification Number (EIN) 74-2314772
Plan Number (PN) - 001
Schedule of Assets Held for Investment Purposes at End of Year
Schedule H, Line 4i
December 31, 2021
(Unaudited)

(a)	(b)	(c)	(d)	(e)
	Identity of Issuer, Borrower, Lesser of Similar Party	Description of Investment including Maturity Date, Rate of Interest, Collateral, Par of Maturity Value	Cost	Current Value
	Common collective trust			
*	Great-West	Guaranteed interest fund	**	\$ 203,142
	Mutual funds			
	American Funds	American Funds Inflation Linked Bd R6	**	1,100,539
	American Funds	American Funds New World R6	**	18,748
	Calvert	Calvert US Large Cap Cr Rsp Ind Fd	**	96,481
	Columbia	Columbia Dividend Income Instl	**	802,049
	Dimensional Fund Advisors	DFA Infl-Prot Secs Fund	**	291
	Dimensional Fund Advisors	DFA Emerging Markets	**	12
	Dimensional Fund Advisors	DFA US Core Equity 1 Fund	**	92
	Dimensional Fund Advisors	DFA Real Estate Sec Prtfl Fd	**	131
	Dimensional Fund Advisors	DFA Interm Gov Fixed-Inc Fd	**	64
	Fidelity	Fidelity 500 Index	**	1,220,260
	Fidelity	Fidelity Freedom Index Income Investor	**	104,774
	Fidelity	Fidelity Freedom Index 2020 Investor	**	5,867
	Fidelity	Fidelity Freedom Index 2025 Investor	**	2,145,243
	Fidelity	Fidelity Freedom Index 2030 Investor	**	4,779,890
	Fidelity	Fidelity Freedom Index 2035 Investor	**	2,994,441
	Fidelity	Fidelity Freedom Index 2040 Investor	**	3,312,195
	Fidelity	Fidelity Freedom Index 2045 Investor	**	2,727,639
	Fidelity	Fidelity Freedom Index 2050 Investor	**	2,284,013
	Fidelity	Fidelity Freedom Index 2055 Investor	**	972,257
	Fidelity	Fidelity Freedom Index 2060 Investor	**	185,662
	Fidelity	Fidelity Freedom Index 2065 Investor	**	54,454
	Fidelity	Fidelity Global ex US Index	**	1,324,348
	Fidelity	Fidelity Intermediate Treasury Bond Index	**	1,440,365
	Fidelity	Fidelity Mid Cap Index	**	190,114
	Fidelity	Fidelity Small Cap Index	**	438,796
	Franklin	Franklin Small Cap Value R6	**	10,886
*	Great-West	T. Rowe Price Mid Cap Gr Inst	**	62,334
	JP Morgan	JP Morgan Large Cap Growth	**	256,371
	JP Morgan	JP Morgan Small Cap Growth	**	36,601
	PGIM	PGIM Total Return Bond R6	**	503,643
	PIMCO	PIMCO Income Instl	**	417,955
	TIAA-CREF	TIAA-CREF Real Estate Sec Instl	**	291,779
	Vanguard	Vanguard 500 Index Fund	**	810
	Vanguard	Vanguard Dvlpd Mrkts Indx Fd	**	458
	Vanguard	Vanguard Equity-Income Fund	**	215
	Vanguard	Vanguard Mid Cap Index Fund	**	84
	Vanguard	Vanguard Mid-Cap Val Indx Fd	**	185
	Vanguard	Vanguard Small-Cap Val Indx Fd	**	24
	Vanguard	Vanguard Target Rtrmnt 2020 Fd	**	13
	Vanguard	Vanguard Target Rtrmnt 2025 Fd	**	1,615
	Vanguard	Vanguard Target Rtrmnt 2030 Fd	**	370
	Vanguard	Vanguard Target Rtrmnt 2035 Fd	**	3,057
	Vanguard	Vanguard Target Rtrmnt 2040 Fd	**	1,584
	Vanguard	Vanguard Target Rtrmnt 2045 Fd	**	1,973
	Vanguard	Vanguard Target Rtrmnt 2050 Fd	**	1,132
	Vanguard	Vanguard Target Rtrmnt 2055 Fd	**	481
	Vanguard	Vanguard Target Rtrmnt 2060 Fd	**	13
	Vanguard	Vanguard Target Rtrmnt 2065 Fd	**	1
	Vanguard	Vanguard Small Cap Index Fund	**	24
	Victory Sycamore	Victory Sycamore Established Value	**	885,661
				28,675,994
	Notes receivable from participants			
*		Interest rates ranging from 4.0% to 6.5%		199,427
	Total assets held for investment purposes			\$ 29,078,563
*	Party-in-interest			
**	Self-directed investment			

One Voice Central Texas 403(b)
Employer Identification Number (EIN) 74-2314772
Plan Number (PN) - 001
Schedule of Delinquent Participant Contributions
Schedule H, Line 4a
December 31, 2021
(Unaudited)

Total that Constitute Nonexempt Prohibited Transactions					
Year	Participant Contributions Transferred Late to Plan	Contributions Not Corrected	Contributions Corrected Outside VFCP	Contributions Pending Correction in SCP	Total Fully Corrected Under VFCP and PTE 2002-51
2016	\$ 34,053	\$ -	\$ 34,053	\$ -	\$ -
2017	\$ 44,966	\$ -	\$ 44,762	\$ 204	\$ -
2018	\$ 28,167	\$ -	\$ 28,167	\$ -	\$ -
2019	\$ 98,093	\$ -	\$ 98,093	\$ -	\$ -
2020	\$ 32,840	\$ -	\$ 28,056	\$ 4,784	\$ -
2021	\$ 24,213	\$ -	\$ 16,195	\$ 8,018	\$ -

During 2021, 2020 and 2018, certain participating employers failed to remit participant contributions in a timely manner. As of December 31, 2021, the Plan Sponsor and participating employers have properly remitted all participant contributions to the Plan, but have not completed the required corrections of missed earnings and interest.

For 2021, the participating employers identified several instances where \$24,213 in participant contributions were remitted to the Plan in violation of Department of Labor ("DOL") regulations. During 2022, the Plan Sponsor remitted missed earnings and interest related to \$16,195 of late remittances in accordance with the DOL's Self Correction Program ("SCP"). As of the date of the Independent Auditors' Report, one participating employer is in process of calculating the missed earnings and interest related to \$8,018 of late remittances and intends to complete this correction in accordance with the DOL's SCP.

For 2020, the participating employers identified several instances where \$32,840 in participant contributions were remitted to the Plan in violation of DOL regulations. During 2021, the Plan Sponsor remitted missed earnings and interest related to \$28,056 of late remittances in accordance with the DOL's SCP. As of the date of the Independent Auditors' Report, one participating employer is in process of calculating the missed earnings and interest related to \$4,784 of late remittances and intends to complete this correction in accordance with the DOL's SCP.

For 2019, the participating employers identified several instances where \$98,093 in participant contributions were remitted to the Plan in violation of DOL regulations. During 2021, the Plan Sponsor remitted the missed earnings and interest related to the 2019 late remittances in accordance with the DOL's SCP.

For 2018, the participating employers identified several instances where \$28,167 in participant contributions were remitted to the Plan in violation of DOL regulations. During 2021, the Plan Sponsor remitted the missed earnings and interest related to the 2018 late remittances in accordance with the DOL's SCP.

For 2017, the participating employers identified several instances where \$44,966 in participant contributions were remitted to the Plan in violation of DOL regulations. During 2021, the Plan Sponsor remitted missed earnings and interest related to \$44,762 of late remittances in accordance with the DOL's SCP. The remaining \$204 of late remittances are related to a former participating employer, Easter Seals of Central Texas ("Easter Seals"), which has not been corrected. Easter Seals left the Plan in 2018. The Plan has attempted to correct these with Easter Seals; however, has not been successful.

For 2016, the participating employers identified several instances where \$34,053 in participant contributions were remitted to the Plan in violation of DOL regulations. During 2021, the Plan Sponsor remitted the missed earnings and interest related to the 2016 late remittances in accordance with the DOL's SCP.