

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

Part II	Basic Plan Information—enter all requested information										
1a Name of plan <u>AMERICAN RED CROSS SAVINGS 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>008</u></td> </tr> <tr> <td colspan="2">1c Effective date of plan <u>01/01/2000</u></td> </tr> <tr> <td colspan="2">2b Employer Identification Number (EIN) <u>53-0196605</u></td> </tr> <tr> <td colspan="2">2c Plan Sponsor's telephone number <u>202-303-5343</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>008</u>	1c Effective date of plan <u>01/01/2000</u>		2b Employer Identification Number (EIN) <u>53-0196605</u>		2c Plan Sponsor's telephone number <u>202-303-5343</u>		2d Business code (see instructions) <u>624200</u>	
1b Three-digit plan number (PN) ▶	<u>008</u>										
1c Effective date of plan <u>01/01/2000</u>											
2b Employer Identification Number (EIN) <u>53-0196605</u>											
2c Plan Sponsor's telephone number <u>202-303-5343</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>AMERICAN NATIONAL RED CROSS</u> <u>431 18TH STREET NW</u> <u>WASHINGTON, DC 20006-5304</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	GARY STRADIOTTO
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE			
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
SIGN HERE			
	Signature of DFE	Date	Enter name of individual signing as DFE

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

Form 5500 (2021)
v. 210624

3a Plan administrator's name and address ☒ Same as Plan Sponsor		3b Administrator's EIN	
		3c Administrator's telephone number	
4 If the name and/or EIN of the plan sponsor or the plan name has changed since the last return/report filed for this plan, enter the plan sponsor's name, EIN, the plan name and the plan number from the last return/report: a Sponsor's name c Plan Name		4b EIN 4d PN	
5 Total number of participants at the beginning of the plan year		5	24385
6 Number of participants as of the end of the plan year unless otherwise stated (welfare plans complete only lines 6a(1) , 6a(2) , 6b , 6c , and 6d).			
a(1) Total number of active participants at the beginning of the plan year.....		6a(1)	17730
a(2) Total number of active participants at the end of the plan year		6a(2)	16993
b Retired or separated participants receiving benefits.....		6b	52
c Other retired or separated participants entitled to future benefits		6c	6761
d Subtotal. Add lines 6a(2) , 6b , and 6c		6d	23806
e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.		6e	106
f Total. Add lines 6d and 6e		6f	23912
g Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item)		6g	21421
h Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested		6h	1662
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 2R 2T 3J			
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>0</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 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 AMERICAN RED CROSS SAVINGS PLAN	B Three-digit plan number (PN) ▶	008
C Plan sponsor's name as shown on line 2a of Form 5500 AMERICAN NATIONAL RED CROSS	D Employer Identification Number (EIN) 53-0196605	

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

1 Information on Persons Receiving Only Eligible Indirect Compensation

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

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation
STATE STREET GLOBAL ADVISORS
81-4017137

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation
PRINCIPAL GLOBAL INVESTORS TRUST CO
93-0573993

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation
BNY MELLON
25-6078093

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation
NORTHERN TRUST ASSET MANAGEMENT
36-2723087

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

VANGUARD GROUP INC.

23-1945930

(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

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

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

EDELMAN FINANCIAL ENGINES LLC

47-5324976

(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?
26 50	NONE	1241889	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

ALIGHT SOLUTIONS LLC

82-1061233

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
15 50 99	NONE	913875	Yes ☒ No ☐	Yes ☒ No ☐	25000	Yes ☒ No ☐

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

AMERICAN RED CROSS

53-0196605

(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?
35 50 99	EMPLOYEES OF PLAN SPONSOR	382618	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)

NORTHERN TRUST INC.

36-1561860

(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?
21 50	TRUSTEE	152221	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

KPMG LLP

13-5565207

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
10 50	NONE	50705	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

PERSHING LLC

13-2741729

(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?
59 61 71 99	NONE	0	Yes ☒ No ☐	Yes ☐ No ☒	20385	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)

ZARAGOZA ALVARADO LLP

66-0611885

(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?
29 50	NONE	12411	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

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

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

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

Part I Service Provider Information (continued)

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

(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
ALIGHT SOLUTIONS LLC	99	0
(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.	
EDELMAN FINANCIAL ENGINES, LLC 47-5324976	20% OF THE ADVICE FEES PAID TO EDELMAN FINANCIAL ENGINES	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
ALIGHT SOLUTIONS LLC	99	0
(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.	
EDELMAN FINANCIAL ENGINES LLC 47-5324976	\$6 PER ELIGIBLE ADVISORY PARTICIPANT PER YEAR	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
ALIGHT SOLUTIONS LLC	99	0
(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.	
EDELMAN FINANCIAL ENGINES LLC 47-5324976	\$64 PER PROFESSIONAL MANAGEMENT MEMBER PER YEAR	

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
ALIGHT SOLUTIONS LLC	99	25000
(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.	
EDELMAN FINANCIAL ENGINES LLC 47-5324976	ANNUAL ADVISORY MAINTENANCE FEE	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
PERSHING LLC	61	1436
(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.	
MULTIPLE MUTUAL FUND COMPANIES 13-2741729	FINDERS FEES	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
PERSHING LLC	71	17293
(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.	
ALIGHT FINANCIAL SOLUTIONS, LLC 82-1061233	CLEARING AGENT SERVICES PROVIDED TO ALIGHT FINANCIAL SOLUTIONS, LLC FOR THE SELF-DIRECTED BROKERAGE WINDOW	

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
PERSHING LLC	99	1465
(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.	
MLTPL MUT FD COMPNS & PERSHING LLC 13-2741729	OTHER FEES RELATED TO CLEARING AGENT SERVICES PROVIDED TO ALIGHT FINANCIAL SOLUTIONS, LLC FOR THE SELF-DIRECTED BROKERAGE WINDOW	
(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 D (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration	DFE/Participating Plan Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ► File as an attachment to Form 5500.	OMB No. 1210-0110 2021 This Form is Open to Public Inspection.
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For calendar plan year 2021 or fiscal plan year beginning 01/01/2021 and ending 12/31/2021

A Name of plan <u>AMERICAN RED CROSS SAVINGS PLAN</u>	B Three-digit plan number (PN) ►	<u>008</u>
C Plan or DFE sponsor's name as shown on line 2a of Form 5500 <u>AMERICAN NATIONAL RED CROSS</u>	D Employer Identification Number (EIN) <u>53-0196605</u>	

Part I	Information on interests in MTIAs, CCTs, PSAs, and 103-12 IEs (to be completed by plans and DFEs) (Complete as many entries as needed to report all interests in DFEs)
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a Name of MTIA, CCT, PSA, or 103-12 IE: <u>STABLE VALUE BOND</u>			
b Name of sponsor of entity listed in (a): <u>UNION BOND AND TRUST COMPANY</u>			
c EIN-PN <u>93-6274329-001</u>	d Entity code <u>C</u>	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>59278068</u>	
a Name of MTIA, CCT, PSA, or 103-12 IE: <u>S AND P 500 FLAGSHIP SERIES A</u>			
b Name of sponsor of entity listed in (a): <u>STATE STREET BANK AND TRUST CO</u>			
c EIN-PN <u>04-0025081-065</u>	d Entity code <u>C</u>	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>389715752</u>	
a Name of MTIA, CCT, PSA, or 103-12 IE: <u>BNYM SMID CAP STOCK INDEX FUND</u>			
b Name of sponsor of entity listed in (a): <u>BANK OF NEW YORK MELLON</u>			
c EIN-PN <u>25-6078093-331</u>	d Entity code <u>C</u>	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>204434319</u>	
a Name of MTIA, CCT, PSA, or 103-12 IE: <u>ARC NTAM INFL SENSITIVE REAL RETURN</u>			
b Name of sponsor of entity listed in (a): <u>NORTHERN TRUST INVESTMENTS, INC.</u>			
c EIN-PN <u>45-6138589-229</u>	d Entity code <u>C</u>	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>0</u>	
a Name of MTIA, CCT, PSA, or 103-12 IE: <u>ARC BNYM ACWI EX-US INTL EQUITY</u>			
b Name of sponsor of entity listed in (a): <u>BANK OF NEW YORK MELLON</u>			
c EIN-PN <u>25-6078093-239</u>	d Entity code <u>C</u>	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>170329865</u>	
a Name of MTIA, CCT, PSA, or 103-12 IE: <u>ARC NTAM FOCUS TARGET INCOME</u>			
b Name of sponsor of entity listed in (a): <u>NORTHERN TRUST INVESTMENTS, INC.</u>			
c EIN-PN <u>45-6138589-301</u>	d Entity code <u>C</u>	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>0</u>	
a Name of MTIA, CCT, PSA, or 103-12 IE: <u>ARC NTAM FOCUS TARGET 2020</u>			
b Name of sponsor of entity listed in (a): <u>NORTHERN TRUST INVESTMENTS, INC.</u>			
c EIN-PN <u>45-6138589-306</u>	d Entity code <u>C</u>	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>0</u>	

a Name of MTIA, CCT, PSA, or 103-12 IE: ARC NTAM FOCUS TARGET 2025		
b Name of sponsor of entity listed in (a): NORTHERN TRUST INVESTMENTS, INC.		
c EIN-PN 45-6138589-307	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 0
a Name of MTIA, CCT, PSA, or 103-12 IE: ARC NTAM FOCUS TARGET 2030		
b Name of sponsor of entity listed in (a): NORTHERN TRUST INVESTMENTS, INC.		
c EIN-PN 45-6138589-308	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 0
a Name of MTIA, CCT, PSA, or 103-12 IE: ARC NTAM FOCUS TARGET 2035		
b Name of sponsor of entity listed in (a): NORTHERN TRUST INVESTMENTS, INC.		
c EIN-PN 45-6138589-309	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 0
a Name of MTIA, CCT, PSA, or 103-12 IE: ARC NTAM FOCUS TARGET 2040		
b Name of sponsor of entity listed in (a): NORTHERN TRUST INVESTMENTS, INC.		
c EIN-PN 45-6138589-310	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 0
a Name of MTIA, CCT, PSA, or 103-12 IE: ARC NTAM FOCUS TARGET 2045		
b Name of sponsor of entity listed in (a): NORTHERN TRUST INVESTMENTS, INC.		
c EIN-PN 45-6138589-311	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 0
a Name of MTIA, CCT, PSA, or 103-12 IE: ARC NTAM FOCUS TARGET 2050		
b Name of sponsor of entity listed in (a): NORTHERN TRUST INVESTMENTS, INC.		
c EIN-PN 45-6138589-312	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 0
a Name of MTIA, CCT, PSA, or 103-12 IE: ARC NTAM FOCUS TARGET 2055		
b Name of sponsor of entity listed in (a): NORTHERN TRUST INVESTMENTS, INC.		
c EIN-PN 45-6138589-313	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 0
a Name of MTIA, CCT, PSA, or 103-12 IE: ARC NTAM FOCUS TARGET 2060		
b Name of sponsor of entity listed in (a): NORTHERN TRUST INVESTMENTS, INC.		
c EIN-PN 45-6138589-314	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 0
a Name of MTIA, CCT, PSA, or 103-12 IE: ARC NTAM AGG BOND FIXED INCOME		
b Name of sponsor of entity listed in (a): NORTHERN TRUST INVESTMENTS, INC.		
c EIN-PN 45-6138589-088	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 0
a Name of MTIA, CCT, PSA, or 103-12 IE: VANGUARD TARGET RETIREMENT INCOME		
b Name of sponsor of entity listed in (a): VANGUARD FIDUCIARY TRUST COMPANY		
c EIN-PN 90-6083968-001	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 20990752

a Name of MTIA, CCT, PSA, or 103-12 IE: VANGUARD TARGET RETIREMENT 2020 TR		
b Name of sponsor of entity listed in (a): VANGUARD FIDUCIARY TRUST COMPANY		
c EIN-PN 90-6083983-001	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 38072867
a Name of MTIA, CCT, PSA, or 103-12 IE: VANGUARD TARGET RETIREMENT 2025 TR		
b Name of sponsor of entity listed in (a): VANGUARD FIDUCIARY TRUST COMPANY		
c EIN-PN 90-6083981-001	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 67528829
a Name of MTIA, CCT, PSA, or 103-12 IE: VANGUARD TARGET RETIREMENT 2030 TR		
b Name of sponsor of entity listed in (a): VANGUARD FIDUCIARY TRUST COMPANY		
c EIN-PN 90-6083979-001	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 71923466
a Name of MTIA, CCT, PSA, or 103-12 IE: VANGUARD TARGET RETIREMENT 2035 TR		
b Name of sponsor of entity listed in (a): VANGUARD FIDUCIARY TRUST COMPANY		
c EIN-PN 90-6083977-001	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 78726426
a Name of MTIA, CCT, PSA, or 103-12 IE: VANGUARD TARGET RETIREMENT 2040 TR		
b Name of sponsor of entity listed in (a): VANGUARD FIDUCIARY TRUST COMPANY		
c EIN-PN 90-6083975-001	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 67513596
a Name of MTIA, CCT, PSA, or 103-12 IE: VANGUARD TARGET RETIREMENT 2045 TR		
b Name of sponsor of entity listed in (a): VANGUARD FIDUCIARY TRUST COMPANY		
c EIN-PN 90-6083973-001	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 64971558
a Name of MTIA, CCT, PSA, or 103-12 IE: VANGUARD TARGET RETIREMENT 2050 TR		
b Name of sponsor of entity listed in (a): VANGUARD FIDUCIARY TRUST COMPANY		
c EIN-PN 90-6083969-001	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 51723547
a Name of MTIA, CCT, PSA, or 103-12 IE: VANGUARD TARGET RETIREMENT 2055 TR		
b Name of sponsor of entity listed in (a): VANGUARD FIDUCIARY TRUST COMPANY		
c EIN-PN 27-6715074-001	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 28043809
a Name of MTIA, CCT, PSA, or 103-12 IE: VANGUARD TARGET RETIREMENT 2060 TR		
b Name of sponsor of entity listed in (a): VANGUARD FIDUCIARY TRUST COMPANY		
c EIN-PN 45-3799212-001	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 10228569
a Name of MTIA, CCT, PSA, or 103-12 IE: VANGUARD TARGET RETIREMENT 2065 TR		
b Name of sponsor of entity listed in (a): VANGUARD FIDUCIARY TRUST COMPANY		
c EIN-PN 82-6190443-001	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 226964

a Name of MTIA, CCT, PSA, or 103-12 IE: SS U.S. INFLATION PROTECTED BOND FD

b Name of sponsor of entity listed in (a): STATE STREET GLOBAL ADVISORS TRUST COMPANY

c EIN-PN 32-6528132-037	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 19370634
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a Name of MTIA, CCT, PSA, or 103-12 IE: SS U.S BOND INDEX SECURITIES LD FD

b Name of sponsor of entity listed in (a): STATE STREET GLOBAL ADVISORS TRUST COMPANY

c EIN-PN 90-0337987-477	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 157517045
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a Name of MTIA, CCT, PSA, or 103-12 IE: SS INTER U.S GOVT BOND INDEX FUND

b Name of sponsor of entity listed in (a): STATE STREET GLOBAL ADVISORS TRUST COMPANY

c EIN-PN 32-6528132-058	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 4249618
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a Name of MTIA, CCT, PSA, or 103-12 IE:

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

SCHEDULE H (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Financial Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA), and section 6058(a) of the Internal Revenue Code (the Code). ► File as an attachment to Form 5500.	OMB No. 1210-0110 2021 This Form is Open to Public Inspection
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For calendar plan year 2021 or fiscal plan year beginning 01/01/2021 and ending 12/31/2021		
A Name of plan AMERICAN RED CROSS SAVINGS PLAN	B Three-digit plan number (PN) ►	008
C Plan sponsor's name as shown on line 2a of Form 5500 AMERICAN NATIONAL RED CROSS	D Employer Identification Number (EIN) 53-0196605	

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

Assets		(a) Beginning of Year	(b) End of Year
a Total noninterest-bearing cash.....	1a		
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)	1334485	1393344
(2) Participant contributions.....	1b(2)	2522238	2783860
(3) Other	1b(3)	193877	207267
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)	4317950	3221805
(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)	5686876	7632303
(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)	23996148	22815837
(9) Value of interest in common/collective trusts	1c(9)	1325663089	1504845684
(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)	1672909	3023690
(14) Value of funds held in insurance company general account (unallocated contracts).....	1c(14)		
(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	1365387572 1545923790
Liabilities			
g	Benefit claims payable	1g	
h	Operating payables	1h	
i	Acquisition indebtedness.....	1i	
j	Other liabilities.....	1j	3832794 4510700
k	Total liabilities (add all amounts in lines 1g through 1j)	1k	3832794 4510700
Net Assets			
l	Net assets (subtract line 1k from line 1f)	1l	1361554778 1541413090

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)	31453893
	(B) Participants	2a(1)(B)	74927453
	(C) Others (including rollovers).....	2a(1)(C)	6874553
(2)	Noncash contributions.....	2a(2)	
(3)	Total contributions. Add lines 2a(1)(A) , (B) , (C) , and line 2a(2)	2a(3)	113255899
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)	824457
	(F) Other	2b(1)(F)	
	(G) Total interest. Add lines 2b(1)(A) through (F)	2b(1)(G)	824457
(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)	403
	(D) Total dividends. Add lines 2b(2)(A) , (B) , and (C)	2b(2)(D)	403
(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)	3185871
	(C) Total unrealized appreciation of assets. Add lines 2b(5)(A) and (B)	2b(5)(C)	3185871

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts.....	2b(6)		189861298
(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)		1623
c Other income.....	2c		2386537
d Total income. Add all income amounts in column (b) and enter total.....	2d		309516088
Expenses			
e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers.....	2e(1)	127072003	
(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)		127072003
f Corrective distributions (see instructions).....	2f		34000
g Certain deemed distributions of participant loans (see instructions).....	2g		-205350
h Interest expense.....	2h		
i Administrative expenses: (1) Professional fees.....	2i(1)	218741	
(2) Contract administrator fees.....	2i(2)	913875	
(3) Investment advisory and management fees.....	2i(3)	1241889	
(4) Other.....	2i(4)	382618	
(5) Total administrative expenses. Add lines 2i(1) through (4).....	2i(5)		2757123
j Total expenses. Add all expense amounts in column (b) and enter total.....	2j		129657776
Net Income and Reconciliation			
k Net income (loss). Subtract line 2j from line 2d.....	2k		179858312
l Transfers of assets:			
(1) To this plan.....	2l(1)		
(2) From this plan.....	2l(2)		

Part III Accountant's Opinion

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

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

(1) ☒ Unmodified (2) ☐ Qualified (3) ☐ Disclaimer (4) ☐ Adverse

b Check the appropriate box(es) to indicate whether the IQPA performed an ERISA section 103(a)(3)(C) audit. Check both boxes (1) and (2) if the audit was performed pursuant to both 29 CFR 2520.103-8 and 29 CFR 2520.103-12(d). Check box (3) if pursuant to neither.

(1) ☐ DOL Regulation 2520.103-8 (2) ☐ DOL Regulation 2520.103-12(d) (3) ☒ neither DOL Regulation 2520.103-8 nor DOL Regulation 2520.103-12(d).

c Enter the name and EIN of the accountant (or accounting firm) below:

(1) Name: KPMG LLP

(2) EIN: 13-5565207

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

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

Part IV Compliance Questions

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

During the plan year:

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

	Yes	No	Amount
4a		X	

	Yes	No	Amount
b Were any loans by the plan or fixed income obligations due the plan in default as of the close of the plan year or classified during the year as uncollectible? Disregard participant loans secured by participant's account balance. (Attach Schedule G (Form 5500) Part I if "Yes" is checked.)			
4b		X	
c Were any leases to which the plan was a party in default or classified during the year as uncollectible? (Attach Schedule G (Form 5500) Part II if "Yes" is checked.)			
4c		X	
d Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 4a. Attach Schedule G (Form 5500) Part III if "Yes" is checked.)			
4d		X	
e Was this plan covered by a fidelity bond?	X		5000000
f Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?		X	
4f		X	
g Did the plan hold any assets whose current value was neither readily determinable on an established market nor set by an independent third party appraiser?		X	
4g		X	
h Did the plan receive any noncash contributions whose value was neither readily determinable on an established market nor set by an independent third party appraiser?		X	
4h		X	
i Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.)	X		
4i	X		
j Were any plan transactions or series of transactions in excess of 5% of the current value of plan assets? (Attach schedule of transactions if "Yes" is checked and see instructions for format requirements.)		X	
4j		X	
k Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?		X	
4k		X	
l Has the plan failed to provide any benefit when due under the plan?		X	
4l		X	
m If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)		X	
4m		X	
n If 4m was answered "Yes," check the "Yes" box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3.			
4n			

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

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

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

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

SCHEDULE R (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Retirement Plan Information This schedule is required to be filed under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6058(a) of the Internal Revenue Code (the Code). ▶ File as an attachment to Form 5500.	OMB No. 1210-0110 2021 This Form is Open to Public Inspection.
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For calendar plan year 2021 or fiscal plan year beginning 01/01/2021 and ending 12/31/2021

A Name of plan AMERICAN RED CROSS SAVINGS PLAN	B Three-digit plan number (PN) ▶ 008
C Plan sponsor's name as shown on line 2a of Form 5500 AMERICAN NATIONAL RED CROSS	D Employer Identification Number (EIN) 53-0196605

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

1 Total value of distributions paid in property other than in cash or the forms of property specified in the instructions.....	1	0
2 Enter the EIN(s) of payor(s) who paid benefits on behalf of the plan to participants or beneficiaries during the year (if more than two, enter EINs of the two payors who paid the greatest dollar amounts of benefits): EIN(s): 36-3046063		
Profit-sharing plans, ESOPs, and stock bonus plans, skip line 3.		
3 Number of participants (living or deceased) whose benefits were distributed in a single sum, during the plan year	3	

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

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

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 _____



THE AMERICAN RED CROSS SAVINGS PLAN

Financial Statements and Supplemental Schedule

December 31, 2021 and 2020

(With Independent Auditors' Report Thereon)

THE AMERICAN RED CROSS SAVINGS PLAN

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Note: Schedules not filed herewith are omitted because of the absence of the conditions under which they are required by the Department of Labor Rules and Regulations for Reporting and Disclosures under the Employee Retirement Income Security Act of 1974.	



KPMG LLP
Suite 800
500 W 5th St
Winston-Salem, NC 27101

Independent Auditors' Report

The Benefit Plan Committee
The American Red Cross Savings Plan:

Opinion

We have audited the financial statements of The American Red Cross Savings Plan (the Plan), an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 (ERISA), which comprise the statements of net assets available for plan benefits as of December 31, 2021 and 2020, and the related statements of changes in net assets available for plan benefits for the years then ended, and the related notes to the financial statements.

In our opinion, the accompanying financial statements present fairly, in all material respects, the net assets available for plan benefits of the Plan as of December 31, 2021 and 2020, and the changes in its net assets available for plan benefits for the years then ended, in accordance with U.S. generally accepted accounting principles.

Basis for Opinion

We conducted our audits in accordance with auditing standards generally accepted in the United States of America (GAAS). Our responsibilities under those standards are further described in the Auditors' 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 audits. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Responsibilities of Management for the Financial Statements

Management is responsible for the preparation and fair presentation of the financial statements in accordance with U.S. generally accepted accounting principles, 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.

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 that 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.

Auditors' Responsibilities for the Audit of the Financial Statements

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 auditors' report that includes our opinion. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not



a guarantee that an audit conducted in accordance with GAAS will always detect a material misstatement when it exists. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control. Misstatements are considered material if there is a substantial likelihood that, individually or in the aggregate, they would influence the judgment made by a reasonable user based on the financial statements.

In performing an audit in accordance with GAAS, we:

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

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 Schedule Required by ERISA

Our audit was conducted for the purpose of forming an opinion on the financial statements as a whole. The supplemental Schedule H, Line 4i – Schedule of Assets (Held at End of Year) as of December 31, 2021 is presented for purposes of additional analysis and is not a required part of the financial statements but is 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 has been subjected to the auditing procedures applied in the audit of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with GAAS.

In forming our opinion on the supplemental schedule, we evaluated whether the supplemental schedule, including its form and content, is presented in conformity with the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.

In our opinion, the information in the accompanying schedule is fairly stated, in all material respects, in relation to the financial statements as a whole, and the form and content is presented in conformity with the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.

KPMG LLP

Winston-Salem, North Carolina
October 14, 2022

THE AMERICAN RED CROSS SAVINGS PLAN
Statements of Net Assets Available for Plan Benefits
December 31, 2021 and 2020
(In thousands)

	<u>2021</u>	<u>2020</u>
Assets:		
Investments, at fair value (note 3):		
Money market funds	\$ 3,222	4,318
Common/collective trust funds	1,504,846	1,325,663
Common stocks	7,632	5,687
Mutual funds	<u>3,024</u>	<u>1,673</u>
Total investments, at fair value	<u>1,518,724</u>	<u>1,337,341</u>
Receivables:		
Participant contributions	2,784	2,522
Employer contributions	1,393	1,334
Notes receivable from participants	22,816	23,996
Due from broker	—	12
Other	<u>207</u>	<u>182</u>
Total receivables	<u>27,200</u>	<u>28,046</u>
Total assets	<u>1,545,924</u>	<u>1,365,387</u>
Liabilities:		
Accrued expenses	486	134
Due to broker	<u>4,025</u>	<u>3,698</u>
Total liabilities	<u>4,511</u>	<u>3,832</u>
Net assets available for plan benefits	<u><u>\$ 1,541,413</u></u>	<u><u>1,361,555</u></u>

See accompanying notes to financial statements.

THE AMERICAN RED CROSS SAVINGS PLAN

Statements of Changes in Net Assets Available for Plan Benefits

Years ended December 31, 2021 and 2020

(In thousands)

	<u>2021</u>	<u>2020</u>
Additions:		
Investment income:		
Interest and dividends	\$ —	12
Net appreciation in fair value of investments	<u>195,438</u>	<u>159,945</u>
	195,438	159,957
Less investment expenses	<u>(2,389)</u>	<u>(2,938)</u>
Total investment income	<u>193,049</u>	<u>157,019</u>
Interest income on notes receivable from participants	824	984
Contributions:		
Participants	74,927	72,929
Employer	31,454	34,433
Rollovers	<u>6,875</u>	<u>4,387</u>
	113,256	111,749
Fee income	<u>2,387</u>	<u>1,968</u>
Total additions	<u>309,516</u>	<u>271,720</u>
Deductions:		
Benefits paid to participants	126,901	130,811
Administrative expenses	<u>2,757</u>	<u>1,618</u>
Total deductions	<u>129,658</u>	<u>132,429</u>
Net increase in net assets available for plan benefits	179,858	139,291
Net assets available for plan benefits:		
Beginning of year	<u>1,361,555</u>	<u>1,222,264</u>
End of year	\$ <u><u>1,541,413</u></u>	\$ <u><u>1,361,555</u></u>

See accompanying notes to financial statements.

THE AMERICAN RED CROSS SAVINGS PLAN

Notes to Financial Statements

December 31, 2021 and 2020

(1) Description of the Plan

The following description of The American Red Cross Savings Plan (the Savings Plan or the Plan) is provided for general information purposes only. Participants should refer to the Summary Plan Description for a more complete description of the Plan's provisions.

(a) General

The Plan is a defined contribution plan offered to all American Red Cross employees paid on The American National Red Cross (Plan Sponsor) payroll, except part-time and temporary employees who have not met the Plan's participation requirements. In all cases, the eligibility of bargaining-unit employees is subject to the terms of the applicable collective bargaining agreement. Contractors and temporary employees not paid on the Plan Sponsor's payroll are not eligible to participate in this Plan. Employees are eligible to participate on their date of hire. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA), as amended.

Eligible Red Cross employees in Puerto Rico are eligible to participate in, and may contribute to, the Savings Plan on the same basis as other employees, subject to the tax rules of the Commonwealth of Puerto Rico. The Savings Plan is intended to be a dual-qualified plan. See note 6 for further discussion of tax status.

On March 27, 2020, Congress passed the Coronavirus, Aid, Relief, and Economic Security ("CARES") Act which is intended to provide economic relief to the retirement plan sponsors and participants in the midst of the global COVID-19 pandemic. Under the CARES Act, changes were made impacting certain provisions of qualified retirement plans, including participant loans and distributions. Among other things, the CARES Act provisions, which were adopted by the Plan, extended repayment terms, and waived penalties for certain early withdrawals. The CARES Act provisions adopted by the Plan provided for: (1) suspension and extension of participant loan repayment terms; and (2) withdrawals of vested balances up to \$100,000 which would not be subject to tax penalties for those under age 59-1/2. The CARES Act provisions had to be affirmatively elected and were available only to Plan participants who self-certified they were impacted by the COVID-19 pandemic. These CARES Act provisions expired on December 31, 2020.

(b) Contributions

Each year, participants may contribute to the Plan, on a pre-tax basis, from 1% to 50% of their annual eligible compensation (not to exceed the yearly pre-tax maximum of \$19,500 as specified by the Internal Revenue Service and Puerto Rico Tax Code for both 2021 and 2020). Participants may also contribute up to 10% of their pay on an after-tax basis.

An employee who makes regular salary reduction or after-tax contributions is eligible to receive an employer match equal to 100% of his/her contributions, provided that the matching contributions do not exceed 4% of compensation. Catch-up contributions are not matched.

The Plan allows qualified employees who are age 50 or older at the end of the calendar year to make pre-tax catch-up contributions as allowed by Internal Revenue Service or Puerto Rico Tax Code guidelines.

THE AMERICAN RED CROSS SAVINGS PLAN

Notes to Financial Statements

December 31, 2021 and 2020

(c) Participant Accounts

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

(d) Vesting

All participants are immediately vested in their own contributions and actual earnings thereon. Participants who were hired prior to July 1, 2005 are also fully and immediately vested in the employer contributions portion of their accounts and earnings thereon; participants hired on or after July 1, 2005 become fully vested in the employer contributions portion of their accounts plus earnings thereon after three years of service.

(e) Notes Receivable from Participants

Participants may borrow from their vested fund accounts a minimum of \$1,000 up to a maximum equal to the lesser of \$50,000 or 50% of their vested account balance. Loan terms range from one to four years. The loans are secured by the balance in the participant's account and the interest rate will be the prime interest rate + 1%, as printed in The Wall Street Journal on the first day of the month prior to the month that the participant requests the loan. The interest rate will stay fixed throughout the duration of the loan. Principal and interest are paid ratably through automatic monthly deductions from the participant's bank account. Interest rates on the outstanding loans ranged between 4.25% – 6.50% as of both December 31, 2021 and December 31, 2020. As of December 31, 2021, outstanding loans mature through 2026.

(f) Payment of Benefits

Upon termination of service, participants have the option to leave the money in the Plan, receive a lump-sum payout, request monthly, quarterly, or annual installment payments, or roll over the balance to another qualified plan or Individual Retirement Account. Participants may also make withdrawals from their accounts by reason of financial hardship under guidelines set forth in the Plan.

(g) Forfeitures

Forfeitures may either reduce employer contributions or be used to pay for administrative expenses. In 2021 and 2020, forfeitures totaled approximately \$3,536,000 and \$2,423,000, respectively. Also, in 2021 and 2020, employer contributions were reduced by approximately \$5,168,000 and \$2,890,000 from forfeited nonvested accounts, respectively.

(2) Summary of Accounting Policies

(a) Basis of Accounting

The accompanying financial statements of the Plan have been prepared on the accrual basis of accounting and present the net assets available for plan benefits and the changes in those net assets.

THE AMERICAN RED CROSS SAVINGS PLAN

Notes to Financial Statements

December 31, 2021 and 2020

(b) Use of Estimates

The preparation of financial statements in accordance with accounting principles generally accepted in the United States of America requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities and changes therein, and disclosure of contingent assets and liabilities. Actual results could differ from those estimates.

(c) Investment Valuation and Income Recognition

The Plan's investments are reported at fair value. Investments in money market funds, common stocks and mutual funds are based on quoted market information. Common/collective trust funds are reported at fair value utilizing net asset values as a practical expedient or readily determinable fair value. The Plan Administrator reviews and evaluates the net asset values provided by fund managers and agrees with the valuation methods and assumptions used in determining net asset values of these funds. See notes 2(g) and 3 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. Unrealized appreciation and depreciation in the fair values of investments are recognized in the financial statements in the periods in which such changes occur. Net appreciation (depreciation) in fair value of investments includes the Plan's gains and losses on investments bought and sold as well as held during the year.

(d) 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. Delinquent notes receivable from participants are recorded as distributions based upon the terms of the Plan document.

(e) Payment of Benefits

Benefits are recorded when paid.

(f) Administrative and Investment Expenses

The Plan is responsible for paying recordkeeping, trustee, administrative and other operational costs. The Plan Sponsor pays all other costs associated with administering the Plan.

(g) Fair Value Hierarchy

The Financial Accounting Standards Board (FASB) Accounting Standards Codification (ASC) 820, *Fair Value Measurements and Disclosures*, which defines fair value, establishes a framework for measuring fair value, and expands disclosures about fair value measurements. FASB ASC 820 applies only to fair value measurements already required or permitted by other accounting standards and does not impose requirements for additional fair value measures.

THE AMERICAN RED CROSS SAVINGS PLAN

Notes to Financial Statements

December 31, 2021 and 2020

Fair value is defined as the exchange price that would be received for an asset or paid to transfer a liability (an exit price) in the principal or most advantageous market for the asset or liability in an orderly transaction between market participants on the measurement date. FASB ASC 820 establishes a fair value hierarchy, which requires an entity to maximize the use of observable inputs and minimize the use of unobservable inputs when measuring fair value. The standard describes three levels of inputs that may be used to measure fair value:

Level 1: Quoted and published prices in active markets for identical assets or liabilities.

Level 2: Observable inputs other than Level 1 prices such as quoted prices for similar assets or liabilities; quoted prices in markets that are not active; or other inputs that are observable or can be corroborated by observable market data for substantially the full term of the assets or liabilities.

Level 3: Unobservable inputs that are supported by little or no market activity and that are significant to the fair value of the assets or liabilities. Level 3 assets and liabilities include financial instruments whose value is determined using pricing models, discounted cash flow methodologies, or similar techniques, as well as instruments for which the determination of fair value requires significant management judgment or estimation.

Fair value estimates are made at a specific point in time, based on available market information and judgments about the financial asset, including estimates of timing, amount of expected future cash flows, and credit standing of the issuer. In some cases, the fair value estimates cannot be substantiated by comparison to independent markets. In addition, the disclosed fair value may not be realized in the immediate settlement of the financial asset. In addition, the disclosed fair values do not reflect any premium or discount that could result from offering for sale at one time an entire holding of a particular financial asset. Potential taxes and other expenses that would be incurred in an actual sale or settlement are not reflected in amounts disclosed.

(3) Fair Value Measurement

The following table presents the Plan's fair value hierarchy for those assets measured at fair value as of December 31, 2021 and 2020 (in thousands):

Assets at fair value as of December 31, 2021				
	Level 1	Level 2	Level 3	Total
Money market funds	\$ 3,222	—	—	3,222
Common/collective trust funds	—	1,445,568	—	1,445,568
Common stocks	7,632	—	—	7,632
Mutual funds	3,024	—	—	3,024
Investments measured at net asset value (1)	—	—	—	59,278
	<u>\$ 13,878</u>	<u>1,445,568</u>	<u>—</u>	<u>1,518,724</u>

THE AMERICAN RED CROSS SAVINGS PLAN

Notes to Financial Statements

December 31, 2021 and 2020

Assets at fair value as of December 31, 2020				
	Level 1	Level 2	Level 3	Total
Money market funds	\$ 4,318	—	—	4,318
Common/collective trust funds	—	1,256,833	—	1,256,833
Common stocks	5,687	—	—	5,687
Mutual funds	1,673	—	—	1,673
Investments measured at net asset value (1)	—	—	—	68,830
	<u>\$ 11,678</u>	<u>1,256,833</u>	<u>—</u>	<u>1,337,341</u>

- (1) Certain investments that were measured at fair value using the net asset value per share (or its equivalent) practical expedient have not been classified in the fair value hierarchy. The fair value amounts presented in this table are intended to permit reconciliation of the fair value hierarchy to the amounts presented in the statement of net assets available for plan benefits.

Following is a description of the valuation methodologies used for assets measured at fair value:

Money market funds, common stocks and mutual funds: Valued at the closing price reported on the active market on which the individual securities are traded.

Common/collective trust funds: These funds are valued using the net asset value, referred to as NAV, provided by the administrator of the fund as a readily determinable fair value. The NAV is based on the value of the underlying assets owned by the fund, less its liabilities, and then divided by the number of shares outstanding. The NAV is a quoted price in a market that is not active. The Plan has the ability to redeem its investments in the funds at the NAV at the valuation date. There are no significant restrictions, redemption terms, or holding periods which would limit the ability of the participants to transact at the NAV. For readily determinable fair value investments, participant transactions may occur daily. If the Plan initiates a large divestment, certain issuers reserve the right to require up to 12 months' notice.

There were no transfers between the levels during 2021 and 2020.

(4) Party-in-Interest Transactions

Certain Plan investments in money market funds, a short-term investment fund and common/collective trust funds are managed by The Northern Trust Company, the Trustee. At December 31, 2021 and 2020, Plan investments included approximately \$3,222,000 and \$943,036,000, respectively, in Northern Trust funds. Fees paid by the Plan for the trust, custody, and benefit payment services amounted to \$152,200 and \$149,500 for the years ended December 31, 2021 and 2020, respectively.

The Plan Sponsor provides certain accounting and administrative services to the Plan. For the years ended December 31, 2021 and 2020, these costs paid by the Plan Sponsor amounted to approximately \$1,308,000 and \$1,458,000, respectively, for which the Plan Sponsor charges the Plan for the services provided.

THE AMERICAN RED CROSS SAVINGS PLAN

Notes to Financial Statements

December 31, 2021 and 2020

(5) 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 employer contributions and earnings thereon.

(6) Tax Status

The Internal Revenue Service issued its latest determination letter on November 7, 2016, which stated that the Plan qualifies in form under the applicable provisions of the Internal Revenue Code (IRC) and, therefore, is exempt from federal income taxes. Although the Plan has been amended since receiving the determination letter, the Plan Sponsor and the Plan's tax counsel believe that the Plan is designed, and is currently being operated, in compliance with the applicable requirements of the IRC.

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 likely than not would not be sustained upon examination by the Internal Revenue Service. The Plan administrator has analyzed the tax positions taken by the Plan, and has concluded that as of December 31, 2021 and 2020, 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. The Plan administrator believes it is no longer subject to income tax examinations for years prior to 2018.

The Savings Plan is a dual-qualified plan in the United States of America and Puerto Rico. On January 31, 2011, Act No. 1 was signed into law as the New Puerto Rico Internal Revenue Code (New PR Code), which adopts new rules for qualified plans in Puerto Rico. The adoption of the new rules for qualified plans in Puerto Rico required the review and amendment of current plan documentation and procedures by employers and plan sponsors, plan fiduciaries, and service providers, in order to comply with the provisions of the New PR Code.

The Puerto Rico Department of Treasury issued determination letters on February 19, 2013, and December 12, 2019, which stated that the Savings Plan meets the requirements of Section 1081.01 of the Puerto Rico Internal Revenue Code of 2011, as amended and that the trust established thereunder will be entitled to exemption from local income taxes. Although the Plan has been amended since receiving the latest determination letter, the Plan Sponsor and the Plan's tax counsel believe that the Plan is designed, and is currently being operated, in compliance with the applicable requirements of the Puerto Rico Internal Revenue Code.

(7) Risks and Uncertainties

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

THE AMERICAN RED CROSS SAVINGS PLAN

Notes to Financial Statements

December 31, 2021 and 2020

(8) Subsequent Events

The Plan has evaluated subsequent events through October 14, 2022, the date the financial statements were available to be issued.

The Plan is subject to routine audits by taxing jurisdictions. By letter dated March 3, 2022, the DOL notified the Plan Sponsor that it was initiating an examination of the Plan. The examination is still open.

THE AMERICAN RED CROSS SAVINGS PLAN
Schedule H, Line 4i – Schedule of Assets (Held at End of Year)
December 31, 2021

Identity of issue, borrower, lessor, or similar party	Description of investment, including maturity date, rate of interest, collateral, par, or maturity value	Number of shares or units	Current value
* NORTHERN TRUST STIF	Short-term investment fund	—	\$ 345,359
* NORTHERN TRUST MONEY MARKET FUND	Money market fund	—	2,417,319
* NORTHERN TRUST MASTER REVENUE ACCOUNT	Master revenue cash account	—	459,127
			<u>3,221,805</u>
State Street S&P 500® Index Non-Lending Series Fund Class K (CMDVQ)	Common/collective trust fund	8,908,492	389,715,752
Morley Stable Value Fund – Class 20 – II	Common/collective trust fund	2,102,998	59,278,067
BNY Mellon Small Mid Cap Stok Mid/Small Cap	Common/collective trust fund	1,103,935	204,434,319
State Street U.S. Inflation Protected Bond Index Fund Class II	Common/collective trust fund	1,598,835	19,370,634
BNY Mellon ACWI Ex-US Intl Equity	Common/collective trust fund	864,463	170,329,865
Vanguard Retirement Focus Target Income 2231710	Common/collective trust fund	318,275	20,990,752
Vanguard Retirement Focus Target 2020 2231711	Common/collective trust fund	524,342	38,072,867
Vanguard Retirement Focus Target 2025 2231712	Common/collective trust fund	892,761	67,528,829
Vanguard Retirement Focus Target 2030 2231713	Common/collective trust fund	920,324	71,923,466
Vanguard Retirement Focus Target 2035 2231714	Common/collective trust fund	963,017	78,726,426
Vanguard Retirement Focus Target 2040 2231715	Common/collective trust fund	782,229	67,513,596
Vanguard Retirement Focus Target 2045 2231716	Common/collective trust fund	732,991	64,971,558
Vanguard Retirement Focus Target 2050 2231717	Common/collective trust fund	578,053	51,723,547
Vanguard Retirement Focus Target 2055 2231718	Common/collective trust fund	257,032	28,043,809
Vanguard Retirement Focus Target 2060 2231721	Common/collective trust fund	178,469	10,228,569
State Street U.S. Bond Index Fund Class XIV	Common/collective trust fund	13,614,438	157,517,046
Vanguard Retirement 2065 2243931	Common/collective trust fund	6,438	226,964
State Street Intermediate U.S. Government Bond Index Fund Class I	Common/collective trust fund	432,375	4,249,618
			<u>1,504,845,684</u>
EXELA TECHNOLOGIES INC COM NEW	Common stock	1	—
DOLLAR TREE INC COM	Common stock	141	141
MORGAN STANLEY COM NEW	Common stock	98	98
WABTEC COM	Common stock	92	92
PLUS THERAPEUTICS INC COM NEW	Common stock	1	1
INPIXON COM PAR \$0.001 NEW	Common stock	1	1
CREATIVE MED TECHNOLOGY HLDGS INC COM PAR \$0.0001	Common stock	2	2
ONCOCYTE CORP COM	Common stock	2	4
BEYOND MEAT INC COM	Common stock	65	130
OCUPHIRE PHARMA INC COM	Common stock	4	7
KYNDRYL HLDGS INC COM	Common stock	18	36
COUPA SOFTWARE INC COM	Common stock	158	474
MR COOPER GROUP INC COM	Common stock	42	125
3M CO COM	Common stock	178	711
CARVANA CO CL A	Common stock	232	927
UNRIVALED BRANDS INC COM	Common stock	—	1
TORO CO	Common stock	100	500
CEN BIOTECH INC SHS ISIN#CA15130L1040	Common stock	—	1
AGEX THERAPEUTICS INC COM	Common stock	1	5
BRIDGEBIO PHARMA INC COM	Common stock	17	83
DATADOG INC CL A	Common stock	178	891
MMEX RES CORP COM PAR \$ 001 NEW	Common stock	—	1
DIGITAL WORLD ACQUISITION CORP CL A	Common stock	51	257
FAIRFAX FINL HLDGS LTD SUB VTG ISIN#CA3039011026	Common stock	493	2,687
INTUITIVE SURGICAL INC COM NEW	Common stock	359	2,156
QUALCOMM INC	Common stock	183	1,097
OKTA INC CL A	Common stock	224	1,345
CLOUDFLARE INC CL A	Common stock	132	789
PALISADE BIO INC COM	Common stock	1	8
DIREXION SHS ETF TR DAILY JR GOLD MINERS INDEX BULL 2X SHS NEW	Common stock	64	385
SONIM TECHNOLOGIES INC COM NEW	Common stock	1	6
ALPHABET INC CL A	Common stock	2,897	20,279
DEERE & CO	Common stock	343	2,400
SHOPIFY INC CL A ISIN#CA82509L1076	Common stock	1,377	9,642
BEST BUY INC COM	Common stock	102	772
SABRA HEALTH CARE REIT INC COM	Common stock	14	108
GAOTU TECHEDU INC SPONS ADR ISIN#US36257Y1091	Common stock	2	16
COMPASS PATHWAYS PLC SPONS ADR REPSTG SHS ISIN#US20451W1018	Common stock	22	177
ORGANON & CO COM	Common stock	30	244
BAIDU COM INC SPONS ADR REPSTG ORD SHS CL A ISIN#US0567521085	Common stock	149	1,339
BIOGEN IDEC INC COM	Common stock	240	2,159
NOW INC COM	Common stock	9	77
HANG SENG H SHARE INDEX ETF ISIN#HK2828013055	Common stock	11	107
AVIS BUDGET GROUP INC COM	Common stock	207	2,074
BAOZUN INC SPONS ADR ISIN#US06684L1035	Common stock	14	139
COSTCO WHOLESALE CORP NEW COM	Common stock	568	5,677
CORNING INC COM	Common stock	37	372
INTERNATIONAL BUSINESS MACHS CORP COM	Common stock	134	1,337
ING GROEP N V ADR	Common stock	14	139
PROSHARES TR II PROSHARES ULTRA GOLD	Common stock	60	598

THE AMERICAN RED CROSS SAVINGS PLAN

Schedule H, Line 4i – Schedule of Assets (Held at End of Year)

December 31, 2021

Identity of issue, borrower, lessor, or similar party	Description of investment, including maturity date, rate of interest, collateral, par, or maturity value	Number of shares or units	Current value
SAREPTA THERAPEUTICS INC COM	Common stock	90	\$ 901
TAIWAN SEMICONDUCTOR MFG CO SPONSORED ADR ISIN#US8740391003	Common stock	120	1,203
2U INC COM	Common stock	20	201
APIAN CORP CL A	Common stock	65	652
BAUSCH HEALTH COS INC COM ISIN# CA0717341071	Common stock	28	276
LYFT INC CL A	Common stock	43	427
HORIZON PHARMA PLC REGISTERED SHS ISIN#IE00BQPVQZ61	Common stock	108	1,078
DUPONT DE NEMOURS INC COM	Common stock	81	808
CORTEVA INC COM	Common stock	47	473
DIREXION SHS ETF TR DAILY S&P OIL & GAS EXPL & PRODTN BULL 2X SHS NEW 2020	Common stock	88	878
LEMONADE INC COM	Common stock	42	421
UNITY SOFTWARE INC COM	Common stock	143	1,430
TUSIMPLE HLDGS INC CL A	Common stock	36	359
TELADOC HEALTH INC COM	Common stock	92	1,010
ARISTA NETWORKS INC COM	Common stock	144	1,725
MERCADOLIBRE INC COM	Common stock	1,348	16,181
MONGODB INC CL A	Common stock	529	6,352
MPHASE TECHNOLOGIES INC COM NEW	Common stock	—	3
OCCIDENTAL PETE CORP WT EXP 08/03/2027	Common stock	13	151
DIGITALOCEAN HLDGS INC COM	Common stock	80	964
STURM RUGER & CO INC	Common stock	68	836
KOSS CORP COM	Common stock	11	150
ABBVIE INC COM	Common stock	135	2,031
CHIPOTLE MEXICAN GRILL INC COM	Common stock	1,748	26,224
FIVE BELOW INC COM	Common stock	207	3,103
LIVE NATION ENTMT INC COM	Common stock	120	1,795
TECHTARGET INC COM	Common stock	96	1,435
ZOOMINFO TECHNOLOGIES INC CL A	Common stock	64	963
MATCH GROUP INC NEW COM	Common stock	132	1,984
FUBOTV INC COM	Common stock	16	233
ROCKET COS INC CL A	Common stock	14	210
RIVULET MEDIA INC COM	Common stock	—	4
ASHFORD HOSPITALITY TR INC COM PAR \$0 01	Common stock	10	144
BOSTON BEER INC CL A	Common stock	505	8,082
DIAMONDBACK ENERGY INC COM	Common stock	108	1,726
ELECTRONIC ARTS INC COM	Common stock	132	2,110
ALTERYX INC COM CL A	Common stock	61	968
AXOS FINL INC COM	Common stock	56	895
REGEN BIOPHARMA INC PFD SER A	Common stock	—	1
PG&E CORP COM	Common stock	12	219
ROKU INC COM CL A	Common stock	228	4,108
STARWOOD PPTY TR INC COM	Common stock	24	462
CAMPBELL SOUP CO COM	Common stock	43	863
DICKS SPORTING GOODS INC COM	Common stock	115	2,300
HAEMONETICS CORP MASS COM	Common stock	53	1,061
HOME DEPOT INC COM	Common stock	415	8,300
MICRON TECHNOLOGY INC COM	Common stock	93	1,863
NEXTERA ENERGY INC COM	Common stock	93	1,867
PROTO LABS INC COM	Common stock	51	1,027
SCHLUMBERGER LTD COM ISIN# AN8068571086	Common stock	30	599
INVESCO EXCHANGE-TRADED FD TR WATER RES ETF	Common stock	61	1,217
CARRIER GLOBAL CORP COM	Common stock	54	1,085
GOODRX HLDGS INC COM CL A	Common stock	33	654
TASKUS INC CL A	Common stock	54	1,079
MONDAY COM LTD REGISTERED SHS ISIN#L0011762130	Common stock	309	6,174
BRISTOL MYERS SQUIBB CO COM	Common stock	62	1,296
YANDEX N V SHS CLASS A ISIN#NL0009805522	Common stock	61	1,275
WYNDHAM HOTELS & RESORTS INC COM	Common stock	90	1,883
TRAVEL + LEISURE CO COM	Common stock	55	1,161
SELECT SECTOR SPDR TR HEALTH CARE	Common stock	141	3,100
ZENDESK INC COM	Common stock	104	2,399
CNA FINL CORP COM	Common stock	44	1,058
TREX INC COM	Common stock	135	3,241
AGNICO EAGLE MINES LTD COM	Common stock	53	1,329
GLOBAL X LITHIUM AND BATTERY ETF	Common stock	84	2,111
JUNIPER NETWORKS INC COM	Common stock	36	893
MCKESSON CORP COM	Common stock	249	6,214
VANGUARD WORLD FDS VANGUARD CONSUMER STAPLES ETF	Common stock	200	4,997
VANGUARD CONSUMER DISCRETIONARY ETF	Common stock	341	8,517

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Schedule H, Line 4i – Schedule of Assets (Held at End of Year)

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Identity of issue, borrower, lessor, or similar party	Description of investment, including maturity date, rate of interest, collateral, par, or maturity value	Number of shares or units	Current value
ETF MANAGERS TR ETFMG ALTERNATIVE HARVEST ETF	Common stock	11	\$ 277
BORR DRILLING LTD REGISTERED SHS REG S ISIN#BMG1466R1732	Common stock	2	52
FIRST TR EXCHANGE-TRADED FD II NASDAQ CYBERSECURITY ETF	Common stock	53	1,358
AXON ENTERPRISE INC COM	Common stock	157	4,082
QUANTUMSCAPE CORP CL A	Common stock	22	577
ZILLOW GROUP INC CL A	Common stock	62	1,680
STITCH FIX INC CL A COM	Common stock	19	511
EXCHANGE TRADED CONCEPTS TR NORTH SHORE GLOBAL URANIUM MNG ETF	Common stock	72	1,945
SONY GROUP CORP AMERN SH NEW ISIN#US8356993076	Common stock	126	3,539
SUNWORKS INC COM NEW	Common stock	3	89
ARCHER DANIELS MIDLAND CO COM	Common stock	68	1,963
CRONOS GROUP INC COM ISIN#CA22717L1013	Common stock	4	118
INVO BIOSCIENCE INC COM PAR \$0.0001	Common stock	3	100
VENTAS INC COM	Common stock	51	1,636
VIACOMCBS INC CL A	Common stock	33	1,068
BROOKFIELD ASSET MGMT INC VTG SHS CL A ISIN#CA1125851040	Common stock	60	1,952
METLIFE INC COM	Common stock	62	2,062
CHARLOTTES WEB HOLDINGS INC COM ISIN#CA16106R1091	Common stock	1	33
VANGUARD SCOTTSDALE FDS VANGUARD INTERMEDIATE-TERM CORPORATE BOND INDEX ETF SHS	Common stock	93	3,141
GAMESTOP CORP NEW CLASS A	Common stock	148	5,045
ISHARES TR U S FINL SVCS ETF	Common stock	193	6,758
REDFIN CORP COM	Common stock	38	1,344
NOVAVAX INC COM NEW	Common stock	143	5,007
CROWN CASTLE INTL CORP NEW COM	Common stock	209	7,416
NEWMONT CORP COM	Common stock	62	2,233
NOV INC COM	Common stock	14	488
PIEDMONT LITHIUM INC COMMON STOCK	Common stock	52	1,889
C3 AI INC CL A	Common stock	31	1,156
ISHARES TR CORE MSCI TOTAL INTL STK ETF	Common stock	71	2,838
REVANCE THERAPEUTICS INC COM	Common stock	16	653
TATA MTRS LTD SPON ADR.	Common stock	32	1,284
VANGUARD INDEX FDS VANGUARD TOTAL STK MKT ETF	Common stock	241	9,658
XPENG INC ADS ISIN#US98422D1054	Common stock	50	2,013
ADOBE SYS INC COM	Common stock	567	23,249
TENCENT HLDGS LTD ADR ISIN#US88032Q1094	Common stock	58	2,390
TWILIO INC CL A	Common stock	263	10,797
ALPHABET INC CAP STK CL C	Common stock	2,894	124,424
JP MORGAN CHASE & CO COM ISIN#US46625H1005	Common stock	158	6,967
RBB FD INC MOTLEY FOOL 100 INDEX ETF	Common stock	44	1,943
MICROVISION INC DEL COM NEW	Common stock	5	225
COINBASE GLOBAL INC COM CL A	Common stock	252	11,609
RIO TINTO PLC SPONSORED ADR ISIN#US7672041008	Common stock	67	3,146
ISHARES TR GLOBAL ENERGY ETF	Common stock	28	1,348
DRAFTKINGS INC CL A	Common stock	27	1,346
AGRICULTURE BK CHINA LTD ADR ISIN#US00850M1027	Common stock	9	428
CISCO SYSTEMS INC	Common stock	63	3,169
PROSHARES TR ULTRAPRO QQQ	Common stock	166	8,317
WALMART INC COM	Common stock	145	7,235
WEC ENERGY GROUP INC COM	Common stock	97	4,854
WYNN RESORTS LTD COM	Common stock	85	4,252
TURTLE BEACH CORP COM NEW	Common stock	22	1,113
BILIBILI INC ADS REPSTG SHS CL Z ISIN#US0900401060	Common stock	46	2,320
ALTIMUNE INC COM NEW	Common stock	9	458
SPROTT ETF TR GOLD MINERS ETF	Common stock	27	1,368
LINEAGE CELL THERAPEUTICS INC COM	Common stock	2	123
PETCO HEALTH & WELLNESS CO INC CL A COM	Common stock	20	990
HONEST CO INC COM	Common stock	8	405
GLOBALFOUNDRIES INC REGISTERED SHS ISIN#KYG393871085	Common stock	65	3,249
CARLYLE GROUP INC COM	Common stock	55	2,770
GOLDMAN SACHS GROUP INC COM	Common stock	383	19,510
ZOOM VIDEO COMMUNICATIONS INC CL A	Common stock	184	9,747
AKERNA CORP COM	Common stock	2	93
AMERICAN EXPRESS COMPANY	Common stock	164	8,714
ISHARES TR RUSSELL 1000 GROWTH ETF	Common stock	306	16,807
ENVVENO MED CORP COM	Common stock	7	362
SEA LTD ADR ISIN#US81141R1005	Common stock	224	12,975
RILEY EXPL PERMIAN INC COM	Common stock	19	1,140
VANGUARD INFORMATION TECHNOLOGY ETF	Common stock	458	27,306
CENTRUS ENERGY CORP CL A	Common stock	50	2,995
CATERPILLAR INC COM	Common stock	207	12,404

THE AMERICAN RED CROSS SAVINGS PLAN

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Identity of issue, borrower, lessor, or similar party	Description of investment, including maturity date, rate of interest, collateral, par, or maturity value	Number of shares or units	Current value
INTUIT INCORPORATED COM	Common stock	643	\$ 38,593
JOHNSON & JOHNSON COM	Common stock	171	10,264
TOTALENERGIES SE SPONS ADR ISIN#US89151E1091	Common stock	49	2,968
ISHARES TR ESG AWARE MSCI EAFE ETF	Common stock	79	4,768
ULTA SALON COSMETICS & FRAGRANCE INC	Common stock	412	25,153
PROCTER & GAMBLE CO COM	Common stock	164	10,000
FRANCO NEV CORP COM ISIN#CA3518581051	Common stock	138	8,489
MADISON SQUARE GARDEN SPORTS CORP CL A	Common stock	174	10,945
MADISON SQUARE GARDEN ENTMT CORP CL A	Common stock	70	4,431
COCA COLA COMPANY	Common stock	59	3,730
TWITTER INC COM	Common stock	43	2,809
GLOBAL X FDS GLOBAL X MSCI NIGERIA ETF NEW	Common stock	9	607
INVESCO QQQ TR UNIT SER 1	Common stock	398	26,258
NINTENDO LTD ADR	Common stock	58	3,911
VANGUARD WHITEHALL FDS HIGH DIVIDEND YIELD ETF SHS	Common stock	112	7,722
AMARIN CORP PLC SPONS ADR NEW ISIN#US0231112063	Common stock	3	236
SALESFORCE.COM INC COM STOCK	Common stock	254	17,789
UBER TECHNOLOGIES INC COM	Common stock	42	3,019
CANNABIS SATIVA INC COM	Common stock	—	13
EBAY INC COM	Common stock	67	4,988
LABORATORY CORP AMER HLDGS COM NEW	Common stock	314	23,566
FUNKO INC CL A	Common stock	19	1,410
OAKTREE SPECIALTY LENDING CORP COM	Common stock	7	572
MEDMEN ENTERPRISES INC CL B ISIN#CA58507M1077	Common stock	—	13
HECLA MINING COMPANY	Common stock	5	418
VANGUARD WORLD FDS VANGUARD UTILS ETF	Common stock	156	12,512
SUMMIT THERAPEUTICS INC COM	Common stock	3	215
ALLEGRO MICROSYSTEMS INC DEL COM	Common stock	36	2,894
ROBLOX CORP COM CL A	Common stock	103	8,253
SELECT SECTOR SPDR TR FINANCIAL	Common stock	39	3,163
DIGITAL TURBINE INC COM	Common stock	61	5,184
MERCK & CO INC NEW COM	Common stock	77	6,514
BLOCK INC CL A	Common stock	162	13,728
WORKDAY INC CL A	Common stock	273	23,220
VANGUARD INDEX FDS S&P 500 ETF SHS NEW	Common stock	437	37,488
PROSHARES TR ULTRAPRO DOW30	Common stock	85	7,615
SCHWAB STRATEGIC TR US LARGE-CAP GROWTH ETF	Common stock	164	14,738
ACREAGE HLDGS INC SHS CL D SUB VTG ISIN#CA00489Y7090	Common stock	1	105
AIM IMMUNOTECH INC COM	Common stock	1	85
NETFLIX INC COM	Common stock	602	56,027
BYD COMPANY LTD SHS H ISIN#CNE100000296	Common stock	34	3,283
AXIS CAPITAL HLDGS LTD SHS ISIN#BMG0692U1099	Common stock	54	5,258
AMAZON COM INC	Common stock	3,334	326,765
META PLATFORMS INC CL A	Common stock	336	32,962
PROQR THERAPEUTICS NV SHS EURO ISIN#NL0010872495	Common stock	8	801
TRANSOCEAN LTD REG SHS ISIN#CH0048265513	Common stock	3	276
CERUS CORP COM	Common stock	7	681
COMMUNITY HEALTH SYS INC NEW COM	Common stock	13	1,331
ETSY INC COM	Common stock	219	21,894
IVANHOE MINES LTD COM CL A ISIN#CA46579R1047	Common stock	8	817
NRG ENERGY INC COM NEW	Common stock	43	4,308
OCCIDENTAL PETE CORP COM	Common stock	29	2,899
SELECT SECTOR SPDR TR ENERGY	Common stock	56	5,550
STARBUCKS CORP COM	Common stock	117	11,697
ACUIYADS HOLDINGS INC SHS ISIN#CA00510L1067	Common stock	4	377
CB&A ENERGY TECHNOLOGY INC COM	Common stock	2	156
BLINK CHARGING CO COM	Common stock	27	2,651
ALEAFIA HEALTH INC COM ISIN#CA01444Q1046	Common stock	—	11
PACER FDS TR BENCHMARK INDL REAL ESTATE SCTR ETF	Common stock	56	5,604
ABERDEEN STD PRECIOUS METALS BASKET ETF TR PHYSICAL SHS ETF	Common stock	89	8,945
MIND MEDICINE MINDMED INC COM SUB VTG ISIN#CA60255C1095	Common stock	1	138
UNIVERSE PHARMACEUTICALS INCORPORATION REGISTERED SHS ISIN#KYG9442G1047	Common stock	2	164
GORES GUGGENHEIM INC CL A COM	Common stock	12	1,170
REDWIRE CORP COM	Common stock	7	675
ROBINHOOD MKTS INC COM CL A	Common stock	18	1,776
FREEPORT-MCMORAN INC CL B	Common stock	42	4,256
DELCATH SYS INC COM PAR \$0 01 NEW 2019	Common stock	8	791
BAXTER INTL INC COM	Common stock	86	8,770
STEEL DYNAMICS INC COM	Common stock	62	6,455

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December 31, 2021

Identity of issue, borrower, lessor, or similar party	Description of investment, including maturity date, rate of interest, collateral, par, or maturity value	Number of shares or units	Current value
BOEING CO COM	Common stock	201	\$ 21,139
TILRAY INC COM	Common stock	7	738
BIOADAPTIVES INC COM	Common stock	—	1
KINDER MORGAN INC DEL COM	Common stock	16	1,757
PALANTIR TECHNOLOGIES INC CL A	Common stock	18	2,021
DOCUSIGN INC COM	Common stock	152	17,363
VANGUARD WORLD FD VANGUARD MEGA CAP ETF	Common stock	168	19,515
FIRST TR EXCHANGE-TRADED FD II INTL EQUITY OPPORTUNITIES ETF	Common stock	58	6,913
VANGUARD INDEX FDS VANGUARD GROWTH ETF	Common stock	321	38,508
RENESOLA LTD SPONSORED ADS NEW ISIN# US75971T3014	Common stock	6	715
CAMECO CORP COM ISIN#CA13321L1085	Common stock	22	2,726
DIREXION SHS ETF TR DAILY S&P 500 BULL 3X SH S	Common stock	143	17,926
IDERA PHARMACEUTICALS INC COM PAR \$0 001	Common stock	1	71
STEM INC COM	Common stock	19	2,371
AURORA CANNABIS INC REGISTERED SHS ISIN#CA05156X8843	Common stock	5	678
ORION OFFICE REIT INC COM	Common stock	19	2,352
FEDEX CORP COM	Common stock	259	32,847
MAGNITE INC COM	Common stock	18	2,223
ARK ETF TR INNOVATION ETF	Common stock	95	12,202
FIDELITY COVINGTON TR MSCI CONSUMER STAPLES INDEX ETF	Common stock	47	6,067
CLEANSARK INC COM NEW	Common stock	10	1,238
UNITED STS STL CORP NEW COM	Common stock	24	3,143
INVESCO EXCHANGE-TRADED FD TR S&P 500 EQUAL WEIGHT FINLS ETF	Common stock	64	8,497
CAMDEN PPTY TR COM	Common stock	179	24,837
SPDR INDEX SHS FDS S&P INTL SMALL CAP ETF	Common stock	38	5,288
CROCS INC COM	Common stock	128	18,335
VANGUARD INDEX FDS MID-CAP GROWTH ETF	Common stock	255	37,414
VANGUARD INDEX FDS VANGUARD MID-CAP ETF	Common stock	255	37,635
VIRTUS ALLIANZGI EQUITY & CONV INCOME FD COM	Common stock	30	4,459
CANOPY GROWTH CORP COM ISIN# CA1380351009	Common stock	9	1,294
BOSTON SCIENTIFIC CORP ISIN#US1011371077	Common stock	42	6,372
DIREXION SHS ETF TR DAILY FINL BULL 3X SHS NEW	Common stock	131	19,610
ROLLS ROYCE HLDGS PLC SPONS ADR ISIN US7757812067	Common stock	2	243
WORLD WRESTLING ENTMT INC CL A	Common stock	49	7,401
RANPAK HLDGS CORP CL A COM	Common stock	38	5,637
HUMANIGEN INC COM NEW	Common stock	4	558
DIGITALBRIDGE GROUP INC CL A COM	Common stock	8	1,250
GENERAL ELEC CO COM NEW	Common stock	94	14,833
BP PLC SPONS ADR	Common stock	27	4,202
ASENUS SURGICAL INC COM	Common stock	1	178
PURE ENERGY MINERALS LTD REGISTERED SHS ISIN#CA74624B7007	Common stock	1	216
JAGUAR HEALTH INC COM PAR \$0 0001 NEW	Common stock	1	173
PUGET TECHNOLOGIES INC COM	Common stock	—	1
NUVEEN AMT-FREE MUN INCOME FD COM	Common stock	16	2,693
AEVA TECHNOLOGIES INC COM	Common stock	8	1,308
GRAYSCALE BITCOIN TR BTC SHS REPSTG COM UNIT	Common stock	34	6,234
ALIBABA GROUP HLDG LTD SPONSORED ADR ISIN#US01609W1027	Common stock	119	21,976
ISHARES TR GLOBAL REIT ETF	Common stock	31	5,727
FOOT LOCKER INC COM	Common stock	44	8,726
GOLDMAN SACHS BDC INC COM	Common stock	19	3,832
UNITED NAT FOODS INC COM	Common stock	49	9,816
WELLS FARGO & CO NEW COM	Common stock	48	9,596
AILERON THERAPEUTICS INC COM	Common stock	1	113
JEFFERIES FINL GROUP INC COM	Common stock	39	7,760
MODERNA INC COM	Common stock	254	50,796
CHANGE HEALTHCARE INC COM	Common stock	21	4,276
NANO DIMENSION LTD SPONSORED ADR NEW ISIN#US63008G2030	Common stock	4	760
PERSHING SQUARE TONTINE HLDGS LTD CL A	Common stock	20	3,944
CF ACQUISITION CORP VI COM CL A	Common stock	11	2,166
META MATLS INC COM	Common stock	2	492
PROTERRA INC COM	Common stock	9	1,766
NEXTDOOR HLDGS INC CL A	Common stock	8	1,578
SPINNAKER ETF SER CANNABIS ETF	Common stock	9	1,708
VANGUARD INDEX FDS VANGUARD SMALL-CAP ETF	Common stock	226	45,660
TREASURY METAL INC WT EXP 08/07/2023 ISIN#CA8946472476	Common stock	—	26
DOW INC COM	Common stock	57	11,863
ORACLE CORP COM	Common stock	87	18,314
CHECK-CAP LTD REGISTERED SHS ISIN#IL0011336851	Common stock	1	142
ACREAGE HOLDINGS INC REGISTERED SHS -E- SUBORDINATE VOTING ISIN#CA00489Y6001	Common stock	2	353
SPROTT INC REGISTERED SHS ISIN#CA8520662088	Common stock	45	9,626
MCDONALDS CORP	Common stock	268	57,271
SHAKE SHACK INC CL A	Common stock	72	15,875

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Schedule H, Line 4i – Schedule of Assets (Held at End of Year)

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Identity of issue, borrower, lessor, or similar party	Description of investment, including maturity date, rate of interest, collateral, par, or maturity value	Number of shares or units	Current value
NUVEEN MUN VALUE FD INC COM	Common stock	10	\$ 2,344
PAYPAL HLDGS INC COM	Common stock	189	42,808
AKERO THERAPEUTICS INC COM	Common stock	21	4,822
PROSHARES TR BITCOIN STRATEGY ETF	Common stock	29	6,734
WORKHORSE GROUP INC COM NEW	Common stock	4	1,025
VIATRIS INC COM	Common stock	14	3,262
STRATASYS LTD SHS ISIN#IL0011267213	Common stock	24	5,927
ALPS ETF TR ALERIAN ENERGY INFRASTRUCTURE ETF	Common stock	19	4,738
CANNABICS PHARMACEUTICALS INC COM	Common stock	—	20
HOOKER FURNISHINGS CORP COM	Common stock	23	5,820
TOUGHBUILT INDS INC COM NEW	Common stock	—	91
META MATLS INC PFD SER A	Common stock	2	378
ALTRIA GROUP INC COM	Common stock	47	11,989
GENERAL MILLS INC COM	Common stock	67	17,047
SPROTT PHYSICAL SILVER TR UNIT ISIN#CA85207K1075	Common stock	8	2,037
SPROTT PHYSICAL URANIUM TR UNIT ISIN#CA85210A1049	Common stock	11	2,812
SPDR S&P 500 ETF TR UNIT	Common stock	475	124,082
EKSO BIONICS HLDGS INC COM PAR \$0 001	Common stock	3	708
DISNEY WALT CO DISNEY COM	Common stock	155	42,285
NUSHARES ETF TR ESG MID-CAP GROWTH ETF	Common stock	49	13,527
NOUVEAU MONDE GRAPHITE INC REGISTERED SHS ISIN#CA66979W8429	Common stock	7	1,949
MATTERPORT INC COM CL A	Common stock	21	6,027
DIREXION SHS ETF TR SMALL CAP BULL 3X SHS 3X SHS	Common stock	85	25,001
PFIZER INC COM	Common stock	59	17,420
NUVEEN PRD & INCOME SECURITIES INCOME FUND	Common stock	10	2,887
AMERICAN FILMS INC COM	Common stock	2	549
ARES CAP CORP COM	Common stock	21	6,357
DIREXION SHS ETF TR DAILY SEMICONDUCTOR BULL 3X SHS	Common stock	68	20,403
INTEL CORP COM	Common stock	52	15,450
VIKING THERAPEUTICS INC COM	Common stock	5	1,380
IOVANCE BIOTHERAPEUTICS INC COM	Common stock	19	5,727
IQIYI INC SPONS ADR ISIN#US46267X1081	Common stock	5	1,368
OCUGEN INC COM	Common stock	5	1,365
CHARGEPOINT HLDGS INC CL A	Common stock	19	5,715
LISTED FDS TR ROUNDHILL BALL METAVERSE ETF	Common stock	15	4,554
MATERIALISE NV SPONSORED ADS REPSTG SHS ISIN#US57667T1007	Common stock	24	7,304
EXXON MOBIL CORP COM	Common stock	61	18,847
CASTOR MARITIME INC REGISTERED SHS ISIN#MHY1146L1258	Common stock	1	440
KRAFT HEINZ CO COM	Common stock	36	11,262
METALLA ROYALTY AND STREAMING LTD REGISTERED SHS ISIN#CA59124U6051	Common stock	7	2,183
SKILLZ INC COM CL A	Common stock	7	2,411
SPDR SER TR BLOOMBERG BARCLAYS SHORT TERM CORPORATE BD ETF	Common stock	31	10,065
BRANDED LEGACY INC COM	Common stock	—	12
VANGUARD INDEX FDS VANGUARD SMALL-CAP GROWTH ETF	Common stock	282	94,037
BERKSHIRE HATHAWAY INC DEL CL B NEW	Common stock	299	100,165
ISHARES TR RUSSELL 2500 ETF	Common stock	66	22,569
ISHARES TR 1-3 YR TREAS BD ETF	Common stock	86	29,939
ISHARES TR CORE S&P U S GROWTH ETF	Common stock	116	40,474
TWO HBRS INVT CORP COM NEW	Common stock	6	2,020
RELIEF THERAPEUTICS HOLDING AG NAMEN-AKT ISIN#CH0100191136	Common stock	—	24
GOLD STD VENTURES CORP COM ISIN#CA3807381049	Common stock	—	160
SELECT SECTOR SPDR TR REAL ESTATE SELECT SECTOR SPDR FD	Common stock	52	18,703
RIVIAN AUTOMOTIVE INC CL A	Common stock	104	37,536
MICROSOFT CORP COM	Common stock	336	127,613
GLOBAL X FDS US INFRASTRUCTURE DEV ETF	Common stock	29	10,940
GREEN CURES & BOTANICAL DISTR INC COM NEW	Common stock	—	1
ELECTRIC LAST MILE SOLUTIONS INC CL A	Common stock	7	2,707
AMERICAN AIRLS GROUP INC COM	Common stock	18	7,004
B & G FOODS INC NEW COM	Common stock	31	12,102
ARMOUR RESIDENTIAL REIT INC COM NEW	Common stock	10	3,924
PAN AMERN SILVER CORP COM ISIN#CA6979001089	Common stock	25	9,988
ORGANIGRAM HOLDINGS INC SHS ISIN#CA68620P1018	Common stock	2	703
WOLFSPEED INC COM	Common stock	112	44,708
RYAN SPECIALTY GROUP HLDGS INC CL A COM	Common stock	40	16,261
DESKTOP METAL INC COM	Common stock	5	2,044
AT&T INC COM	Common stock	25	10,209
TESLA INC COM	Common stock	1,057	438,564
TREASURY METALS INC REGISTERED SHS ISIN#CA8946478259	Common stock	1	254
VANECK ETF TR GOLD MINERS ETF	Common stock	32	13,647
CORNERSTONE STRATEGIC VALUE FD INC COM PAR \$0 001	Common stock	14	6,249
RIOT BLOCKCHAIN INC COM	Common stock	22	10,049
LITHIUM AMERICAS CORP REGISTERED SHS ISIN#CA53680Q2071	Common stock	29	13,119

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Identity of issue, borrower, lessor, or similar party	Description of investment, including maturity date, rate of interest, collateral, par, or maturity value	Number of shares or units	Current value
ACADEMY SPORTS & OUTDOORS INC COM	Common stock	44	\$ 20,853
OVERSTOCK COM INC DEL COM	Common stock	59	28,679
MAG SILVER CORP COM ISIN#CA55903Q1046	Common stock	16	7,819
VIZSLA COPPER CORP REGISTERED SHS ISIN#CA92858X1078	Common stock	—	99
BASSETT FURNITURE INDS INC COM	Common stock	17	8,385
PRETIUM RES INC COM ISIN#CA74139C1023	Common stock	14	7,045
SILVERCREST METALS INC SHS ISIN#CA8283631015	Common stock	8	3,959
MEDIWOUND LTD ORD SHS ISIN#IL0011316309	Common stock	2	1,180
AMPLIFY ETF TR TRANSFORMATIONAL DATA SHARING ETF	Common stock	40	20,085
CURALEAF HOLDINGS INC REGISTERED SHS ISIN#CA23126M1023	Common stock	9	4,500
GLOBAL X FDS NASDAQ 100 COVERED CALL ETF	Common stock	22	11,095
NEWAGE INC COM	Common stock	1	515
LORDSTOWN MTRS CORP CL A	Common stock	3	1,725
23ANDME HLDG CO CL A	Common stock	7	3,330
BLOOM ENERGY CORP CL A COM	Common stock	22	11,513
WHEATON PRECIOUS METALS CORP ISIN#CA9628791027	Common stock	43	22,753
ENERGY FOCUS INC COM PAR	Common stock	4	2,263
AIRBNB INC CL A COM	Common stock	166	88,406
PINTEREST INC CL A	Common stock	36	19,484
VERIZON COMMUNICATIONS INC COM	Common stock	52	27,954
ABERDEEN STD PALLADIUM ETF TR PHYSICAL PALLADIUM SHS ETF	Common stock	176	94,956
BANK OF AMERICA CORPORATION COM	Common stock	44	24,381
AMERITEK VENTURES COM	Common stock	—	1
SOFI TECHNOLOGIES INC COM	Common stock	16	8,696
ADVANCED MICRO DEVICES INC COM	Common stock	144	81,591
FUELCELL ENERGY INC COM PAR \$	Common stock	5	3,000
CONTEXTLOGIC INC COM CL A	Common stock	3	1,826
FIRST MAJESTIC SILVER CORP COM ISIN#CA32076V1031	Common stock	11	6,788
ISHARES TR MORNINGSTAR MID CAP GROWTH ETF	Common stock	73	47,386
CIRTRAN CORP COM PAR \$0.001	Common stock	—	23
ALEXCO RES CORP COM ISIN#CA01535P1062	Common stock	2	1,148
CLEVELAND-CLIFFS INC NEW COM	Common stock	22	14,368
VANGUARD INTL FD FTSE DEVELOPED MKTS ETF	Common stock	51	33,704
CARNIVAL CORP PAIRED CTF 1 COM CARNIVAL CORP & 1 TR SH BEN INT P&O PRINCESS			
SPL VTG TR ISIN#PA1436583006	Common stock	20	13,387
ENDEAVOUR SILVER CORP COM ISIN#CA29258Y1034	Common stock	4	2,827
THE TRADE DESK INC COM CL A	Common stock	92	61,399
GRAFTECH INTL LTD COM	Common stock	12	8,281
ZOMEDICA CORP COM ISIN#CA98980M1095	Common stock	—	216
GRAYSCALE ETHEREUM TR ETH SHS	Common stock	32	22,814
PLUG PWR INC COM NEW	Common stock	28	20,043
ISHARES TR CORE DIVID GROWTH ETF	Common stock	56	40,351
ADAMIS PHARMACEUTICALS CORP COM NEW ISIN#US00547W2089	Common stock	1	454
VERB TECHNOLOGY CO INC COM	Common stock	1	930
ORCHARD THERAPEUTICS PLC SHS SPONSORED AMERICAN DEPOSITARY SHARE REPR			
1 SH ISIN#US68570P1012	Common stock	1	1,043
BIOTRICITY INC COM STK	Common stock	4	3,184
SCHWAB STRATEGIC TR SHORT-TERM US TREASURY ETF	Common stock	51	41,951
URANIUM ENERGY CORP COM	Common stock	3	2,797
ENERGOUS CORP COM	Common stock	1	1,063
ISHARES TR GLOBAL CLEAN ENERGY ETF	Common stock	21	17,995
HIGH TIDE INC COM NEW ISIN#CA42981E4013	Common stock	4	3,682
SPDR GOLD TR GOLD SHS	Common stock	171	149,932
COUPANG INC CL A	Common stock	29	25,854
PUBMATIC IN CL A COM	Common stock	34	30,100
MULTIPLAN CORP CL A	Common stock	4	3,934
FORTUNA SILVER MINES INC COM ISIN#CA3499151080	Common stock	4	3,510
SPROTT PHYSICAL GOLD TR UNIT ISIN#CA85207H1047	Common stock	14	12,924
NORWEGIAN CRUISE LINE HLDGS LTD SHS ISIN#BMG667211046	Common stock	21	19,620
ISHARES TR CORE AGGRESSIVE ALLOCATION ETF	Common stock	73	70,635
GOGOLD RES INC COM ISIN#CA38045Y1025	Common stock	2	2,399
INTELGENX TECHNOLOGIES CORP COM	Common stock	—	357
NAUTILUS INC COM	Common stock	6	6,130
RIGEL PHARMACEUTICALS INC COM NEW	Common stock	3	2,650
GALMED PHARMACEUTICALS LTD SHS ISIN#IL0011313900	Common stock	2	1,820
TELLURIAN INC NEW COM	Common stock	3	3,080
BEST INC SPONS ADR ISIN# US08653C1062	Common stock	1	852
SPROUTLY CANADA INC REGISTERED SHS ISIN#CA85209J1084	Common stock	—	28
ANTERO MIDSTREAM CORP COM	Common stock	10	9,680
PAN AMERN SILVER CORP CONTINGENT VALUE RT EXP 01/15/2029 ISIN#CA6979001329	Common stock	1	779

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Identity of issue, borrower, lessor, or similar party	Description of investment, including maturity date, rate of interest, collateral, par, or maturity value	Number of shares or units	Current value
GR SILVER MNG LTD COM ISIN#CA36258E1025	Common stock	—	\$ 218
JUPITER WELLNESS INC COM	Common stock	1	890
KUYA SILVER CORP NEW COM ISIN#CA50149R1073	Common stock	1	697
WINNERS INC COM	Common stock	—	16
DIDI GLOBAL INC SPONSORED ADS ISIN#US23292E1082	Common stock	5	4,980
ENOVIX CORP COM	Common stock	27	28,644
AVP INC NEW COM NON TRANS > 6 YEARS	Common stock	—	1
KODIAK COPPER CORP COM CL B ISIN#CA50012K1066	Common stock	1	1,176
NVIDIA CORP COM	Common stock	294	331,283
UNITI GROUP INC COM	Common stock	14	16,436
WESTWATER RES INC COM NEW	Common stock	2	2,526
EQUILLIUM INC COM	Common stock	4	4,479
SIRIUS XM HLDGS INC COM	Common stock	6	7,677
SENSEONICS HLDGS INC COM	Common stock	3	3,311
REALTY INCOME CORP COM	Common stock	72	90,839
LEONOVUS INC REGISTERED SHS ISIN#CA5266813099	Common stock	—	201
LUCID GROUP INC COM	Common stock	38	51,976
EVGO INC CL A COM	Common stock	10	13,797
COHEN & STEERS QUALITY INCOME RLTY FD INC COM	Common stock	18	25,294
NIO INC SHS A SPONSORED AMERICAN DEP SHS REPR 1 SH A ORD SH ISIN#US62914V1061	Common stock	32	45,302
EMX RTY CORP COM ISIN#CA26873J1075	Common stock	2	3,292
LUNA INNOVATIONS INC COM	Common stock	8	12,660
VIZSLA SILVER CORP REGISTERED SHS ISIN#CA92859G2027	Common stock	2	3,587
GERON CORP COM	Common stock	1	1,891
ZIVO BIOSCIENCE INC COM NEW	Common stock	3	4,449
BENCHMARK METALS INC COM ISIN#CA08162A1049	Common stock	1	1,368
DENISON MINES CORP COM ISIN#CA2483561072	Common stock	1	2,288
WALLBRIDGE MNG CO LTD COM ISIN#CA9323971023	Common stock	—	538
SANDSTORM GOLD LTD COM NEW ISIN#CA80013R2063	Common stock	6	11,563
CATALYST PHARMACEUTICAL INC COM	Common stock	7	13,540
DYNAVAX TECHNOLOGIES CORP COM NEW	Common stock	14	28,140
METaverse CAP CORP COM ISIN#CA5914081099	Common stock	—	1
BIOLINERX LTD SPONSORED ADR NEW ISIN#US09071M2052	Common stock	2	4,080
GILEAD SCIENCES INC	Common stock	73	149,940
HIGHLAND GLOBAL ALLOCATION FD SHS	Common stock	9	19,616
GRN HLDG CORP COM	Common stock	—	22
GENIUS BRANDS INTL INC COM PAR \$0 001	Common stock	1	2,333
SILVER TIGER METALS INC COM ISIN#CA82831T1093	Common stock	1	1,279
PROTALIX BIOTHERAPEUTICS INC COM NEW	Common stock	1	1,950
MEDIPHARM LABS CORP REGISTERED SHS ISIN#CA58504D1006	Common stock	—	366
URANIUM ROYALTY CORP REGISTERED SHS ACCRED INV REG S -144A- ISIN#CA91702V1013	Common stock	4	9,175
IMPACT SILVER CORP COM ISIN#CA45257A1021	Common stock	—	929
GEVO INC COM PAR \$0.01 NEW	Common stock	4	11,984
NOKIA CORP SPONSORED ADR	Common stock	6	18,834
ABEONA THERAPEUTICS INC COM	Common stock	—	1,024
SUNDIAL GROWERS INC COM ISIN#CA86730L1094	Common stock	1	1,766
KOPIN CORP COM	Common stock	4	13,293
BLACKROCK ENHANCED EQUITY DIVID TR COM	Common stock	10	32,897
FORD MOTOR CO DEL COM PAR	Common stock	21	68,998
REYNA SILVER CORP COM ISIN#CA76170Q1063	Common stock	1	2,368
ONCOLYTICS BIOTECH INC REGISTERED SHS ISIN#CA6823108759	Common stock	1	6,773
BIOELECTRONICS CORP COM	Common stock	—	5
APPLE INC COM	Common stock	178	914,913
MILLER / HOWARD HIGH INCOME EQUITY FD COM SHS BEN INT	Common stock	10	55,211
AETERNA ZENTARIS INC SHS ISIN#CA0079754028	Common stock	—	1,974
VERASTEM INC COM	Common stock	2	11,388
CREDIT SUISSE ASSET MGMT INCOME FD INC COM	Common stock	3	20,228
AMC ENTMT HLDGS INC CL A COM	Common stock	27	172,149
WEBCENTRAL LTD ORDINARY FULLY PAID ISIN#AU0000093031	Common stock	—	2,076
RECONNAISSANCE ENERGY AFRICA LTD COM ISIN#CA75624R1082	Common stock	5	32,110
MATINAS BIOPHARMA HLDGS INC COM	Common stock	1	6,733
SILVER SANDS RES CORP COM ISIN#CA8281221017	Common stock	—	786
TOUGHBUILT INDS INC WT EXP 05/15/23	Common stock	—	962
AIKIDO PHARMA INC COM	Common stock	1	4,565
COCRYSTAL PHARMA INC COM PAR\$	Common stock	1	5,850
CYTODYN INC COM	Common stock	1	10,281
ISHARES SILVER TR ISHARES	Common stock	22	238,546
FIRST MINING GOLD CORP REGISTERED SHS ISIN#CA3208901064	Common stock	—	2,969
CAMBER ENERGY INC COM PAR \$0 001 2019 NEW	Common stock	1	10,838
BANNERMAN ENERGY LTD SHS ISIN#AU000000BMN9	Common stock	—	2,944

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Identity of issue, borrower, lessor, or similar party	Description of investment, including maturity date, rate of interest, collateral, par, or maturity value	Number of shares or units	Current value
NETLIST INC COM	Common stock	6	\$ 118,841
SOUTH BEACH SPIRITS INC COM	Common stock	—	60
JPX GLOBAL INC COM	Common stock	—	820
STAN ENERGY CORP COM NEW ISIN#CA8547221058	Common stock	—	817
INDO GLOBAL EXCHANGES PTE LTD COM	Common stock	—	198
TRIMAX CORP COM NEW	Common stock	—	567
BLACK DRAGON RESOURCE COS INC COM	Common stock	—	10
HOP ON INC COM NEW	Common stock	—	125
ALKAME HLDGS INC COM	Common stock	—	60
NOUVEAU LIFE PHARMACEUTICALS INC COM	Common stock	—	150
SOCIAL LIFE NETWORK INC COM	Common stock	—	210
MEDICAL MARIJUANA INC COM	Common stock	—	2,226
HEALTHIER CHOICES MGMT CORP COM	Common stock	—	36
KRAIG BIOCRRAFT LABORATORIES INC CL A	Common stock	—	11,830
KYN CAP GROUP INC COM	Common stock	—	1,110
HEMPAMERICANA INC CL A	Common stock	—	240
INNERSCOPE HEARING TECHNOLOGIES INC COM	Common stock	—	2,000
FOR THE EARTH CORP COM NEW	Common stock	—	100
KONA GOLD BEVERAGE INC COM	Common stock	—	2,950
HEMP INC COM NEW	Common stock	—	1,935
BLUE DIAMOND VENTURES INC COM	Common stock	—	3,680
			<u>7,632,323</u>
BIOTECHNOLOGY ULTRASECTOR PROFUND (SERVICE SHARES)	Mutual Fund	47	464
THE BOND FUND OF AMERICA CLASS A	Mutual Fund	13	344
FIDELITY 500 INDEX FUND	Mutual Fund	165	5,672
WASHINGTON MUTUAL INVESTORS FUND CLASS A	Mutual Fund	60	3,230
PUTNAM SUSTAINABLE LEADERS FUND CLASS A	Mutual Fund	124	6,828
THE INVESTMENT COMPANY OF AMERICA CLASS A	Mutual Fund	52	3,156
VANGUARD HEALTH CARE FUND	Mutual Fund	227	16,947
PGIM JENNISON INTERNATIONAL OPPORTUNITIES FUND CLASS A	Mutual Fund	37	2,842
BLACKROCK HEALTH SCIENCES OPPORTUNITIES FUND CLASS A	Mutual Fund	75	6,042
PUTNAM MULTI-CAP CORE FUND CLASS A	Mutual Fund	35	3,026
GABELLI ASSET FUND CLASS AAA	Mutual Fund	59	5,485
VICTORY TRIVALENT INTERNATIONAL SMALL-CAP FUND CLASS A	Mutual Fund	17	1,655
VANGUARD 500 INDEX FUND ADMIRAL SHARES	Mutual Fund	440	47,203
ARTISAN MID CAP FUND ADVISOR SHARES	Mutual Fund	45	5,036
HARBOR CAPITAL APPRECIATION FUND	Mutual Fund	101	11,300
T. ROWE PRICE U.S. EQUITY RESEARCH FUND	Mutual Fund	45	5,165
MSIF INTERNATIONAL OPPORTUNITY FUND CLASS A	Mutual Fund	37	4,387
VANGUARD TOTAL STOCK MARKET INDEX FUND ADMIRAL SHARES	Mutual Fund	118	16,236
VANGUARD HIGH DIVIDEND YIELD INDEX FUND ADMIRAL SHARE CLASS	Mutual Fund	34	5,188
LONGLEAF PARTNERS FUND	Mutual Fund	25	4,016
BAIRD AGGREGATE BOND FUND INVESTOR CLASS	Mutual Fund	12	1,920
ARTISAN SMALL-CAP FUND INVESTOR CLASS	Mutual Fund	42	7,963
T ROWE PRICE BLUE CHIP GROWTH	Mutual Fund	178	33,972
VANGUARD INTERNATIONAL GROWTH FUND ADMIRAL CLASS	Mutual Fund	139	28,575
MFS MID-CAP GROWTH FUND CLASS A	Mutual Fund	31	7,102
AKRE FOCUS FUND RETAIL CLASS	Mutual Fund	64	16,842
VANGUARD WINDSOR FUND	Mutual Fund	24	6,723
VANGUARD FTSE ALL WORLD EX-U.S. SMALL CAP INDEX FUND ADMIRAL SHARE CLASS	Mutual Fund	33	9,922
VANGUARD GROWTH & INCOME FUND ADMIRAL SHARES	Mutual Fund	104	31,487
FIDELITY BALANCED FUND	Mutual Fund	30	9,964
VANGUARD VALUE INDEX FUND ADMIRAL SHARES	Mutual Fund	57	18,894
FIDELITY SELECT PHARMACEUTICALS PORTFOLIO	Mutual Fund	24	7,976
AMERICAN BEACON SIM HIGH YIELD OPP FUND CLASS Y	Mutual Fund	10	3,497
WASATCH CORE GROWTH FUND	Mutual Fund	94	33,893
TRANSAMERICA CAPITAL GROWTH FUND CLASS A	Mutual Fund	44	15,682
T ROWE PRICE EMERGING MARKETS BOND	Mutual Fund	11	5,018
SCHWAB S&P 500 INDEX FUND	Mutual Fund	73	34,280
VANGUARD INTERNATIONAL GROWTH FUND	Mutual Fund	44	22,003
FIDELITY CONTRA FUND	Mutual Fund	19	9,579
DODGE & COX STOCK FUND	Mutual Fund	245	149,178

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Identity of issue, borrower, lessor, or similar party	Description of investment, including maturity date, rate of interest, collateral, par, or maturity value	Number of shares or units	Current value
LAZARD GLOBAL LISTED INFRASTRUCTURE PORT OPEN SHARES	Mutual Fund	17	\$ 10,407
ARTISAN DEVELOPING WORLD FUND ADVISOR CLASS	Mutual Fund	22	14,055
VANGUARD HIGH YIELD CORPORATE BOND FUND INVESTOR CLASS	Mutual Fund	6	4,019
BLACKROCK SYSTEMATIC MULTI-STRATEGY FUND INSTITUTIONAL CLASS	Mutual Fund	11	7,114
DFA GLOBAL ALLOCATION 60/40 PORT INSTITUTIONAL CLASS	Mutual Fund	22	15,237
VANGUARD MID-CAP INDEX FUND ADMIRAL SHARES	Mutual Fund	316	225,006
JP MORGAN SHORT DURATION CORE PLUS FUND CLASS A	Mutual Fund	10	6,942
VANGUARD WINDSOR II FUND	Mutual Fund	46	34,882
PFG MFS AGGRESSIVE GROWTH STRATEGY FUND CLASS R	Mutual Fund	12	9,484
VANGUARD SELECTED VALUE FUND	Mutual Fund	31	25,072
PFG FIDELITY INSTITUTIONAL AM EQUITY INDEX STRATEGY FUND CLASS R	Mutual Fund	15	12,110
JANUS HENDERSON ENTERPRISE FUND CLASS I	Mutual Fund	159	136,115
VANGUARD EQUITY INCOME FUND INVESTOR CLASS	Mutual Fund	44	40,361
PFG INVESCO THEMATIC ESG STRATEGY FUND CLASS R	Mutual Fund	10	9,887
DOUBLELINE TOTAL RETURN BOND FUND CLASS I	Mutual Fund	10	11,423
PFG BR EQUITY ESG STRATEGY FUND CLASS R	Mutual Fund	14	15,784
PFG JP MORGAN TACTICAL AGGRESSIVE STRATEGY FUND CLASS R	Mutual Fund	13	16,179
FIDELITY LOW PRICED STOCK FUND	Mutual Fund	54	78,587
HCM TACTICAL GROWTH FUND INVESTOR CLASS	Mutual Fund	29	42,634
PFG MEEDER TACTICAL STRATEGY FUND CLASS R	Mutual Fund	12	17,587
ARIEL FUND INVESTOR CLASS	Mutual Fund	84	133,508
PGIM HIGH YIELD FUND, INC CLASS Z	Mutual Fund	6	8,997
VANGUARD STAR FUND	Mutual Fund	32	52,278
PFG FIDELITY INSTITUTIONAL AM EQUITY SECTOR STRATEGY FUND CLASS R	Mutual Fund	14	24,210
PFG TACTICAL INCOME STRATEGY FUND CLASS R	Mutual Fund	10	17,610
VANGUARD TARGET RETIREMENT 2030 FUND INVESTOR CLASS	Mutual Fund	38	67,824
PFG BNY MELLON DIVERSIFIER STRATEGY FUND CLASS R	Mutual Fund	11	19,333
DFA U.S. SMALL-CAP FUND INSTITUTIONAL CLASS	Mutual Fund	47	90,500
VANGUARD DIVIDEND GROWTH FUND INVESTOR CLASS	Mutual Fund	39	75,721
HCM DIVIDEND SECTOR PLUS FUND INVESTOR CLASS	Mutual Fund	21	42,278
PIMCO INCOME FUND CLASS A	Mutual Fund	12	23,908
SMEAD VALUE FUND CLASS I1	Mutual Fund	69	140,187
VANGUARD HEALTH CARE FUND ADMIRAL SHARES	Mutual Fund	96	194,229
VANGUARD SHORT-TERM INVESTMENT GRADE FUND INVESTOR SHARES	Mutual Fund	11	22,917
OAKMARK INTERNATIONAL FUND INVESTOR CLASS	Mutual Fund	28	93,497
PFG JP MORGAN TACTICAL MODERATE STRATEGY FUND CLASS R	Mutual Fund	12	41,270
FULLER & THALER BEHAVIORAL SMALL CAP EQUITY FUND INSTITUTIONAL CLASS	Mutual Fund	38	138,534
PFG AMERICAN GROWTH STRATEGY FUND CLASS R	Mutual Fund	15	69,000
PFG AMERICAN CONSERVATIVE INCOME STRATEGY FUND CLASS R	Mutual Fund	11	50,756
PFG JANUS HENDERSON BALANCED STRATEGY FUND CLASS R	Mutual Fund	10	58,446
TOUCHSTONE SANDS CAPITAL SELECT GROWTH FD CLASS Y	Mutual Fund	19	120,568
VANGUARD INTERMEDIATE-TERM INVESTMENT GRADE FD INVESTOR CLASS	Mutual Fund	10	72,845
DODGE & COX INCOME FUND	Mutual Fund	14	123,698
			<u>3,023,691</u>
* Participant loans	Interest rates of 4.25% to 6.50%, with various maturities through January 2026.		<u>22,815,837</u>
Total		\$	<u><u>1,541,539,340</u></u>
* Indicates party-in-interest			

See accompanying independent auditors' report.

Plan Name	AMERICAN RED CROSS SAVINGS PLAN
Plan Sponsor EIN	53-0196605
ERISA Plan No.	008
Plan Year End	12/31/2021

The required attachment noted below is included within the Accountant's Opinion attachment to the Form 5500 Schedule H, Part III, which consists of the entire Audit report issued by the Plan's Independent Qualified Public Accountant (IQPA).

Form/Schedule	Line Item	Description
5500 Schedule H	Line 4i	Schedule of Assets (Held at End of Year)