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 01/01/2021 and ending 12/31/2021

A This return/report is for:
- [ ] a multiemployer plan
- [ ] a multiple-employer plan (Filers checking this box must attach a list of participating employer information in accordance with the form instructions.)
- [X] a single-employer plan
- [ ] a DFE (specify) ____

B This return/report is:
- [ ] the first return/report
- [ ] the final return/report
- [ ] an amended return/report
- [ ] a short plan year return/report (less than 12 months)

C If the plan is a collectively-bargained plan, check here. . . . . ▶ [ ]

D Check box if filing under:
- [X] Form 5558
- [ ] automatic extension
- [ ] the DFVC program
- [ ] special extension (enter description)

E If this is a retroactively adopted plan permitted by SECURE Act section 201, check here. . . . . ▶ [ ]

Part II Basic Plan Information—enter all requested information

1a Name of plan
LAKEMARY CENTER, INC 401(K) PLAN

1b Three-digit plan number (PN) ▶ 001

1c Effective date of plan 01/01/1989

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)
LAKEMARY CENTER, INC.

100 LAKEMARY DR.
PAOLA, KS 66071-1855

100 LAKEMARY DR
PAOLA, KS 66071-1855

2b Employer Identification Number (EIN) 48-0732570

2c Plan Sponsor's telephone number 913-557-4000

2d Business code (see instructions) 623000

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	CHERIE DUFFY
	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

3a Plan administrator's name and address [X] 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**	257
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)**	156
a(2) Total number of active participants at the end of the plan year	**6a(2)**	150
b Retired or separated participants receiving benefits	**6b**	0
c Other retired or separated participants entitled to future benefits	**6c**	82
d Subtotal. Add lines **6a(2)**, **6b**, and **6c**	**6d**	232
e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.	**6e**	2
f Total. Add lines **6d** and **6e**	**6f**	234
g Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item)	**6g**	226
h Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested	**6h**	4
7 Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item)	**7**	

8a If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristics Codes in the instructions:

2E 2G 2J 2K 3D

b If the plan provides welfare benefits, enter the applicable welfare feature codes from the List of Plan Characteristics Codes in the instructions:

9a Plan funding arrangement (check all that apply)

- **(1)** [X] 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)** [X] 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)** [X] **H** (Financial Information)
- **(2)** [ ] **I** (Financial Information – Small Plan)
- **(3)** [X] 1 **A** (Insurance Information)
- **(4)** [X] **C** (Service Provider Information)
- **(5)** [X] **D** (DFE/Participating Plan Information)
- **(6)** [ ] **G** (Financial Transaction Schedules)

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

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

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

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

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

Receipt Confirmation Code_____

SCHEDULE A (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Insurance Information

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

▶ **File as an attachment to Form 5500.**

▶ Insurance companies are required to provide the information pursuant to ERISA section 103(a)(2).

OMB No. 1210-0110

2021

This Form is Open to Public Inspection

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

A Name of plan
LAKEMARY CENTER, INC 401(K) PLAN

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500
LAKEMARY CENTER, INC.

D Employer Identification Number (EIN)
48-0732570

Part I **Information Concerning Insurance Contract Coverage, Fees, and Commissions** Provide information for each contract on a separate Schedule A. Individual contracts grouped as a unit in Parts II and III can be reported on a single Schedule A.

1 Coverage Information:

(a) Name of insurance carrier
TIAA-CREF

(b) EIN	**(c)** NAIC code	**(d)** Contract or identification number	**(e)** Approximate number of persons covered at end of policy or contract year	Policy or contract year	
				(f) From	**(g)** To
13-1624203	69345	369143	226	01/01/2021	12/31/2021

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Part II Investment and Annuity Contract Information

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

4	Current value of plan's interest under this contract in the general account at year end	4	1610536
5	Current value of plan's interest under this contract in separate accounts at year end	5	9426002

6 Contracts With Allocated Funds:

a State the basis of premium rates ▶

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

Specify nature of costs ▶

e Type of contract: (1) ☐ individual policies (2) ☐ group deferred annuity

(3) ☐ other (specify) ▶

f If contract purchased, in whole or in part, to distribute benefits from a terminating plan, check here ▶ ☐

7 Contracts With Unallocated Funds (Do not include portions of these contracts maintained in separate accounts)

a Type of contract: (1) ☐ deposit administration (2) ☐ immediate participation guarantee

(3) ☒ guaranteed investment (4) ☐ other ▶

b	Balance at the end of the previous year			7b	1685983
c	Additions: (1) Contributions deposited during the year	7c(1)	45232		
	(2) Dividends and credits	7c(2)			
	(3) Interest credited during the year	7c(3)	55349		
	(4) Transferred from separate account	7c(4)	22280		
	(5) Other (specify below)	7c(5)	8914		
	▶				
	(6) Total additions			7c(6)	131775
d	Total of balance and additions (add lines **7b** and **7c(6)**)			7d	1817758
e	Deductions:				
	(1) Disbursed from fund to pay benefits or purchase annuities during year	7e(1)	64999		
	(2) Administration charge made by carrier	7e(2)			
	(3) Transferred to separate account	7e(3)	141986		
	(4) Other (specify below)	7e(4)	237		
	▶				
	(5) Total deductions			7e(5)	207222
f	Balance at the end of the current year (subtract line **7e(5)** from line **7d**)			7f	1610536

Part III Welfare Benefit Contract Information

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

8 Benefit and contract type (check all applicable boxes)

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

9 Experience-rated contracts:				
a Premiums: (1) Amount received	**9a(1)**			
(2) Increase (decrease) in amount due but unpaid	**9a(2)**			
(3) Increase (decrease) in unearned premium reserve	**9a(3)**			
(4) Earned (**(1)** + **(2)** - **(3)**)			**9a(4)**	
b Benefit charges (1) Claims paid	**9b(1)**			
(2) Increase (decrease) in claim reserves	**9b(2)**			
(3) Incurred claims (add **(1)** and **(2)**)			**9b(3)**	
(4) Claims charged			**9b(4)**	
c Remainder of premium: (1) Retention charges (on an accrual basis) --				
(A) Commissions	**9c(1)(A)**			
(B) Administrative service or other fees	**9c(1)(B)**			
(C) Other specific acquisition costs	**9c(1)(C)**			
(D) Other expenses	**9c(1)(D)**			
(E) Taxes	**9c(1)(E)**			
(F) Charges for risks or other contingencies	**9c(1)(F)**			
(G) Other retention charges	**9c(1)(G)**			
(H) Total retention			**9c(1)(H)**	
(2) Dividends or retroactive rate refunds. (These amounts were ☐ paid in cash, or ☐ credited.)			**9c(2)**	
d Status of policyholder reserves at end of year: (1) Amount held to provide benefits after retirement			**9d(1)**	
(2) Claim reserves			**9d(2)**	
(3) Other reserves			**9d(3)**	
e Dividends or retroactive rate refunds due. (Do not include amount entered in line **9c(2)**.)			**9e**	
10 Nonexperience-rated contracts:				
a Total premiums or subscription charges paid to carrier			**10a**	
b If the carrier, service, or other organization incurred any specific costs in connection with the acquisition or retention of the contract or policy, other than reported in Part I, line 2 above, report amount.			**10b**	

Specify nature of costs.

Part IV Provision of Information

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

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

SCHEDULE C (Form 5500)	Service Provider Information	OMB No. 1210-0110
Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	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.**	**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	**B** Three-digit plan number (PN) ▶
LAKEMARY CENTER, INC 401(K) PLAN	001
C Plan sponsor's name as shown on line 2a of Form 5500	**D** Employer Identification Number (EIN)
LAKEMARY CENTER, INC.	48-0732570

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).. . . . . [X] 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

TIAA

13-1624203

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

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(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)

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

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

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

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

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

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

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

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

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

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

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

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

Part I Service Provider Information (continued)

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

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

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

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

Part II Service Providers Who Fail or Refuse to Provide Information

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

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

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

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

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

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

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

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

a Name:

b EIN:

c Position:

d Address:

e Telephone:

Explanation:

a Name:

b EIN:

c Position:

d Address:

e Telephone:

Explanation:

a Name:

b EIN:

c Position:

d Address:

e Telephone:

Explanation:

a Name:

b EIN:

c Position:

d Address:

e Telephone:

Explanation:

a Name:

b EIN:

c Position:

d Address:

e Telephone:

Explanation:

SCHEDULE D (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

DFE/Participating Plan Information

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

▶ **File as an attachment to Form 5500.**

OMB No. 1210-0110

2021

This Form is Open to Public Inspection.

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

A Name of plan
LAKEMARY CENTER, INC 401(K) PLAN

B Three-digit plan number (PN) ▶ 001

C Plan or DFE sponsor's name as shown on line 2a of Form 5500
LAKEMARY CENTER, INC.

D Employer Identification Number (EIN)
48-0732570

Part I Information on interests in MTIAs, CCTs, PSAs, and 103-12 IEs (to be completed by plans and DFEs)

(Complete as many entries as needed to report all interests in DFEs)

a Name of MTIA, CCT, PSA, or 103-12 IE: TIAA REAL ESTATE

b Name of sponsor of entity listed in (a): TIAA-CREF

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
13-1624203-004	P	522059

a Name of MTIA, CCT, PSA, or 103-12 IE:

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

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

a Name of MTIA, CCT, PSA, or 103-12 IE:

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

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

a Name of MTIA, CCT, PSA, or 103-12 IE:

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

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

a Name of MTIA, CCT, PSA, or 103-12 IE:

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

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

a Name of MTIA, CCT, PSA, or 103-12 IE:

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

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

a Name of MTIA, CCT, PSA, or 103-12 IE:

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

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

a Name of MTIA, CCT, PSA, or 103-12 IE:

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

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a Name of MTIA, CCT, PSA, or 103-12 IE:

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

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a Name of MTIA, CCT, PSA, or 103-12 IE:

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a Name of MTIA, CCT, PSA, or 103-12 IE:

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

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

a Name of MTIA, CCT, PSA, or 103-12 IE:

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

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

Part II **Information on Participating Plans (to be completed by DFEs)**
(Complete as many entries as needed to report all participating plans)

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

SCHEDULE H (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Financial Information

This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA), and section 6058(a) of the Internal Revenue Code (the Code).

▶ **File as an attachment to Form 5500.**

OMB No. 1210-0110

2021

This Form is Open to Public Inspection

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

A Name of plan
LAKEMARY CENTER, INC 401(K) PLAN

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500
LAKEMARY CENTER, INC.

D Employer Identification Number (EIN)
48-0732570

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)		
(2) Participant contributions	1b(2)		
(3) Other	1b(3)		
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)		
(2) U.S. Government securities	1c(2)		
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)		
(B) All other	1c(3)(B)		
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)		
(B) Common	1c(4)(B)		
(5) Partnership/joint venture interests	1c(5)		
(6) Real estate (other than employer real property)	1c(6)		
(7) Loans (other than to participants)	1c(7)		
(8) Participant loans	1c(8)		72451
(9) Value of interest in common/collective trusts	1c(9)		
(10) Value of interest in pooled separate accounts	1c(10)	419359	522059
(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)	7730856	8903943
(14) Value of funds held in insurance company general account (unallocated contracts)	1c(14)	1685983	1610536
(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	9836198	11108989
	Liabilities			
g	Benefit claims payable	1g		
h	Operating payables	1h		
i	Acquisition indebtedness	1i		
j	Other liabilities	1j		
k	Total liabilities (add all amounts in lines 1g through1j)	1k		
	Net Assets			
l	Net assets (subtract line 1k from line 1f)	1l	9836198	11108989

Part II Income and Expense Statement

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

	Income		**(a)** Amount	**(b)** Total
a	**Contributions:**			
	(1) Received or receivable in cash from: **(A)** Employers	2a(1)(A)	333067	
	(B) Participants	2a(1)(B)	399039	
	(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)		732106
b	**Earnings on investments:**			
	(1) Interest:			
	(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)		
	(B) U.S. Government securities	2b(1)(B)		
	(C) Corporate debt instruments	2b(1)(C)		
	(D) Loans (other than to participants)	2b(1)(D)		
	(E) Participant loans	2b(1)(E)	1404	
	(F) Other	2b(1)(F)	9425	
	(G) Total interest. Add lines **2b(1)(A)** through **(F)**	2b(1)(G)		10829
	(2) Dividends: **(A)** Preferred stock	2b(2)(A)		
	(B) Common stock	2b(2)(B)		
	(C) Registered investment company shares (e.g. mutual funds)	2b(2)(C)		
	(D) Total dividends. Add lines **2b(2)(A)**, **(B)**, and **(C)**	2b(2)(D)		
	(3) Rents	2b(3)		
	(4) Net gain (loss) on sale of assets: **(A)** Aggregate proceeds	2b(4)(A)		
	(B) Aggregate carrying amount (see instructions)	2b(4)(B)		
	(C) Subtract line **2b(4)(B)** from line **2b(4)(A)** and enter result	2b(4)(C)		
	(5) Unrealized appreciation (depreciation) of assets: **(A)** Real estate	2b(5)(A)		
	(B) Other	2b(5)(B)	45924	
	(C) Total unrealized appreciation of assets. Add lines **2b(5)(A)** and **(B)**	2b(5)(C)		45924

		(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)		78268
(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)		1220111
c Other income	2c		
d Total income. Add all **income** amounts in column (b) and enter total	2d		2087238
Expenses			
e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	781088	
(2) To insurance carriers for the provision of benefits	2e(2)	32922	
(3) Other	2e(3)		
(4) Total benefit payments. Add lines **2e(1)** through **(3)**	2e(4)		814010
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)	437	
(3) Investment advisory and management fees	2i(3)		
(4) Other	2i(4)		
(5) Total administrative expenses. Add lines **2i(1)** through **(4)**	2i(5)		437
j Total expenses. Add all **expense** amounts in column (b) and enter total	2j		814447
Net Income and Reconciliation			
k Net income (loss). Subtract line **2j** from line **2d**	2k		1272791
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) [X] 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)** [X] 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: AGLER & GAEDDERT, CHARTERED **(2)** EIN: 48-0894999

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:

		Yes	No	Amount
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.)	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?	**4e**	X		500000
f	Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?	**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.)	**4i**	X		
j	Were any plan transactions or series of transactions in excess of 5% of the current value of plan assets? (Attach schedule of transactions if "Yes" is checked and see instructions for format requirements.)	**4j**		X	
k	Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?	**4k**		X	
l	Has the plan failed to provide any benefit when due under the plan?	**4l**		X	
m	If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)	**4m**		X	
n	If 4m was answered "Yes," check the "Yes" box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3	**4n**		X	

5a Has a resolution to terminate the plan been adopted during the plan year or any prior plan year? ☐ Yes ☒ No

If "Yes," enter the amount of any plan assets that reverted to the employer this year _____.

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

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

5c Was the plan a defined benefit plan covered under the PBGC insurance program at any time during this plan year? (See ERISA section 4021 and instructions.) ☐ Yes ☐ No ☐ Not determined

If "Yes" is checked, enter the My PAA confirmation number from the PBGC premium filing for this plan year _____.

LAKEMARY CENTER, INC. 401K PLAN

FINANCIAL STATEMENTS
(Including Independent Auditors' Report)

As of December 31, 2021 and 2020
and for the Years Ended December 31, 2021 and 2020

LAKEMARY CENTER, INC. 401K PLAN

December 31, 2021 and 2020

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Agler & Gaeddert CHARTERED
Certified Public Accountants

Harold K. Mayes, CPA
Jennifer L. Kettler, CPA
Lucille L. Hinderliter, CPA

INDEPENDENT AUDITORS' REPORT

To the Plan Administrator
Lakemary Center, Inc. 401K Plan
Paola, Kansas

Opinion

We have audited the financial statements of Lakemary Center, Inc. 401K Plan, an employee benefit plan subjected to the Employee Retirement Income Security Act of 1974 (ERISA) which comprise the statements of net assets available for benefits as of December 31, 2021 and 2020, and the related statements of changes in net assets available for benefits for the years ended December 31, 2021 and 2020, and the related notes to the financial statements

In our opinion, the accompanying financial statements present fairly, in all material respects, the net assets available for benefits of Lakemary Center, Inc. 401K Plan as of December 31, 2021 and 2020, and the changes in net assets available for benefits for the years ended December 31, 2021 and 2020 in accordance with accounting principles generally accepted in the United States of America.

Basis for Opinion

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 Financial Statements section of our report. We are required to be independent of Lakemary Center, Inc. 401K 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 audit opinion.

Responsibilities of Management for the Financial Statements

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

In preparing the financial statements, management is required to evaluate whether there are conditions or events, considered in the aggregate, that raise substantial doubt about Lakemary Center, Inc. 401K Plan's ability to continue as a going concern for one year after the date that the financial statements are available to be issued.

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

Auditor's Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with generally accepted auditing standards will always detect a material misstatement when it exists. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the

INPACT
INTERNATIONAL NETWORK OF PROFESSIONAL ACCOUNTANTS
AFFILIATE

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 Lakemary Center, Inc. 401K 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 Lakemary Center, Inc. 401K Plan's ability to continue as a going concern for a reasonable period of time.

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

Supplemental Schedules Required by ERISA

Our audits were conducted for the purpose of forming an opinion on the financial statements as a whole. The supplemental schedules of "Schedule H, Line 4i – Schedule of Assets (Held at End of Year)", "Schedule H, Line 4i – Schedule of Assets (Acquired and Disposed of Within Year)" and "Other Schedules", together referred to as "Supplemental Information", are presented for the purpose of additional analysis and are not a required part of the financial statements but are supplemental information required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information has been subjected to the auditing procedures applied in the audit of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with GAAS. In our opinion, the information is fairly stated in all material respects in relation to the financial statements as a whole.

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

Harold K. Mayes Jr.

Harold K. Mayes Jr.
Agler & Gaeddert, Chartered
Ottawa, Kansas
October 12, 2022

LAKEMARY CENTER, INC. 401K PLAN
STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS
December 31, 2021 and 2020

	2021	2020
ASSETS		
Investments (participant directed)	11,036,538	$ 9,836,198
Participant Loans	$ 72,451	$ 9,836,198
TOTAL ASSETS	11,108,989	19,672,396
NET ASSETS AVAILABLE FOR BENEFITS	$ 11,108,989	$ 19,672,396

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

LAKEMARY CENTER, INC. 401K PLAN
STATEMENTS OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS
For the years ended December 31, 2021 and 2020

	2021	2020
ADDITIONS		
Additions to net assets attributed to:		
Investment income:		
Interest and dividends	$ 10,829	$ 14,171
Net appreciation in fair value of investments	1,344,302	1,177,306
	1,355,131	1,191,477
Contributions:		
Participants	399,039	402,953
Rollover	0	94,223
Employer	333,067	329,223
	732,106	826,399
TOTAL ADDITIONS	2,087,237	2,017,876
DEDUCTIONS		
Deductions from net assets attributed to:		
Benefits paid to participants	814,009	451,807
Administrative expenses	437	1,751
TOTAL DEDUCTIONS	814,446	453,558
NET INCREASE	1,272,791	1,564,318
NET ASSETS AVAILABLE FOR BENEFITS:		
Beginning of year	9,836,198	8,271,880
End of year	$ 11,108,989	$ 9,836,198

The accompanying notes are an integral part of this financial statement.

NOTE A – DESCRIPTION OF PLAN

The following description of the Lakemary Center, Inc. 401K Plan (the Plan) provides only general information. Participants should refer to the Plan documents, as amended, for a more complete description of the Plan's provisions. The following describes the provisions of the Plan in effect on December 31, 2021 and 2020, is for informational purposes only and does not bind the Plan.

General - The Plan is a defined contribution plan originally established on January 1, 1989, and was amended and restated on July 1, 2010, January 1, 2016 and January 1, 2019. The Plan covers all eligible employees of Lakemary Center, Inc. (the Company) who have completed one year of service, are age nineteen or older, and who complete at least 1,000 hours of service annually. It is subject to the provisions of the Employee Retirement Income Security Act of 1974, as amended (ERISA) and the requirements of Section 403(b) of the Internal Revenue Code (the Code). The Company is the Plan's sponsor and administrator.

Contributions - Each year, participants may contribute pre-tax annual compensation, as defined in the Plan, up to the maximum amount determined by the Code. Participants may also contribute amounts representing distributions from other qualified defined benefit or contribution plans. Participant contributions are placed with a trustee who is responsible for the management and investment of the trust fund. The Company matches contributions up to 5% of base compensation that a participant contributes to the plan. Additional profit sharing amounts may be contributed at the option of the Company's board of directors. All Company contributions are placed with the trustee who manages the participant contributions.

Participant Accounts - Each participant's account is credited with the participant's contribution, Company matching contribution and allocations of (a) the Company's discretionary contribution and (b) Plan earnings, and charged with allocations of (a) administrative expenses and (b) Plan losses. Allocations are based on participant account balances. The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested account.

Investment Programs - Participants are able to direct the investment of their accounts (including Company matching and profit sharing contributions) among any of the available funds. If employees do not make an investment selection, the Plan provides for a qualified default investment choice in the TIAA Lifecycle Fund closest to the employee's target retirement date based on the employee's age. The available funds as of December 31, 2021 are listed in the supplemental Schedule of Assets (Held at End of Year). The available funds are subject to change at any time.

Vesting - Participants are immediately 100% vested in their contributions plus actual earnings thereon. Vesting in the Company's contribution portion of their accounts plus actual earnings thereon is based on years of service, defined as a minimum of 1,000 hours worked in the Plan year. A participant is vested 25% after one year, 25% per year thereafter and is 100% vested after four years of credited service. Employees who reach age 65 or terminate employment due to death or total disability are 100% vested in their Plan accounts.

Participant Loans - Loans are permitted, with a minimum of $1,000 and a maximum of $50,000 or the limits as directed in the Plan documents. Loan terms range from one to five years in one year increments (up to 10 years if used to purchase a primary residence) with a maximum of four active plan loans for new loans after January 1, 2016. In past loans were treated as a loan from TIAA and not as a deduction from investments, in the current year TIAA now deducts the loan from the participant's investments (see Note E).

Payment of Benefits - On death, disability, retirement or termination of employment, a participant (or participant's beneficiary in the case of death) may elect to receive either a lump-sum amount equal to the value of the participant's vested interest in his or her account, or annual installments over a specified period, provided the participant's vested account balance exceeds $5,000. If the participant's vested account balance does not exceed $5,000, then payment will be made in lump sum form only. Terminated employees with a balance of less than $1,000 will be subject to an automatic distribution.

When an active participant reaches age 59 1/2 and continues to work for the Company, the participant is eligible to receive a partial or full distribution of his or her retirement benefits. In the event of financial hardship, participants may be eligible for a withdrawal, subject to Plan provisions. Participants may request a distribution of rollover or transfer contributions, subject to Plan provisions, at any time. Benefits are recorded when paid.

NOTE A – DESCRIPTION OF PLAN - CONTINUED

Participants invested in certain TIAA Traditional Annuity contracts are subject to liquidity restrictions on benefit payment withdrawals. Under these contracts, participant initiated withdrawals out of the Plan may be subject to timing restrictions on distributions or a surrender charge. See Note D for additional disclosure regarding the Traditional Annuity.

Forfeited Accounts - Forfeitures of unvested Company matching or profit sharing contributions from terminated participant accounts are used to offset future Company contributions. At December 31, 2021 and 2020, there was a balance of $0 and $665, respectively available in the Plan forfeiture account. During 2021 and 2020, forfeitures of $2,714 and $4,988, respectively were used to reduce the employer's contribution.

Tax Status - The IRS has determined and informed the Company by a letter dated March 24, 2004 that the Plan and related trust are designed in accordance with applicable sections of the Code related to defined contribution plans. The Plan is required to operate in conformity with the Code to maintain its qualification. The Plan Administrator believes the Plan is currently designed and operated in compliance with the applicable requirements of the Code and, therefore, believes the Plan, as amended, is qualified and the related trust is tax exempt. Therefore, no provision for income taxes has been included in the Plan's financial statements. The Plan recognizes any interest and penalties as incurred.

Accounting principles generally accepted in the United States of America (GAAP) require Plan management to evaluate tax positions taken by the Plan and recognize a tax liability (or asset) if the Plan has taken an uncertain position that more likely than not would not be sustained upon examination by the IRS.

As the Plan is tax-exempt, the Plan Administrator has concluded that as of December 31, 2021 and 2020, there are no uncertain tax positions taken or expected to be taken that would require recognition of a liability (or asset) or disclosure in the financial statements. The Plan is subject to routine audits by taxing jurisdictions; however, there are currently no audits for any tax periods in progress. The Plan Administrator believes it is no longer subject to income tax examinations for years prior to December 31, 2017.

Termination of the Plan - Although it has not expressed any intent to do so, the Company has the right under the Plan to suspend or discontinue its contributions at any time or to suspend, discontinue or terminate the Plan subject to the provisions of ERISA. In the event of Plan termination, participants will become 100% vested in their accounts.

Trustees of the Plan - The asset trustees of the Plan are TIAA-CREF (the Trustee).

NOTE B – SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

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

Use of Estimates - The preparation of financial statements in conformity with GAAP requires the Plan's management to make estimates and assumptions that affect certain reported amounts in the financial statements and accompanying notes. Accordingly, actual results could differ from those estimates.

Fair Value Measurements – The Plan applies Accounting Standards Codification (ASC) 820, *Fair Value Measurements and Disclosures*, which defines fair value, establishes a framework for measuring fair value and expands disclosures about fair value measurements. This statement applies whenever other accounting pronouncements require or permit fair value measurements.

Investment Valuation and Income Recognition - The Plan's investments are held by the Trustee and are offered as variable annuity and fixed annuity contracts. These contracts are supported by a variety of investment options. The Plan's variable annuity investments are valued at fair value as determined by the Trustee using a daily calculated annuity unit value based on the underlying investment portfolio. The Plan's fixed annuity contract investments are valued at contract value, which approximates fair value. See Note D for details on annuity types, inputs, valuation techniques and fair value measurement level within the fair value hierarchy.

NOTE B – SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES - CONTINUED

In general, the purchases and sales of securities are recorded on a trade-date basis. Interest and dividend income is recorded on the cash basis, which approximates GAAP. Net appreciation in investments includes realized gains or losses from the sale of investments and unrealized appreciation or depreciation in the fair value of investments. Net unrealized appreciation or depreciation in the fair value of investments represents the net change in the fair value of the investments held during the period. The net realized gains or losses on the sale of investments represent the difference between the sales proceeds and the moving average cost of the investment.

The TIAA Traditional Annuity reports its fixed rate annuity by applying an additional discretionary interest rate to unitize and apply the interest crediting rates more efficiently. As a result, realized and unrealized appreciation/depreciation will appear for this investment in the financial statements but should be considered as interest transactions.

Risks and Uncertainties - The Plan invests in various investment securities. Investment securities, in general, are exposed to various risks such as interest rate, market volatility and credit risks. Due to the level of risk associated with certain investment securities, it is reasonably possible that changes in the values of investment securities will occur in the near term and that such changes could materially affect participants' account balances and the amounts reported in the financial statements. Plan investments are not insured by FDIC or similar coverage.

Administrative and Recordkeeping Expenses – General Plan administrative expenses, such as legal, accounting or administrative costs, have generally been paid for directly by the Company. Fees and expenses specific to the participant's investment selections and accounts are charged against that participant's account balance.

NOTE C – INVESTMENTS

As of December 31, 2021 and 2020, the Plan's investments were held as follows:

	2021	2020
Insurance contracts	$ 1,610,536	$ 1,685,983
Participant Loans	72,451	0
Pooled separate accounts	522,059	419,359
Shares in registered investment companies	8,903,943	7,730,856
	$ 11,108,989	$ 9,836,198

During 2021 and 2020, the Plan's investments (including gains and losses on investments bought and sold, as well as held during the year) appreciated/(depreciated) in value by $1,344,302 and $1,177,306 respectively as follows:

	2021	2020
TIAA Traditional Annuity	$ 45,924	$ 45,687
TIAA Real Estate Account	78,267	(3,444)
CREF Accounts	863,259	833,285
TIAA Access Annuity	356,852	301,778
	$ 1,344,302	$ 1,177,306

The following table presents the value of investments that represent 5% or more of the Plan's net assets available for benefits as of December 31:

	2021	2020
TIAA Traditional Annuity[(1)]	$ 1,682,987	$ 1,685,983
CREF Stock	2,113,333	1,798,972
CREF Growth	1,410,364	1,213,367
CREF Global Equities	819,497	671,578
CREF Equity Index	663,780	548,254
CREF Money Market	765,591	587,169
TIAA Real Estate Account	522,059	419,359

(1) Includes the Plan Loan Default Fund and Participant Loan Fund

NOTE D – FAIR VALUE MEASUREMENT

As defined in ASC 820, fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. The framework also provides a hierarchy which prioritizes the inputs to valuation techniques used to measure fair value. Inputs used in the valuation methods can be either readily observable, market corroborated or generally unobservable inputs. Based on the observability of the inputs used in the valuation methods, the Plan is required to provide the following information according to the fair value hierarchy.

In determining fair value, the Plan used various valuation methods including the market, income and cost approaches. The assumptions used in the application of these valuation methods are developed from the perspective of market participants pricing the asset or liability.

The fair value hierarchy ranks the quality and reliability of the information used to determine fair values. The three levels of the fair value hierarchy are described below:

Level 1: Quoted market prices in active markets for identical assets or liabilities that the Plan has the ability to access

Level 2: Observable market-based inputs or unobservable inputs that are corroborated by market data

Level 3: Prices or valuation techniques that require inputs that are both significant to the fair value measurement and unobservable

Transfers of investments between different levels of the fair value hierarchy are recorded as of the end of the reporting period.

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

Plan management is responsible for the determination of fair value. The Company has not historically adjusted the prices obtained from the Plan trustee. The following methods and assumptions were used to estimate the fair value for each class of financial instrument measured at fair value. There has been no change in methodologies used as of December 31, 2021 and 2020.

TIAA Traditional Annuity (the Annuity) is an unallocated fixed rate guaranteed annuity contract backed by the claims-paying ability of Teachers Insurance and Annuity Association of America (TIAA). The Annuity is offered through a variety of contract types which determines the applicability of certain account features, such as the guaranteed minimum interest rate, additional amounts paid, the degree of liquidity of the participant's account and the options for receiving income upon retirement. As of December 31, 2021 and 2020, the Plan offered Retirement Annuity (RA) and Group Retirement Annuity (GRA) contracts which are considered non-benefit responsive.

When participants choose to allocate a portion of contributions to the Annuity, the contributions purchase a specific amount of lifetime income based on the contractual rate schedule in effect at the time the premium is paid. The participant's principal, plus a specified rate of interest, is guaranteed.

The Annuity provides a guaranteed minimum rate of interest, generally 3% but in some recent contracts between 1% and 3%, and the potential for additional interest. Earnings on the Annuity are based on the "vintage" approach with each "vintage" being a grouping of contributions into contiguous time periods and is used for the purposes of applying discretionary earnings (otherwise called "additional amounts") to participants on an equitable basis. Additional amounts, when declared by TIAA, remain in effect for the "declaration year" which begins March 1 for accumulating annuities and are not guaranteed for future years. Together, the guaranteed minimum and additional amounts make up the crediting rate. The average crediting rate for the Annuity was 3.00% and 3.00% for December 31, 2021 and 2020, respectively.

NOTE D – FAIR VALUE MEASUREMENT - CONTINUED

When a participant's accumulation in the Annuity is converted to a lifetime payout annuity, the present value of the stream of payments is equal to the account balance and the entire amount is recorded as a distribution. The subsequent stream of annuity payments occurs outside of the Plan and does not represent an obligation of the Plan. RA contracts do not allow lump sum withdrawals and transfers must be spread over ten annual installments. GRA contracts generally allow lump-sum withdrawals only within 120 days after termination of employment and are subject to a 2.5% surrender charge. All other withdrawals and transfers from the GRA must be spread over ten annual installments (over five years for withdrawals after termination of employment).

The Annuity is reported at contract value. The contract value equals the accumulated cash contributions, interest credited to the Plan's contracts and transfers in (if any) less any withdrawals and transfers out (if any). The Annuity is not available for sale or transfer on any securities exchange; accordingly transactions in similar investments are not observable (Level 3). Liquidity restrictions apply to certain types of contracts that could impact the value realized upon exiting the contract. The Plan has provided no reserves against such contract value for credit risk of the contract issuer.

While transactions involving the purchase/sale of individual contracts are not observable in a public marketplace, contract value may provide a good approximation of fair value based on the following factors:

- Contributions represent current transactions between willing buyers (the participant) and sellers (TIAA) as prescribed in the relevant GAAP guidance. Participants have the option to allocate their contributions between the Annuity and a number of investment choices for which fair values are readily observable.
- Participants typically allocate contributions between several investment choices and all transactions are executed at current contract value with the assumption being that objective, unbiased transactions regularly occur and participants deem the value of the Annuity contract to be no less than the participant's accumulation balance and that each investment purchase is made at fair value since these purchases are not distressed and are conducted between willing buyers and sellers in open market conditions where a participant has a variety of investment choices.
- When participants change employers, they often enroll in a new plan with very similar investment options, including the Annuity. Because these transactions continue to occur with continued participant contributions at current stated contract values, the market-observable presumption is that the contract value of current funding represents a good approximation of fair value based on the willingness of the participant to continue to contribute. For each contribution, TIAA continues to record a contractual liability for the current contribution and does not consider such liability to have any embedded gain or loss.
- Upon a distributable event, the participant surrenders the future accumulation benefits in exchange for a cash payout based on the contract value, demonstrating the contract value can be monetized when a distributable event occurs.
- The crediting rate is supported by the investment performance of a large, diversified portfolio (TIAA's General Account), is correlated with the highest quality debt security yields, and is adjusted for contract liquidity. A twenty-five year analysis of crediting rates for Annuity contracts compared to the standard 10-year risk-free rate derived from the 10-year Treasury yield suggests a rate of return that is representative of a risk adjusted market rate for this type product; thus application of observed rates would yield a discounted cash flow which approximates contract value.

TIAA Real Estate Account (the REA) is an insurance company separate account of TIAA generally investing in real estate properties and real estate related investments. It is also considered a variable annuity. To the extent assets of a Plan subject to ERISA are invested in the REA, TIAA will be acting as an "investment manager" as defined in section 3(38) of ERISA.

NOTE D – FAIR VALUE MEASUREMENT - CONTINUED

Contributions to the REA buy accumulation units whose value is calculated every business day. The value is principally derived from the market value of the underlying real estate holdings or other investments. Real estate holdings are valued principally using external appraisals, which are estimates of property values based on a professional's opinion. The REA may hold securities which are priced using values from independent pricing sources.

Transfers out the REA are limited to one per calendar quarter. Although the underlying assets of the REA cannot be quickly sold and converted to liquid assets, the TIAA General Account provides the REA with a liquidity guarantee which ensures the REA has funds available to meet participant redemptions, transfers or withdrawals.

The value of the REA is based on the daily unit value, which is considered by Plan management to be the best approximation of fair value. While the unit value is available to Plan management and participants daily via the TIAA-CREF and Nasdaq website, the underlying investment valuations cannot be readily observed due to their nature (Level 3).

CREF Accounts (the Accounts) represent eight investment portfolios. Each portfolio consists of three share classes with different expense ratios, offered as investments which fund variable annuity contracts issued by College Retirement Equities Fund (CREF), an open-end diversified management investment company and insurance company. The Accounts invest principally in equity securities, fixed-income instruments and short-term investments in accordance with each portfolio's investment objectives.

Contributions to the Accounts buy accumulation units whose value is calculated every business day. The value is principally derived from the market value of the underlying investments. Underlying investments are primarily valued using market quotations or prices obtained from independent pricing sources which may employ various pricing methods to value the investments including matrix pricing. CREF Money Market Account holdings are generally valued at amortized cost.

Participants are not permitted to make electronic transfers back into the same Account through a purchase or exchange for 90 calendar days, if a purchase, sale and repurchase within that Account is made within a 60 day period. This does not apply to CREF Money Market.

The value of the Accounts is based on the daily unit value, which is considered by Plan management to be the best approximation of fair value. Although the Accounts are not exchange traded, the unit value is available to Plan management and participants daily via the TIAA-CREF and Nasdaq website and provides sufficient corroborative evidence to ascertain the relationship between each Accounts unit value and the value of the underlying investments (Level 2).

TIAA Access Annuity (the Access Annuity) is a separate account of TIAA and represents a variable annuity product, operating as a unit investment trust. The underlying investments consist primarily of proprietary mutual funds offered by TIAA-CREF and select non-proprietary mutual funds.

Contributions to an Access Annuity account buy accumulation units whose value is calculated every business day. Underlying investments are generally valued using market quotations obtained from independent pricing services.

The value of the Access Annuity account is based on the daily unit value, which is considered by Plan management to be the best approximation of fair value. Although the Access Annuity accounts are not exchange traded, the unit value is available to Plan management and participants daily via the TIAA-CREF website and provides sufficient corroborative evidence to ascertain the relationship between each accounts unit value and the value of the underlying investments (Level 2).

The proprietary and non-proprietary mutual funds are exchange traded and can be priced directly by Plan management.

NOTE D – FAIR VALUE MEASUREMENT (continued)

The methods described above may produce a fair value calculation that may not be indicative of net realizable value or reflective of future fair values. Further, while 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 investments could result in a different fair value at the reporting date.

The following tables set forth, by level within the fair value hierarchy, a summary of the Plan's investments that were measured at fair value on a recurring basis as of December 31, 2021 and 2020:

	December 31, 2021			
	Total	Level 1	Level 2	Level 3
TIAA Traditional Annuity[1]	$ 1,610,536	$ 0	$ 0	$ 1,610,536
Participant Loans	72,451	0	0	72,451
TIAA Real Estate Account	522,059	0	0	552,059
CREF Accounts:				
Equities - domestic	4,187,477	0	4,187,477	0
Equities - international	819,497	0	819,497	0
Multi-asset	319,683	0	319,683	0
Fixed income	257,986	0	257,986	0
Money market	765,591	0	765,591	0
TIAA Access Annuity:				
Equities - domestic	464,894	0	464,894	0
Equities - international	114,408	0	114,408	0
Multi-asset	1,921,155	0	1,921,155	0
Fixed income	53,252	0	53,252	0
	$ 11,108,989	$ 0	$ 8,903,943	$ 2,205,046

[1] Includes the Plan Loan Default Fund

	December 31, 2020			
	Total	Level 1	Level 2	Level 3
TIAA Traditional Annuity[1]	$ 1,685,983	$ 0	$ 0	$ 1,685,983
TIAA Real Estate Account	419,359	0	0	419,359
CREF Accounts:				
Equities - domestic	3,560,593	0	3,560,593	0
Equities - international	671,578	0	671,578	0
Multi-asset	310,009	0	310,009	0
Fixed income	226,865	0	226,865	0
Money market	587,169	0	587,169	0
TIAA Access Annuity:				
Equities - domestic	583,384	0	583,384	0
Equities - international	146,541	0	146,541	0
Multi-asset	1,553,496	0	1,553,496	0
Fixed income	91,221	0	91,221	0
	$ 9,836,198	$ 0	$ 7,730,856	$ 2,105,342

NOTE D – FAIR VALUE MEASUREMENT - CONTINUED

Transfers between hierarchy levels may occur based on participant directed activity, such as investment selection. The following is a reconciliation of the beginning and ending balances of the fair value measurements using significant unobservable inputs for level 3 assets as of December 31, 2021 and 2020.

	2021	2020
Beginning balance	$ 2,105,342	$ 2,021,283
Purchases	87,099	98,027
Total realized gains	29,496	29,081
Total unrealized gains	94,695	13,161
Withdrawals	(82,383)	(104,405)
Transfers (to) from Level 2	(29,203)	48,195
Ending Balance	$ 2,205,046	$ 2,105,342

NOTE E – PLAN LOANS

As described in Note A, participants are permitted to borrow funds from their 401(k) account as stated in the Plan documents. Under the Plan, the third party administrator loans the funds to the employee using funds owned by TIAA-CREF and not directly from a participant's account.

Loans are collateralized using a participant's TIAA Traditional account balance in an amount equal to 110% of the outstanding loan balance. The collateral is held in the TIAA Traditional Annuity as either a component of the Group Supplemental Retirement Annuity contract or as a separate Retirement Loan contract. The collateral securing the loan continues to earn interest. The collateralized balance is not available for transfer, withdrawal, retirement income benefits or survivor benefits.

Plan loan balances outstanding from participants to TIAA were $287,711 and $388,604 as of December 31, 2021 and 2020, respectively. The loan interest rate may be fixed or variable as determined by the controlling contract, as are the rate adjustment details and frequency. As of December 31, 2021, rates varied from 4.00%-6.30% with the oldest maturity date of 4/01/2031. As of December 31, 2020, rates varied from 4.00%-6.30% with the oldest maturity date of 07/01/2031. For all plan loans, principal and interest is paid directly to TIAA-CREF.

A loan is considered in default at the end of the calendar quarter following the calendar quarter in which a participant stops making payments. If the participant has an active employment status, has not experienced a "distributable event" and subsequently defaults on a loan, the loan will be treated as a non-distributable defaulted loan.

Because the plan loan relationship is between TIAA-CREF and the participant, plan loans are not considered plan assets and have been excluded from the financial statements. However, the collateral associated with non-distributable plan loans in default status are considered plan assets and are disclosed in the financial statements as "Plan Loan Default Fund". The Plan Loan Default Fund is automatically invested in the TIAA Traditional Annuity.

These plan loans meet the requirements from ERISA's prohibited transaction rules pursuant to the statutory exemption for loans under ERISA section 408(b)(1). Plan loans are specifically permitted by section 401(f) of the Code.

NOTE F - TIAA ANNUITY FLOAT

As part of its compensation for processing transactions (e.g., contributions, distributions and withdrawals and loan transactions) for plans, TIAA retains earnings derived from the use of funds (float) on cash balances held pending investment and disbursements in demand deposit or other non-interest bearing accounts. On the float, TIAA earns either: Interest at a market-determined overnight rate, interest on short-term investment instruments or "service credits" determined by each bank TIAA uses, based on the available cash balances in the contribution demand deposit or distribution accounts.

NOTE F - TIAA ANNUITY FLOAT - CONTINUED

Any revenue TIAA earns on float balances is considered indirect compensation, which is paid by TIAA's investment of float balances in short-term instruments, in sweep vehicle time deposits or service credits from bank service providers. TIAA applies the service credits against banking service charges incurred with bank service providers in connection with your plan and other plans, and may apply excess service credits (if any) to charges TIAA incurs for other banking services obtained from each bank. Unused credits expire monthly or quarterly and carry no cash value. Because the cash balances held by TIAA and deposited in accounts earning a market-determined overnight rate or in short-term investment instruments are not segregated from other balances held by TIAA, it is not possible to accurately estimate the float earned by TIAA on these balances.

However, TIAA is able to estimate the service credits that would be earned by the plans had all balances earned float income in this manner. Balances that earn service credits are subject to Federal Deposit Insurance Corporation (FDIC) fees.

On new contributions held pending investment, the float period commences (i) on the business day cash is received for Electronic Fund Transfer (EFT) payments, or (ii) on the business day that the funds become available for check payments. In both cases, the float period continues until investment purchase transactions are settled, usually within one (1) business day, unless processing delays extend this period. For disbursements, the float period commences on the business day the investment sale transaction is settled and ends on the business day the requestor or his or her agent (i) receives the EFT payment or (ii) presents the check to our bank for payment.

NOTE G – NON DISCRIMINATION TESTING

The Plan is subject to certain non-discrimination rules under ERISA and the Code. For the Plan year ended December 31, 2021 and 2020, the Plan passed these non-discrimination tests.

NOTE H – RECONCILIATION OF FINANCIAL STATEMENTS TO SCHEDULE H OF FORM 5500

There were no reconciling items between the financial statements and Schedule H of Form 5500 for the years ended December 31, 2021 and 2020.

NOTE I – PARTIES IN INTEREST

Plan investments are fixed and variable annuity contracts managed by the Trustee and therefore these transactions qualify as party-in-interest transactions. Fees paid by the Plan for investment management services, netted against investment income, and other compensation earned by TIAA-CREF or bundled service providers amounted to $69,993 and $60,244 for the years ended December 31, 2021 and 2020, respectively. Additional parties in interest have been identified as Lakemary Center, Inc. and Agler & Gaeddert, Chartered. Although there are transactions between these parties, none of them are prohibited transactions.

NOTE J – SUBSEQUENT EVENTS

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

No subsequent events were identified.

SUPPLEMENTAL INFORMATION

LAKEMARY CENTER, INC. 401K PLAN
PLAN # 369143 EIN 48-0732570
SCHEDULE H, LINE 4i - SCHEDULE OF ASSETS (HELD AT END OF YEAR)
For the year ended December 31, 2021

(a)	(b) Identity of issues, borrower, lessor or similar party	(c) Description of Investment, including maturitydate, rate of interest, collateral, par or maturity value	(d) Cost	(e) Current Value
		Insurance contracts		
*	TIAA	TIAA Traditional [1]	$ **	$ 1,502,251
	TIAA	Plan Loan Default Fund	**	108,285
		Total insurance contracts		1,610,536
	TIAA	Participant Loan Fund	**	72,451
		Pooled separate accounts		
*	TIAA	TIAA Real Estate	**	522,059
		Total pooled separate accounts		522,059
		Shares in registered investment companies		
*	CREF	CREF Stock	**	2,113,333
*	CREF	CREF Money Market	**	765,591
*	CREF	CREF Social Choice	**	319,683
*	CREF	CREF Bond Market	**	191,866
*	CREF	CREF Global Equities	**	819,497
*	CREF	CREF Growth	**	1,410,364
*	CREF	CREF Equity Index	**	663,780
*	CREF	CREF Inflation-Linked Bd	**	66,120
*	TIAA	TIAA Access Lifecycle 2015	**	32,137
*	TIAA	TIAA Access Lifecycle 2020	**	49,399
*	TIAA	TIAA Access Lifecycle 2025	**	91,629
*	TIAA	TIAA Access Lifecycle 2030	**	228,126
*	TIAA	TIAA Access Lifecycle 2035	**	314,250
*	TIAA	TIAA Access Lifecycle 2040	**	59,020
*	TIAA	TIAA Access Lifecycle 2045	**	324,004
*	TIAA	TIAA Access Lifecycle 2050	**	440,421
*	TIAA	TIAA Access Lifecycle 2055	**	166,341
*	TIAA	TIAA Access Lifecycle 2060	**	215,773
*	TIAA	TIAA Access Lifecycle Rtmt Inc.	**	55
*	TIAA	TIAA Access Bond Plus	**	53,252
*	TIAA	TIAA Access Equity Index	**	7,738
*	TIAA	TIAA Access Growth & Income	**	25,874
*	TIAA	TIAA Access Intl Equity	**	114,408
*	TIAA	TIAA Access Lg-Cap Growth	**	48,584
*	TIAA	TIAA Access Lg-Cap Value	**	59,696
*	TIAA	TIAA Access Mid-Cap Growth	**	24,376
*	TIAA	TIAA Access Mid-Cap Value	**	88,542
*	TIAA	TIAA Access Real Est Secs	**	60,747
*	TIAA	TIAA Access Sm-Cap BL Index	**	54,817
*	TIAA	TIAA Access Sm-Cap Equity	**	43,226
*	TIAA	TIAA Access Social Ch Equity	**	51,294
		Total shares in registered investment companies		8,903,943
		TOTAL		$ 11,108,989

* Represents a party-in-interest transaction as of December 31, 2021
** Cost omitted for participant directed investments
[1] non-benefit responsive

See Independent Auditor's Report.

LAKEMARY CENTER, INC. 401K PLAN
PLAN # 369143 EIN 48-0732570
SCHEDULE H, LINE 4i - SCHEDULE OF ASSETS (ACQUIRED AND DISPOSED OF WITHIN YEAR)
For the year ended December 31, 2021

The Lakemary Center, Inc. 401K Plan is a participant directed plan with no required disclosures of assets acquired and disposed during the year.

LAKEMARY CENTER, INC. 401K PLAN
OTHER SCHEDULES
December 31, 2021

Party in Interest Transactions	None
Obligation & Default	None
Leases in Default	None
Reportable Transactions	None

SCHEDULE H, LINE 4i – SCHEDULE OF ASSETS (HELD AT END OF YEAR)

LAKEMARY CENTER INC

Activity for the Reporting Period: 01/01/2021 to 12/31/2021

(A)	(B) IDENTITY OF ISSUE, BORROWER, LESSOR, OR SIMILAR PARTY	(C) DESCRIPTION OF INVESTMENT	(D) COST	(E) CURRENT VALUE
*	College Retirement Equities Fund variable annuities	TIAA Traditional Non Benefit Responsive	$1,214,212.62	$1,502,250.79
	College Retirement Equities Fund variable annuities	Plan Loan Default Fund	$108,284.96	$108,284.96
*	College Retirement Equities Fund variable annuities	CREF Stock R1	$858,399.31	$2,113,333.15
*	College Retirement Equities Fund variable annuities	CREF Money Market R1	$756,001.51	$765,590.57
*	College Retirement Equities Fund variable annuities	CREF Social Choice R1	$125,614.17	$319,682.63
*	College Retirement Equities Fund variable annuities	CREF Bond Market R1	$156,310.64	$191,865.83
*	College Retirement Equities Fund variable annuities	CREF Global Equities R1	$387,524.29	$819,497.00
*	College Retirement Equities Fund variable annuities	CREF Growth R1	$377,489.76	$1,410,364.23
*	College Retirement Equities Fund variable annuities	CREF Equity Index R1	$252,294.50	$663,780.49
*	College Retirement Equities Fund variable annuities	CREF Inflation-Linked Bond R1	$54,750.41	$66,120.40
*	College Retirement Equities Fund variable annuities	TIAA Real Estate	$360,711.09	$522,058.76
*	College Retirement Equities Fund variable annuities	TIAA Access Core Bond Plus T4	$47,753.00	$53,251.85
*	College Retirement Equities Fund variable annuities	TIAA Access Equity Index T4	$4,220.93	$7,737.73
*	College Retirement Equities Fund variable annuities	TIAA Access Growth & Income T4	$12,315.79	$25,874.35
*	College Retirement Equities Fund variable annuities	TIAA Access Intl Equity T4	$90,001.58	$114,408.31
*	College Retirement Equities Fund variable annuities	TIAA Access Lfcyle Rtmt Inc T4	$40.46	$54.70
*	College Retirement Equities Fund variable annuities	TIAA Access Lg-Cap Gr T4	$28,891.92	$48,583.77
*	College Retirement Equities Fund variable annuities	TIAA Access Lg-Cap Val T4	$42,139.33	$59,695.63
*	College Retirement Equities Fund variable annuities	TIAA Access Lifecycle 2015 T4	$23,622.78	$32,136.59
*	College Retirement Equities Fund variable annuities	TIAA Access Lifecycle 2020 T4	$42,385.03	$49,399.05
*	College Retirement Equities Fund variable annuities	TIAA Access Lifecycle 2025 T4	$68,943.48	$91,629.21
*	College Retirement Equities Fund variable annuities	TIAA Access Lifecycle 2030 T4	$209,735.68	$228,126.26
*	College Retirement Equities Fund variable annuities	TIAA Access Lifecycle 2035 T4	$224,934.54	$314,249.96
*	College Retirement Equities Fund variable annuities	TIAA Access Lifecycle 2040 T4	$41,983.47	$59,019.88
*	College Retirement Equities Fund variable annuities	TIAA Access Lifecycle 2045 T4	$218,384.49	$324,003.80
*	College Retirement Equities Fund variable annuities	TIAA Access Lifecycle 2050 T4	$310,753.90	$440,420.77
*	College Retirement Equities Fund variable annuities	TIAA Access Mid-Cap Gr T4	$16,240.19	$24,375.89
*	College Retirement Equities Fund variable annuities	TIAA Access Mid-Cap Val T4	$64,079.04	$88,542.60
*	College Retirement Equities Fund variable annuities	TIAA Access Real Est Secs T4	$43,176.56	$60,747.00
*	College Retirement Equities Fund variable annuities	TIAA Access Sm-Cap Bl Idx T4	$39,017.50	$54,817.60

SCHEDULE H, LINE 4i – SCHEDULE OF ASSETS (HELD AT END OF YEAR)

Activity for the Reporting Period: 01/01/2021 to 12/31/2021

(A)	(B) IDENTITY OF ISSUE, BORROWER, LESSOR, OR SIMILAR PARTY	(C) DESCRIPTION OF INVESTMENT	(D) COST	(E) CURRENT VALUE
*	College Retirement Equities Fund variable annuities	TIAA Access Quant Sml Cp Eq T4	$26,500.96	$43,225.65
*	College Retirement Equities Fund variable annuities	TIAA Access Social Ch Eq T4	$31,254.28	$51,294.26
	College Retirement Equities Fund variable annuities	LOAN FUND	$72,450.71	$72,450.71
*	College Retirement Equities Fund variable annuities	TIAA Access Lifecycle 2055 T4	$123,336.68	$166,341.50
*	College Retirement Equities Fund variable annuities	TIAA Access Lifecycle 2060 T4	$189,907.18	$215,772.82

TOTAL = $11,108,988.70