

Form 5500 Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Annual Return/Report of Employee Benefit Plan This form is required to be filed for employee benefit plans under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and sections 6057(b) and 6058(a) of the Internal Revenue Code (the Code). ▶ Complete all entries in accordance with the instructions to the Form 5500.	OMB Nos. 1210-0110 1210-0089 2021 This Form is Open to Public Inspection
---	--	---

Part I	Annual Report Identification Information
For calendar plan year 2021 or fiscal plan year beginning <u>01/01/2021</u> and ending <u>12/31/2021</u>	
A	This return/report is for: ☐ a multiemployer plan ☐ a multiple-employer plan (Filers checking this box must attach a list of participating employer information in accordance with the form instructions.)
	☒ a single-employer plan ☐ a DFE (specify) _____
B	This return/report is: ☐ the first return/report ☐ an amended return/report ☐ the final 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 ☐ special extension (enter description) ☐ automatic extension ☐ the DFVC program
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>THE A.M. MCGREGOR HOME PENSION PLAN</u>
1b	Three-digit plan number (PN) ▶ <u>001</u>
	1c Effective date of plan <u>10/21/1965</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>THE MCGREGOR HOME FOUNDATION</u> <u>14900 PRIVATE DRIVE</u> <u>EAST CLEVELAND, OH 44112</u>
2b	Employer Identification Number (EIN) <u>34-0714356</u>
2c	Plan Sponsor's telephone number <u>216-851-8200</u>
2d	Business code (see instructions) <u>623000</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.	10/17/2022	JENNIFER HAYES
	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	158
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)	158
a(2) Total number of active participants at the end of the plan year		6a(2)	25
b Retired or separated participants receiving benefits.....		6b	41
c Other retired or separated participants entitled to future benefits		6c	82
d Subtotal. Add lines 6a(2) , 6b , and 6c		6d	148
e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.		6e	6
f Total. Add lines 6d and 6e		6f	154
g Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item)		6g	
h Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested		6h	
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: 1A			
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) ☐ 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 SB (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Single-Employer Defined Benefit Plan Actuarial Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6059 of the Internal Revenue Code (the Code). ▶ File as an attachment to Form 5500 or 5500-SF.	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

▶ **Round off amounts to nearest dollar.**

▶ **Caution:** A penalty of \$1,000 will be assessed for late filing of this report unless reasonable cause is established.

A Name of plan <u>THE A.M. MCGREGOR HOME PENSION PLAN</u>	B Three-digit plan number (PN) ▶ <u>001</u>
C Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF <u>THE MCGREGOR HOME FOUNDATION</u>	D Employer Identification Number (EIN) <u>34-0714356</u>
E Type of plan: ☒ Single ☐ Multiple-A ☐ Multiple-B	F Prior year plan size: ☐ 100 or fewer ☒ 101-500 ☐ More than 500

Part I	Basic Information
1 Enter the valuation date: Month <u>01</u> Day <u>01</u> Year <u>2021</u>	
2 Assets:	
a Market value	2a <u>15435845</u>
b Actuarial value	2b <u>13969319</u>
3 Funding target/participant count breakdown	
a For retired participants and beneficiaries receiving payment.....	(1) Number of participants <u>84</u> (2) Vested Funding Target <u>10186366</u> (3) Total Funding Target <u>10186366</u>
b For terminated vested participants.....	<u>36</u> <u>1274943</u> <u>1274943</u>
c For active participants	<u>39</u> <u>1764244</u> <u>1824310</u>
d Total.....	<u>159</u> <u>13225553</u> <u>13285619</u>
4 If the plan is in at-risk status, check the box and complete lines (a) and (b)..... ☐	
a Funding target disregarding prescribed at-risk assumptions	4a
b Funding target reflecting at-risk assumptions, but disregarding transition rule for plans that have been in at-risk status for fewer than five consecutive years and disregarding loading factor.....	4b
5 Effective interest rate	5 <u>5.49</u> %
6 Target normal cost.....	
a Present value of current plan year accruals.....	6a <u>0</u>
b Expected plan-related expenses	6b <u>135000</u>
c Total (line 6a + line 6b)	6c <u>135000</u>

Statement by Enrolled Actuary

To the best of my knowledge, the information supplied in this schedule and accompanying schedules, statements and attachments, if any, is complete and accurate. Each prescribed assumption was applied in accordance with applicable law and regulations. In my opinion, each other assumption is reasonable (taking into account the experience of the plan and reasonable expectations) and such other assumptions, in combination, offer my best estimate of anticipated experience under the plan.

SIGN HERE		<u>09/29/2022</u>
Signature of actuary		Date
<u>BRIAN DONOHUE</u>		<u>20-05482</u>
Type or print name of actuary		Most recent enrollment number
<u>OCTOBER THREE CONSULTING LLC</u>		<u>312-818-4820</u>
Firm name		Telephone number (including area code)
<u>233 S. WACKER DRIVE, SUITE 8350</u> <u>CHICAGO, IL 60606</u>		
Address of the firm		

If the actuary has not fully reflected any regulation or ruling promulgated under the statute in completing this schedule, check the box and see instructions ☐

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

Schedule SB (Form 5500) 2021
v. 201209

Part II Beginning of Year Carryover and Prefunding Balances

	(a) Carryover balance	(b) Prefunding balance
7 Balance at beginning of prior year after applicable adjustments (line 13 from prior year)	0	2242108
8 Portion elected for use to offset prior year's funding requirement (line 35 from prior year)	0	684064
9 Amount remaining (line 7 minus line 8)	0	1558044
10 Interest on line 9 using prior year's actual return of <u>14.93</u> %	0	232616
11 Prior year's excess contributions to be added to prefunding balance:		
a Present value of excess contributions (line 38a from prior year)		459225
b(1) Interest on the excess, if any, of line 38a over line 38b from prior year Schedule SB, using prior year's effective interest rate of <u>5.29</u> %		3965
b(2) Interest on line 38b from prior year Schedule SB, using prior year's actual return		57373
c Total available at beginning of current plan year to add to prefunding balance		520563
d Portion of (c) to be added to prefunding balance		520563
12 Other reductions in balances due to elections or deemed elections	0	0
13 Balance at beginning of current year (line 9 + line 10 + line 11d – line 12)	0	2311223

Part III Funding Percentages

14 Funding target attainment percentage	14	87.72 %
15 Adjusted funding target attainment percentage	15	104.23 %
16 Prior year's funding percentage for purposes of determining whether carryover/prefunding balances may be used to reduce current year's funding requirement	16	85.12 %
17 If the current value of the assets of the plan is less than 70 percent of the funding target, enter such percentage	17	%

Part IV Contributions and Liquidity Shortfalls**18** Contributions made to the plan for the plan year by employer(s) and employees:

(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees	(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees
09/13/2022	950000	0			
Totals ▶			18(b)	950000	18(c) 0

19 Discounted employer contributions – see instructions for small plan with a valuation date after the beginning of the year:

a Contributions allocated toward unpaid minimum required contributions from prior years	19a	
b Contributions made to avoid restrictions adjusted to valuation date	19b	
c Contributions allocated toward minimum required contribution for current year adjusted to valuation date	19c	867553

20 Quarterly contributions and liquidity shortfalls:

- a** Did the plan have a "funding shortfall" for the prior year? ☒ Yes ☐ No
- b** If line 20a is "Yes," were required quarterly installments for the current year made in a timely manner? ☒ Yes ☐ No
- c** If line 20a is "Yes," see instructions and complete the following table as applicable:

Liquidity shortfall as of end of quarter of this plan year			
(1) 1st	(2) 2nd	(3) 3rd	(4) 4th
0	0	0	0

Part V Assumptions Used to Determine Funding Target and Target Normal Cost

21 Discount rate:			
a Segment rates:	1st segment: 4.75 %	2nd segment: 5.36 %	3rd segment: 6.11 %
			☐ N/A, full yield curve used
b Applicable month (enter code)			21b 3
22 Weighted average retirement age			22 65
23 Mortality table(s) (see instructions) ☒ Prescribed - combined ☐ Prescribed - separate ☐ Substitute			

Part VI Miscellaneous Items

24 Has a change been made in the non-prescribed actuarial assumptions for the current plan year? If "Yes," see instructions regarding required attachment.....	☒ Yes ☐ No
25 Has a method change been made for the current plan year? If "Yes," see instructions regarding required attachment.....	☐ Yes ☒ No
26 Is the plan required to provide a Schedule of Active Participants? If "Yes," see instructions regarding required attachment.....	☒ Yes ☐ No
27 If the plan is subject to alternative funding rules, enter applicable code and see instructions regarding attachment.....	27

Part VII Reconciliation of Unpaid Minimum Required Contributions For Prior Years

28 Unpaid minimum required contributions for all prior years	28	0
29 Discounted employer contributions allocated toward unpaid minimum required contributions from prior years (line 19a).....	29	0
30 Remaining amount of unpaid minimum required contributions (line 28 minus line 29).....	30	0

Part VIII Minimum Required Contribution For Current Year

31 Target normal cost and excess assets (see instructions):			
a Target normal cost (line 6c).....		31a	135000
b Excess assets, if applicable, but not greater than line 31a		31b	0
32 Amortization installments:	Outstanding Balance	Installment	
a Net shortfall amortization installment	1630523	152033	
b Waiver amortization installment			
33 If a waiver has been approved for this plan year, enter the date of the ruling letter granting the approval (Month _____ Day _____ Year _____) and the waived amount		33	
34 Total funding requirement before reflecting carryover/prefunding balances (lines 31a - 31b + 32a + 32b - 33).....		34	287033
	Carryover balance	Prefunding balance	Total balance
35 Balances elected for use to offset funding requirement		267696	267696
36 Additional cash requirement (line 34 minus line 35)		36	19337
37 Contributions allocated toward minimum required contribution for current year adjusted to valuation date (line 19c)		37	867553
38 Present value of excess contributions for current year (see instructions)			
a Total (excess, if any, of line 37 over line 36)		38a	848216
b Portion included in line 38a attributable to use of prefunding and funding standard carryover balances.....		38b	267696
39 Unpaid minimum required contribution for current year (excess, if any, of line 36 over line 37)		39	0
40 Unpaid minimum required contributions for all years		40	0

Part IX Pension Funding Relief Under Pension Relief Act of 2010 (See Instructions)

41 If an election was made to use PRA 2010 funding relief for this plan:	
a Schedule elected	☐ 2 plus 7 years ☐ 15 years
b Eligible plan year(s) for which the election in line 41a was made	☐ 2008 ☐ 2009 ☐ 2010 ☐ 2011

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 THE A.M. MCGREGOR HOME PENSION PLAN	B Three-digit plan number (PN) ▶ 001
C Plan sponsor's name as shown on line 2a of Form 5500 THE MCGREGOR HOME FOUNDATION	D Employer Identification Number (EIN) 34-0714356

Part I

Service Provider Information (see instructions)

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

1

Information on Persons Receiving Only Eligible Indirect Compensation

- a

Check "Yes" or "No" to indicate whether you are excluding a person from the remainder of this Part because they received only eligible indirect compensation for which the plan received the required disclosures (see instructions for definitions and conditions).....

☐ Yes

☒ No
- b

If you answered line 1a "Yes," enter the name and EIN or address of each person providing the required disclosures for the service providers who received only eligible indirect compensation. Complete as many entries as needed (see instructions).

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

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

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

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

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

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

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

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

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

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

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

19/19 INVESTMENT COUNSEL

ONE SOUTH STREET SUITE 2500
BALTIMORE, MD 21202

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
28	INVESTMENT MANAGER	50334	Yes ☐ No ☒	Yes ☐ No ☐	0	Yes ☐ No ☒

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

THE NORTHERN TRUST COMPANY

36-2723087

(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?
19 21 28 99	TRUSTEE	17477	Yes ☐ No ☒	Yes ☐ No ☐	0	Yes ☐ No ☒

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

HW&CO.

34-1663157

(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	ACCOUNTANT	11800	Yes ☐ No ☒	Yes ☐ No ☐	0	Yes ☐ No ☒

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

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

OCTOBER THREE

233 SOUTH WACKER DRIVE SUITE 8350
CHICAGO, IL 60606

(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?
11	ACTUARY	21804	Yes ☐ No ☒	Yes ☐ No ☐	0	Yes ☐ No ☒

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

THOMPSON HINE

127 PUBLIC SQUARE, 3900 KEY TOWER
CLEVELAND, OH 44114

(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	LEGAL SERVICE	7452	Yes ☐ No ☒	Yes ☐ No ☐	0	Yes ☐ No ☒

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

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

Part I Service Provider Information (continued)

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

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

Part II Service Providers Who Fail or Refuse to Provide Information

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

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

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

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

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

For calendar plan year 2021 or fiscal plan year beginning 01/01/2021 and ending 12/31/2021		
A Name of plan THE A.M. MCGREGOR HOME PENSION PLAN	B Three-digit plan number (PN) ►	001
C Plan sponsor's name as shown on line 2a of Form 5500 THE MCGREGOR HOME FOUNDATION	D Employer Identification Number (EIN) 34-0714356	

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

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

Assets		(a) Beginning of Year	(b) End of Year
a Total noninterest-bearing cash.....	1a		
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)	500000	950000
(2) Participant contributions.....	1b(2)		
(3) Other	1b(3)	53662	51634
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)	302182	579384
(2) U.S. Government securities	1c(2)	2630798	2395380
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)		
(B) All other	1c(3)(B)	2881049	3071309
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)		
(B) Common	1c(4)(B)	3488920	4216387
(5) Partnership/joint venture interests	1c(5)		
(6) Real estate (other than employer real property)	1c(6)		
(7) Loans (other than to participants)	1c(7)		
(8) Participant loans	1c(8)		
(9) Value of interest in common/collective trusts	1c(9)		
(10) Value of interest in pooled separate accounts	1c(10)		
(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)	5595760	5365442
(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	15452371 16629536
Liabilities			
g	Benefit claims payable	1g	15474 15169
h	Operating payables	1h	
i	Acquisition indebtedness.....	1i	
j	Other liabilities.....	1j	
k	Total liabilities (add all amounts in lines 1g through 1j)	1k	15474 15169
Net Assets			
l	Net assets (subtract line 1k from line 1f)	1l	15436897 16614367

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)	950000
	(B) Participants	2a(1)(B)	
	(C) Others (including rollovers).....	2a(1)(C)	
(2)	Noncash contributions.....	2a(2)	
(3)	Total contributions. Add lines 2a(1)(A) , (B) , (C) , and line 2a(2)	2a(3)	950000
b	Earnings on investments:		
(1)	Interest:		
	(A) Interest-bearing cash (including money market accounts and certificates of deposit).....	2b(1)(A)	38
	(B) U.S. Government securities	2b(1)(B)	103763
	(C) Corporate debt instruments	2b(1)(C)	94699
	(D) Loans (other than to participants)	2b(1)(D)	
	(E) Participant loans.....	2b(1)(E)	
	(F) Other	2b(1)(F)	
	(G) Total interest. Add lines 2b(1)(A) through (F)	2b(1)(G)	198500
(2)	Dividends: (A) Preferred stock.....	2b(2)(A)	
	(B) Common stock	2b(2)(B)	47370
	(C) Registered investment company shares (e.g. mutual funds).....	2b(2)(C)	70394
	(D) Total dividends. Add lines 2b(2)(A) , (B) , and (C)	2b(2)(D)	117764
(3)	Rents	2b(3)	
(4)	Net gain (loss) on sale of assets: (A) Aggregate proceeds	2b(4)(A)	2713594
	(B) Aggregate carrying amount (see instructions).....	2b(4)(B)	1754273
	(C) Subtract line 2b(4)(B) from line 2b(4)(A) and enter result	2b(4)(C)	959321
(5)	Unrealized appreciation (depreciation) of assets: (A) Real estate	2b(5)(A)	
	(B) Other	2b(5)(B)	
	(C) Total unrealized appreciation of assets. Add lines 2b(5)(A) and (B)	2b(5)(C)	0

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts.....	2b(6)		
(7) Net investment gain (loss) from pooled separate accounts.....	2b(7)		
(8) Net investment gain (loss) from master trust investment accounts.....	2b(8)		
(9) Net investment gain (loss) from 103-12 investment entities.....	2b(9)		
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds).....	2b(10)		
c Other income.....	2c		335034
d Total income. Add all income amounts in column (b) and enter total.....	2d		2560619
Expenses			
e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers.....	2e(1)	1168854	
(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)		1168854
f Corrective distributions (see instructions).....	2f		
g Certain deemed distributions of participant loans (see instructions).....	2g		
h Interest expense.....	2h		
i Administrative expenses: (1) Professional fees.....	2i(1)		
(2) Contract administrator fees.....	2i(2)		
(3) Investment advisory and management fees.....	2i(3)	50334	
(4) Other.....	2i(4)	163961	
(5) Total administrative expenses. Add lines 2i(1) through (4).....	2i(5)		214295
j Total expenses. Add all expense amounts in column (b) and enter total.....	2j		1383149
Net Income and Reconciliation			
k Net income (loss). Subtract line 2j from line 2d.....	2k		1177470
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: HW&CO.

(2) EIN: 34-1663157

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		700000
f Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?		X	
4f		X	
g Did the plan hold any assets whose current value was neither readily determinable on an established market nor set by an independent third party appraiser?			
4g		X	
h Did the plan receive any noncash contributions whose value was neither readily determinable on an established market nor set by an independent third party appraiser?			
4h		X	
i Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.)	X		
4i	X		
j Were any plan transactions or series of transactions in excess of 5% of the current value of plan assets? (Attach schedule of transactions if "Yes" is checked and see instructions for format requirements.)	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.)			
4m			
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 0.			
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 479448.			

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

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

A Name of plan THE A.M. MCGREGOR HOME PENSION PLAN	B Three-digit plan number (PN) ► 001
C Plan sponsor's name as shown on line 2a of Form 5500 THE MCGREGOR HOME FOUNDATION	D Employer Identification Number (EIN) 34-0714356

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

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

1 Total value of distributions paid in property other than in cash or the forms of property specified in the instructions.....	1	
2 Enter the EIN(s) of payor(s) who paid benefits on behalf of the plan to participants or beneficiaries during the year (if more than two, enter EINs of the two payors who paid the greatest dollar amounts of benefits): EIN(s): 36-2723087		
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	1

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

4 Is the plan administrator making an election under Code section 412(d)(2) or ERISA section 302(d)(2)?	☐ Yes	☒ No	☐ N/A
If the plan is a defined benefit plan, go to line 8.			
5 If a waiver of the minimum funding standard for a prior year is being amortized in this plan year, see instructions and enter the date of the ruling letter granting the waiver. Date: Month _____ Day _____ Year _____ If you completed line 5, complete lines 3, 9, and 10 of Schedule MB and do not complete the remainder of this schedule.			
6 a Enter the minimum required contribution for this plan year (include any prior year accumulated funding deficiency not waived)	6a	0	
b Enter the amount contributed by the employer to the plan for this plan year	6b	950000	
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	-950000	
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

0

- 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 A.M. McGregor Home Pension Plan

YEARS ENDED DECEMBER 31, 2021 AND 2020

THE A.M. MCGREGOR HOME PENSION PLAN

YEARS ENDED DECEMBER 31, 2021 AND 2020

CONTENTS

	Page
Independent auditor's report	1-3
Financial statements, December 31, 2021 and 2020:	
Statements of net assets available for benefits	4
Statements of changes in net assets available for benefits	5
Notes to financial statements	6-14
Supplemental schedules, December 31, 2021:	
Schedule H, line 4i – schedule of assets (held at end of year)	15-31
Schedule H, line 4j – schedule of reportable transactions (transactions in excess of five percent of current value of beginning plan assets) in aggregate transactions	32

Independent Auditor's Report

Board of Trustees
The A.M. McGregor Home Pension Plan
East Cleveland, Ohio

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

We have performed an audit of the financial statements of The A.M. McGregor Home Pension Plan, an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 (ERISA), as permitted by ERISA Section 103(a)(3)(C) [ERISA Section 103(a)(3)(C) audit]. The financial statements comprise the statement of net assets available for as of December 31, 2021, and the related statement of changes in net assets available for benefits for the year then ended, and the related notes to the financial statements (2021 financial statements).

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

Management has obtained a certification from a qualified institution as of and for the year ended December 31, 2021, stating that the certified investment information, as described in Note 7 to the financial statements, is complete and accurate.

Opinion on the 2021 Financial Statements

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

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

Basis for Opinion on the 2021 Financial Statements

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

Responsibilities of Management for the 2021 Financial Statements

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

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

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

Auditor's Responsibilities for the Audit of the 2021 Financial Statements

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

In performing an audit in accordance with GAAS, we:

- Exercise professional judgment and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of The A.M. McGregor Home Pension 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 A.M. McGregor Home Pension Plan's ability to continue as a going concern for a reasonable period of time.

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

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

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

Other Matter – 2021 Supplemental Schedules Required by ERISA

The supplemental schedules on pages 15 through 32 as of and for the year December 31, 2021 are presented for purposes of additional analysis and are not a required part of the financial statements but are supplementary information required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information included in the supplemental schedules, other than that agreed to or derived from the certified investment information, has been subjected to auditing procedures applied in the audit of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with GAAS. For information included in the supplemental schedules that agreed to or is derived from the certified investment information, we compared such information to the related certified investment information.

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

In our opinion:

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

Emphasis of Matter

The accompanying financial statements have been prepared assuming that The A.M. McGregor Home Pension Plan will continue as a going concern. As noted in Note 13 to the financial statements, The Board of Trustees approved to terminate the Plan effective September 30, 2022, which indicated that the Plan is not a going concern. The financial statements do not include any adjustments that might be necessary upon termination. Our opinion is not modified with respect to that matter.

Other Matter – Auditor's Report on the 2020 Financial Statements

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

HW & Co.

Cleveland, Ohio
October 14, 2022

THE A.M. MCGREGOR HOME PENSION PLAN

STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS

DECEMBER 31, 2021 AND 2020

	2021	2020
Assets:		
Investments:		
Common stock, U.S. and foreign	\$ 4,216,387	\$ 3,488,920
Corporate bonds, U.S. and foreign	3,071,309	2,881,049
U.S. government and government agencies securities	1,386,755	1,613,637
Mutual funds	5,283,624	5,595,760
Municipal/provincial bonds	1,008,625	1,017,161
Fixed income exchange traded funds	81,818	-
Cash and cash equivalents	579,384	302,182
	15,627,902	14,898,709
Receivables:		
Contribution, employer	950,000	500,000
Investment income	51,634	53,662
	1,001,634	553,662
Total assets	16,629,536	15,452,371
Liabilities; accounts payable	15,169	15,474
Net assets available for benefits	\$ 16,614,367	\$ 15,436,897

See notes to financial statements.

THE A.M. MCGREGOR HOME PENSION PLAN

STATEMENTS OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS

YEARS ENDED DECEMBER 31, 2021 AND 2020

	2021	2020
Changes to net assets attributed to:		
Investment income:		
Net increase in fair value of investments	\$ 1,294,355	\$ 1,821,308
Interest and dividends	316,264	320,465
	1,610,619	2,141,773
Contribution; employer	950,000	500,000
Total	2,560,619	2,641,773
Deductions from net assets attributed to:		
Benefits paid to participants	1,168,854	2,194,608
Administrative expenses	214,295	280,099
Total deductions	1,383,149	2,474,707
Net increase	1,177,470	167,066
Net assets available for benefits, beginning	15,436,897	15,269,831
Net assets available for benefits, ending	\$ 16,614,367	\$ 15,436,897

See notes to financial statements.

THE A.M. MCGREGOR HOME PENSION PLAN

NOTES TO FINANCIAL STATEMENTS

YEARS ENDED DECEMBER 31, 2021 AND 2020

1. Description of Plan:

The following brief description of The A.M. McGregor Home Pension Plan (the "Plan") is provided for general information purposes only. Participants should refer to the Plan agreement for a more complete description of the Plan's provisions.

General:

The Plan is a defined benefit, noncontributory pension plan covering substantially all full-time employees of The McGregor Foundation (referred to as the "Organization"), who had at least one year of service prior to December 31, 2008 and 2010. The Organization serves as the Plan Sponsor and Administrator. The Plan is administered by the Finance Committee (the "Committee"), which is a committee of the Board of Directors of the Organization. The Committee has overall responsibility for the operation and administration of the Plan. The Committee determines the appropriateness of the Plan's investment offerings, monitors investment performance and reports to the Plan's Board of Trustees. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA). The Organization has established a trust into which all contributions are placed for the exclusive benefit of covered employees or their beneficiaries. The Plan provides pension benefits based on the employee's compensation and qualified tenure prior to retirement. Effective December 31, 2008, no additional benefits accrue for nonunion employee participants and all nonunion employees hired subsequent to December 31, 2008 were ineligible to participate in the Plan. Effective December 31, 2010, no additional benefits accrue for union employee plan participants and all union employees hired subsequent to December 31, 2010 were not eligible to participate in the Plan.

There were law and operational changes impacting plans due to the passing of the American Rescue Plan Act (ARPA). The Plan implemented the provisions of ARPA that allowed plans to extend the 7-year amortization period funding shortfalls to 15-year amortization beginning in the 2021 plan year. This optional feature from the recent law changes that was adopted by the Plan will require a written amendment at a later date in accordance with applicable law and IRS guidance.

Pension benefits:

Employees with five or more years of service are entitled to monthly pension benefits beginning at normal retirement age (65) equal to 1.5% (2.2% for services beginning before July 1, 1998) of their highest five-year consecutive average (three-year consecutive average for benefits calculated under the 2.2% formula) monthly compensation multiplied by years of credited services. For services beginning prior to July 1, 1998, participants would also receive an additional benefit calculated based on monthly compensation multiplied by .65% of their highest three-year consecutive average monthly compensation in excess of \$400, multiplied by years of credited service not in excess of 35 years. The Plan permits early retirement for ages 60-64 at a reduced benefit rate. Employees who terminated before rendering five years of service forfeited the right to receive the portion of their accumulated plan benefits attributable to the Organization's contributions unless the Plan was top heavy.

Disability benefits:

Employees who had five years of credited service and become permanently disabled are entitled to a monthly benefit commencing six months after the disability date.

THE A.M. MCGREGOR HOME PENSION PLAN

NOTES TO FINANCIAL STATEMENTS (CONTINUED)

YEARS ENDED DECEMBER 31, 2021 AND 2020

1. Description of Plan (continued):

Death benefits:

Post-retirement death benefits are available to a participant's contingent annuitant after the participant's death, if reduced monthly benefit payments were elected upon normal or early retirement.

Pre-retirement death benefits are provided to surviving spouses unless these benefits were rejected by the participant and his/her spouse.

Vesting:

Participants were fully vested after five years of service.

2. Summary of significant accounting policies:

Basis of accounting:

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

Use of estimates:

The preparation of financial statements in conformity with accounting principles generally accepted in the United States of America requires the Plan administrator to make estimates and assumptions that affect the reported amounts of assets, liabilities, and changes therein, disclosure of contingent assets and liabilities, and the actuarial present value of accumulated plan benefits at the date of the financial statements. Actual results may differ from those estimates and assumptions.

Cash and cash equivalents:

Cash and cash equivalents are amounts included in a money market fund totaling \$579,384 at December 31, 2021 and \$302,182 at December 31, 2020, which is not FDIC insured and is subject to market risk. The money market fund is stated at face value as provided by Northern Trust Company, the trustee of the Plan, at December 31, 2021 and 2020.

Investment valuation and income recognition:

The Plan's investments are stated at fair value, which is determined by quoted market prices at December 31, 2021 and 2020 as provided by Northern Trust Company, the trustee of the Plan.

As provided by Northern Trust Company, purchases and sales of investments are recorded on a trade-date basis. Interest income is recorded on the accrual basis and dividends are recorded on the ex-dividend date.

THE A.M. MCGREGOR HOME PENSION PLAN

NOTES TO FINANCIAL STATEMENTS (CONTINUED)

YEARS ENDED DECEMBER 31, 2021 AND 2020

2. Summary of significant accounting policies (continued):

Payment of benefits:

Benefit payments to participants are recorded when paid.

Actuarial present value of accumulated plan benefits:

Accumulated plan benefits summarized in Note 3 are those estimated future periodic payments, including lump sum distributions, which are attributable under the Plan's provisions to services rendered by the employees through the valuation date. Accumulated plan benefits include benefits expected to be paid to retired or terminated employees or their beneficiaries, and present employees or their beneficiaries. Accumulated plan benefits for active union employees are based on their actual compensation during the years through 2010. Accumulated plan benefits for active nonunion employees are based on their actual compensation during the years through 2008. Benefits payable under all circumstances - retirement, death, disability, and termination of employment, are included to the extent they are deemed attributable, to employee services rendered to the valuation date.

The actuarial present value of accumulated plan benefits is determined by an actuary and results from applying actuarial assumptions to adjust the accumulated plan benefits to reflect the time value of money (through discounts for interest) and the probability of payment (by means of decrements such as for death, disability, withdrawal, or retirement) between the valuation date and the expected date of payment. The significant actuarial assumptions used in the valuation were (a) life expectancy of participants (optional combined table for small plans, sex distinct were used), (b) retirement age assumptions (the assumed average retirement age was 65), and (c) investment return. The foregoing actuarial assumptions are based on the presumption that the Plan will continue. If the Plan was to terminate, different actuarial assumptions and other factors might be applicable in determining the actuarial present value of accumulated plan benefits.

Recently adopted accounting pronouncement:

In August 2018, the Financial Accounting Standards Board (FASB) issued Financial Accounting Standards Update (ASU) 2018-14, *Changes to the Disclosure Requirements for Defined Benefit Plans*. This standard is intended to improve the effectiveness of disclosures in the notes to the financial statements and modify the disclosure requirements for defined benefit plans. ASU 2018-14 is effective for fiscal years ending after December 15, 2021. This ASU has been implemented during the year ended December 31, 2021 with no significant impact on the financial statements.

THE A.M. MCGREGOR HOME PENSION PLAN

NOTES TO FINANCIAL STATEMENTS (CONTINUED)

YEARS ENDED DECEMBER 31, 2021 AND 2020

3. Accumulated plan benefits:

The actuarial cost method for the accumulated plan benefits is the statutory method required by the Pension Protection Act of 2006. The following is the accumulated plan benefit information as of January 1:

	2021	2020
Actuarial present value of accumulated plan benefits:		
Vested benefits:		
Retired participants and beneficiaries	\$ 12,863,112	\$ 11,730,041
Active participants	1,484,234	2,477,294
Terminated participants	<u>2,137,209</u>	<u>1,888,822</u>
	16,484,555	16,096,157
Nonvested benefits	<u>53,832</u>	<u>73,185</u>
	<u>\$ 16,538,387</u>	<u>\$ 16,169,342</u>
	2021	2020
Changes in accumulated plan benefits:		
Actuarial present value of accumulated plan benefits, beginning	\$ 16,169,342	\$ 16,651,146
Increase (decrease) during the year attributable to:		
Change in actuarial assumptions	940,545	924,824
Benefits accumulated and demographic experience	68,860	168,511
Increase for interest	528,494	619,469
Benefits paid (A)	<u>(1,168,854)</u>	<u>(2,194,608)</u>
	<u>369,045</u>	<u>(481,804)</u>
Actuarial present value of accumulated plan benefits, ending	<u>\$ 16,538,387</u>	<u>\$ 16,169,342</u>

(A) The Organization made lump sum payments totaling \$25,969 in 2021 and \$1,090,858 in 2020 to certain participants that chose to receive a payout.

Significant assumptions underlying the actuarial computations are:

	2021	2020
Assumed rate of return on investments	6.50%	6.50%
Discount rates:		
Segment 1	1.01%	2.11%
Segment 2	2.65%	3.30%
Segment 3	3.34%	3.86%
Effective rate	2.75%	3.39%
Retirement	At normal retirement age (65)	At normal retirement age (65)
Assumed salary scale increase per annum (B)	NONE	NONE

THE A.M. MCGREGOR HOME PENSION PLAN

NOTES TO FINANCIAL STATEMENTS (CONTINUED)

YEARS ENDED DECEMBER 31, 2021 AND 2020

3. Accumulated plan benefits (continued):

(B) Salary scale increase does not apply to union employees after December 31, 2010 and nonunion employees after December 31, 2008 since no additional benefits will accrue for those employees after those dates.

These actuarial assumptions are based on the presumption that the Plan will continue. If the Plan was to terminate, different actuarial assumptions and other factors might be applicable in determining the actuarial present value of accumulated plan benefits.

4. Funding policy:

The Organization's funding policy is generally to contribute an amount which will meet or exceed the annual ERISA funding requirement. This policy is consistent with the Plan accumulating adequate assets to make benefit payments when due, assuming that all actuarial assumptions will be realized and that the Organization will make contributions when due. The 2021 and 2020 contribution amounts are in excess of the minimum funding requirement.

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 set forth in ERISA. The Plan sponsor and the Board of Trustees approved to terminate the Plan effective September 30, 2022 (see Note 13 for additional information).

5. Investments:

The following table presents the values of investments at December 31, 2021 and 2020 (as provided by Northern Trust Company). All investments of the Plan are nonparticipant-directed at December 31, 2021 and 2020.

	Fair Value	
	2021	2020
Investments at fair value:		
Common stock, U.S. and foreign	\$ 4,216,387	\$ 3,488,920
Corporate bonds, U.S. and foreign	3,071,309	2,881,049
U.S. government and government agencies securities	1,386,755	1,613,637
Mutual funds	5,283,624	5,595,760
Municipal/provincial bonds	1,008,625	1,017,161
Fixed income exchange traded funds	81,818	-
Cash and cash equivalents	579,384	302,182
	<u>\$ 15,627,902</u>	<u>\$ 14,898,709</u>

THE A.M. MCGREGOR HOME PENSION PLAN

NOTES TO FINANCIAL STATEMENTS (CONTINUED)

YEARS ENDED DECEMBER 31, 2021 AND 2020

6. Fair value:

The framework for measuring fair value provides a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets or liabilities (Level 1) and the lowest priority to unobservable inputs (Level 3). The three levels of the fair value hierarchy under Financial Accounting Standards Board (FASB) Accounting Standards Codifications (ASC) 820 are described as follows:

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

Level 2 – Inputs to the methodology include:

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

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

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

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

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

Assets measured at fair value on a recurring basis at December 31, 2021 were as follows:

	Fair Value	Level 1	Level 2
Common stock, U.S. and foreign	\$ 4,216,387	\$ 4,216,387	\$ -
Corporate bonds, U.S. and foreign	3,071,309	-	3,071,309
U.S. government and government agencies securities	1,386,755	-	1,386,755
Mutual funds	5,283,624	5,283,624	-
Municipal/provincial bonds	1,008,625	-	1,008,625
Fixed income exchange traded funds	<u>81,818</u>	<u>81,818</u>	<u>-</u>
	<u>\$ 15,048,518</u>	<u>\$ 9,581,829</u>	<u>\$ 5,466,689</u>

THE A.M. MCGREGOR HOME PENSION PLAN

NOTES TO FINANCIAL STATEMENTS (CONTINUED)

YEARS ENDED DECEMBER 31, 2021 AND 2020

6. Fair value (continued):

Assets measured at fair value on a recurring basis at December 31, 2020 were as follows:

	<u>Fair Value</u>	<u>Level 1</u>	<u>Level 2</u>
Common stock, U.S. and foreign	\$ 3,488,920	\$ 3,488,920	\$ -
Corporate bonds, U.S. and foreign	2,881,049	-	2,881,049
U.S. government and government agencies securities	1,613,637	-	1,613,637
Equity mutual funds	5,595,760	5,595,760	-
Municipal/provincial bonds	<u>1,017,161</u>	<u>-</u>	<u>1,017,161</u>
	<u>\$ 14,596,527</u>	<u>\$ 9,084,680</u>	<u>\$ 5,511,847</u>

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

Commons stocks are valued at the closing price reported on the public stock exchanges.

The mutual funds and fixed income exchange traded funds are valued at the daily closing price as reported by the fund. These funds held by the Plan are open-ended funds that are registered with the Securities and Exchange Commission. These funds are required to publish their daily net asset value (NAV) and to transact at that price. These funds held by the Plan are deemed to be actively traded.

Corporate bonds are valued using pricing models maximizing the use of observable inputs for similar securities. This includes basing value on yields currently available on comparable securities of issuers with similar credit ratings. When quoted prices are not available for identical or similar bonds, the bond is valued under a discounted cash flows approach that maximizes observable inputs, such as current yields of similar instruments, but includes adjustments for certain risks that may not be observable, such as credit and liquidity risk or a broker quote if available.

U.S. government securities, U.S. government agencies securities and municipal/provincial bonds are valued using pricing models maximizing the user of observable inputs for similar securities.

7. Information certified by trustee:

Certain information related to investments, including investment income receivable disclosed in the accompanying financial statements and supplemental schedules, investments held at December 31, 2021 and 2020, and net change in fair value of investments, interest and dividends for the years ended December 31, 2021 and 2020, was obtained or derived from information supplied to the Plan administrator and certified as complete and accurate by Northern Trust Company.

THE A.M. MCGREGOR HOME PENSION PLAN

NOTES TO FINANCIAL STATEMENTS (CONTINUED)

YEARS ENDED DECEMBER 31, 2021 AND 2020

8. Expenses:

The Plan paid certain plan service providers for usual and customary services of the Plan. Total expenses incurred by the Plan were \$214,295 in 2021 and \$280,099 in 2020. Certain administrative functions are performed by employees of the Organization. No such employee, nor the Organization, receives compensation from the Plan.

Additionally, investment related expenses are included in the net increase in the fair value of investments.

9. Party-in-interest transactions:

Certain Plan investments were managed by Northern Trust Company. Northern Trust Company is the trustee as defined by the Plan and, therefore, these transactions qualify as party-in-interest.

10. Income tax status:

The Plan received a favorable determination ruling from the Internal Revenue Service (IRS). Under such ruling, the Plan qualifies under Section 401(a) of the Internal Revenue Code and is, therefore, not subject to tax under present income tax law provided all terms of the Plan are followed and the Plan operates in conformity with the Internal Revenue Code (IRC) to maintain its qualification. The plan administrator and trustees are not aware of any course of action or series of events that have occurred that might adversely affect the Plan's qualified status. The Plan received a favorable determination letter from the IRS dated May 16, 2013 for amendments to the Plan. Although the Plan has been amended since receiving the determination letter, the Plan administrator believes that the Plan had been operated in compliance with the applicable requirements of the Code and, therefore, believes that the Plan is qualified and the related trust was tax exempt. The Plan sponsor has indicated that it will take the necessary steps, if any, to maintain the Plan's qualified status.

11. Plan termination:

The Board of Trustees approved to terminate the Plan effective September 30, 2022 and management determined liquidation is imminent. Final distributions will be determined based on all participants being 100% vested, and will be made as soon as possible after the termination date. Whether a particular participant's accumulated plan benefits will be paid depends on both the priority of those benefits and the level of benefits guaranteed by the Pension Benefit Guaranty Corporation (PBGC) at that time. Some benefits may be fully or partially provided for by the existing assets and the PBGC guarantee, while other benefits may not be provided for at all; however, Management expects all benefits accumulated by participants will be paid in full.

12. 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 that such changes could materially affect participants' account balances and the amounts reported in the statements of net assets available for benefits.

THE A.M. MCGREGOR HOME PENSION PLAN

NOTES TO FINANCIAL STATEMENTS (CONTINUED)

YEARS ENDED DECEMBER 31, 2021 AND 2020

12. Risks and uncertainties (continued):

Plan contributions are made and the actuarial present value of accumulated plan benefits are reported based on certain assumptions pertaining to interest rates, inflation rates and employee demographics, all of which are subject to change. Due to uncertainties inherent in the estimations and assumptions process, it is at least reasonably possible that changes in these estimates and assumptions in the near term would be material to the financial statements.

As a result of the COVID-19 pandemic, economic uncertainties have arisen which have resulted in significant volatility in the investment markets. The duration of these uncertainties and the ultimate financial effects cannot be reasonably estimated at this time. No adjustments have been made to these financial statements as a result of this uncertainty.

13. Subsequent events:

The Board of Trustees approved to terminate the Plan effective September 30, 2022. The Plan amended certain Plan provisions relating to benefits and payment options to participants at that time and all appropriate notices were filed with the PBGC. Management expects all Plan assets will be distributed to participants by December 31, 2022.

In preparing these financial statements, the Plan's management has evaluated events and transactions for potential recognition or disclosure through October 14, 2022, the date the Plan's financial statements were available to be issued.

5500 Supplemental Schedules

31 DEC 21

THE A.M. MCGREGOR HOME PENSION PLAN
E.I.N. 34-0714356
PLAN NUMBER 001
SCHEDULE H, LINE 4I SCHEDULE OF ASSETS (HELD AT END OF YEAR)
DECEMBER 31, 2021

◆ Schedule of Assets Held for Investment Purposes

(a)	(b) and (c)	(d)	(e)
Identity of issue, borrower, lessor, or similar party-in-interest and description of investment including maturity date, rate of interest, collateral, par, or maturity date	Shares/Par Value	Historical Cost	Current Value
U.S. Government Securities			
United States - USD			
FEDERAL HOME LN MTG CORP POOL #A41965 5%01-01-2036 BEO CUSIP: 3128K2FE4	2,802.250	1,553.82	3,172.25
FEDERAL HOME LN MTG CORP POOL #C91417 3.5% 01-01-2032 BEO CUSIP: 3128P7SE4	6,763.650	7,333.48	7,199.66
FEDERAL HOME LN MTG CORP POOL #G08122 5.5% 04-01-2036 BEO CUSIP: 3128MJD49	2,991.960	1,882.47	3,414.36
FHLB BD 5.5 07-15-2036 CUSIP: 3133XGAY0	20,000.000	25,929.80	29,051.22
FHLMC DTD 10/25/2000 6.75 03-15-2031 CUSIP: 3134A4AA2	40,000.000	57,274.48	57,532.88
FHLMC GOLD A65694 6 09-01-2037 CUSIP: 3128KWK9	5,023.230	5,084.05	5,615.08
FHLMC GOLD J04311 6 02-01-2022 CUSIP: 3128PFYG4	6.340	6.93	6.35
FHLMC GOLD POOL G01135 8 09-01-2030 CUSIP: 31283HHL2	263.840	872.03	297.63
FHLMC MTN 6.25 07-15-2032 CUSIP: 3134A4KX1	37,000.000	39,767.43	53,221.86
FNMA BD 6.25 05-15-2029 CUSIP: 31359MEU3	180,000.000	252,541.49	239,296.93
FNMA POOL #AB6251 2% 09-01-2022 BEO CUSIP: 31417C5M3	499.750	521.78	501.84
FNMA POOL #303591 6.5% DUE 11-01-2025 REG CUSIP: 31373UF85	71.390	0.00	78.76
FNMA POOL #333366 6.5% DUE 12-01-2025 REG CUSIP: 31375FJK5	279.680	0.00	308.56
FNMA POOL #504076 6.5% DUE 06-01-2029 REG CUSIP: 31383H6M1	224.190	0.00	251.35
FNMA POOL #745355 5% 03-01-2036 BEO CUSIP: 31403DBY4	185.880	144.72	210.09
FNMA POOL #745418 5.5% DUE 04-01-2036 REG CUSIP: 31403DDX4	3,426.030	2,619.16	3,862.62
FNMA POOL #808156 4.5% 02-01-2035 BEO CUSIP: 31406EZV9	374.790	184.98	401.49
FNMA POOL #839033 5% 11-01-2035 BEO CUSIP: 31407SEE8	1,652.290	1,276.04	1,861.50

The above information has been certified by Northern Trust Company, the trustee, as complete and accurate.

5500 Supplemental Schedules

31 DEC 21

THE A.M. MCGREGOR HOME PENSION PLAN
E.I.N. 34-0714356
PLAN NUMBER 001
SCHEDULE H, LINE 4I SCHEDULE OF ASSETS (HELD AT END OF YEAR)
DECEMBER 31, 2021

◆ Schedule of Assets Held for Investment Purposes

(a)	(b) and (c)	(d)	(e)
Identity of issue, borrower, lessor, or similar party-in-interest and description of investment including maturity date, rate of interest, collateral, par, or maturity date	Shares/Par Value	Historical Cost	Current Value
U.S. Government Securities			
United States - USD			
FNMA POOL #880109 6% 04-01-2036 BEO CUSIP: 31409VYE7	2,653.720	2,768.40	2,935.65
FNMA POOL #884932 6% 05-01-2036 BEO CUSIP: 31410CED0	466.440	468.96	513.00
FNMA POOL #885956 6.5% 07-01-2036 BEO CUSIP: 31410DH94	1,166.830	1,217.98	1,337.01
FNMA POOL #946594 6% DUE 09-01-2037 REG CUSIP: 31413JC77	2,328.480	2,373.74	2,696.52
FNMA REMIC TRUST 4 SER 2011-53 CL CY 06-25-2041 CUSIP: 31397UNL9	1,662.990	1,886.78	1,796.97
FNMA 7.25 05-15-2030 CUSIP: 31359MFP3	15,000.000	22,938.02	21,607.72
GNMA POOL #412996 SER 2025 7.5% DUE 08-15-2025 REG CUSIP: 36206JXZ2	191.950	436.55	195.54
UNITED STATES TREAS BDS DTD 00209 3.5% DUE 02-15-2039 REG CUSIP: 912810QA9	123,000.000	101,781.29	154,696.52
UNITED STATES TREAS BDS DTD 02/15/1993 7.125% DUE 02-15-2023/11-27-1998 REG CUSIP: 912810EP9	100,000.000	124,065.04	107,437.50
UNITED STATES TREAS BDS DTD 02/15/1995 7.625% DUE 02-15-2025 REG CUSIP: 912810ET1	55,000.000	80,197.66	66,281.45
UNITED STATES TREAS BDS DTD 08/15/1993 6.25% DUE 08-15-2023 REG CUSIP: 912810EQ7	100,000.000	123,403.81	109,101.56
UNITED STATES TREAS BDS DTD 08/15/1994 7.5 15 NOV 2024 CUSIP: 912810ES3	155,000.000	216,933.01	184,062.50
UNITED STATES TREAS BDS 4.375% DUE 11-15-2039 CUSIP: 912810QD3	23,000.000	24,983.84	32,138.01
UNITED STATES TREAS BDS 7 1/4% 15/8/2022USD1000 7.25% DUE 08-15-2022 REG CUSIP: 912810EM6	150,000.000	193,015.77	156,445.31
Total United States - USD		1,293,463.51	1,247,529.69
Total U.S. Government Securities		1,293,463.51	1,247,529.69

The above information has been certified by Northern Trust Company, the trustee, as complete and accurate.

5500 Supplemental Schedules

31 DEC 21

THE A.M. MCGREGOR HOME PENSION PLAN
E.I.N. 34-0714356
PLAN NUMBER 001
SCHEDULE H, LINE 4I SCHEDULE OF ASSETS (HELD AT END OF YEAR)
DECEMBER 31, 2021

◆ Schedule of Assets Held for Investment Purposes

(a)	(b) and (c)	(d)	(e)
Identity of issue, borrower, lessor, or similar party-in-interest and description of investment including maturity date, rate of interest, collateral, par, or maturity date	Shares/Par Value	Historical Cost	Current Value
Corporate Debt Instruments - Other			
Canada - USD			
NUTRIEN LTD FIXED 4.2% DUE 04-01-2029 CUSIP: 67077MAT5	60,000.000	60,135.60	67,739.70
TORONTO DOMINION BK SR MEDIUM TERM BK NT 1.25% 09-10-2026 CUSIP: 89114TZG0	50,000.000	49,898.50	49,152.16
Total Canada - USD		110,034.10	116,891.86
Netherlands - USD			
SHELL INTL FIN B V GTD NT 5.5 DUE 03-25-2040 CUSIP: 822582AN2	45,000.000	56,209.50	61,116.43
Total Netherlands - USD		56,209.50	61,116.43
United States - USD			
ABBVIE INC 4.4% DUE 11-06-2042 CUSIP: 00287YAM1	70,000.000	72,133.60	83,761.10
AFFILIATED MANAGERS GROUP INC 3.3% DUE 06-15-2030 BEO CUSIP: 008252AP3	30,000.000	29,987.10	31,762.03
APPLE INC 2.45% DUE 08-04-2026 CUSIP: 037833BZ2	60,000.000	59,983.80	62,691.95
AT&T INC 4.35% DUE 03-01-2029 CUSIP: 00206RHJ4	65,000.000	64,680.20	73,073.60
AT&T INC 4.45% DUE 04-01-2024 CUSIP: 00206RDC3	75,000.000	81,477.00	80,065.73
AUTODESK INC 2.4% 12-15-2031 CUSIP: 052769AH9	70,000.000	69,316.10	69,880.45
BANK AMER CORP 3.366% DUE 01-23-2026 CUSIP: 06051GGZ6	85,000.000	85,000.00	89,453.86
BANK AMER CORP 4.183% DUE 11-25-2027 CUSIP: 06051GGC7	85,000.000	85,000.00	93,056.70
BLACKROCK INC NT 2.1% 02-25-2032 CUSIP: 09247XAS0	60,000.000	59,515.75	59,595.03
BRISTOL MYERS SQUIBB CO 1.45% DUE 11-13-2030 CUSIP: 110122DQ8	40,000.000	39,933.20	38,154.01
BSTN PPTYS LTD 4.5% DUE 12-01-2028 CUSIP: 10112RBA1	75,000.000	74,730.75	84,591.22
CELGENE CORP 3.9% 02-20-2028 CUSIP: 151020BB9	55,000.000	54,810.80	58,893.02

The above information has been certified by Northern Trust Company, the trustee, as complete and accurate.

5500 Supplemental Schedules

31 DEC 21

THE A.M. MCGREGOR HOME PENSION PLAN
E.I.N. 34-0714356
PLAN NUMBER 001
SCHEDULE H, LINE 4I SCHEDULE OF ASSETS (HELD AT END OF YEAR)
DECEMBER 31, 2021

◆ Schedule of Assets Held for Investment Purposes

(a)	(b) and (c)	(d)	(e)
Identity of issue, borrower, lessor, or similar party-in-interest and description of investment including maturity date, rate of interest, collateral, par, or maturity date	Shares/Par Value	Historical Cost	Current Value
Corporate Debt Instruments - Other			
United States - USD			
CITIGROUP INC 3.106% DUE 04-08-2026 CUSIP: 172967MQ1	25,000.000	25,000.00	26,218.90
CITIGROUP INC 5.5% DUE 09-13-2025 CUSIP: 172967HB0	40,000.000	44,018.40	45,253.27
CVS HEALTH CORP 4.78% DUE 03-25-2038 CUSIP: 126650CY4	55,000.000	54,382.90	67,220.37
DISNEY WALT CO 2.2% DUE 01-13-2028 REG CUSIP: 254687FW1	45,000.000	44,879.65	45,872.53
EXPRESS SCRIPTS 3.05% 11-30-2022 CUSIP: 30219GAT5	65,000.000	64,903.40	65,925.50
GENERAL MTRS CO 4.875% DUE 10-02-2023 CUSIP: 37045VAE0	75,000.000	80,145.75	79,680.25
GILEAD SCIENCES 3.65% DUE 03-01-2026 CUSIP: 375558BF9	50,000.000	49,822.39	53,893.69
GILEAD SCIENCES 4.6% DUE 09-01-2035 CUSIP: 375558BG7	50,000.000	54,248.50	60,583.81
GOLDMAN SACHS 3.5% DUE 11-16-2026 CUSIP: 38145GAH3	55,000.000	54,446.15	58,641.47
HALLIBURTON CO 2.92% DUE 03-01-2030 CUSIP: 406216BL4	55,000.000	54,985.70	56,634.87
HOST HOTELS & 3.375% DUE 12-15-2029 CUSIP: 44107TAY2	135,000.000	133,944.30	137,723.21
HP INC 2.2% DUE 06-17-2025 CUSIP: 40434LAA3	25,000.000	24,942.25	25,527.49
JPMORGAN CHASE & FLTG RT 1.04% DUE 02-04-2027 CUSIP: 46647PBW5	135,000.000	135,000.00	130,728.29
LOWES COS INC 1.3% DUE 04-15-2028 CUSIP: 548661DX2	50,000.000	49,964.50	47,957.71
METLIFE INC 4.55% DUE 03-23-2030 CUSIP: 59156RBZ0	25,000.000	24,898.75	29,573.02
MICROSOFT CORP 4.2% DUE 11-03-2035 CUSIP: 594918BK9	75,000.000	76,674.75	91,941.91
MORGAN STANLEY FLTG RT 2.72% DUE 07-22-2025 CUSIP: 6174468J1	55,000.000	55,107.25	56,688.54
MORGAN STANLEY 4.457% 04-22-2039 CUSIP: 61744YAR9	105,000.000	105,225.45	126,260.40

The above information has been certified by Northern Trust Company, the trustee, as complete and accurate.

5500 Supplemental Schedules

31 DEC 21

THE A.M. MCGREGOR HOME PENSION PLAN
E.I.N. 34-0714356
PLAN NUMBER 001
SCHEDULE H, LINE 4I SCHEDULE OF ASSETS (HELD AT END OF YEAR)
DECEMBER 31, 2021

◆ Schedule of Assets Held for Investment Purposes

(a)	(b) and (c)	(d)	(e)
Identity of issue, borrower, lessor, or similar party-in-interest and description of investment including maturity date, rate of interest, collateral, par, or maturity date			
Security Description / Asset ID	Shares/Par Value	Historical Cost	Current Value
Corporate Debt Instruments - Other			
United States - USD			
NATL RURAL UTILS 8% DUE 03-01-2032 CUSIP: 637432CT0	40,000.000	50,860.40	58,292.30
NSTAR ELEC CO 3.25% DUE 05-15-2029 CUSIP: 67021CAN7	70,000.000	69,846.00	74,926.36
PEPSICO INC 3.5% DUE 03-19-2040 CUSIP: 713448ET1	30,000.000	29,769.60	33,913.92
PROCTER & GAMBLE .55% DUE 10-29-2025 CUSIP: 742718FL8	50,000.000	49,919.00	48,803.48
PROCTER & GAMBLE CO/THE 1.0% 04-23-2026 CUSIP: 742718FP9	70,000.000	69,972.70	69,238.48
PROCTER & GAMBLE 1.2% DUE 10-29-2030 CUSIP: 742718FM6	50,000.000	49,775.00	47,340.92
PROLOGIS L P 2.25% DUE 04-15-2030 CUSIP: 74340XBM2	50,000.000	49,665.50	50,304.77
PRUDENTIAL FINL INC MEDIUM TERM NTS BOOK1.5% 03-10-2026 CUSIP: 74432QCH6	50,000.000	49,843.00	50,049.73
QUALCOMM INC 3.45% DUE 05-20-2025 CUSIP: 747525AF0	80,000.000	79,812.20	85,283.83
SIMON PPTY GROUP L 3.375% DUE 12-01-2027 CUSIP: 828807DE4	80,000.000	79,514.33	86,080.58
STATE STR CORP FLTGT RT 3.031% DUE 11-01-2034 CUSIP: 857477BF9	40,000.000	40,000.00	41,692.05
UNITEDHEALTH GROUP INC 1.15% DUE 05-15-2026 CUSIP: 91324PEC2	30,000.000	29,947.80	29,692.06
UNITEDHEALTH GROUP 3.5% DUE 08-15-2039 CUSIP: 91324PDT6	45,000.000	44,557.20	50,025.09
VERIZON COMMUNICATIONS BNDS 5.25% DUE 03-16-2037 REG CUSIP: 92343VDU5	55,000.000	54,542.95	71,610.19
VERIZON 4.5% DUE 08-10-2033 CUSIP: 92343VEA8	55,000.000	54,979.30	64,743.37
Total United States - USD		2,712,163.37	2,893,301.06
Total Corporate Debt Instruments - Other		2,878,406.97	3,071,309.35

The above information has been certified by Northern Trust Company, the trustee, as complete and accurate.

5500 Supplemental Schedules

31 DEC 21

THE A.M. MCGREGOR HOME PENSION PLAN
E.I.N. 34-0714356
PLAN NUMBER 001
SCHEDULE H, LINE 4I SCHEDULE OF ASSETS (HELD AT END OF YEAR)
DECEMBER 31, 2021

◆ Schedule of Assets Held for Investment Purposes

(a)	(b) and (c)	(d)	(e)
Identity of issue, borrower, lessor, or similar party-in-interest and description of investment including maturity date, rate of interest, collateral, par, or maturity date	Shares/Par Value	Historical Cost	Current Value
Corporate Stock - Common			
Australia - USD			
ATLASSIAN CORPORATION PLC COM USD0.1 CL A CUSIP: G06242104	20.000	5,013.40	7,625.80
Total Australia - USD		5,013.40	7,625.80
Belgium - USD			
ADR ANHEUSER BUSCH INBEV SA/NV SPONSOREDADR CUSIP: 03524A108	256.000	14,077.80	15,500.80
Total Belgium - USD		14,077.80	15,500.80
Canada - USD			
TFI INTL INC COM CUSIP: 87241L109	146.000	7,184.46	16,368.06
Total Canada - USD		7,184.46	16,368.06
China - USD			
ADR BEIGENE LTD SPONSORED ADR CUSIP: 07725L102	41.000	6,869.81	11,108.13
ADR HUTCHMED CHINA LIMITED SPON ADS EACH REPR 5 ORD SHS CUSIP: 44842L103	190.000	3,870.79	6,665.20
ADR NETEASE INC SPONSORED ADR ADR EACH REPR 25 COM STK USD0.0001 CUSIP: 64110W102	40.000	4,429.74	4,071.20
ADR TENCENT HLDGS LTD ADR CUSIP: 88032Q109	275.000	12,964.16	16,032.50
Total China - USD		28,134.50	37,877.03
Denmark - USD			
ADR CARLSBERG AS SPONSORED ADR CUSIP: 142795202	765.000	22,478.22	26,560.80
ADR DSV A/S ADR UNSP EACH REPR 0.5 ORD CUSIP: 26251A108	135.000	6,484.05	15,846.30
ADR NOVO-NORDISK A S ADR CUSIP: 670100205	410.000	21,739.72	45,920.00
ADR ORSTED A/S ADR CUSIP: 68750L102	130.000	6,627.40	5,554.90

The above information has been certified by Northern Trust Company, the trustee, as complete and accurate.

5500 Supplemental Schedules

31 DEC 21

THE A.M. MCGREGOR HOME PENSION PLAN
E.I.N. 34-0714356
PLAN NUMBER 001
SCHEDULE H, LINE 4I SCHEDULE OF ASSETS (HELD AT END OF YEAR)
DECEMBER 31, 2021

◆ Schedule of Assets Held for Investment Purposes

(a)	(b) and (c)	(d)	(e)
Identity of issue, borrower, lessor, or similar party-in-interest and description of investment including maturity date, rate of interest, collateral, par, or maturity date	Shares/Par Value	Historical Cost	Current Value
Corporate Stock - Common			
Denmark - USD			
GENMAB A/S SPONSORED ADR CUSIP: 372303206	1,427.000	37,539.50	56,452.12
Total Denmark - USD		94,868.89	150,334.12
Finland - USD			
ADR NOKIA CORP SPONSORED ADR CUSIP: 654902204	1,000.000	6,370.00	6,220.00
Total Finland - USD		6,370.00	6,220.00
France - USD			
ADR AIR LIQUIDE ADR CUSIP: 009126202	324.000	9,215.05	11,297.88
ADR BNP PARIBAS SPONSORED ADR REPSTG CUSIP: 05565A202	150.000	4,521.02	5,218.50
ADR ENGIE SPONSORED ADR CUSIP: 29286D105	1,035.000	13,672.34	15,297.30
ADR ESSILORLUXOTTICA SA CUSIP: 297284200	225.000	16,420.10	24,054.75
ADR HERMES INTL SCA ADR CUSIP: 42751Q105	97.000	7,433.81	17,026.41
ADR KERING S A ADR CUSIP: 492089107	315.000	15,797.64	25,360.65
ADR L OREAL S A ADR CUSIP: 502117203	170.000	9,245.04	16,221.40
ADR LVMH MOET HENNESSY LOUIS VUITTON ADR CUSIP: 502441306	140.000	11,410.60	23,170.00
ADR PERNOD RICARD S A SPONSORED ADR CUSIP: 714264306	359.000	16,855.05	17,404.32
ADR SAFRAN ADR CUSIP: 786584102	700.000	27,308.12	21,413.00
ADR STMICROELECTRONICS N V SHS-N Y REGISTRY SHS-N Y CUSIP: 861012102	384.000	13,356.15	18,769.92
ADR TALEN ENERGIES SE SPONSORED ADR CUSIP: 89151E109	170.000	8,506.67	8,408.20
AIRBUS SE UNSPON ADR EA REPR 0.25 ORD EUR1 CUSIP: 009279100	585.000	19,345.88	18,667.35

The above information has been certified by Northern Trust Company, the trustee, as complete and accurate.

5500 Supplemental Schedules

31 DEC 21

THE A.M. MCGREGOR HOME PENSION PLAN
E.I.N. 34-0714356
PLAN NUMBER 001
SCHEDULE H, LINE 4I SCHEDULE OF ASSETS (HELD AT END OF YEAR)
DECEMBER 31, 2021

◆ Schedule of Assets Held for Investment Purposes

(a)	(b) and (c)	(d)	(e)
Identity of issue, borrower, lessor, or similar party-in-interest and description of investment including maturity date, rate of interest, collateral, par, or maturity date	Shares/Par Value	Historical Cost	Current Value
Corporate Stock - Common			
France - USD			
Total France - USD		173,087.47	222,309.68
Germany - USD			
ADR ADIDAS AG SPONSORED ADR CUSIP: 00687A107	40.000	7,102.80	5,760.00
ADR DEUTSCHE BOERSE ADR CUSIP: 251542106	320.000	4,902.40	5,315.20
SAP SE-SPONSORED ADR CUSIP: 803054204	184.000	23,762.64	25,780.24
Total Germany - USD		35,767.84	36,855.44
Hong Kong - USD			
ADR AIA GROUP LTD SPONSORED ADR CUSIP: 001317205	665.000	25,693.61	26,815.79
ADR HONG KONG EXCHANGES & CLEARING LTD ADR CUSIP: 43858F109	208.000	5,974.59	12,324.00
ADR JARDINE MATHESON HLDGS LTD ADR CUSIP: 471115402	102.000	4,312.36	5,639.58
Total Hong Kong - USD		35,980.56	44,779.37
India - USD			
ADR HDFC BK LTD ADR REPSTG 3 SHS CUSIP: 40415F101	153.000	9,776.79	9,955.71
Total India - USD		9,776.79	9,955.71
Ireland - USD			
ADR FLUTTER ENTMT PLC ADR CUSIP: 344044102	45.000	3,479.40	3,584.70
Total Ireland - USD		3,479.40	3,584.70
Israel - USD			
ADR NICE LTD SPONSORED ADR CUSIP: 653656108	20.000	5,299.77	6,072.00
Total Israel - USD		5,299.77	6,072.00

The above information has been certified by Northern Trust Company, the trustee, as complete and accurate.

5500 Supplemental Schedules

31 DEC 21

THE A.M. MCGREGOR HOME PENSION PLAN
E.I.N. 34-0714356
PLAN NUMBER 001
SCHEDULE H, LINE 4I SCHEDULE OF ASSETS (HELD AT END OF YEAR)
DECEMBER 31, 2021

◆ Schedule of Assets Held for Investment Purposes

(a)	(b) and (c)	(d)	(e)
Identity of issue, borrower, lessor, or similar party-in-interest and description of investment including maturity date, rate of interest, collateral, par, or maturity date	Shares/Par Value	Historical Cost	Current Value
Corporate Stock - Common			
Italy - USD			
ADR ENEL SOCIETA PER AZIONI ADR CUSIP: 29265W207	2,580.000	19,028.43	20,536.80
Total Italy - USD		19,028.43	20,536.80
Japan - USD			
ADR ASahi KASEI CORP ADR CUSIP: 043400100	340.000	6,963.54	6,388.60
ADR DAIICHI SANKYO CO LTD SPONSORED ADR LEVEL 1 SPONSORED ADR LEVEL 1 CUSIP: 23381D102	225.000	5,625.00	5,739.75
ADR HOYA CORP SPONSORED ADR CUSIP: 443251103	120.000	7,992.10	17,948.40
ADR MURATA MFG CO LTD ADR CUSIP: 626425102	365.000	4,322.33	7,281.75
ADR NIDEC CORP SPONSORED ADR CUSIP: 654090109	363.000	6,390.25	10,712.13
ADR NITORI HLDGS CO LTD ADR CUSIP: 65479L108	270.000	5,526.90	4,012.20
ADR RECRUIT HLDGS CO LTD ADR CUSIP: 75629J101	880.000	5,721.50	10,718.40
ADR SHIN ETSU CHEM CO LTD ADR CUSIP: 824551105	460.000	12,617.80	19,973.20
ADR SMC CORP JAPAN SPONSORED ADR CUSIP: 78445W306	580.000	12,145.20	19,653.88
ADR TERUMO CORP ADR CUSIP: 88156J105	163.000	6,347.22	7,039.95
ADR TOKYO ELECTRON LTD ADR CUSIP: 889110102	123.000	12,942.06	17,699.70
DAIKIN INDS LTD ADR CUSIP: 23381B106	260.000	5,887.60	5,891.60
SHIONOGI & CO LTD ADR CUSIP: 824667109	878.000	13,266.58	15,509.87
Total Japan - USD		105,748.08	148,569.43
Mexico - USD			
AMER MOVIL SAB DE C V SPONSORED ADR REPSTG SER L SHS CUSIP: 02364W105	335.000	6,987.06	7,071.85

The above information has been certified by Northern Trust Company, the trustee, as complete and accurate.

5500 Supplemental Schedules

31 DEC 21

THE A.M. MCGREGOR HOME PENSION PLAN
E.I.N. 34-0714356
PLAN NUMBER 001
SCHEDULE H, LINE 4I SCHEDULE OF ASSETS (HELD AT END OF YEAR)
DECEMBER 31, 2021

◆ Schedule of Assets Held for Investment Purposes

(a)	(b) and (c)	(d)	(e)
Identity of issue, borrower, lessor, or similar party-in-interest and description of investment including maturity date, rate of interest, collateral, par, or maturity date	Shares/Par Value	Historical Cost	Current Value
Corporate Stock - Common			
Mexico - USD			
Total Mexico - USD		6,987.06	7,071.85
Netherlands - USD			
ADR ASML HLDG NV NY REG 2012 (POST REV SPLIT) CUSIP: N07059210	73.000	18,168.51	58,118.22
ADR ING GROEP N V SPONSORED ADR CUSIP: 456837103	450.000	5,983.07	6,264.00
ADR ROYAL KPN NV SPONSORED ADR CUSIP: 780641205	1,907.000	6,090.20	5,835.42
KONINKLIJKE PHILIPS NV CUSIP: 500472303	173.000	7,255.06	6,375.05
Total Netherlands - USD		37,496.84	76,592.69
Norway - USD			
ADR DNB BK ASA SPONSORED ADR CUSIP: 23341C103	553.000	11,972.45	12,691.35
Total Norway - USD		11,972.45	12,691.35
Singapore - USD			
ADR DBS GROUP HLDGS LTD SPONSORED ADR CUSIP: 23304Y100	91.000	7,140.77	8,859.76
Total Singapore - USD		7,140.77	8,859.76
Spain - USD			
ADR BANCO BILBAO VIZCAYA ARGENTARIA S A SPONSORED ADR CUSIP: 05946K101	2,005.000	9,643.85	11,769.35
ADR IBERDROLA S A SPONSORED ADR REPSTG 1ORD SHS CUSIP: 450737101	175.000	7,222.25	8,261.75
ADR INDUSTRIA DE DISENO TEXTIL INDITEX SA ADR ADR CUSIP: 455793109	583.000	8,890.98	9,438.19
Total Spain - USD		25,757.08	29,469.29

The above information has been certified by Northern Trust Company, the trustee, as complete and accurate.

5500 Supplemental Schedules

31 DEC 21

THE A.M. MCGREGOR HOME PENSION PLAN
E.I.N. 34-0714356
PLAN NUMBER 001
SCHEDULE H, LINE 4I SCHEDULE OF ASSETS (HELD AT END OF YEAR)
DECEMBER 31, 2021

◆ Schedule of Assets Held for Investment Purposes

(a)	(b) and (c)	(d)	(e)
Identity of issue, borrower, lessor, or similar party-in-interest and description of investment including maturity date, rate of interest, collateral, par, or maturity date	Shares/Par Value	Historical Cost	Current Value
Corporate Stock - Common			
Sweden - USD			
ADR EPIROC AB UNSPON ADS EACH REP 1 ORD SHS CUSIP: 29429L105	450.000	9,864.00	11,353.50
GDR ASSA ABLOY AB ADR CUSIP: 045387107	388.000	4,302.26	5,924.76
Total Sweden - USD		14,166.26	17,278.26
Switzerland - USD			
ADR ABB LTD SPONSORED ADR CUSIP: 000375204	541.000	14,249.16	20,649.97
ADR COMPAGNIE FINANCIERE RICHEMONT AG SWITZ ADR CUSIP: 204319107	941.000	8,342.81	14,067.95
ADR GIVAUDAN SA ADR CUSIP: 37636P108	200.000	12,060.80	20,982.00
ADR NESTLE S A SPONSORED ADR REPSTG REG SH CUSIP: 641069406	218.000	22,975.65	30,600.66
ADR SONOVA HLDG AG UNSP ADR CUSIP: 83569C102	135.000	6,054.88	10,600.20
ADR STRAUMANN HLDG AG ADR CUSIP: 86317T103	159.000	6,725.70	17,172.00
Total Switzerland - USD		70,409.00	114,072.78
Taiwan - USD			
ADR TAIWAN SEMICONDUCTOR MANUFACTURING SPON ADS EACH REP 5 ORD TWD10 CUSIP: 874039100	294.000	14,119.50	35,371.14
Total Taiwan - USD		14,119.50	35,371.14
United Kingdom - USD			
ADR ASSD BRIT FOODS LTD ADR NEW CUSIP: 045519402	250.000	8,380.00	6,865.00
ADR ASTRAZENECA PLC SPONSORED ADR UNITEDKINGDOM CUSIP: 046353108	485.000	21,706.17	28,251.25
ADR B & M EUROPEAN VALUE RETAIL SA UNSPON ADR EACH REPR 4 ORD CUSIP: 05590Y100	178.000	4,953.78	6,149.90
ADR BRIT AMERN TOB PLC SPONSORED CUSIP: 110448107	175.000	7,793.38	6,546.75

The above information has been certified by Northern Trust Company, the trustee, as complete and accurate.

5500 Supplemental Schedules

31 DEC 21

THE A.M. MCGREGOR HOME PENSION PLAN
E.I.N. 34-0714356
PLAN NUMBER 001
SCHEDULE H, LINE 4I SCHEDULE OF ASSETS (HELD AT END OF YEAR)
DECEMBER 31, 2021

◆ Schedule of Assets Held for Investment Purposes

(a)	(b) and (c)	(d)	(e)
Identity of issue, borrower, lessor, or similar party-in-interest and description of investment including maturity date, rate of interest, collateral, par, or maturity date			
Security Description / Asset ID	Shares/Par Value	Historical Cost	Current Value
Corporate Stock - Common			
United Kingdom - USD			
ADR LONDON STK EXCHANGE GROUP ADR CUSIP: 54211N101	865.000	20,114.10	20,405.35
ADR RECKITT BENCKISER GROUP PLC SPONSORED ADR CUSIP: 756255204	600.000	9,849.56	10,500.00
ADR RELX PLC SPONSORED ADR CUSIP: 759530108	675.000	15,846.84	22,011.75
ADR RIO TINTO PLC SPONSORED ADR CUSIP: 767204100	61.000	3,640.96	4,083.34
DIAGEO PLC SPONSORED ADR NEW CUSIP: 25243Q205	50.000	8,127.55	11,007.00
LINDE PLC COM USD0.001 CUSIP: G5494J103	141.000	24,580.38	48,846.63
Total United Kingdom - USD		124,992.72	164,666.97
United States - USD			
ADOBE SYS INC COM CUSIP: 00724F101	80.000	13,755.93	45,364.80
ADR UNICHARM CORP SPONSORED ADR CUSIP: 90460M204	1,020.000	6,551.15	8,930.10
ADVANCED DRAIN SYS INC DEL COM CUSIP: 00790R104	338.000	37,174.22	46,011.94
ALPHABET INC CAPITAL STOCK USD0.001 CL A CUSIP: 02079K305	50.000	59,098.12	144,852.00
AMAZON COM INC COM CUSIP: 023135106	35.000	44,560.00	116,701.90
AMERICAN WTR WKS CO INC NEW COM CUSIP: 030420103	291.000	13,219.30	54,958.26
AON PLC CUSIP: G0403H108	30.000	5,803.73	9,016.80
APPLE INC COM STK CUSIP: 037833100	921.000	23,962.30	163,541.97
APTIV PLC COM USD CUSIP: G6095L109	234.000	35,775.04	38,598.30
AUTODESK INC COM CUSIP: 052769106	149.000	28,801.76	41,897.31
BANK OF AMERICA CORP CUSIP: 060505104	1,814.000	45,007.71	80,704.86

The above information has been certified by Northern Trust Company, the trustee, as complete and accurate.

5500 Supplemental Schedules

31 DEC 21

THE A.M. MCGREGOR HOME PENSION PLAN
E.I.N. 34-0714356
PLAN NUMBER 001
SCHEDULE H, LINE 4I SCHEDULE OF ASSETS (HELD AT END OF YEAR)
DECEMBER 31, 2021

◆ Schedule of Assets Held for Investment Purposes

(a)	(b) and (c)	(d)	(e)
Identity of issue, borrower, lessor, or similar party-in-interest and description of investment including maturity date, rate of interest, collateral, par, or maturity date	Shares/Par Value	Historical Cost	Current Value
Security Description / Asset ID			
Corporate Stock - Common			
United States - USD			
BEYOND MEAT INC CUSIP: 08862E109	209.000	25,068.26	13,618.44
BOSTON SCIENTIFIC CORP COM CUSIP: 101137107	1,352.000	37,483.81	57,432.96
BROADCOM INC COM CUSIP: 11135F101	72.000	13,806.22	47,909.52
CHIPOTLE MEXICAN GRILL INC COM STK CUSIP: 169656105	17.000	25,413.41	29,720.25
CHUBB LTD ORD CHF24.15 CUSIP: H1467J104	231.000	26,880.27	44,654.61
CINTAS CORP COM CUSIP: 172908105	149.000	22,715.16	66,032.33
CLARIVATE PLC CUSIP: G21810109	939.000	21,558.98	22,085.28
CME GROUP INC COM STK CUSIP: 12572Q105	182.000	32,241.72	41,579.72
COSTCO WHOLESALE CORP NEW COM CUSIP: 22160K105	112.000	18,148.14	63,582.40
DANAHER CORP COM CUSIP: 235851102	229.000	13,901.48	75,343.29
DARLING INGREDIENTS INC COMSTK CUSIP: 237266101	315.000	10,184.18	21,826.35
EATON CORP PLC COM USD0.50 CUSIP: G29183103	389.000	34,446.65	67,226.98
ELI LILLY & CO COM CUSIP: 532457108	165.000	45,943.33	45,576.30
ESTEE LAUDER COMPANIES INC CL A USD0.01 CUSIP: 518439104	154.000	9,165.42	57,010.80
HANNON ARMSTRONG SUSTAINABLE INC COM CUSIP: 41068X100	647.000	19,381.12	34,368.64
HOME DEPOT INC COM CUSIP: 437076102	185.000	27,744.77	76,776.85
INTUIT COM CUSIP: 461202103	93.000	13,067.49	59,819.46
IQVIA HLDGS INC COM USD0.01 CUSIP: 46266C105	243.000	38,731.93	68,560.02

The above information has been certified by Northern Trust Company, the trustee, as complete and accurate.

5500 Supplemental Schedules

31 DEC 21

THE A.M. MCGREGOR HOME PENSION PLAN
E.I.N. 34-0714356
PLAN NUMBER 001
SCHEDULE H, LINE 4I SCHEDULE OF ASSETS (HELD AT END OF YEAR)
DECEMBER 31, 2021

◆ Schedule of Assets Held for Investment Purposes

(a)	(b) and (c)	(d)	(e)
Identity of issue, borrower, lessor, or similar party-in-interest and description of investment including maturity date, rate of interest, collateral, par, or maturity date	Shares/Par Value	Historical Cost	Current Value
Security Description / Asset ID			
Corporate Stock - Common			
United States - USD			
JPMORGAN CHASE & CO COM CUSIP: 46625H100	373.000	31,548.71	59,064.55
MERCADOLIBRE INC COM STK CUSIP: 58733R102	10.000	5,400.60	13,484.00
META PLATFORMS INC CUSIP: 30303M102	187.000	25,258.54	62,897.45
MICROSOFT CORP COM CUSIP: 594918104	528.000	55,014.76	177,576.96
NATIONAL VISION HLDGS INC COM CUSIP: 63845R107	540.000	22,718.25	25,914.60
NETFLIX INC COM STK CUSIP: 64110L106	88.000	29,031.48	53,014.72
NVIDIA CORP COM CUSIP: 67066G104	334.000	21,501.10	98,232.74
PALO ALTO NETWORKS INC COM USD0.0001 CUSIP: 697435105	94.000	34,002.94	52,335.44
PAYPAL HLDGS INC COM CUSIP: 70450Y103	230.000	11,396.06	43,373.40
PEPSICO INC COM CUSIP: 713448108	299.000	28,853.44	51,939.29
QUALCOMM INC COM CUSIP: 747525103	231.000	18,563.82	42,242.97
SALESFORCE COM INC COM STK CUSIP: 79466L302	208.000	24,799.54	52,859.04
SCHWAB CHARLES CORP COM NEW CUSIP: 808513105	868.000	36,479.20	72,998.80
SOLAREEDGE TECHNOLOGIES INC COM CUSIP: 83417M104	163.000	28,320.20	45,732.91
STEEL DYNAMICS INC COM CUSIP: 858119100	167.000	10,359.78	10,365.69
THERMO FISHER CORP CUSIP: 883556102	122.000	20,003.00	81,403.28
TJX COS INC COM NEW CUSIP: 872540109	730.000	26,867.05	55,421.60
TREX CO INC COM CUSIP: 89531P105	381.000	26,598.43	51,446.43

The above information has been certified by Northern Trust Company, the trustee, as complete and accurate.

5500 Supplemental Schedules

31 DEC 21

THE A.M. MCGREGOR HOME PENSION PLAN
E.I.N. 34-0714356
PLAN NUMBER 001
SCHEDULE H, LINE 4I SCHEDULE OF ASSETS (HELD AT END OF YEAR)
DECEMBER 31, 2021

◆ Schedule of Assets Held for Investment Purposes

(a)	(b) and (c)	(d)	(e)
Identity of issue, borrower, lessor, or similar party-in-interest and description of investment including maturity date, rate of interest, collateral, par, or maturity date	Shares/Par Value	Historical Cost	Current Value
Corporate Stock - Common			
United States - USD			
TRUIST FINL CORP COM CUSIP: 89832Q109	835.000	43,246.29	48,889.25
UNION PAC CORP COM CUSIP: 907818108	197.000	14,704.43	49,630.21
UNITEDHEALTH GROUP INC COM CUSIP: 91324P102	146.000	13,683.15	73,312.44
VISA INC COM CL A STK CUSIP: 92826C839	221.000	23,848.36	47,892.91
WALT DISNEY CO CUSIP: 254687106	346.000	45,647.00	53,591.94
Total United States - USD		1,347,437.73	2,967,323.06
Total Corporate Stock - Common		2,204,296.80	4,159,986.09
Value of Interest in Registered Investment Companies			
Emerging Markets Region - USD			
MFC ISHARES TR MSCI EMERGING MKTS INDEX FD ETF CUSIP: 464287234	4,900.000	259,577.79	239,365.00
MFO BAILLIE GIFFORD FDS EMERGING INSTL CUSIP: 056823388	18,175.580	530,000.00	444,029.42
Total Emerging Markets Region - USD		789,577.79	683,394.42
International Region - USD			
VANGUARD FTSE DEVELOPED MARKETS ETF CUSIP: 921943858	22,190.000	923,196.77	1,133,021.40
Total International Region - USD		923,196.77	1,133,021.40
United States - USD			
MFC ISHARES TRUST FALLEN ANGELS USD BD ETF CUSIP: 46435G474	2,730.000	80,188.02	81,818.10
MFC VANGUARD INDEX FUNDS S&P 500 ETF SHSNEW CUSIP: 922908363	4,705.000	982,796.82	2,054,061.85
MFO EATON VANCE MUTUAL FDS TR FLOATING RATE-I CUSIP: 277911491	9,111.620	80,000.00	80,182.26

The above information has been certified by Northern Trust Company, the trustee, as complete and accurate.

5500 Supplemental Schedules

31 DEC 21

THE A.M. MCGREGOR HOME PENSION PLAN
E.I.N. 34-0714356
PLAN NUMBER 001
SCHEDULE H, LINE 4I SCHEDULE OF ASSETS (HELD AT END OF YEAR)
DECEMBER 31, 2021

◆ Schedule of Assets Held for Investment Purposes

(a)	(b) and (c)	(d)	(e)
Identity of issue, borrower, lessor, or similar party-in-interest and description of investment including maturity date, rate of interest, collateral, par, or maturity date	Shares/Par Value	Historical Cost	Current Value
Security Description / Asset ID			
<i>Value of Interest in Registered Investment Companies</i>			
United States - USD			
MFO GOLDMAN SACHS TR SMALL CAP VALUE FD INSTL CL CUSIP: 38142V209	11,444.540	590,870.87	662,753.31
MFO JANUS INVT FD JANUS HENDERSON TRITONFD CL N CUSIP: 47103D793	19,347.890	544,327.04	670,210.91
Total United States - USD		2,278,182.75	3,549,026.43
* MFB NORTHERN INSTL FDS GOVT PORTFOLIO GOVT PORTFOLIO	579,384.190	579,384.19	579,384.19
Total United States - USD		579,384.19	579,384.19
Total Value of Interest in Registered Investment Com		4,570,341.50	5,944,826.44

Other

Multi-National Agencies Region - USD

INTL BK FOR RECON 3.125% DUE 11-20-2025 CUSIP: 45905U6L3	130,000.000	129,279.80	139,225.23
Total Multi-National Agencies Region - USD		129,279.80	139,225.23

United States - USD

AZLE TEX INDPT SCH DIST 4% 02-15-2022 BEO TAXABLE CUSIP: 054789VK5	50,000.000	51,584.00	50,207.68
CALIFORNIA ST 4% 08-01-2030 BEO TAXABLE CUSIP: 13063DHB7	50,000.000	50,062.50	58,116.95
CONNECTICUT ST TAXABLE-SER A 3.432% DUE 04-15-2028 BEO TAXABLE N/C CUSIP: 20772KGS2	50,000.000	50,000.00	54,554.98
ENNIS TEX 3.5% 08-01-2024 BEO TAXABLE CUSIP: 293425WL4	50,000.000	50,421.50	52,002.01
FISHERS IND ECONOMIC DEV REV 5% 02-01-2026 BEO TAXABLE CUSIP: 338035HJ0	50,000.000	53,711.50	57,292.55
GREENVILLE S C PUB FACS CORP INSTALLMENTPUR REV 3.125% 04-01-2023 BEO TAXABLE CUSIP: 396549AH0	25,000.000	25,676.00	25,755.13
LOS ANGELES CALIF 4% 09-01-2025 BEO TAXABLE CUSIP: 544351NN5	50,000.000	50,902.50	54,695.69
MARYLAND ST STAD AUTH SPORTS FACS LEASE REV 3.181% 03-01-2029 BEO TAXABLE CUSIP: 574297DZ7	50,000.000	50,000.00	53,941.36

** All or a portion of this security participates in Securities Lending.

* Represents a party -in-interest to the Plan

The above information has been certified by Northern Trust Company, the trustee, as complete and accurate.

5500 Supplemental Schedules

31 DEC 21

THE A.M. MCGREGOR HOME PENSION PLAN
E.I.N. 34-0714356
PLAN NUMBER 001
SCHEDULE H, LINE 4I SCHEDULE OF ASSETS (HELD AT END OF YEAR)
DECEMBER 31, 2021

◆ Schedule of Assets Held for Investment Purposes

(a)	(b) and (c)	(d)	(e)
Identity of issue, borrower, lessor, or similar party-in-interest and description of investment including maturity date, rate of interest, collateral, par, or maturity date			
Security Description / Asset ID	Shares/Par Value	Historical Cost	Current Value
<i>Other</i>			
United States - USD			
MONONA WIS 4% 10-01-2029 BEO TAXABLE CUSIP: 610100YA1	50,000.000	51,232.50	53,836.13
MONTEREY CALIF REGL WASTE MGMT AUTH REV 4% 04-01-2029 BEO AMT CUSIP: 612414CV2	50,000.000	55,882.00	55,576.03
MONTGOMERY CNTY VA ECONOMIC DEV AUTH REV1.974% 06-01-2029 BEO TAXABLE CUSIP: 613741LL9	50,000.000	51,117.50	50,583.55
NEW YORK ST DORM AUTH REVS NON ST SUPPOR 3.542% 12-01-2018 CUSIP: 649907XV9	50,000.000	50,880.50	51,409.31
NEW YORK ST HSG FIN AGY REV VAR-REF-TAXABLE-AFFORDABLE HSG VAR RT 11-01-2045 CUSIP: 64987DUE2	100,000.000	100,000.00	100,000.00
PALM BEACH CNTY FLA ARPT SYS REV 5% 10-01-2026 BEO AMT CUSIP: 696499DS8	50,000.000	56,745.50	59,498.67
PORT ST LUCIE FLA SPL OBLIG REV 4.255% 05-01-2030 BEO TAXABLE CUSIP: 73541WBE1	50,000.000	50,000.00	56,471.42
PROLOGIS INC COM CUSIP: 74340W103	335.000	17,454.37	56,400.60
RIDGECREST CALIF CTFS PARTN 4.313% 06-01-2030 BEO TAXABLE CUSIP: 765761BR1	25,000.000	25,063.00	27,898.40
ROANOKE TEX ECONOMIC & INDL DEV CORP SALES TAX REV 3.7 08-15-2025 BEO TAXABLE CUSIP: 770047AT5	50,000.000	50,000.00	53,594.97
SAN DIEGO CALIF PUB FACS FING AUTH LEASEREV 3.714% 10-15-2026 BEO TAXABLE CUSIP: 797299LY8	50,000.000	50,680.00	54,715.78
WIXOM MICH 3.7% 05-01-2028 BEO TAXABLE CUSIP: 977493HE8	35,000.000	34,688.15	38,474.10
Total United States - USD		976,101.52	1,065,025.31
Total Other		1,105,381.32	1,204,250.54
Total		12,051,890.10	15,627,902.11

The above information has been certified by Northern Trust Company, the trustee, as complete and accurate.

THE A.M. MCGREGOR HOME PENSION PLAN

E.I.N. 34-0714356
PLAN NUMBER 001

SCHEDULE H, LINE 4J - SCHEDULE OF REPORTABLE TRANSACTIONS (TRANSACTIONS IN EXCESS OF FIVE PERCENT OF CURRENT VALUE OF BEGINNING PLAN ASSETS) IN AGGREGATE TRANSACTIONS

YEAR ENDED DECEMBER 31, 2021

(a) and (b)	(c) and (h)	(d) and (h)	(g)	(i)
Description	Purchase Price and Current Value on Transaction Date	Selling Price and Current Value on Transaction Date	Cost	Gain (Loss)
Series of Transactions by Issue in Excess of 5%				
* MFB Northern Instl FDS Govt Portfolio Govt				
-Purchase	\$ 2,079,675			
-Sales		\$ 1,802,473	\$ 1,802,473	NONE

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

The above information has been certified by Northern Trust Company, the trustee, as complete and accurate.

5500 Supplemental Schedules

31 DEC 21

THE A.M. MCGREGOR HOME PENSION PLAN
E.I.N. 34-0714356
PLAN NUMBER 001
SCHEDULE H, LINE 4I SCHEDULE OF ASSETS (HELD AT END OF YEAR)
DECEMBER 31, 2021

◆ Schedule of Assets Held for Investment Purposes

(a)	(b) and (c)	(d)	(e)
<u>Identity of issue, borrower, lessor, or similar party-in-interest and description of investment including maturity date, rate of interest, collateral, par, or maturity date</u>			
Security Description / Asset ID	Shares/Par Value	Historical Cost	Current Value
U.S. Government Securities			
United States - USD			
FEDERAL HOME LN MTG CORP POOL #A41965 5%01-01-2036 BEO CUSIP: 3128K2FE4	2,802.250	1,553.82	3,172.25
FEDERAL HOME LN MTG CORP POOL #C91417 3.5% 01-01-2032 BEO CUSIP: 3128P7SE4	6,763.650	7,333.48	7,199.66
FEDERAL HOME LN MTG CORP POOL #G08122 5.5% 04-01-2036 BEO CUSIP: 3128MJD49	2,991.960	1,882.47	3,414.36
FHLB BD 5.5 07-15-2036 CUSIP: 3133XGAY0	20,000.000	25,929.80	29,051.22
FHLMC DTD 10/25/2000 6.75 03-15-2031 CUSIP: 3134A4AA2	40,000.000	57,274.48	57,532.88
FHLMC GOLD A65694 6 09-01-2037 CUSIP: 3128KWK9	5,023.230	5,084.05	5,615.08
FHLMC GOLD J04311 6 02-01-2022 CUSIP: 3128PFYG4	6.340	6.93	6.35
FHLMC GOLD POOL G01135 8 09-01-2030 CUSIP: 31283HHL2	263.840	872.03	297.63
FHLMC MTN 6.25 07-15-2032 CUSIP: 3134A4KX1	37,000.000	39,767.43	53,221.86
FNMA BD 6.25 05-15-2029 CUSIP: 31359MEU3	180,000.000	252,541.49	239,296.93
FNMA POOL #AB6251 2% 09-01-2022 BEO CUSIP: 31417C5M3	499.750	521.78	501.84
FNMA POOL #303591 6.5% DUE 11-01-2025 REG CUSIP: 31373UF85	71.390	0.00	78.76
FNMA POOL #333366 6.5% DUE 12-01-2025 REG CUSIP: 31375FJK5	279.680	0.00	308.56
FNMA POOL #504076 6.5% DUE 06-01-2029 REG CUSIP: 31383H6M1	224.190	0.00	251.35
FNMA POOL #745355 5% 03-01-2036 BEO CUSIP: 31403DBY4	185.880	144.72	210.09
FNMA POOL #745418 5.5% DUE 04-01-2036 REG CUSIP: 31403DDX4	3,426.030	2,619.16	3,862.62
FNMA POOL #808156 4.5% 02-01-2035 BEO CUSIP: 31406EZV9	374.790	184.98	401.49
FNMA POOL #839033 5% 11-01-2035 BEO CUSIP: 31407SEE8	1,652.290	1,276.04	1,861.50

The above information has been certified by Northern Trust Company, the trustee, as complete and accurate.

5500 Supplemental Schedules

31 DEC 21

THE A.M. MCGREGOR HOME PENSION PLAN
E.I.N. 34-0714356
PLAN NUMBER 001
SCHEDULE H, LINE 4I SCHEDULE OF ASSETS (HELD AT END OF YEAR)
DECEMBER 31, 2021

◆ Schedule of Assets Held for Investment Purposes

(a)	(b) and (c)	(d)	(e)
Identity of issue, borrower, lessor, or similar party-in-interest and description of investment including maturity date, rate of interest, collateral, par, or maturity date	Shares/Par Value	Historical Cost	Current Value
U.S. Government Securities			
United States - USD			
FNMA POOL #880109 6% 04-01-2036 BEO CUSIP: 31409VYE7	2,653.720	2,768.40	2,935.65
FNMA POOL #884932 6% 05-01-2036 BEO CUSIP: 31410CED0	466.440	468.96	513.00
FNMA POOL #885956 6.5% 07-01-2036 BEO CUSIP: 31410DH94	1,166.830	1,217.98	1,337.01
FNMA POOL #946594 6% DUE 09-01-2037 REG CUSIP: 31413JC77	2,328.480	2,373.74	2,696.52
FNMA REMIC TRUST 4 SER 2011-53 CL CY 06-25-2041 CUSIP: 31397UNL9	1,662.990	1,886.78	1,796.97
FNMA 7.25 05-15-2030 CUSIP: 31359MFP3	15,000.000	22,938.02	21,607.72
GNMA POOL #412996 SER 2025 7.5% DUE 08-15-2025 REG CUSIP: 36206JXZ2	191.950	436.55	195.54
UNITED STATES TREAS BDS DTD 00209 3.5% DUE 02-15-2039 REG CUSIP: 912810QA9	123,000.000	101,781.29	154,696.52
UNITED STATES TREAS BDS DTD 02/15/1993 7.125% DUE 02-15-2023/11-27-1998 REG CUSIP: 912810EP9	100,000.000	124,065.04	107,437.50
UNITED STATES TREAS BDS DTD 02/15/1995 7.625% DUE 02-15-2025 REG CUSIP: 912810ET1	55,000.000	80,197.66	66,281.45
UNITED STATES TREAS BDS DTD 08/15/1993 6.25% DUE 08-15-2023 REG CUSIP: 912810EQ7	100,000.000	123,403.81	109,101.56
UNITED STATES TREAS BDS DTD 08/15/1994 7.5 15 NOV 2024 CUSIP: 912810ES3	155,000.000	216,933.01	184,062.50
UNITED STATES TREAS BDS 4.375% DUE 11-15-2039 CUSIP: 912810QD3	23,000.000	24,983.84	32,138.01
UNITED STATES TREAS BDS 7 1/4% 15/8/2022USD1000 7.25% DUE 08-15-2022 REG CUSIP: 912810EM6	150,000.000	193,015.77	156,445.31
Total United States - USD		1,293,463.51	1,247,529.69
Total U.S. Government Securities		1,293,463.51	1,247,529.69

The above information has been certified by Northern Trust Company, the trustee, as complete and accurate.

5500 Supplemental Schedules

31 DEC 21

THE A.M. MCGREGOR HOME PENSION PLAN
E.I.N. 34-0714356
PLAN NUMBER 001
SCHEDULE H, LINE 4I SCHEDULE OF ASSETS (HELD AT END OF YEAR)
DECEMBER 31, 2021

◆ Schedule of Assets Held for Investment Purposes

(a)	(b) and (c)	(d)	(e)
Identity of issue, borrower, lessor, or similar party-in-interest and description of investment including maturity date, rate of interest, collateral, par, or maturity date	Shares/Par Value	Historical Cost	Current Value
Security Description / Asset ID			
Corporate Debt Instruments - Other			
Canada - USD			
NUTRIEN LTD FIXED 4.2% DUE 04-01-2029 CUSIP: 67077MAT5	60,000.000	60,135.60	67,739.70
TORONTO DOMINION BK SR MEDIUM TERM BK NT 1.25% 09-10-2026 CUSIP: 89114TZG0	50,000.000	49,898.50	49,152.16
Total Canada - USD		110,034.10	116,891.86
Netherlands - USD			
SHELL INTL FIN B V GTD NT 5.5 DUE 03-25-2040 CUSIP: 822582AN2	45,000.000	56,209.50	61,116.43
Total Netherlands - USD		56,209.50	61,116.43
United States - USD			
ABBVIE INC 4.4% DUE 11-06-2042 CUSIP: 00287YAM1	70,000.000	72,133.60	83,761.10
AFFILIATED MANAGERS GROUP INC 3.3% DUE 06-15-2030 BEO CUSIP: 008252AP3	30,000.000	29,987.10	31,762.03
APPLE INC 2.45% DUE 08-04-2026 CUSIP: 037833BZ2	60,000.000	59,983.80	62,691.95
AT&T INC 4.35% DUE 03-01-2029 CUSIP: 00206RHJ4	65,000.000	64,680.20	73,073.60
AT&T INC 4.45% DUE 04-01-2024 CUSIP: 00206RDC3	75,000.000	81,477.00	80,065.73
AUTODESK INC 2.4% 12-15-2031 CUSIP: 052769AH9	70,000.000	69,316.10	69,880.45
BANK AMER CORP 3.366% DUE 01-23-2026 CUSIP: 06051GGZ6	85,000.000	85,000.00	89,453.86
BANK AMER CORP 4.183% DUE 11-25-2027 CUSIP: 06051GGC7	85,000.000	85,000.00	93,056.70
BLACKROCK INC NT 2.1% 02-25-2032 CUSIP: 09247XAS0	60,000.000	59,515.75	59,595.03
BRISTOL MYERS SQUIBB CO 1.45% DUE 11-13-2030 CUSIP: 110122DQ8	40,000.000	39,933.20	38,154.01
BSTN PPTYS LTD 4.5% DUE 12-01-2028 CUSIP: 10112RBA1	75,000.000	74,730.75	84,591.22
CELGENE CORP 3.9% 02-20-2028 CUSIP: 151020BB9	55,000.000	54,810.80	58,893.02

The above information has been certified by Northern Trust Company, the trustee, as complete and accurate.

5500 Supplemental Schedules

31 DEC 21

THE A.M. MCGREGOR HOME PENSION PLAN
E.I.N. 34-0714356
PLAN NUMBER 001
SCHEDULE H, LINE 4I SCHEDULE OF ASSETS (HELD AT END OF YEAR)
DECEMBER 31, 2021

◆ Schedule of Assets Held for Investment Purposes

(a)	(b) and (c)	(d)	(e)
Identity of issue, borrower, lessor, or similar party-in-interest and description of investment including maturity date, rate of interest, collateral, par, or maturity date			
Security Description / Asset ID	Shares/Par Value	Historical Cost	Current Value
Corporate Debt Instruments - Other			
United States - USD			
CITIGROUP INC 3.106% DUE 04-08-2026 CUSIP: 172967MQ1	25,000.000	25,000.00	26,218.90
CITIGROUP INC 5.5% DUE 09-13-2025 CUSIP: 172967HB0	40,000.000	44,018.40	45,253.27
CVS HEALTH CORP 4.78% DUE 03-25-2038 CUSIP: 126650CY4	55,000.000	54,382.90	67,220.37
DISNEY WALT CO 2.2% DUE 01-13-2028 REG CUSIP: 254687FW1	45,000.000	44,879.65	45,872.53
EXPRESS SCRIPTS 3.05% 11-30-2022 CUSIP: 30219GAT5	65,000.000	64,903.40	65,925.50
GENERAL MTRS CO 4.875% DUE 10-02-2023 CUSIP: 37045VAE0	75,000.000	80,145.75	79,680.25
GILEAD SCIENCES 3.65% DUE 03-01-2026 CUSIP: 375558BF9	50,000.000	49,822.39	53,893.69
GILEAD SCIENCES 4.6% DUE 09-01-2035 CUSIP: 375558BG7	50,000.000	54,248.50	60,583.81
GOLDMAN SACHS 3.5% DUE 11-16-2026 CUSIP: 38145GAH3	55,000.000	54,446.15	58,641.47
HALLIBURTON CO 2.92% DUE 03-01-2030 CUSIP: 406216BL4	55,000.000	54,985.70	56,634.87
HOST HOTELS & 3.375% DUE 12-15-2029 CUSIP: 44107TAY2	135,000.000	133,944.30	137,723.21
HP INC 2.2% DUE 06-17-2025 CUSIP: 40434LAA3	25,000.000	24,942.25	25,527.49
JPMORGAN CHASE & FLTG RT 1.04% DUE 02-04-2027 CUSIP: 46647PBW5	135,000.000	135,000.00	130,728.29
LOWES COS INC 1.3% DUE 04-15-2028 CUSIP: 548661DX2	50,000.000	49,964.50	47,957.71
METLIFE INC 4.55% DUE 03-23-2030 CUSIP: 59156RBZ0	25,000.000	24,898.75	29,573.02
MICROSOFT CORP 4.2% DUE 11-03-2035 CUSIP: 594918BK9	75,000.000	76,674.75	91,941.91
MORGAN STANLEY FLTG RT 2.72% DUE 07-22-2025 CUSIP: 6174468J1	55,000.000	55,107.25	56,688.54
MORGAN STANLEY 4.457% 04-22-2039 CUSIP: 61744YAR9	105,000.000	105,225.45	126,260.40

The above information has been certified by Northern Trust Company, the trustee, as complete and accurate.

5500 Supplemental Schedules

31 DEC 21

THE A.M. MCGREGOR HOME PENSION PLAN
E.I.N. 34-0714356
PLAN NUMBER 001
SCHEDULE H, LINE 4I SCHEDULE OF ASSETS (HELD AT END OF YEAR)
DECEMBER 31, 2021

◆ Schedule of Assets Held for Investment Purposes

(a)	(b) and (c)	(d)	(e)
Identity of issue, borrower, lessor, or similar party-in-interest and description of investment including maturity date, rate of interest, collateral, par, or maturity date	Shares/Par Value	Historical Cost	Current Value
Corporate Debt Instruments - Other			
United States - USD			
NATL RURAL UTILS 8% DUE 03-01-2032 CUSIP: 637432CT0	40,000.000	50,860.40	58,292.30
NSTAR ELEC CO 3.25% DUE 05-15-2029 CUSIP: 67021CAN7	70,000.000	69,846.00	74,926.36
PEPSICO INC 3.5% DUE 03-19-2040 CUSIP: 713448ET1	30,000.000	29,769.60	33,913.92
PROCTER & GAMBLE .55% DUE 10-29-2025 CUSIP: 742718FL8	50,000.000	49,919.00	48,803.48
PROCTER & GAMBLE CO/THE 1.0% 04-23-2026 CUSIP: 742718FP9	70,000.000	69,972.70	69,238.48
PROCTER & GAMBLE 1.2% DUE 10-29-2030 CUSIP: 742718FM6	50,000.000	49,775.00	47,340.92
PROLOGIS L P 2.25% DUE 04-15-2030 CUSIP: 74340XBM2	50,000.000	49,665.50	50,304.77
PRUDENTIAL FINL INC MEDIUM TERM NTS BOOK1.5% 03-10-2026 CUSIP: 74432QCH6	50,000.000	49,843.00	50,049.73
QUALCOMM INC 3.45% DUE 05-20-2025 CUSIP: 747525AF0	80,000.000	79,812.20	85,283.83
SIMON PPTY GROUP L 3.375% DUE 12-01-2027 CUSIP: 828807DE4	80,000.000	79,514.33	86,080.58
STATE STR CORP FLTGT RT 3.031% DUE 11-01-2034 CUSIP: 857477BF9	40,000.000	40,000.00	41,692.05
UNITEDHEALTH GROUP INC 1.15% DUE 05-15-2026 CUSIP: 91324PEC2	30,000.000	29,947.80	29,692.06
UNITEDHEALTH GROUP 3.5% DUE 08-15-2039 CUSIP: 91324PDT6	45,000.000	44,557.20	50,025.09
VERIZON COMMUNICATIONS BNDS 5.25% DUE 03-16-2037 REG CUSIP: 92343VDU5	55,000.000	54,542.95	71,610.19
VERIZON 4.5% DUE 08-10-2033 CUSIP: 92343VEA8	55,000.000	54,979.30	64,743.37
Total United States - USD		2,712,163.37	2,893,301.06
Total Corporate Debt Instruments - Other		2,878,406.97	3,071,309.35

The above information has been certified by Northern Trust Company, the trustee, as complete and accurate.

5500 Supplemental Schedules

31 DEC 21

THE A.M. MCGREGOR HOME PENSION PLAN
E.I.N. 34-0714356
PLAN NUMBER 001
SCHEDULE H, LINE 4I SCHEDULE OF ASSETS (HELD AT END OF YEAR)
DECEMBER 31, 2021

◆ Schedule of Assets Held for Investment Purposes

(a)	(b) and (c)	(d)	(e)
Identity of issue, borrower, lessor, or similar party-in-interest and description of investment including maturity date, rate of interest, collateral, par, or maturity date	Shares/Par Value	Historical Cost	Current Value
Corporate Stock - Common			
Australia - USD			
ATLISSIAN CORPORATION PLC COM USD0.1 CL A CUSIP: G06242104	20.000	5,013.40	7,625.80
Total Australia - USD		5,013.40	7,625.80
Belgium - USD			
ADR ANHEUSER BUSCH INBEV SA/NV SPONSOREDADR CUSIP: 03524A108	256.000	14,077.80	15,500.80
Total Belgium - USD		14,077.80	15,500.80
Canada - USD			
TFI INTL INC COM CUSIP: 87241L109	146.000	7,184.46	16,368.06
Total Canada - USD		7,184.46	16,368.06
China - USD			
ADR BEIGENE LTD SPONSORED ADR CUSIP: 07725L102	41.000	6,869.81	11,108.13
ADR HUTCHMED CHINA LIMITED SPON ADS EACH REPR 5 ORD SHS CUSIP: 44842L103	190.000	3,870.79	6,665.20
ADR NETEASE INC SPONSORED ADR ADR EACH REPR 25 COM STK USD0.0001 CUSIP: 64110W102	40.000	4,429.74	4,071.20
ADR TENCENT HLDGS LTD ADR CUSIP: 88032Q109	275.000	12,964.16	16,032.50
Total China - USD		28,134.50	37,877.03
Denmark - USD			
ADR CARLSBERG AS SPONSORED ADR CUSIP: 142795202	765.000	22,478.22	26,560.80
ADR DSV A/S ADR UNSP EACH REPR 0.5 ORD CUSIP: 26251A108	135.000	6,484.05	15,846.30
ADR NOVO-NORDISK A S ADR CUSIP: 670100205	410.000	21,739.72	45,920.00
ADR ORSTED A/S ADR CUSIP: 68750L102	130.000	6,627.40	5,554.90

The above information has been certified by Northern Trust Company, the trustee, as complete and accurate.

5500 Supplemental Schedules

31 DEC 21

THE A.M. MCGREGOR HOME PENSION PLAN
E.I.N. 34-0714356
PLAN NUMBER 001
SCHEDULE H, LINE 4I SCHEDULE OF ASSETS (HELD AT END OF YEAR)
DECEMBER 31, 2021

◆ Schedule of Assets Held for Investment Purposes

(a)	(b) and (c)	(d)	(e)
Identity of issue, borrower, lessor, or similar party-in-interest and description of investment including maturity date, rate of interest, collateral, par, or maturity date	Shares/Par Value	Historical Cost	Current Value
Corporate Stock - Common			
Denmark - USD			
GENMAB A/S SPONSORED ADR CUSIP: 372303206	1,427.000	37,539.50	56,452.12
Total Denmark - USD		94,868.89	150,334.12
Finland - USD			
ADR NOKIA CORP SPONSORED ADR CUSIP: 654902204	1,000.000	6,370.00	6,220.00
Total Finland - USD		6,370.00	6,220.00
France - USD			
ADR AIR LIQUIDE ADR CUSIP: 009126202	324.000	9,215.05	11,297.88
ADR BNP PARIBAS SPONSORED ADR REPSTG CUSIP: 05565A202	150.000	4,521.02	5,218.50
ADR ENGIE SPONSORED ADR CUSIP: 29286D105	1,035.000	13,672.34	15,297.30
ADR ESSILORLUXOTTICA SA CUSIP: 297284200	225.000	16,420.10	24,054.75
ADR HERMES INTL SCA ADR CUSIP: 42751Q105	97.000	7,433.81	17,026.41
ADR KERING S A ADR CUSIP: 492089107	315.000	15,797.64	25,360.65
ADR L OREAL S A ADR CUSIP: 502117203	170.000	9,245.04	16,221.40
ADR LVMH MOET HENNESSY LOUIS VUITTON ADR CUSIP: 502441306	140.000	11,410.60	23,170.00
ADR PERNOD RICARD S A SPONSORED ADR CUSIP: 714264306	359.000	16,855.05	17,404.32
ADR SAFRAN ADR CUSIP: 786584102	700.000	27,308.12	21,413.00
ADR STMICROELECTRONICS N V SHS-N Y REGISTRY SHS-N Y CUSIP: 861012102	384.000	13,356.15	18,769.92
ADR TALENERGIES SE SPONSORED ADR CUSIP: 89151E109	170.000	8,506.67	8,408.20
AIRBUS SE UNSPON ADR EA REPR 0.25 ORD EUR1 CUSIP: 009279100	585.000	19,345.88	18,667.35

The above information has been certified by Northern Trust Company, the trustee, as complete and accurate.

5500 Supplemental Schedules

31 DEC 21

THE A.M. MCGREGOR HOME PENSION PLAN
E.I.N. 34-0714356
PLAN NUMBER 001
SCHEDULE H, LINE 4I SCHEDULE OF ASSETS (HELD AT END OF YEAR)
DECEMBER 31, 2021

◆ Schedule of Assets Held for Investment Purposes

(a)	(b) and (c)	(d)	(e)
Identity of issue, borrower, lessor, or similar party-in-interest and description of investment including maturity date, rate of interest, collateral, par, or maturity date	Shares/Par Value	Historical Cost	Current Value
Corporate Stock - Common			
France - USD			
Total France - USD		173,087.47	222,309.68
Germany - USD			
ADR ADIDAS AG SPONSORED ADR CUSIP: 00687A107	40.000	7,102.80	5,760.00
ADR DEUTSCHE BOERSE ADR CUSIP: 251542106	320.000	4,902.40	5,315.20
SAP SE-SPONSORED ADR CUSIP: 803054204	184.000	23,762.64	25,780.24
Total Germany - USD		35,767.84	36,855.44
Hong Kong - USD			
ADR AIA GROUP LTD SPONSORED ADR CUSIP: 001317205	665.000	25,693.61	26,815.79
ADR HONG KONG EXCHANGES & CLEARING LTD ADR CUSIP: 43858F109	208.000	5,974.59	12,324.00
ADR JARDINE MATHESON HLDGS LTD ADR CUSIP: 471115402	102.000	4,312.36	5,639.58
Total Hong Kong - USD		35,980.56	44,779.37
India - USD			
ADR HDFC BK LTD ADR REPSTG 3 SHS CUSIP: 40415F101	153.000	9,776.79	9,955.71
Total India - USD		9,776.79	9,955.71
Ireland - USD			
ADR FLUTTER ENTMT PLC ADR CUSIP: 344044102	45.000	3,479.40	3,584.70
Total Ireland - USD		3,479.40	3,584.70
Israel - USD			
ADR NICE LTD SPONSORED ADR CUSIP: 653656108	20.000	5,299.77	6,072.00
Total Israel - USD		5,299.77	6,072.00

The above information has been certified by Northern Trust Company, the trustee, as complete and accurate.

5500 Supplemental Schedules

31 DEC 21

THE A.M. MCGREGOR HOME PENSION PLAN
E.I.N. 34-0714356
PLAN NUMBER 001
SCHEDULE H, LINE 4I SCHEDULE OF ASSETS (HELD AT END OF YEAR)
DECEMBER 31, 2021

◆ Schedule of Assets Held for Investment Purposes

(a)	(b) and (c)	(d)	(e)
Identity of issue, borrower, lessor, or similar party-in-interest and description of investment including maturity date, rate of interest, collateral, par, or maturity date	Shares/Par Value	Historical Cost	Current Value
Corporate Stock - Common			
Italy - USD			
ADR ENEL SOCIETA PER AZIONI ADR CUSIP: 29265W207	2,580.000	19,028.43	20,536.80
Total Italy - USD		19,028.43	20,536.80
Japan - USD			
ADR ASahi KASEI CORP ADR CUSIP: 043400100	340.000	6,963.54	6,388.60
ADR DAIICHI SANKYO CO LTD SPONSORED ADR LEVEL 1 SPONSORED ADR LEVEL 1 CUSIP: 23381D102	225.000	5,625.00	5,739.75
ADR HOYA CORP SPONSORED ADR CUSIP: 443251103	120.000	7,992.10	17,948.40
ADR MURATA MFG CO LTD ADR CUSIP: 626425102	365.000	4,322.33	7,281.75
ADR NIDEC CORP SPONSORED ADR CUSIP: 654090109	363.000	6,390.25	10,712.13
ADR NITORI HLDGS CO LTD ADR CUSIP: 65479L108	270.000	5,526.90	4,012.20
ADR RECRUIT HLDGS CO LTD ADR CUSIP: 75629J101	880.000	5,721.50	10,718.40
ADR SHIN ETSU CHEM CO LTD ADR CUSIP: 824551105	460.000	12,617.80	19,973.20
ADR SMC CORP JAPAN SPONSORED ADR CUSIP: 78445W306	580.000	12,145.20	19,653.88
ADR TERUMO CORP ADR CUSIP: 88156J105	163.000	6,347.22	7,039.95
ADR TOKYO ELECTRON LTD ADR CUSIP: 889110102	123.000	12,942.06	17,699.70
DAIKIN INDS LTD ADR CUSIP: 23381B106	260.000	5,887.60	5,891.60
SHIONOGI & CO LTD ADR CUSIP: 824667109	878.000	13,266.58	15,509.87
Total Japan - USD		105,748.08	148,569.43
Mexico - USD			
AMER MOVIL SAB DE C V SPONSORED ADR REPSTG SER L SHS CUSIP: 02364W105	335.000	6,987.06	7,071.85

The above information has been certified by Northern Trust Company, the trustee, as complete and accurate.

5500 Supplemental Schedules

31 DEC 21

THE A.M. MCGREGOR HOME PENSION PLAN
E.I.N. 34-0714356
PLAN NUMBER 001
SCHEDULE H, LINE 4I SCHEDULE OF ASSETS (HELD AT END OF YEAR)
DECEMBER 31, 2021

◆ Schedule of Assets Held for Investment Purposes

(a)	(b) and (c)	(d)	(e)
Identity of issue, borrower, lessor, or similar party-in-interest and description of investment including maturity date, rate of interest, collateral, par, or maturity date	Shares/Par Value	Historical Cost	Current Value
Corporate Stock - Common			
Mexico - USD			
Total Mexico - USD		6,987.06	7,071.85
Netherlands - USD			
ADR ASML HLDG NV NY REG 2012 (POST REV SPLIT) CUSIP: N07059210	73.000	18,168.51	58,118.22
ADR ING GROEP N V SPONSORED ADR CUSIP: 456837103	450.000	5,983.07	6,264.00
ADR ROYAL KPN NV SPONSORED ADR CUSIP: 780641205	1,907.000	6,090.20	5,835.42
KONINKLIJKE PHILIPS NV CUSIP: 500472303	173.000	7,255.06	6,375.05
Total Netherlands - USD		37,496.84	76,592.69
Norway - USD			
ADR DNB BK ASA SPONSORED ADR CUSIP: 23341C103	553.000	11,972.45	12,691.35
Total Norway - USD		11,972.45	12,691.35
Singapore - USD			
ADR DBS GROUP HLDGS LTD SPONSORED ADR CUSIP: 23304Y100	91.000	7,140.77	8,859.76
Total Singapore - USD		7,140.77	8,859.76
Spain - USD			
ADR BANCO BILBAO VIZCAYA ARGENTARIA S A SPONSORED ADR CUSIP: 05946K101	2,005.000	9,643.85	11,769.35
ADR IBERDROLA S A SPONSORED ADR REPSTG 1ORD SHS CUSIP: 450737101	175.000	7,222.25	8,261.75
ADR INDUSTRIA DE DISENO TEXTIL INDITEX SA ADR ADR CUSIP: 455793109	583.000	8,890.98	9,438.19
Total Spain - USD		25,757.08	29,469.29

The above information has been certified by Northern Trust Company, the trustee, as complete and accurate.

5500 Supplemental Schedules

31 DEC 21

THE A.M. MCGREGOR HOME PENSION PLAN
E.I.N. 34-0714356
PLAN NUMBER 001
SCHEDULE H, LINE 4I SCHEDULE OF ASSETS (HELD AT END OF YEAR)
DECEMBER 31, 2021

◆ Schedule of Assets Held for Investment Purposes

(a)	(b) and (c)	(d)	(e)
Identity of issue, borrower, lessor, or similar party-in-interest and description of investment including maturity date, rate of interest, collateral, par, or maturity date	Shares/Par Value	Historical Cost	Current Value
Corporate Stock - Common			
Sweden - USD			
ADR EPIROC AB UNSPON ADS EACH REP 1 ORD SHS CUSIP: 29429L105	450.000	9,864.00	11,353.50
GDR ASSA ABLOY AB ADR CUSIP: 045387107	388.000	4,302.26	5,924.76
Total Sweden - USD		14,166.26	17,278.26
Switzerland - USD			
ADR ABB LTD SPONSORED ADR CUSIP: 000375204	541.000	14,249.16	20,649.97
ADR COMPAGNIE FINANCIERE RICHEMONT AG SWITZ ADR CUSIP: 204319107	941.000	8,342.81	14,067.95
ADR GIVAUDAN SA ADR CUSIP: 37636P108	200.000	12,060.80	20,982.00
ADR NESTLE S A SPONSORED ADR REPSTG REG SH CUSIP: 641069406	218.000	22,975.65	30,600.66
ADR SONOVA HLDG AG UNSP ADR CUSIP: 83569C102	135.000	6,054.88	10,600.20
ADR STRAUMANN HLDG AG ADR CUSIP: 86317T103	159.000	6,725.70	17,172.00
Total Switzerland - USD		70,409.00	114,072.78
Taiwan - USD			
ADR TAIWAN SEMICONDUCTOR MANUFACTURING SPON ADS EACH REP 5 ORD TWD10 CUSIP: 874039100	294.000	14,119.50	35,371.14
Total Taiwan - USD		14,119.50	35,371.14
United Kingdom - USD			
ADR ASSD BRIT FOODS LTD ADR NEW CUSIP: 045519402	250.000	8,380.00	6,865.00
ADR ASTRAZENECA PLC SPONSORED ADR UNITEDKINGDOM CUSIP: 046353108	485.000	21,706.17	28,251.25
ADR B & M EUROPEAN VALUE RETAIL SA UNSPON ADR EACH REPR 4 ORD CUSIP: 05590Y100	178.000	4,953.78	6,149.90
ADR BRIT AMERN TOB PLC SPONSORED CUSIP: 110448107	175.000	7,793.38	6,546.75

The above information has been certified by Northern Trust Company, the trustee, as complete and accurate.

5500 Supplemental Schedules

31 DEC 21

THE A.M. MCGREGOR HOME PENSION PLAN
E.I.N. 34-0714356
PLAN NUMBER 001
SCHEDULE H, LINE 4I SCHEDULE OF ASSETS (HELD AT END OF YEAR)
DECEMBER 31, 2021

◆ Schedule of Assets Held for Investment Purposes

(a)	(b) and (c)	(d)	(e)
Identity of issue, borrower, lessor, or similar party-in-interest and description of investment including maturity date, rate of interest, collateral, par, or maturity date	Shares/Par Value	Historical Cost	Current Value
Corporate Stock - Common			
United Kingdom - USD			
ADR LONDON STK EXCHANGE GROUP ADR CUSIP: 54211N101	865.000	20,114.10	20,405.35
ADR RECKITT BENCKISER GROUP PLC SPONSORED ADR CUSIP: 756255204	600.000	9,849.56	10,500.00
ADR RELX PLC SPONSORED ADR CUSIP: 759530108	675.000	15,846.84	22,011.75
ADR RIO TINTO PLC SPONSORED ADR CUSIP: 767204100	61.000	3,640.96	4,083.34
DIAGEO PLC SPONSORED ADR NEW CUSIP: 25243Q205	50.000	8,127.55	11,007.00
LINDE PLC COM USD0.001 CUSIP: G5494J103	141.000	24,580.38	48,846.63
Total United Kingdom - USD		124,992.72	164,666.97
United States - USD			
ADOBE SYS INC COM CUSIP: 00724F101	80.000	13,755.93	45,364.80
ADR UNICHARM CORP SPONSORED ADR CUSIP: 90460M204	1,020.000	6,551.15	8,930.10
ADVANCED DRAIN SYS INC DEL COM CUSIP: 00790R104	338.000	37,174.22	46,011.94
ALPHABET INC CAPITAL STOCK USD0.001 CL A CUSIP: 02079K305	50.000	59,098.12	144,852.00
AMAZON COM INC COM CUSIP: 023135106	35.000	44,560.00	116,701.90
AMERICAN WTR WKS CO INC NEW COM CUSIP: 030420103	291.000	13,219.30	54,958.26
AON PLC CUSIP: G0403H108	30.000	5,803.73	9,016.80
APPLE INC COM STK CUSIP: 037833100	921.000	23,962.30	163,541.97
APTIV PLC COM USD CUSIP: G6095L109	234.000	35,775.04	38,598.30
AUTODESK INC COM CUSIP: 052769106	149.000	28,801.76	41,897.31
BANK OF AMERICA CORP CUSIP: 060505104	1,814.000	45,007.71	80,704.86

The above information has been certified by Northern Trust Company, the trustee, as complete and accurate.

5500 Supplemental Schedules

31 DEC 21

THE A.M. MCGREGOR HOME PENSION PLAN
E.I.N. 34-0714356
PLAN NUMBER 001
SCHEDULE H, LINE 4I SCHEDULE OF ASSETS (HELD AT END OF YEAR)
DECEMBER 31, 2021

◆ Schedule of Assets Held for Investment Purposes

(a)	(b) and (c)	(d)	(e)
Identity of issue, borrower, lessor, or similar party-in-interest and description of investment including maturity date, rate of interest, collateral, par, or maturity date	Shares/Par Value	Historical Cost	Current Value
Corporate Stock - Common			
United States - USD			
BEYOND MEAT INC COM USD0.0001 CUSIP: 08862E109	209.000	25,068.26	13,618.44
BOSTON SCIENTIFIC CORP COM CUSIP: 101137107	1,352.000	37,483.81	57,432.96
BROADCOM INC COM CUSIP: 11135F101	72.000	13,806.22	47,909.52
CHIPOTLE MEXICAN GRILL INC COM STK CUSIP: 169656105	17.000	25,413.41	29,720.25
CHUBB LTD ORD CHF24.15 CUSIP: H1467J104	231.000	26,880.27	44,654.61
CINTAS CORP COM CUSIP: 172908105	149.000	22,715.16	66,032.33
CLARIVATE PLC CUSIP: G21810109	939.000	21,558.98	22,085.28
CME GROUP INC COM STK CUSIP: 12572Q105	182.000	32,241.72	41,579.72
COSTCO WHOLESALE CORP NEW COM CUSIP: 22160K105	112.000	18,148.14	63,582.40
DANAHER CORP COM CUSIP: 235851102	229.000	13,901.48	75,343.29
DARLING INGREDIENTS INC COMSTK CUSIP: 237266101	315.000	10,184.18	21,826.35
EATON CORP PLC COM USD0.50 CUSIP: G29183103	389.000	34,446.65	67,226.98
ELI LILLY & CO COM CUSIP: 532457108	165.000	45,943.33	45,576.30
ESTEE LAUDER COMPANIES INC CL A USD0.01 CUSIP: 518439104	154.000	9,165.42	57,010.80
HANNON ARMSTRONG SUSTAINABLE INC COM CUSIP: 41068X100	647.000	19,381.12	34,368.64
HOME DEPOT INC COM CUSIP: 437076102	185.000	27,744.77	76,776.85
INTUIT COM CUSIP: 461202103	93.000	13,067.49	59,819.46
IQVIA HLDGS INC COM USD0.01 CUSIP: 46266C105	243.000	38,731.93	68,560.02

The above information has been certified by Northern Trust Company, the trustee, as complete and accurate.

5500 Supplemental Schedules

31 DEC 21

THE A.M. MCGREGOR HOME PENSION PLAN
E.I.N. 34-0714356
PLAN NUMBER 001
SCHEDULE H, LINE 4I SCHEDULE OF ASSETS (HELD AT END OF YEAR)
DECEMBER 31, 2021

◆ Schedule of Assets Held for Investment Purposes

(a)	(b) and (c)	(d)	(e)
Identity of issue, borrower, lessor, or similar party-in-interest and description of investment including maturity date, rate of interest, collateral, par, or maturity date	Shares/Par Value	Historical Cost	Current Value
Corporate Stock - Common			
United States - USD			
JPMORGAN CHASE & CO COM CUSIP: 46625H100	373.000	31,548.71	59,064.55
MERCADOLIBRE INC COM STK CUSIP: 58733R102	10.000	5,400.60	13,484.00
META PLATFORMS INC CUSIP: 30303M102	187.000	25,258.54	62,897.45
MICROSOFT CORP COM CUSIP: 594918104	528.000	55,014.76	177,576.96
NATIONAL VISION HLDGS INC COM CUSIP: 63845R107	540.000	22,718.25	25,914.60
NETFLIX INC COM STK CUSIP: 64110L106	88.000	29,031.48	53,014.72
NVIDIA CORP COM CUSIP: 67066G104	334.000	21,501.10	98,232.74
PALO ALTO NETWORKS INC COM USD0.0001 CUSIP: 697435105	94.000	34,002.94	52,335.44
PAYPAL HLDGS INC COM CUSIP: 70450Y103	230.000	11,396.06	43,373.40
PEPSICO INC COM CUSIP: 713448108	299.000	28,853.44	51,939.29
QUALCOMM INC COM CUSIP: 747525103	231.000	18,563.82	42,242.97
SALESFORCE COM INC COM STK CUSIP: 79466L302	208.000	24,799.54	52,859.04
SCHWAB CHARLES CORP COM NEW CUSIP: 808513105	868.000	36,479.20	72,998.80
SOLAREEDGE TECHNOLOGIES INC COM CUSIP: 83417M104	163.000	28,320.20	45,732.91
STEEL DYNAMICS INC COM CUSIP: 858119100	167.000	10,359.78	10,365.69
THERMO FISHER CORP CUSIP: 883556102	122.000	20,003.00	81,403.28
TJX COS INC COM NEW CUSIP: 872540109	730.000	26,867.05	55,421.60
TREX CO INC COM CUSIP: 89531P105	381.000	26,598.43	51,446.43

The above information has been certified by Northern Trust Company, the trustee, as complete and accurate.

5500 Supplemental Schedules

31 DEC 21

THE A.M. MCGREGOR HOME PENSION PLAN
E.I.N. 34-0714356
PLAN NUMBER 001
SCHEDULE H, LINE 4I SCHEDULE OF ASSETS (HELD AT END OF YEAR)
DECEMBER 31, 2021

◆ Schedule of Assets Held for Investment Purposes

(a)	(b) and (c)	(d)	(e)
Identity of issue, borrower, lessor, or similar party-in-interest and description of investment including maturity date, rate of interest, collateral, par, or maturity date	Shares/Par Value	Historical Cost	Current Value
Corporate Stock - Common			
United States - USD			
TRUIST FINL CORP COM CUSIP: 89832Q109	835.000	43,246.29	48,889.25
UNION PAC CORP COM CUSIP: 907818108	197.000	14,704.43	49,630.21
UNITEDHEALTH GROUP INC COM CUSIP: 91324P102	146.000	13,683.15	73,312.44
VISA INC COM CL A STK CUSIP: 92826C839	221.000	23,848.36	47,892.91
WALT DISNEY CO CUSIP: 254687106	346.000	45,647.00	53,591.94
Total United States - USD		1,347,437.73	2,967,323.06
Total Corporate Stock - Common		2,204,296.80	4,159,986.09
Value of Interest in Registered Investment Companies			
Emerging Markets Region - USD			
MFC ISHARES TR MSCI EMERGING MKTS INDEX FD ETF CUSIP: 464287234	4,900.000	259,577.79	239,365.00
MFO BAILLIE GIFFORD FDS EMERGING INSTL CUSIP: 056823388	18,175.580	530,000.00	444,029.42
Total Emerging Markets Region - USD		789,577.79	683,394.42
International Region - USD			
VANGUARD FTSE DEVELOPED MARKETS ETF CUSIP: 921943858	22,190.000	923,196.77	1,133,021.40
Total International Region - USD		923,196.77	1,133,021.40
United States - USD			
MFC ISHARES TRUST FALLEN ANGELS USD BD ETF CUSIP: 46435G474	2,730.000	80,188.02	81,818.10
MFC VANGUARD INDEX FUNDS S&P 500 ETF SHSNEW CUSIP: 922908363	4,705.000	982,796.82	2,054,061.85
MFO EATON VANCE MUTUAL FDS TR FLOATING RATE-I CUSIP: 277911491	9,111.620	80,000.00	80,182.26

The above information has been certified by Northern Trust Company, the trustee, as complete and accurate.

5500 Supplemental Schedules

31 DEC 21

THE A.M. MCGREGOR HOME PENSION PLAN
E.I.N. 34-0714356
PLAN NUMBER 001
SCHEDULE H, LINE 4I SCHEDULE OF ASSETS (HELD AT END OF YEAR)
DECEMBER 31, 2021

◆ Schedule of Assets Held for Investment Purposes

(a)	(b) and (c)	(d)	(e)
Identity of issue, borrower, lessor, or similar party-in-interest and description of investment including maturity date, rate of interest, collateral, par, or maturity date	Shares/Par Value	Historical Cost	Current Value
Security Description / Asset ID			
<i>Value of Interest in Registered Investment Companies</i>			
United States - USD			
MFO GOLDMAN SACHS TR SMALL CAP VALUE FD INSTL CL CUSIP: 38142V209	11,444.540	590,870.87	662,753.31
MFO JANUS INVT FD JANUS HENDERSON TRITONFD CL N CUSIP: 47103D793	19,347.890	544,327.04	670,210.91
Total United States - USD		2,278,182.75	3,549,026.43
* MFB NORTHERN INSTL FDS GOVT PORTFOLIO GOVT PORTFOLIO	579,384.190	579,384.19	579,384.19
Total United States - USD		579,384.19	579,384.19
Total Value of Interest in Registered Investment Com		4,570,341.50	5,944,826.44

Other

Multi-National Agencies Region - USD

INTL BK FOR RECON 3.125% DUE 11-20-2025 CUSIP: 45905U6L3	130,000.000	129,279.80	139,225.23
Total Multi-National Agencies Region - USD		129,279.80	139,225.23

United States - USD

AZLE TEX INDPT SCH DIST 4% 02-15-2022 BEO TAXABLE CUSIP: 054789VK5	50,000.000	51,584.00	50,207.68
CALIFORNIA ST 4% 08-01-2030 BEO TAXABLE CUSIP: 13063DHB7	50,000.000	50,062.50	58,116.95
CONNECTICUT ST TAXABLE-SER A 3.432% DUE 04-15-2028 BEO TAXABLE N/C CUSIP: 20772KGS2	50,000.000	50,000.00	54,554.98
ENNIS TEX 3.5% 08-01-2024 BEO TAXABLE CUSIP: 293425WL4	50,000.000	50,421.50	52,002.01
FISHERS IND ECONOMIC DEV REV 5% 02-01-2026 BEO TAXABLE CUSIP: 338035HJ0	50,000.000	53,711.50	57,292.55
GREENVILLE S C PUB FACS CORP INSTALLMENTPUR REV 3.125% 04-01-2023 BEO TAXABLE CUSIP: 396549AH0	25,000.000	25,676.00	25,755.13
LOS ANGELES CALIF 4% 09-01-2025 BEO TAXABLE CUSIP: 544351NN5	50,000.000	50,902.50	54,695.69
MARYLAND ST STAD AUTH SPORTS FACS LEASE REV 3.181% 03-01-2029 BEO TAXABLE CUSIP: 574297DZ7	50,000.000	50,000.00	53,941.36

** All or a portion of this security participates in Securities Lending.

* Represents a party -in-interest to the Plan

The above information has been certified by Northern Trust Company, the trustee, as complete and accurate.

5500 Supplemental Schedules

31 DEC 21

THE A.M. MCGREGOR HOME PENSION PLAN
E.I.N. 34-0714356
PLAN NUMBER 001
SCHEDULE H, LINE 4I SCHEDULE OF ASSETS (HELD AT END OF YEAR)
DECEMBER 31, 2021

◆ Schedule of Assets Held for Investment Purposes

(a)	(b) and (c)	(d)	(e)
Identity of issue, borrower, lessor, or similar party-in-interest and description of investment including maturity date, rate of interest, collateral, par, or maturity date			
Security Description / Asset ID	Shares/Par Value	Historical Cost	Current Value
<i>Other</i>			
United States - USD			
MONONA WIS 4% 10-01-2029 BEO TAXABLE CUSIP: 610100YA1	50,000.000	51,232.50	53,836.13
MONTEREY CALIF REGL WASTE MGMT AUTH REV 4% 04-01-2029 BEO AMT CUSIP: 612414CV2	50,000.000	55,882.00	55,576.03
MONTGOMERY CNTY VA ECONOMIC DEV AUTH REV1.974% 06-01-2029 BEO TAXABLE CUSIP: 613741LL9	50,000.000	51,117.50	50,583.55
NEW YORK ST DORM AUTH REVS NON ST SUPPOR 3.542% 12-01-2018 CUSIP: 649907XV9	50,000.000	50,880.50	51,409.31
NEW YORK ST HSG FIN AGY REV VAR-REF-TAXABLE-AFFORDABLE HSG VAR RT 11-01-2045 CUSIP: 64987DUE2	100,000.000	100,000.00	100,000.00
PALM BEACH CNTY FLA ARPT SYS REV 5% 10-01-2026 BEO AMT CUSIP: 696499DS8	50,000.000	56,745.50	59,498.67
PORT ST LUCIE FLA SPL OBLIG REV 4.255% 05-01-2030 BEO TAXABLE CUSIP: 73541WBE1	50,000.000	50,000.00	56,471.42
PROLOGIS INC COM CUSIP: 74340W103	335.000	17,454.37	56,400.60
RIDGECREST CALIF CTFS PARTN 4.313% 06-01-2030 BEO TAXABLE CUSIP: 765761BR1	25,000.000	25,063.00	27,898.40
ROANOKE TEX ECONOMIC & INDL DEV CORP SALES TAX REV 3.7 08-15-2025 BEO TAXABLE CUSIP: 770047AT5	50,000.000	50,000.00	53,594.97
SAN DIEGO CALIF PUB FACS FING AUTH LEASEREV 3.714% 10-15-2026 BEO TAXABLE CUSIP: 797299LY8	50,000.000	50,680.00	54,715.78
WIXOM MICH 3.7% 05-01-2028 BEO TAXABLE CUSIP: 977493HE8	35,000.000	34,688.15	38,474.10
Total United States - USD		976,101.52	1,065,025.31
Total Other		1,105,381.32	1,204,250.54
Total		12,051,890.10	15,627,902.11

The above information has been certified by Northern Trust Company, the trustee, as complete and accurate.

THE A.M. MCGREGOR HOME PENSION PLAN

E.I.N. 34-0714356
PLAN NUMBER 001

SCHEDULE H, LINE 4J - SCHEDULE OF REPORTABLE TRANSACTIONS (TRANSACTIONS IN EXCESS OF FIVE PERCENT OF CURRENT VALUE OF BEGINNING PLAN ASSETS) IN AGGREGATE TRANSACTIONS

YEAR ENDED DECEMBER 31, 2021

(a) and (b)	(c) and (h)	(d) and (h)	(g)	(i)
Description	Purchase Price and Current Value on Transaction Date	Selling Price and Current Value on Transaction Date	Cost	Gain (Loss)
Series of Transactions by Issue in Excess of 5%				
* MFB Northern Instl FDS Govt Portfolio Govt				
-Purchase	\$ 2,079,675			
-Sales		\$ 1,802,473	\$ 1,802,473	NONE

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

The above information has been certified by Northern Trust Company, the trustee, as complete and accurate.

**SCHEDULE SB
(Form 5500)**Department of the Treasury
Internal Revenue Service
Department of Labor
Employee Benefits Security Administration
Pension Benefit Guaranty Corporation**Single-Employer Defined Benefit Plan
Actuarial Information**

This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6059 of the Internal Revenue Code (the Code).

▶ **File as an attachment to Form 5500 or 5500-SF.**

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

▶ **Round off amounts to nearest dollar.**▶ **Caution:** A penalty of \$1,000 will be assessed for late filing of this report unless reasonable cause is established.

A Name of plan THE A.M. MCGREGOR HOME PENSION PLAN	B Three-digit plan number (PN) ▶ 001
C Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF THE MCGREGOR HOME FOUNDATION	D Employer Identification Number (EIN) 34-0714356
E Type of plan: ☒ Single ☐ Multiple-A ☐ Multiple-B	F Prior year plan size: ☐ 100 or fewer ☒ 101-500 ☐ More than 500

Part I Basic Information

1 Enter the valuation date: Month 01 Day 01 Year 2021			
2 Assets:			
a Market value	2a	15,435,845	
b Actuarial value	2b	13,969,319	
3 Funding target/participant count breakdown	(1) Number of participants	(2) Vested Funding Target	(3) Total Funding Target
a For retired participants and beneficiaries receiving payment	84	10,186,366	10,186,366
b For terminated vested participants	36	1,274,943	1,274,943
c For active participants	39	1,764,244	1,827,310
d Total	159	13,225,553	13,288,619
4 If the plan is in at-risk status, check the box and complete lines (a) and (b)..... ☐			
a Funding target disregarding prescribed at-risk assumptions	4a		
b Funding target reflecting at-risk assumptions, but disregarding transition rule for plans that have been in at-risk status for fewer than five consecutive years and disregarding loading factor	4b		
5 Effective interest rate	5	5.49%	
6 Target normal cost			
a Present value of current plan year accruals	6a	0	
b Expected plan-related expenses	6b	135,000	
c Total (line 6a + line 6b)	6c	135,000	

Statement by Enrolled Actuary

To the best of my knowledge, the information supplied in this schedule and accompanying schedules, statements and attachments, if any, is complete and accurate. Each prescribed assumption was applied in accordance with applicable law and regulations. In my opinion, each other assumption is reasonable (taking into account the experience of the plan and reasonable expectations) and such other assumptions, in combination, offer my best estimate of anticipated experience under the plan.

SIGN HERE		
Signature of actuary		Date
Brian Donohue, FSA, EA		2005482
Type or print name of actuary		Most recent enrollment number
October Three Consulting LLC		312-818-4820
Firm name		Telephone number (including area code)
233 S. Wacker Drive, Suite 8350		
Chicago IL 60606		
Address of the firm		

If the actuary has not fully reflected any regulation or ruling promulgated under the statute in completing this schedule, check the box and see instructions ☐**For Paperwork Reduction Act Notice, see the Instructions for Form 5500 or 5500-SF.****Schedule SB (Form 5500) 2021
v. 201209**

Part V Assumptions Used to Determine Funding Target and Target Normal Cost

21 Discount rate:				
a Segment rates:	1st segment: 4.75 %	2nd segment: 5.36 %	3rd segment: 6.11 %	☐ N/A, full yield curve used
b Applicable month (enter code)				21b 3
22 Weighted average retirement age				22 65
23 Mortality table(s) (see instructions) ☐ Prescribed - combined ☒ Prescribed - separate ☐ Substitute				

Part VI Miscellaneous Items

24 Has a change been made in the non-prescribed actuarial assumptions for the current plan year? If "Yes," see instructions regarding required attachment	☒ Yes ☐ No
25 Has a method change been made for the current plan year? If "Yes," see instructions regarding required attachment	☐ Yes ☒ No
26 Is the plan required to provide a Schedule of Active Participants? If "Yes," see instructions regarding required attachment	☒ Yes ☐ No
27 If the plan is subject to alternative funding rules, enter applicable code and see instructions regarding attachment	27

Part VII Reconciliation of Unpaid Minimum Required Contributions For Prior Years

28 Unpaid minimum required contributions for all prior years	28	0
29 Discounted employer contributions allocated toward unpaid minimum required contributions from prior years (line 19a)	29	0
30 Remaining amount of unpaid minimum required contributions (line 28 minus line 29)	30	0

Part VIII Minimum Required Contribution For Current Year

31 Target normal cost and excess assets (see instructions):			
a Target normal cost (line 6c)	31a	135,000	
b Excess assets, if applicable, but not greater than line 31a	31b	0	
32 Amortization installments:	Outstanding Balance	Installment	
a Net shortfall amortization installment	1,630,523	152,033	
b Waiver amortization installment	0	0	
33 If a waiver has been approved for this plan year, enter the date of the ruling letter granting the approval (Month _____ Day _____ Year _____) and the waived amount	33		
34 Total funding requirement before reflecting carryover/prefunding balances (lines 31a - 31b + 32a + 32b - 33)	34	287,033	
	Carryover balance	Prefunding balance	Total balance
35 Balances elected for use to offset funding requirement	0	267,696	267,696
36 Additional cash requirement (line 34 minus line 35)	36	19,337	
37 Contributions allocated toward minimum required contribution for current year adjusted to valuation date (line 19c)	37	867,553	
38 Present value of excess contributions for current year (see instructions)			
a Total (excess, if any, of line 37 over line 36)	38a	848,216	
b Portion included in line 38a attributable to use of prefunding and funding standard carryover balances	38b	267,696	
39 Unpaid minimum required contribution for current year (excess, if any, of line 36 over line 37)	39	0	
40 Unpaid minimum required contributions for all years	40	0	

Part IX Pension Funding Relief Under Pension Relief Act of 2010 (See Instructions)

41 If an election was made to use PRA 2010 funding relief for this plan:	
a Schedule elected	☐ 2 plus 7 years ☐ 15 years
b Eligible plan year(s) for which the election in line 41a was made	☐ 2008 ☐ 2009 ☐ 2010 ☐ 2011

The A.M. McGregor Home Pension Plan

EIN / PN 34-0714356 / 001

Schedule SB, Line 22 - Description of Weighted Average Retirement Age

DESCRIPTION OF WEIGHTED AVERAGE RETIREMENT AGE

All participants are assumed to retire on the last day of the plan year in which they attain their assumed retirement ages. The weighted average retirement age for the population during the current year, rounded to the nearest whole number, is 65.

Assumed retirement age	Percent assumed to retire
55	0%
56	0%
57	0%
58	0%
59	0%
60	0%
61	0%
62	0%
63	0%
64	0%
65	100%

The A.M. McGregor Home Pension Plan
EIN / PN 34-0714356 / 001
Schedule SB, Line 24 - Change in Actuarial Assumptions

INTEREST CREDITING RATE

The expense assumption changed from \$138,000 in 2020 to \$135,000 in 2021 to better reflect expected experience under the plan.

The A.M. McGregor Home Pension Plan

EIN / PN 34-0714356 / 001

Schedule SB, Line 26 - Schedule of Active Participant Data

Attained age	Completed years of credited service as of January 1, 2021										Total
	Under 1	1 to 4	5 to 9	10 to 14	15 to 19	20 to 24	25 to 29	30 to 34	35 to 39	40 & over	
Under 25	-	-	-	-	-	-	-	-	-	-	-
25 to 29	-	-	-	1	-	-	-	-	-	-	1
30 to 34	-	-	-	2	-	-	-	-	-	-	2
35 to 39	-	-	-	1	-	-	-	-	-	-	1
40 to 44	-	-	-	1	2	-	-	-	-	-	3
45 to 49	-	-	-	6	-	-	-	1	1	-	8
50 to 54	-	-	1	2	-	2	1	-	-	-	6
55 to 59	-	-	-	2	5	-	-	-	1	-	8
60 to 64	-	-	-	1	3	1	3	1	1	-	10
65 to 69	-	-	-	-	-	-	-	-	-	-	-
70 & over	-	-	-	-	-	-	-	-	-	-	-
Total	-	-	1	16	10	3	4	2	3	-	39

The A.M. McGregor HomePension Plan
EIN / PN 34-0714356 / 001
Schedule SB, Line 32 - Schedule of Amortization Charge

DEVELOPMENT OF SHORTFALL AMORTIZATION CHARGES

Amortization charges *

	Present Value of <u>Future Installments</u>	Years <u>Remaining</u>	Amortization <u>Installments</u>
a. Shortfall amortization installments			
i. 2021	<u>1,630,523</u>	15	<u>152,033</u>
viii. Total, not less than zero	\$1,630,523		\$152,033
b. Waiver amortization installments	\$0	0	\$0

* When the funding shortfall is zero, the shortfall and waiver amortization bases for all preceding years are reduced to zero.

The A.M. McGregor Home Pension Plan
EIN / PN 34-0714356 / 001
Schedule SB, Part V - Statement of Actuarial Assumptions/Methods

Plan Sponsor Elections

Yield curve election: The plan sponsor did not elect to use the full yield curve under IRC section 430(h)(2)(D)(ii).

Applicable month: The plan sponsor elected to base the segment rates on the rates published in the October immediately preceding the valuation year.

Economic Assumptions

	Funding Target		PBGC Funding Target
	with stabilization	without stabilization	
First segment rate (years 0 to 4):	4.75%	2.11%	0.51%
Second segment rate (years 5 to 19):	5.36%	3.30%	2.26%
Third segment rate (years 20 and after):	6.11%	3.86%	3.01%
Effective interest rate (current year):	5.49%	3.39%	N/A

The interest rates listed above are compounded annually.

Demographic Assumptions

WEIGHTED AVERAGE RETIREMENT AGE

The weighted average retirement age rounded to the nearest whole age is 65.

WITHDRAWAL

Based on employees age and sex as follows:

Age	Male	Female
25	6.4%	12.5%
35	2.5%	3.8%
40	2.0%	3.2%
45	1.4%	2.5%
55	0.7%	1.2%

DISABILITY

Disability is determined using the Society of Actuaries 1971-1975 LTD experience.

The A.M. McGregor Home Pension Plan
EIN / PN 34-0714356 / 001
Schedule SB, Part V - Statement of Actuarial Assumptions/Methods

MORTALITY AND MORTALITY IMPROVEMENT

The mortality follows the IRS 2020 Small Plan Combined Static Mortality Table as prescribed by Treasury regulation section 1.430(h)(3)-1(b)(2). The mortality for disabled participants is in accordance with IRS Notice 2008-29 which follows the mortality rates for disabled individuals that are specified in Rev. Rul. 96-7.

MARITAL STATUS

85% of employees are assumed to be married; husbands are assumed to be three years older than wives.

DECREMENT TIMING

Decrements are assumed to occur as of the beginning of the year.

Other Assumptions

FORM OF PAYMENT

All participants are assumed to elect a single life annuity form of payment. The experience of the plan has been that nearly all participants have elected this form of payment.

MAXIMUM EARNINGS

The maximum compensation limit under IRC section 401(a)(17) is \$290,000 for 2021.

MAXIMUM BENEFIT

The maximum benefit payable under IRC section 415 is \$230,000 for 2021.

EXPENSES

Assumed expenses are \$135,000 for 2021. The assumed expenses are based on actual expenses paid in the prior plan year, rounded to the nearest thousand. In accordance with our understanding of the available guidance, the expense assumption reflects administrative expenses and does not include investment-related expenses or any other non-administrative expense.

Changes from Prior Year and Rationale for Changes

The expense assumption changed from \$138,000 in 2020 to \$135,000 in 2021 to better reflect expected experience under the plan.

The A.M. McGregor Home Pension Plan
EIN / PN 34-0714356 / 001
Schedule SB, Part V - Statement of Actuarial Assumptions/Methods

Actuarial Methods

VALUATION DATE

The valuation date is January 1, 2021.

ACTUARIAL VALUE OF ASSETS

The actuarial value of assets is determined by recognizing asset gains and losses over a period of three years. Asset gains and losses are defined as the difference between the expected return on the market value of assets, using a return assumption not to exceed the third segment rate, and the actual return on the market value of assets. This gain or loss is recognized over a period of three years at 33% per year, beginning in the current year. The actuarial value of assets must be within 10% of the market value of assets.

MINIMUM FUNDING METHOD

The funding target and target normal cost for minimum funding calculations are determined using the traditional unit credit cost method as prescribed by Treasury regulation section 1.430(d)-1. The liability under the unit credit cost method is the value of the accrued pension benefit using service and pay as of the valuation date. The sum of the present value of the accrued benefits for all participants is the ERISA funding target. The normal cost is the present value of the benefits earned during the year. The target normal cost is the sum of the normal costs for all participants and the assumed administrative expenses.

ASC 960 COST METHOD

The method used to calculate the ASC 960 present value of accumulated plan benefits is the traditional unit credit cost method. The liability under the unit credit cost method is the value of the accrued pension benefit using service and pay as of the valuation date. The present value of the accrued benefit is calculated using the applicable ASC 960 assumptions.

The A.M. McGregor Home Pension Plan

EIN / PN 34-0714356 / 001

Schedule SB, Part V - Summary of Plan Provisions

EFFECTIVE DATE

October 31, 1965. Last restated January 1, 2011 and amended effective August 30, 2020.

PLAN YEAR

January 1 to December 31.

CESSATION OF BENEFIT ACCRUALS

Effective December 31, 2008 benefit accruals were frozen for those employees who are not covered by a collective bargaining agreement. Effective December 31, 2010 benefit accruals were frozen for those employees who are covered by a collective bargaining agreement. The following information applies to the benefits previously accrued.

PARTICIPATION

The plan covers all full-time personnel who are regularly and permanently employed by the A.M. McGregor Home. Effective January 1, 1990 non-bargaining employees of Amasa Stone are included, and effective January 1, 1996, collective bargaining employees of Amasa Stone were included.

Effective December 31, 2008 the plan was closed to participation for those employees not covered by a collective bargaining agreement. Effective December 31, 2010 the plan was closed to participation for those employees covered by a collective bargaining agreement.

FINAL MONTHLY AVERAGE COMPENSATION

Final Average Monthly Compensation means the monthly average of his aggregate compensation, as limited by IRC Section 414(s), over the highest 36 consecutive calendar months of employment for benefits earning under the original formula and 60 months for benefits under the revised formula.

CREDITED SERVICE

Each person who was an Employee on January 1, 1976, shall receive credit for years of credited service up to such date, computed to the nearest 1/12th year, equal to the credited service with which he had been credited in accordance with the Plan provisions in effect on December 31, 1975. Each person who is an employee on or after January 1, 1976, shall receive credit for a year of credited service for each Plan Year during which he completes at least 1,000 hours of service. If he completes less than 1,000 hours of service during a Plan Year in which his employment commences, or in which he retires, he shall receive credit for 1/12th year of credited service for each full 83 hours of service. In computing the credited service ratio, a 40-hour work week is assumed for projecting credited service in the final year of employment. Credited service for Amasa Stone non-union Participants begins no earlier than January 1, 1990. Credited Service for Amasa Stone union participants begins no earlier than January 1, 1991.

The A.M. McGregor Home Pension Plan
EIN / PN 34-0714356 / 001
Schedule SB, Part V - Summary of Plan Provisions

NORMAL RETIREMENT ELIGIBILITY

Age 65 and 5 years of credited service.

EARLY RETIREMENT ELIGIBILITY

Age 60 and 5 years of credited service.

DISABILITY RETIREMENT ELIGIBILITY

Total and permanent disability after 5 years of credited service. Benefits commence on the first day of the month following the date on which eligibility is attained.

NORMAL RETIREMENT BENEFIT

A monthly income commencing on the later age of 65 or date of termination of service, equal to 2.22% (1.5% for service beginning July 1, 1998) of the final average three year (five year for benefits calculated under the 1.5% formula) monthly compensation multiplied by years of credited service plus .65% (0% for service beginning July 1, 1998) of the final average monthly compensation in excess of \$400, multiplied by years of credited service not in excess of 35 years.

Effective July 1, 1998, the formula was changed to 1.5% of all Compensation times a Final Average Monthly Compensation over 5 years of pay. Benefit accrual is awarded at the 1.5% level for union service from January 1, 1991 through December 31, 1995.

EARLY RETIREMENT BENEFIT

A monthly benefit commencing prior to age 65 and payable for life thereafter equal to the Projected Normal Retirement Benefit multiplied by the ratio of completed service (earned as of the Early Retirement Date) to potential years of service if employment continued until the Normal Retirement Date. Payment of this benefit shall be deferred to age 65 or payable at Early Retirement Date but reduced by .65% for each month by which commencement of payment of the benefit precedes the date on which payment of a normal retirement benefit would have commenced, in order to reflect the earlier commencement of income.

DISABILITY RETIREMENT BENEFIT

A monthly benefit commencing after six months from the date of disability equal to an immediate unreduced Early Retirement Benefit as of such date.

VESTING

Fully vested after 5 Years of Service.

The A.M. McGregor Home Pension Plan
EIN / PN 34-0714356 / 001
Schedule SB, Part V - Summary of Plan Provisions

PRE-RETIREMENT DEATH BENEFIT

Eligible spouse of a vested participant (who have completed an hour of service under the Plan after August 22, 1984) shall receive, commencing at the date the participant would have become eligible to receive early retirement benefits, or immediately if the participant is already eligible, a death benefit equal to 50% of that to which the participant would have been entitled had he (a) survived to become eligible to receive retirement benefits, or immediately if already eligible, with the accrued benefit he had when he died, (b) elected Early Retirement, (c) accepted the spouse's annuity benefit form and (d) died immediately thereafter. All costs of the Pre-Retirement Death Benefit are met by contributions from McGregor.

The A.M. McGregor Home Pension Plan
EIN / PN 34-0714356 / 001
Schedule SB, Part V - Statement of Actuarial Assumptions/Methods

Plan Sponsor Elections

Yield curve election: The plan sponsor did not elect to use the full yield curve under IRC section 430(h)(2)(D)(ii).

Applicable month: The plan sponsor elected to base the segment rates on the rates published in the October immediately preceding the valuation year.

Economic Assumptions

	Funding Target		PBGC Funding Target
	with stabilization	without stabilization	
First segment rate (years 0 to 4):	4.75%	2.11%	0.51%
Second segment rate (years 5 to 19):	5.36%	3.30%	2.26%
Third segment rate (years 20 and after):	6.11%	3.86%	3.01%
Effective interest rate (current year):	5.49%	3.39%	N/A

The interest rates listed above are compounded annually.

Demographic Assumptions

WEIGHTED AVERAGE RETIREMENT AGE

The weighted average retirement age rounded to the nearest whole age is 65.

WITHDRAWAL

Based on employees age and sex as follows:

Age	Male	Female
25	6.4%	12.5%
35	2.5%	3.8%
40	2.0%	3.2%
45	1.4%	2.5%
55	0.7%	1.2%

DISABILITY

Disability is determined using the Society of Actuaries 1971-1975 LTD experience.

The A.M. McGregor Home Pension Plan
EIN / PN 34-0714356 / 001
Schedule SB, Part V - Statement of Actuarial Assumptions/Methods

MORTALITY AND MORTALITY IMPROVEMENT

The mortality follows the IRS 2020 Small Plan Combined Static Mortality Table as prescribed by Treasury regulation section 1.430(h)(3)-1(b)(2). The mortality for disabled participants is in accordance with IRS Notice 2008-29 which follows the mortality rates for disabled individuals that are specified in Rev. Rul. 96-7.

MARITAL STATUS

85% of employees are assumed to be married; husbands are assumed to be three years older than wives.

DECREMENT TIMING

Decrements are assumed to occur as of the beginning of the year.

Other Assumptions

FORM OF PAYMENT

All participants are assumed to elect a single life annuity form of payment. The experience of the plan has been that nearly all participants have elected this form of payment.

MAXIMUM EARNINGS

The maximum compensation limit under IRC section 401(a)(17) is \$290,000 for 2021.

MAXIMUM BENEFIT

The maximum benefit payable under IRC section 415 is \$230,000 for 2021.

EXPENSES

Assumed expenses are \$135,000 for 2021. The assumed expenses are based on actual expenses paid in the prior plan year, rounded to the nearest thousand. In accordance with our understanding of the available guidance, the expense assumption reflects administrative expenses and does not include investment-related expenses or any other non-administrative expense.

Changes from Prior Year and Rationale for Changes

The expense assumption changed from \$138,000 in 2020 to \$135,000 in 2021 to better reflect expected experience under the plan.

The A.M. McGregor Home Pension Plan
EIN / PN 34-0714356 / 001
Schedule SB, Part V - Statement of Actuarial Assumptions/Methods

Actuarial Methods

VALUATION DATE

The valuation date is January 1, 2021.

ACTUARIAL VALUE OF ASSETS

The actuarial value of assets is determined by recognizing asset gains and losses over a period of three years. Asset gains and losses are defined as the difference between the expected return on the market value of assets, using a return assumption not to exceed the third segment rate, and the actual return on the market value of assets. This gain or loss is recognized over a period of three years at 33% per year, beginning in the current year. The actuarial value of assets must be within 10% of the market value of assets.

MINIMUM FUNDING METHOD

The funding target and target normal cost for minimum funding calculations are determined using the traditional unit credit cost method as prescribed by Treasury regulation section 1.430(d)-1. The liability under the unit credit cost method is the value of the accrued pension benefit using service and pay as of the valuation date. The sum of the present value of the accrued benefits for all participants is the ERISA funding target. The normal cost is the present value of the benefits earned during the year. The target normal cost is the sum of the normal costs for all participants and the assumed administrative expenses.

ASC 960 COST METHOD

The method used to calculate the ASC 960 present value of accumulated plan benefits is the traditional unit credit cost method. The liability under the unit credit cost method is the value of the accrued pension benefit using service and pay as of the valuation date. The present value of the accrued benefit is calculated using the applicable ASC 960 assumptions.

The A.M. McGregor HomePension Plan
EIN / PN 34-0714356 / 001
Schedule SB, Line 32 - Schedule of Amortization Charge

DEVELOPMENT OF SHORTFALL AMORTIZATION CHARGES

Amortization charges *

	Present Value of <u>Future Installments</u>	Years <u>Remaining</u>	Amortization <u>Installments</u>
a. Shortfall amortization installments			
i. 2021	<u>1,630,523</u>	15	<u>152,033</u>
viii. Total, not less than zero	\$1,630,523		\$152,033
b. Waiver amortization installments	\$0	0	\$0

* When the funding shortfall is zero, the shortfall and waiver amortization bases for all preceding years are reduced to zero.

The A.M. McGregor Home Pension Plan

EIN / PN 34-0714356 / 001

Schedule SB, Line 26 - Schedule of Active Participant Data

Attained age	Completed years of credited service as of January 1, 2021										Total
	Under 1	1 to 4	5 to 9	10 to 14	15 to 19	20 to 24	25 to 29	30 to 34	35 to 39	40 & over	
Under 25	-	-	-	-	-	-	-	-	-	-	-
25 to 29	-	-	-	1	-	-	-	-	-	-	1
30 to 34	-	-	-	2	-	-	-	-	-	-	2
35 to 39	-	-	-	1	-	-	-	-	-	-	1
40 to 44	-	-	-	1	2	-	-	-	-	-	3
45 to 49	-	-	-	6	-	-	-	1	1	-	8
50 to 54	-	-	1	2	-	2	1	-	-	-	6
55 to 59	-	-	-	2	5	-	-	-	1	-	8
60 to 64	-	-	-	1	3	1	3	1	1	-	10
65 to 69	-	-	-	-	-	-	-	-	-	-	-
70 & over	-	-	-	-	-	-	-	-	-	-	-
Total	-	-	1	16	10	3	4	2	3	-	39

The A.M. McGregor Home Pension Plan

EIN / PN 34-0714356 / 001

Schedule SB, Part V - Summary of Plan Provisions

EFFECTIVE DATE

October 31, 1965. Last restated January 1, 2011 and amended effective August 30, 2020.

PLAN YEAR

January 1 to December 31.

CESSATION OF BENEFIT ACCRUALS

Effective December 31, 2008 benefit accruals were frozen for those employees who are not covered by a collective bargaining agreement. Effective December 31, 2010 benefit accruals were frozen for those employees who are covered by a collective bargaining agreement. The following information applies to the benefits previously accrued.

PARTICIPATION

The plan covers all full-time personnel who are regularly and permanently employed by the A.M. McGregor Home. Effective January 1, 1990 non-bargaining employees of Amasa Stone are included, and effective January 1, 1996, collective bargaining employees of Amasa Stone were included.

Effective December 31, 2008 the plan was closed to participation for those employees not covered by a collective bargaining agreement. Effective December 31, 2010 the plan was closed to participation for those employees covered by a collective bargaining agreement.

FINAL MONTHLY AVERAGE COMPENSATION

Final Average Monthly Compensation means the monthly average of his aggregate compensation, as limited by IRC Section 414(s), over the highest 36 consecutive calendar months of employment for benefits earning under the original formula and 60 months for benefits under the revised formula.

CREDITED SERVICE

Each person who was an Employee on January 1, 1976, shall receive credit for years of credited service up to such date, computed to the nearest 1/12th year, equal to the credited service with which he had been credited in accordance with the Plan provisions in effect on December 31, 1975. Each person who is an employee on or after January 1, 1976, shall receive credit for a year of credited service for each Plan Year during which he completes at least 1,000 hours of service. If he completes less than 1,000 hours of service during a Plan Year in which his employment commences, or in which he retires, he shall receive credit for 1/12th year of credited service for each full 83 hours of service. In computing the credited service ratio, a 40-hour work week is assumed for projecting credited service in the final year of employment. Credited service for Amasa Stone non-union Participants begins no earlier than January 1, 1990. Credited Service for Amasa Stone union participants begins no earlier than January 1, 1991.

The A.M. McGregor Home Pension Plan
EIN / PN 34-0714356 / 001
Schedule SB, Part V - Summary of Plan Provisions

NORMAL RETIREMENT ELIGIBILITY

Age 65 and 5 years of credited service.

EARLY RETIREMENT ELIGIBILITY

Age 60 and 5 years of credited service.

DISABILITY RETIREMENT ELIGIBILITY

Total and permanent disability after 5 years of credited service. Benefits commence on the first day of the month following the date on which eligibility is attained.

NORMAL RETIREMENT BENEFIT

A monthly income commencing on the later age of 65 or date of termination of service, equal to 2.22% (1.5% for service beginning July 1, 1998) of the final average three year (five year for benefits calculated under the 1.5% formula) monthly compensation multiplied by years of credited service plus .65% (0% for service beginning July 1, 1998) of the final average monthly compensation in excess of \$400, multiplied by years of credited service not in excess of 35 years.

Effective July 1, 1998, the formula was changed to 1.5% of all Compensation times a Final Average Monthly Compensation over 5 years of pay. Benefit accrual is awarded at the 1.5% level for union service from January 1, 1991 through December 31, 1995.

EARLY RETIREMENT BENEFIT

A monthly benefit commencing prior to age 65 and payable for life thereafter equal to the Projected Normal Retirement Benefit multiplied by the ratio of completed service (earned as of the Early Retirement Date) to potential years of service if employment continued until the Normal Retirement Date. Payment of this benefit shall be deferred to age 65 or payable at Early Retirement Date but reduced by .65% for each month by which commencement of payment of the benefit precedes the date on which payment of a normal retirement benefit would have commenced, in order to reflect the earlier commencement of income.

DISABILITY RETIREMENT BENEFIT

A monthly benefit commencing after six months from the date of disability equal to an immediate unreduced Early Retirement Benefit as of such date.

VESTING

Fully vested after 5 Years of Service.

The A.M. McGregor Home Pension Plan
EIN / PN 34-0714356 / 001
Schedule SB, Part V - Summary of Plan Provisions

PRE-RETIREMENT DEATH BENEFIT

Eligible spouse of a vested participant (who have completed an hour of service under the Plan after August 22, 1984) shall receive, commencing at the date the participant would have become eligible to receive early retirement benefits, or immediately if the participant is already eligible, a death benefit equal to 50% of that to which the participant would have been entitled had he (a) survived to become eligible to receive retirement benefits, or immediately if already eligible, with the accrued benefit he had when he died, (b) elected Early Retirement, (c) accepted the spouse's annuity benefit form and (d) died immediately thereafter. All costs of the Pre-Retirement Death Benefit are met by contributions from McGregor.

The A.M. McGregor Home Pension Plan
EIN / PN 34-0714356 / 001
Schedule SB, Line 24 - Change in Actuarial Assumptions

INTEREST CREDITING RATE

The expense assumption changed from \$138,000 in 2020 to \$135,000 in 2021 to better reflect expected experience under the plan.