

Form 5500 Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Annual Return/Report of Employee Benefit Plan This form is required to be filed for employee benefit plans under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and sections 6057(b) and 6058(a) of the Internal Revenue Code (the Code). ▶ Complete all entries in accordance with the instructions to the Form 5500.	OMB Nos. 1210-0110 1210-0089 2021 This Form is Open to Public Inspection
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Part I	Annual Report Identification Information
For calendar plan year 2021 or fiscal plan year beginning <u>01/01/2021</u> and ending <u>12/31/2021</u>	
A	This return/report is for: ☐ a multiemployer plan ☒ a single-employer plan ☐ a multiple-employer plan (Filers checking this box must attach a list of participating employer information in accordance with the form instructions.) ☐ 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>MACDONALD, ILLIG, JONES & BRITTON 401(K) RETIREMENT PLAN</u>
1b	Three-digit plan number (PN) ▶ <u>002</u>
1c	Effective date of plan <u>01/01/2001</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>MACDONALD, ILLIG, JONES & BRITTON LLP</u> <u>100 STATE STREET, SUITE 700</u> <u>ERIE, PA 16507</u>
2b	Employer Identification Number (EIN) <u>25-0918810</u>
2c	Plan Sponsor's telephone number <u>814-870-7600</u>
2d	Business code (see instructions) <u>541110</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	LAURIE A. DUFFIN
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE	Filed with authorized/valid electronic signature.	10/17/2022	LAURIE A. DUFFIN
	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	5 121
6 Number of participants as of the end of the plan year unless otherwise stated (welfare plans complete only lines 6a(1) , 6a(2) , 6b , 6c , and 6d). a(1) Total number of active participants at the beginning of the plan year..... a(2) Total number of active participants at the end of the plan year b Retired or separated participants receiving benefits..... c Other retired or separated participants entitled to future benefits d Subtotal. Add lines 6a(2) , 6b , and 6c e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits. f Total. Add lines 6d and 6e g Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item) h Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested	6a(1) 86 6a(2) 84 6b 9 6c 25 6d 118 6e 1 6f 119 6g 116 6h 0
7 Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item).....	7
8a If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristics Codes in the instructions: 2E 2F 2G 2J 2R 2T 3D b If the plan provides welfare benefits, enter the applicable welfare feature codes from the List of Plan Characteristics Codes in the instructions:	
9a Plan funding arrangement (check all that apply) (1) ☐ Insurance (2) ☐ Code section 412(e)(3) insurance contracts (3) ☒ Trust (4) ☐ General assets of the sponsor	9b Plan benefit arrangement (check all that apply) (1) ☐ Insurance (2) ☐ Code section 412(e)(3) insurance contracts (3) ☒ Trust (4) ☐ General assets of the sponsor
10 Check all applicable boxes in 10a and 10b to indicate which schedules are attached, and, where indicated, enter the number attached. (See instructions)	
a Pension Schedules (1) ☒ R (Retirement Plan Information) (2) ☐ MB (Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information) - signed by the plan actuary (3) ☐ SB (Single-Employer Defined Benefit Plan Actuarial Information) - signed by the plan actuary	b General Schedules (1) ☒ H (Financial Information) (2) ☐ I (Financial Information – Small Plan) (3) ☐ A (Insurance Information) (4) ☒ C (Service Provider Information) (5) ☐ D (DFE/Participating Plan Information) (6) ☐ G (Financial Transaction Schedules)

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

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

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

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

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

Receipt Confirmation Code _____

SCHEDULE C (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Service Provider Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ▶ File as an attachment to Form 5500.	OMB No. 1210-0110
		2021
		This Form is Open to Public Inspection.
For calendar plan year 2021 or fiscal plan year beginning 01/01/2021 and ending 12/31/2021		
A Name of plan MACDONALD, ILLIG, JONES & BRITTON 401(K) RETIREMENT PLAN	B Three-digit plan number (PN) ▶	002
C Plan sponsor's name as shown on line 2a of Form 5500 MACDONALD, ILLIG, JONES & BRITTON LLP	D Employer Identification Number (EIN) 25-0918810	

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

1 Information on Persons Receiving Only Eligible Indirect Compensation

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

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation
THE VANGUARD GROUP, INC.
23-1945930

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

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

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

THE VANGUARD GROUP, INC.

23-1945930

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
15 25 33 37 52 99	NONE	3553	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 ☐

(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
THE VANGUARD GROUP, INC.	99	0
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	
DODGE & COX 94-1441976	10 BPS	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
THE VANGUARD GROUP, INC.	99	0
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	
BARON CAPITAL MANAGEMENT 13-3390015	35 BPS	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
THE VANGUARD GROUP, INC.	99	0
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	
ARTISAN PARTNERS 30-0551775	7 BPS	

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
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For calendar plan year 2021 or fiscal plan year beginning <u>01/01/2021</u> and ending <u>12/31/2021</u>		
A Name of plan <u>MACDONALD, ILLIG, JONES & BRITTON 401(K) RETIREMENT PLAN</u>	B Three-digit plan number (PN) ►	<u>002</u>
C Plan sponsor's name as shown on line 2a of Form 5500 <u>MACDONALD, ILLIG, JONES & BRITTON LLP</u>	D Employer Identification Number (EIN) <u>25-0918810</u>	

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

Assets		(a) Beginning of Year	(b) End of Year
a Total noninterest-bearing cash.....	1a		
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)	236953	377242
(2) Participant contributions.....	1b(2)	176950	147000
(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)	164455	142507
(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)	52213467	51327781
(14) Value of funds held in insurance company general account (unallocated contracts).....	1c(14)		
(15) Other.....	1c(15)	19617811	25313073

		(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	72409636	77307603

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 through 1j)	1k	0	0

Net Assets

l Net assets (subtract line 1k from line 1f)	1l	72409636	77307603
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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)	1130195	
(B) Participants	2a(1)(B)	661487	
(C) Others (including rollovers).....	2a(1)(C)	9719	
(2) Noncash contributions.....	2a(2)		1801401
(3) Total contributions. Add lines 2a(1)(A) , (B), (C), and line 2a(2)	2a(3)		
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)	7847	
(F) Other	2b(1)(F)		
(G) Total interest. Add lines 2b(1)(A) through (F).....	2b(1)(G)		7847
(2) Dividends: (A) Preferred stock.....	2b(2)(A)		4992973
(B) Common stock	2b(2)(B)		
(C) Registered investment company shares (e.g. mutual funds).....	2b(2)(C)	4992973	
(D) Total dividends. Add lines 2b(2)(A) , (B), and (C)	2b(2)(D)		4992973
(3) Rents	2b(3)		
(4) Net gain (loss) on sale of assets: (A) Aggregate proceeds	2b(4)(A)		0
(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)		0
(B) Other	2b(5)(B)		
(C) Total unrealized appreciation of assets. Add lines 2b(5)(A) and (B)	2b(5)(C)		

		(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)		1728734
c Other income.....	2c		3299519
d Total income. Add all income amounts in column (b) and enter total.....	2d		11830474
Expenses			
e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers.....	2e(1)	6929154	
(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)		6929154
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)		
(4) Other.....	2i(4)	3353	
(5) Total administrative expenses. Add lines 2i(1) through (4).....	2i(5)		3353
j Total expenses. Add all expense amounts in column (b) and enter total.....	2j		6932507
Net Income and Reconciliation			
k Net income (loss). Subtract line 2j from line 2d.....	2k		4897967
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: SCHAFFNER,KNIGHT,MINNAUGH & CO.

(2) EIN: 25-1690617

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		1000000
f Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?		X	
4f		X	
g Did the plan hold any assets whose current value was neither readily determinable on an established market nor set by an independent third party appraiser?			
4g		X	
h Did the plan receive any noncash contributions whose value was neither readily determinable on an established market nor set by an independent third party appraiser?			
4h		X	
i Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.)	X		
4i	X		
j Were any plan transactions or series of transactions in excess of 5% of the current value of plan assets? (Attach schedule of transactions if "Yes" is checked and see instructions for format requirements.)			
4j		X	
k Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?			
4k		X	
l Has the plan failed to provide any benefit when due under the plan?			
4l		X	
m If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)			
4m		X	
n If 4m was answered "Yes," check the "Yes" box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3.			
4n			

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

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

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

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

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

A Name of plan <u>MACDONALD, ILLIG, JONES & BRITTON 401(K) RETIREMENT PLAN</u>	B Three-digit plan number (PN) ▶ <u>002</u>
C Plan sponsor's name as shown on line 2a of Form 5500 <u>MACDONALD, ILLIG, JONES & BRITTON LLP</u>	D Employer Identification Number (EIN) <u>25-0918810</u>

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

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

1 Total value of distributions paid in property other than in cash or the forms of property specified in the instructions.....	1
2 Enter the EIN(s) of payor(s) who paid benefits on behalf of the plan to participants or beneficiaries during the year (if more than two, enter EINs of the two payors who paid the greatest dollar amounts of benefits): EIN(s): <u>23-2186884</u> Profit-sharing plans, ESOPs, and stock bonus plans, skip line 3.	
3 Number of participants (living or deceased) whose benefits were distributed in a single sum, during the plan year	3

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

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

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

9 If this is a defined benefit pension plan, were any amendments adopted during this plan year that increased or decreased the value of benefits? If yes, check the appropriate box. If no, check the "No" box.....	☐ Increase	☐ Decrease	☐ Both	☐ No
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Part IV	ESOPs (see instructions). If this is not a plan described under section 409(a) or 4975(e)(7) of the Internal Revenue Code, skip this Part.
----------------	---

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

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

Schedule R (Form 5500) 2021
v. 201209

Part V Additional Information for Multiemployer Defined Benefit Pension Plans

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

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

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

14a

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

14b

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

14c

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

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

15a

b The corresponding number for the second preceding plan year.....

15b

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

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

16a

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

16b

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

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

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

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

a Enter the percentage of plan assets held as:

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

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

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

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

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

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

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

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

☐ Yes.

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

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

☐ No. Other. Provide explanation _____

INDEPENDENT AUDITOR'S REPORT

Participants, Investment Committee and Plan Management
MacDonald Illig Jones & Britton 401(k) Retirement Plan
Erie, Pennsylvania

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

We have performed an audit of the financial statements of Macdonald Illig Jones & Britton 401(k) Retirement Plan (the Plan), an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 (ERISA), as permitted by ERISA Section 103(a)(3)(C) (ERISA Section 103(a)(3)(C) audit). The financial statements comprise the statement of net assets available for benefits as of December 31, 2021, 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 (DOL) 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 DOL'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 5 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 (U.S. GAAP).
- 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 Plan and to meet our other ethical responsibilities, in accordance with the relevant ethical requirements relating to our audits. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our 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 U.S. GAAP, and for the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error. Management's election of the ERISA Section 103(a)(3)(C) audit does not affect management's responsibility for the financial statements.

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

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 Plan's internal control. Accordingly, no such opinion is expressed.
- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements.
- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about the Plan's ability to continue as a going concern for a reasonable period of time.

Our audit did not extend to the certified investment information, except for obtaining and reading the certification, comparing the certified investment information with the related information presented and disclosed in the 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 U.S. GAAP.

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 U.S. GAAP.

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 Matters

2021 Supplemental Schedule Required by ERISA

The supplemental schedule, Schedule H, Line 4(i) – Schedule of Assets (Held at End of Year) as of December 31, 2021, is presented for purposes of additional analysis and is not a required part of the financial statements but is supplementary information required by the DOL'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 schedule, 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 schedule that agreed to or is derived from the certified investment information, we compared such information to the related certified investment information.

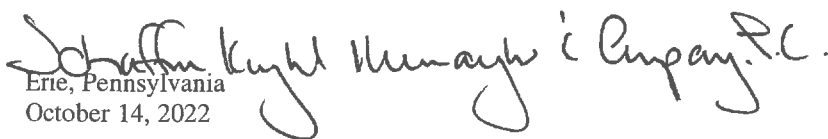
In forming our opinion on the supplemental schedule, we evaluated whether the supplemental schedule, other than the information agreed to or derived from the certified investment information, including its form and content, is presented in conformity with the DOL's Rules and Regulations for Reporting and Disclosure under ERISA.

In our opinion:

- The form and content of the supplemental schedule, other than the information in the supplemental schedule that agreed to or is derived from the certified investment information, are presented, in all material respects, in conformity with the DOL's Rules and Regulations for Reporting and Disclosure under ERISA.
- The information in the supplemental schedule 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).

Auditor's Report on the 2020 Financial Statements

We were engaged to audit the 2020 financial statements of the Plan. As permitted by 29 CFR 2520.103-8 of the DOL'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 4, 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 DOL's Rules and Regulations for Reporting and Disclosure under ERISA.


Erie, Pennsylvania
October 14, 2022

MacDonald Illig Jones & Britton 401(k) Retirement Plan

Financial Statements and Supplemental Schedule

December 31, 2021

SKM

SCHAFFNER KNIGHT MINNAUGH & CO.

Certified Public Accountants

www.skmco.com

Erie, PA  Jamestown, NY

An Independently Owned Member, RSM US Alliance

**MacDonald Illig Jones & Britton 401(k) Retirement Plan
Financial Statements and Supplemental Schedule**

Years Ended December 31, 2021 and 2020

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INDEPENDENT AUDITOR'S REPORT

Participants, Investment Committee and Plan Management
MacDonald Illig Jones & Britton 401(k) Retirement Plan
Erie, Pennsylvania

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

We have performed an audit of the financial statements of Macdonald Illig Jones & Britton 401(k) Retirement Plan (the Plan), an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 (ERISA), as permitted by ERISA Section 103(a)(3)(C) (ERISA Section 103(a)(3)(C) audit). The financial statements comprise the statement of net assets available for benefits as of December 31, 2021, 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 (DOL) 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 DOL'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 5 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 (U.S. GAAP).
- 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 Plan and to meet our other ethical responsibilities, in accordance with the relevant ethical requirements relating to our audits. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our 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 U.S. GAAP, and for the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error. Management's election of the ERISA Section 103(a)(3)(C) audit does not affect management's responsibility for the financial statements.

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

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 Plan's internal control. Accordingly, no such opinion is expressed.
- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements.
- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about the Plan's ability to continue as a going concern for a reasonable period of time.

Our audit did not extend to the certified investment information, except for obtaining and reading the certification, comparing the certified investment information with the related information presented and disclosed in the 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 U.S. GAAP.

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 U.S. GAAP.

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 Matters

2021 Supplemental Schedule Required by ERISA

The supplemental schedule, Schedule H, Line 4(i) – Schedule of Assets (Held at End of Year) as of December 31, 2021, is presented for purposes of additional analysis and is not a required part of the financial statements but is supplementary information required by the DOL'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 schedule, 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 schedule that agreed to or is derived from the certified investment information, we compared such information to the related certified investment information.

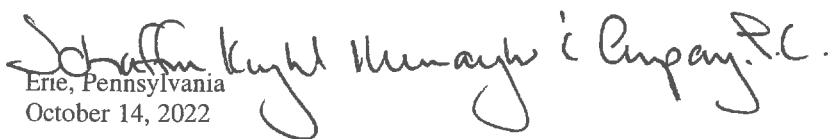
In forming our opinion on the supplemental schedule, we evaluated whether the supplemental schedule, other than the information agreed to or derived from the certified investment information, including its form and content, is presented in conformity with the DOL's Rules and Regulations for Reporting and Disclosure under ERISA.

In our opinion:

- The form and content of the supplemental schedule, other than the information in the supplemental schedule that agreed to or is derived from the certified investment information, are presented, in all material respects, in conformity with the DOL's Rules and Regulations for Reporting and Disclosure under ERISA.
- The information in the supplemental schedule 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).

Auditor's Report on the 2020 Financial Statements

We were engaged to audit the 2020 financial statements of the Plan. As permitted by 29 CFR 2520.103-8 of the DOL'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 4, 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 DOL's Rules and Regulations for Reporting and Disclosure under ERISA.


Erie, Pennsylvania
October 14, 2022

MacDonald Illig Jones & Britton 401(k) Retirement Plan
Statements of Net Assets Available for Benefits

	December 31	
	2021	2020
Assets		
Investments, at fair value:		
Mutual funds – registered investment companies	\$ 50,825,241	\$ 47,582,807
Money market fund – registered investment company	502,540	4,630,660
Brokerage option	25,313,073	19,617,811
	76,640,854	71,831,278
Receivables:		
Participant contributions	147,000	176,950
Plan Sponsor contributions	377,242	236,953
Notes receivable from participants	164,400	186,348
	688,642	600,251
Net assets available for benefits	\$ 77,329,496	\$ 72,431,529

See notes to financial statements.

MacDonald Illig Jones & Britton 401(k) Retirement Plan
Statements of Changes in Net Assets Available for Benefits

	Years Ended December 31	
	2021	2020
Additions to net assets attributed to:		
Income:		
Interest and dividends	\$ 4,992,973	\$ 2,476,245
Interest income on notes receivable from participants	7,847	8,282
	<u>5,000,820</u>	<u>2,484,527</u>
Contributions:		
Plan Sponsor	1,130,195	979,441
Participant	671,206	630,515
	<u>1,801,401</u>	<u>1,609,956</u>
Total additions	<u>6,802,221</u>	<u>4,094,483</u>
Deductions from net assets attributed to:		
Benefits paid to participants	6,929,154	8,673,689
Administrative expenses	3,353	3,300
Total deductions	<u>6,932,507</u>	<u>8,676,989</u>
Net realized and unrealized appreciation in fair value of investments	<u>5,028,253</u>	<u>6,661,757</u>
Net increase in net assets available for benefits	<u>4,897,967</u>	<u>2,079,251</u>
Net assets available for benefits – beginning of year	<u>72,431,529</u>	<u>70,352,278</u>
Net assets available for benefits – end of year	<u><u>\$ 77,329,496</u></u>	<u><u>\$ 72,431,529</u></u>

See notes to financial statements.

MacDonald Illig Jones & Britton 401(k) Retirement Plan
Notes to Financial Statements
December 31, 2021

1. Description of the Plan

The following description of MacDonald Illig Jones & Britton 401(k) Retirement Plan (the Plan) provides only general information. Participants should refer to the Plan agreement for a more complete description of the Plan's provisions. Copies of this booklet are available from the Plan Administrator.

General

The Plan is a single employer defined contribution plan which covers substantially all eligible employees with at least 1,000 hours of service in twelve months, as defined by the Plan. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA).

Contributions

Eligible participants may contribute up to 100% of base compensation subject to limitations imposed by the Internal Revenue Code. All participants' contributions are immediately and fully vested. The Plan Sponsor makes a safe harbor non-elective contribution in an amount equal to 3% of each participant's base compensation for the Plan year, regardless of whether the participant makes an elective deferral. For the years ended December 31, 2021 and 2020, the Plan Sponsor contribution totaled \$297,461 and \$271,406, respectively.

The Plan also provides for a discretionary profit-sharing contribution. Annually, Plan Sponsor management determines the profit-sharing contribution and allocates the contribution based upon an excess integrated allocation formula. For the years ended December 31, 2021 and 2020, the profit-sharing contribution totaled \$832,734 and \$708,035, respectively.

Participant Accounts

Each eligible participant's account is credited with (a) the participant's contribution, (b) the safe harbor non-elective contribution, (c) the Plan Sponsor's discretionary contribution, and (d) an allocation of investment income, and reduced by participant withdrawals. Participants are fully vested upon entry into the Plan.

Rollovers

Subject to certain limitations and conditions, the Plan allows individuals to make rollover contributions into the Plan, regardless of whether they are a participant in the Plan. The individual is 100% vested in the rollover contributions.

Notes Receivable from Participants

The Plan provides for loans to participants up to 50% of their vested account balance subject to certain limitations and conditions.

Termination

Although it has not expressed any intent to do so, the Plan Sponsor has the right under the Plan to permanently discontinue its contributions at any time and to terminate the Plan subject to the provisions of ERISA.

MacDonald Illig Jones & Britton 401(k) Retirement Plan Notes to Financial Statements (continued)

2. Significant Accounting Policies

Basis of Accounting

The accounting records of the Plan are maintained on the accrual basis of accounting.

Investments held by a defined contribution plan are required to be reported at fair value, except for fully benefit-responsive investment contracts. Contract value is the relevant measure for the portion of the net assets available for benefits of a defined contribution plan attributable to fully benefit-responsive investment contracts because contract value is the amount participants normally would receive if they were to initiate permitted transactions under the terms of the Plan.

Use of Estimates

The preparation of the financial statements in conformity with accounting principles generally accepted in the United States of America requires management to make estimates and assumptions that affect amounts reported in the financial statements and related disclosures. Actual results could differ from those estimates.

Valuation of Investments and Income Recognition

Investments are reported at fair value (except for fully benefit-responsive investment contracts, which are reported at contract value). Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. See Note 4 for discussion of fair value measurements.

Purchase and sale of investments are recorded on the trade-date. Income is recorded on an accrual basis. Dividends are recorded on the ex-dividend date. Net appreciation includes the Plan's gains and losses on investments bought and sold as well as held during the year.

Subsequent Events

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

3. Investments

The Plan's other investment is an investment in a real estate partnership that is maintained in the Plan, however, outside the other trusted Plan investments. All other Plan investments, which are participant directed, are held by a trust administered by Vanguard Fiduciary Trust Company (the trustee). Financial information relating to the assets is based on information provided by the trustee.

4. Fair Value Measurements

Investments are recorded at estimated fair value, in accordance with FASB ASC's *Fair Value Measurements and Disclosures* topic. This topic establishes a framework for measuring fair value. That framework provides a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets or liabilities (Level 1 measurements) and the lowest priority to unobservable inputs (Level 3 measurements). The three levels of the fair value hierarchy under FASB ASC's *Fair Value Measurements and Disclosures* topic are described as follows:

MacDonald Illig Jones & Britton 401(k) Retirement Plan
Notes to Financial Statements (continued)

4. Fair Value Measurements (continued)

Level 1	Inputs to the valuation methodology are unadjusted quoted prices for identical assets or liabilities in active markets that the Plan has the ability to access.
Level 2	Inputs to the valuation methodology include: • Quoted prices for similar assets or liabilities in active markets; • Quoted prices for identical or similar assets or liabilities in inactive markets; • Inputs other than quoted prices that are observable for the asset or liability; • Inputs that are derived principally from or corroborated by observable market data by correlation or other means.
Level 3	Inputs to the valuation methodology are unobservable and significant to the fair value measurement.

The asset or liability's fair value measurement level within the fair value hierarchy is based on the lowest level of any input that is significant to the fair value measurement. Valuation techniques used need to maximize the use of observable inputs and minimize the use of unobservable inputs. The following is a description of the valuation methodologies used for assets measured at fair value. There have been no changes in the methodologies used at December 31, 2021 and 2020.

Cash and cash equivalents: These represent money market funds and liquid cash deposits on deposit with a financial institution, valued at the net asset value (NAV) of shares held by the Plan at year-end.

Mutual funds and money market fund – registered investment companies: Valued at the daily closing price as reported by the fund. Mutual funds held by the Plan are open-end mutual funds that are registered with the U.S. Securities and Exchange Commission. These funds are required to publish their daily NAV and to transact at that price. The mutual funds held by the Plan are deemed to be actively traded.

Brokerage option: Holdings in the Vanguard Brokerage Option represent both investments in publicly traded securities, valued at the closing price reported in the active market in which the individual security is traded, as well as investments in mutual funds, exchange-traded funds, and a money market fund held by registered investment companies. These funds are valued at the daily closing price as reported by the fund. Mutual funds and exchange-traded funds held by the Plan are open-end funds that are registered with the U.S. Securities and Exchange Commission. These funds are required to publish their daily NAV and to transact at that price. The funds held by the Plan are deemed to be actively traded.

Other investment: The Plan owned a 2.6% investment in a privately held partnership. This fund was valued at the tax basis value of the partnership, which approximated fair value. During 2020, the investment was sold for a sales price of \$117,990, resulting in a gain of \$78,831 which is included in net realized and unrealized appreciation in fair value of investments on the financials.

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. The following tables set forth by level, within the fair value hierarchy, the Plan's investments at fair value:

MacDonald Illig Jones & Britton 401(k) Retirement Plan
Notes to Financial Statements (continued)

4. Fair Value Measurements (continued)

Investments at Fair Value as of December 31, 2021				
	Level 1	Level 2	Level 3	Total
Equity Securities:				
Mutual funds	\$ 43,554,171	\$ 7,271,070	\$ -	\$ 50,825,241
Money market fund	502,540	-	-	502,540
Brokerage option:				
Mutual funds	944,351	-	-	944,351
Common stocks	2,134,085	-	-	2,134,085
Exchange-traded funds	21,056,826	804,879	-	21,861,705
Cash and cash equivalents	372,932	-	-	372,932
Total brokerage option	24,508,194	804,879	-	25,313,073
Total investments at fair value	\$ 68,564,905	\$ 8,075,949	\$ -	\$ 76,640,854

Investments at Fair Value as of December 31, 2020				
	Level 1	Level 2	Level 3	Total
Equity Securities:				
Mutual funds	\$ 37,747,985	\$ 9,834,822	\$ -	\$ 47,582,807
Money market fund	4,630,660	-	-	4,630,660
Brokerage option:				
Mutual funds	1,663,093	-	-	1,663,093
Common stocks	4,986,699	-	-	4,986,699
Exchange-traded funds	11,530,935	627,136	-	12,158,071
Cash and cash equivalents	809,948	-	-	809,948
Total brokerage option	18,990,675	627,136	-	19,617,811
Total investments at fair value	\$ 61,369,320	\$ 10,461,958	\$ -	\$ 71,831,278

5. Information Prepared and Certified by Trustee

For 2021 and 2020, the financial information included in the Plan financial statements, except for the other investment, have been derived from information certified as complete and accurate by the trustee, in accordance with the method of compliance permitted by Section 2520.103-5 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974.

MacDonald Illig Jones & Britton 401(k) Retirement Plan

Notes to Financial Statements (continued)

6. Income Tax Status

The Plan has adopted a non-standardized form of a prototype plan sponsored by The Vanguard Group. The prototype plan provider has received an opinion letter from the Internal Revenue Service as to the prototype plan's qualified status. The prototype plan opinion letter has been relied upon by this Plan. The Plan Administrator believes the Plan is designed and is being operated in compliance with the applicable provisions of the Internal Revenue Code.

The FASB issued guidance on accounting for uncertainty in income taxes. Management evaluated the Plan's tax positions and concluded that the Plan had taken no uncertain tax positions that require adjustment to the financial statements. Therefore, no provision or liability for income taxes has been included 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 Sponsor believes it is no longer subject to income tax examinations for years prior to 2018.

7. Administrative Expenses

Certain transaction fees are charged by the trustee directly to plan participant accounts. Presently, legal and accounting services, which are not material, are provided at the expense of the Plan Sponsor while all other services are provided at the expense of the Plan.

8. Terminated Participants Eligible to Receive Distributions

The Plan provisions require distribution of the terminated participants' accounts as soon as administratively feasible after a written request has been received from the participant. The Plan states that all terminated participants' accounts less than \$1,000 will automatically be distributed as a lump sum if an affirmative distribution election is not made. Terminated participants' accounts between \$1,000 and \$5,000 will automatically be rolled into a separate IRA account with Vanguard if an affirmative distribution election is not made. If a terminated participant's account balance is greater than \$5,000, a distribution is not required from the Plan until the required minimum distribution rules apply, or the Plan Sponsor may distribute the balance upon reaching the later of age 62 or normal retirement age. At December 31, 2021 and 2020, there were no amounts requested and due to participants as a result of termination.

9. Party-in-interest Transactions

Certain Plan investments are shares of funds managed by Vanguard. Vanguard is the trustee as defined by the Plan and, therefore, transactions with these investments qualify as party-in-interest transactions. Fees paid by the Plan for the investment management services are based on investment performance. These fees are not prohibited; payments are for reasonable compensation for the operation of the Plan.

10. 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.

MacDonald Illig Jones & Britton 401(k) Retirement Plan
Notes to Financial Statements (continued)

10. Risk and Uncertainties (continued)

In December 2019, a novel strain of coronavirus (COVID-19) surfaced and has spread throughout the world resulting in business and social disruption. The coronavirus was declared a Public Health Emergency of International Concern by the World Health Organization on January 30, 2020. The effect on the Plan's investments is highly uncertain and cannot be predicted. However, if financial markets and the overall economy are impacted for an extended period, the Plan's investment values and results may be materially affected.

11. Reconciliation of Financial Statements to Schedule H of Form 5500

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

	2021	2020
Net assets available for benefits per the financial statements	\$ 77,329,496	\$ 70,352,278
Less: Notes receivable from participants deemed as distributions	(21,893)	(21,893)
Net assets available for benefits per Schedule H of Form 5500	\$ 77,307,603	\$ 70,330,385

The following is a reconciliation of notes receivable from participants per the financial statements to Schedule H of Form 5500 as of December 31:

	2021	2020
Notes receivable from participants per the financial statements	\$ 164,400	\$ 206,479
Less: Notes receivable from participants deemed as distributions	(21,893)	(21,893)
Participant loans per Schedule H of Form 5500	\$ 142,507	\$ 184,586

SUPPLEMENTAL SCHEDULE

MACDONALD ILLIG JONES & BRITTON 401(k) RETIREMENT PLAN

Schedule I

Schedule of Assets Held for Investment Purposes at End of Year - Attachment for Schedule H, Line 4(i)

As of December 31, 2021

MacDonald Illig Jones & Britton 401(k) Retirement Plan

EIN 25-0918810, PN 002

(a)	(b)/(c) Identity of Issue	Investment Type	(e) Current Value
	Artisan International Fund, Investor Class	Registered Investment Company	\$ 1,593,782
	Baron Growth Fund	Registered Investment Company	848,590
	Dodge & Cox Stock Fund	Registered Investment Company	574,677
	PIMCO Total Return Fund, Administrative Class	Registered Investment Company	105,004
	T. Rowe Price Mid-Cap Value Fund Advisor Class	Registered Investment Company	551,842
*	Vanguard 500 Index Fund Investor Shares	Registered Investment Company	2,583,174
*	Vanguard Capital Opportunity Fund Investor Shares	Registered Investment Company	2,793,802
*	Vanguard Cash Reserve Federal MM Fund Admiral Shares	Registered Investment Company	502,540
*	Vanguard Dividend Growth Fund	Registered Investment Company	1,906,256
*	Vanguard Emerging Markets Stock Index Fund Investor Shares	Registered Investment Company	121,076
*	Vanguard European Stock Index Fund Investor Shares	Registered Investment Company	99,819
*	Vanguard Explorer Fund Investor Shares	Registered Investment Company	437,734
*	Vanguard Global Equity Fund	Registered Investment Company	257,963
*	Vanguard GNMA Fund Investor Shares	Registered Investment Company	127
*	Vanguard Growth Index Fund Investor Shares	Registered Investment Company	388,854
*	Vanguard Health Care Fund Investor Shares	Registered Investment Company	1,291,702
*	Vanguard High-Yield Corporate Fund Investor Shares	Registered Investment Company	215,453
*	Vanguard Intermediate-Term Investment Grade Fd: Inv Shr	Registered Investment Company	1,576,616
*	Vanguard International Explorer Fund	Registered Investment Company	222,037

* Party in Interest

MACDONALD ILLIG JONES & BRITTON 401(k) RETIREMENT PLAN

Schedule I

Schedule of Assets Held for Investment Purposes at End of Year - Attachment for Schedule H, Line 4(i) (Continued)

As of December 31, 2021

MacDonald Illig Jones & Britton 401(k) Retirement Plan

EIN 25-0918810, PN 002

(a)	(b)/(c) Identity of Issue	Investment Type	(e) Current Value
*	Vanguard International Growth Fund Investor Shares	Registered Investment Company	1,185,845
*	Vanguard Mid-Cap Growth Fund	Registered Investment Company	199,463
*	Vanguard Mid-Cap Index Fund Investor Shares	Registered Investment Company	124,290
*	Vanguard PRIMECAP Core Fund	Registered Investment Company	1,010,143
*	Vanguard PRIMECAP Fund Investor Shares	Registered Investment Company	6,061,202
*	Vanguard REIT Index Fund Investor Shares	Registered Investment Company	66,570
*	Vanguard Selected Value Fund	Registered Investment Company	299,026
*	Vanguard Short-Term Investment-Grade Fund: Inv Shr	Registered Investment Company	3,360,535
*	Vanguard Small-Cap Growth Index Fund	Registered Investment Company	310,089
*	Vanguard Small-Cap Index Fund Investor Shares	Registered Investment Company	343,571
*	Vanguard Small-Cap Value Index Fund	Registered Investment Company	280,435
*	Vanguard Target Retirement 2015 Fund	Registered Investment Company	1,091,153
*	Vanguard Target Retirement 2020 Fund	Registered Investment Company	2,097,483
*	Vanguard Target Retirement 2025 Fund	Registered Investment Company	1,103,495
*	Vanguard Target Retirement 2030 Fund	Registered Investment Company	2,341,121
*	Vanguard Target Retirement 2035 Fund	Registered Investment Company	3,159,248

* Party in Interest

MACDONALD ILLIG JONES & BRITTON 401(k) RETIREMENT PLAN

Schedule I

Schedule of Assets Held for Investment Purposes at End of Year - Attachment for Schedule H, Line 4(i) (Continued)

As of December 31, 2021

MacDonald Illig Jones & Britton 401(k) Retirement Plan

EIN 25-0918810, PN 002

(a)	(b)/(c) Identity of Issue	Investment Type	(e) Current Value
*	Vanguard Target Retirement 2040 Fund	Registered Investment Company	3,164,931
*	Vanguard Target Retirement 2045 Fund	Registered Investment Company	1,209,718
*	Vanguard Target Retirement 2050 Fund	Registered Investment Company	232,786
*	Vanguard Target Retirement 2055 Fund	Registered Investment Company	207,656
*	Vanguard Target Retirement 2060 Fund	Registered Investment Company	109,219
*	Vanguard Target Retirement 2065 Fund	Registered Investment Company	44,469
*	Vanguard Target Retirement Income	Registered Investment Company	17,555
*	Vanguard Total Bond Market Index Fund Investor Shares	Registered Investment Company	2,013,335
*	Vanguard Total International Stock Index Fund	Registered Investment Company	141,816
*	Vanguard Total Stock Market Index Fund Investor Shares	Registered Investment Company	451,905
*	Vanguard U.S. Growth Fund Investor Shares	Registered Investment Company	76,396
*	Vanguard Value Index Fund Investor Shares	Registered Investment Company	64,158
*	Vanguard Wellington Fund Investor Shares	Registered Investment Company	439,590
*	Vanguard Windsor II Fund Investor Shares	Registered Investment Company	4,049,530
*	VGI Brokerage Option (See attached breakdown by security)	Vanguard Brokerage Option	25,313,073
			<u>\$ 76,640,854</u>
*			
	Loan Fund	4.25% - 6.5%	<u>\$ 142,507</u>

(1) See detail attached

* Party in Interest

MACDONALD ILLIG JONES & BRITTON 401(k) RETIREMENT PLAN
VANGUARD BROKERAGE OPTION, SUPPLEMENTAL INFORMATION

Schedule of Assets Held for Investment Purposes at End of Year - Attachment for Schedule H, Line 4(i) (Continued)
As of December 31, 2021

MacDonald Illig Jones & Britton 401(k) Retirement Plan

EIN 25-0918810, PN 002

(a)	(b)/(c) Identity of Issue	Investment Type	(e) Current Value
	ABBVIE INC.	Common Stock	\$ 189,560
	ADVANCED MICRO DEVICES INC COM	Common Stock	71,950
	AMAZON.COM INC	Common Stock	6,669
	APPLE INC COM	Common Stock	310,748
	ASENSUS SURGICAL INC COM	Common Stock	29
	AT&T INC.	Common Stock	147,765
	BANCO BILBAO VIZCAYA ARGENTARIA S A SPONSORED ADR	Common Stock ADR/GDR	3,386
	BROWN CAPITAL MANAGEMENT SMALL CO INVESTOR CL	Mutual Fund	262,678
	CASH	Cash	372,932
	CHEVRON CORPORATION COM	Common Stock	117,350
	CNB FINANCIAL CORP PA	Common Stock	10,600
	CVS HEALTH CORPORATION COM	Common Stock	103,160
	ERIE INDEMNITY COMPANY CLASS A	Common Stock	573,854
	EXXON MOBIL CORP	Common Stock	3,794
	FIRSTENERGY CORP	Common Stock	149,724
	FORD MOTOR COMPANY NEW	Common Stock	124,881
	FORUM ENERGY TECHNOLOGIES INC.	Common Stock	321
	GENERAL ELECTRIC COMPANY	Common Stock	567
	GENEREX BIOTECHNOLOGY CORP PAR	Common Stock	9
	HEALTHIER CHOICES MGMT CORP COMPANY	Common Stock	1,200
	ISHARES CORE MSCI EAFE ETF	Exchange Traded Fund	2,003,487
	ISHARES RUSSELL MID CAP GROWTH ETF	Exchange Traded Fund	1,877,395
	ISHARES RUSSELL MID CAP VALUE ETF	Exchange Traded Fund	2,148,259

MACDONALD, ILLIG, JONES & BRITTON 401(k) RETIREMENT PLAN
VANGUARD BROKERAGE OPTION, SUPPLEMENTAL INFORMATION

VBO Schedule I

Schedule of Assets Held for Investment Purposes at End of Year - Attachment for Schedule H, Line 4i (Continued)
As of December 31, 2021

MacDonald, Illig, Jones & Britton 401(k) Retirement Plan

EIN 25-0918810, PN 002

(a) Identity of Issue	Investment Type	(e) Current Value
MICRON TECHNOLOGY INC COMPANY	Common Stock	37,260
MY SIZE INC	Common Stock	28
O-I GLASS INC COMPANY	Common Stock	1,504
ONCOLYTICS BIOTECH INC	Common Stock	1,772
PRIME CAP ODYSSEY AGGRESSIVE GROWTH	Mutual Fund	575,657
SOUTHERN COMPANY	Common Stock	274,320
SPDR S&PP500 ETF TRUST TR UNIT ETF	Exchange Traded Fund	1,424,880
SPDR SERIES TRUST PRTFLO S&P500 GW ETF	Exchange Traded Fund	362,350
TIMKEN CO	Common Stock	1,942
UNITED AIRLINES HOLDINGS	Common Stock	1,313
* VANGUARD FTSE EMERGING MARKETS ETF	Exchange Traded Fund	891,269
* VANGUARD GROWTH ETF	Exchange Traded Fund	1,674,135
* VANGUARD CASH RESERVES FEDERAL MMKT	Exchange Traded Fund	18,973
* VANGUARD HEALTHCARE INDEX ADMIRAL	Exchange Traded Fund	292,943
* VANGUARD INTERMEDIATE TERM INVEST GRADE ADMIRAL	Mutual Fund	87,044
* VANGUARD INTERMEDIATE TERM CORP BOND ETF	Exchange Traded Fund	804,879
* VANGUARD S&P 500 ETF	Exchange Traded Fund	5,051,988
* VANGUARD SMALL CAP GROWTH ETF	Exchange Traded Fund	1,474,043
* VANGUARD SMALL CAP VALUE ETF	Exchange Traded Fund	2,047,654
* VANGUARD VALUE ETF	Exchange Traded Fund	1,808,423
VERSUS SYSTEMS INC COM	Common Stock	378
Total Assets Held for Investment Purposes (Brokerage Option)		\$ 25,313,073
* Party in Interest		

MACDONALD ILLIG JONES & BRITTON 401(k) RETIREMENT PLAN

Schedule I

Schedule of Assets Held for Investment Purposes at End of Year - Attachment for Schedule H, Line 4(i)

As of December 31, 2021

MacDonald Illig Jones & Britton 401(k) Retirement Plan

EIN 25-0918810, PN 002

(a)	(b)/(c) Identity of Issue	Investment Type	(e) Current Value
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	Baron Growth Fund	Registered Investment Company	848,590
	Dodge & Cox Stock Fund	Registered Investment Company	574,677
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*	Vanguard Growth Index Fund Investor Shares	Registered Investment Company	388,854
*	Vanguard Health Care Fund Investor Shares	Registered Investment Company	1,291,702
*	Vanguard High-Yield Corporate Fund Investor Shares	Registered Investment Company	215,453
*	Vanguard Intermediate-Term Investment Grade Fd: Inv Shr	Registered Investment Company	1,576,616
*	Vanguard International Explorer Fund	Registered Investment Company	222,037

* Party in Interest

MACDONALD ILLIG JONES & BRITTON 401(k) RETIREMENT PLAN

Schedule I

Schedule of Assets Held for Investment Purposes at End of Year - Attachment for Schedule H, Line 4(i) (Continued)

As of December 31, 2021

MacDonald Illig Jones & Britton 401(k) Retirement Plan

EIN 25-0918810, PN 002

(a)	(b)/(c) Identity of Issue	Investment Type	(e) Current Value
*	Vanguard International Growth Fund Investor Shares	Registered Investment Company	1,185,845
*	Vanguard Mid-Cap Growth Fund	Registered Investment Company	199,463
*	Vanguard Mid-Cap Index Fund Investor Shares	Registered Investment Company	124,290
*	Vanguard PRIMECAP Core Fund	Registered Investment Company	1,010,143
*	Vanguard PRIMECAP Fund Investor Shares	Registered Investment Company	6,061,202
*	Vanguard REIT Index Fund Investor Shares	Registered Investment Company	66,570
*	Vanguard Selected Value Fund	Registered Investment Company	299,026
*	Vanguard Short-Term Investment-Grade Fund: Inv Shr	Registered Investment Company	3,360,535
*	Vanguard Small-Cap Growth Index Fund	Registered Investment Company	310,089
*	Vanguard Small-Cap Index Fund Investor Shares	Registered Investment Company	343,571
*	Vanguard Small-Cap Value Index Fund	Registered Investment Company	280,435
*	Vanguard Target Retirement 2015 Fund	Registered Investment Company	1,091,153
*	Vanguard Target Retirement 2020 Fund	Registered Investment Company	2,097,483
*	Vanguard Target Retirement 2025 Fund	Registered Investment Company	1,103,495
*	Vanguard Target Retirement 2030 Fund	Registered Investment Company	2,341,121
*	Vanguard Target Retirement 2035 Fund	Registered Investment Company	3,159,248

* Party in Interest

MACDONALD ILLIG JONES & BRITTON 401(k) RETIREMENT PLAN

Schedule I

Schedule of Assets Held for Investment Purposes at End of Year - Attachment for Schedule H, Line 4(i) (Continued)

As of December 31, 2021

MacDonald Illig Jones & Britton 401(k) Retirement Plan

EIN 25-0918810, PN 002

(a)	(b)/(c) Identity of Issue	Investment Type	(e) Current Value
*	Vanguard Target Retirement 2040 Fund	Registered Investment Company	3,164,931
*	Vanguard Target Retirement 2045 Fund	Registered Investment Company	1,209,718
*	Vanguard Target Retirement 2050 Fund	Registered Investment Company	232,786
*	Vanguard Target Retirement 2055 Fund	Registered Investment Company	207,656
*	Vanguard Target Retirement 2060 Fund	Registered Investment Company	109,219
*	Vanguard Target Retirement 2065 Fund	Registered Investment Company	44,469
*	Vanguard Target Retirement Income	Registered Investment Company	17,555
*	Vanguard Total Bond Market Index Fund Investor Shares	Registered Investment Company	2,013,335
*	Vanguard Total International Stock Index Fund	Registered Investment Company	141,816
*	Vanguard Total Stock Market Index Fund Investor Shares	Registered Investment Company	451,905
*	Vanguard U.S. Growth Fund Investor Shares	Registered Investment Company	76,396
*	Vanguard Value Index Fund Investor Shares	Registered Investment Company	64,158
*	Vanguard Wellington Fund Investor Shares	Registered Investment Company	439,590
*	Vanguard Windsor II Fund Investor Shares	Registered Investment Company	4,049,530
*	VGI Brokerage Option (See attached breakdown by security)	Vanguard Brokerage Option	25,313,073
			<u>\$ 76,640,854</u>
*			
	Loan Fund	4.25% - 6.5%	<u>\$ 142,507</u>

(1) See detail attached

* Party in Interest

MACDONALD ILLIG JONES & BRITTON 401(k) RETIREMENT PLAN
VANGUARD BROKERAGE OPTION, SUPPLEMENTAL INFORMATION

Schedule of Assets Held for Investment Purposes at End of Year - Attachment for Schedule H, Line 4(i) (Continued)

As of December 31, 2021

MacDonald Illig Jones & Britton 401(k) Retirement Plan

EIN 25-0918810, PN 002

(a)	(b)/(c) Identity of Issue	Investment Type	(e) Current Value
	ABBVIE INC.	Common Stock	\$ 189,560
	ADVANCED MICRO DEVICES INC COM	Common Stock	71,950
	AMAZON.COM INC	Common Stock	6,669
	APPLE INC COM	Common Stock	310,748
	ASENSUS SURGICAL INC COM	Common Stock	29
	AT&T INC.	Common Stock	147,765
	BANCO BILBAO VIZCAYA ARGENTARIA S A SPONSORED ADR	Common Stock ADR/GDR	3,386
	BROWN CAPITAL MANAGEMENT SMALL CO INVESTOR CL	Mutual Fund	262,678
	CASH	Cash	372,932
	CHEVRON CORPORATION COM	Common Stock	117,350
	CNB FINANCIAL CORP PA	Common Stock	10,600
	CVS HEALTH CORPORATION COM	Common Stock	103,160
	ERIE INDEMNITY COMPANY CLASS A	Common Stock	573,854
	EXXON MOBIL CORP	Common Stock	3,794
	FIRSTENERGY CORP	Common Stock	149,724
	FORD MOTOR COMPANY NEW	Common Stock	124,881
	FORUM ENERGY TECHNOLOGIES INC.	Common Stock	321
	GENERAL ELECTRIC COMPANY	Common Stock	567
	GENEREX BIOTECHNOLOGY CORP PAR	Common Stock	9
	HEALTHIER CHOICES MGMT CORP COMPANY	Common Stock	1,200
	ISHARES CORE MSCI EAFE ETF	Exchange Traded Fund	2,003,487
	ISHARES RUSSELL MID CAP GROWTH ETF	Exchange Traded Fund	1,877,395
	ISHARES RUSSELL MID CAP VALUE ETF	Exchange Traded Fund	2,148,259

MACDONALD, ILLIG, JONES & BRITTON 401(k) RETIREMENT PLAN
VANGUARD BROKERAGE OPTION, SUPPLEMENTAL INFORMATION

VBO Schedule I

Schedule of Assets Held for Investment Purposes at End of Year - Attachment for Schedule H, Line 4i (Continued)
As of December 31, 2021

MacDonald, Illig, Jones & Britton 401(k) Retirement Plan

EIN 25-0918810, PN 002

(a) Identity of Issue	Investment Type	(e) Current Value
MICRON TECHNOLOGY INC COMPANY	Common Stock	37,260
MY SIZE INC	Common Stock	28
O-I GLASS INC COMPANY	Common Stock	1,504
ONCOLYTICS BIOTECH INC	Common Stock	1,772
PRIME CAP ODYSSEY AGGRESSIVE GROWTH	Mutual Fund	575,657
SOUTHERN COMPANY	Common Stock	274,320
SPDR S&PP500 ETF TRUST TR UNIT ETF	Exchange Traded Fund	1,424,880
SPDR SERIES TRUST PRTFLO S&P500 GW ETF	Exchange Traded Fund	362,350
TIMKEN CO	Common Stock	1,942
UNITED AIRLINES HOLDINGS	Common Stock	1,313
* VANGUARD FTSE EMERGING MARKETS ETF	Exchange Traded Fund	891,269
* VANGUARD GROWTH ETF	Exchange Traded Fund	1,674,135
* VANGUARD CASH RESERVES FEDERAL MMKT	Exchange Traded Fund	18,973
* VANGUARD HEALTHCARE INDEX ADMIRAL	Exchange Traded Fund	292,943
* VANGUARD INTERMEDIATE TERM INVEST GRADE ADMIRAL	Mutual Fund	87,044
* VANGUARD INTERMEDIATE TERM CORP BOND ETF	Exchange Traded Fund	804,879
* VANGUARD S&P 500 ETF	Exchange Traded Fund	5,051,988
* VANGUARD SMALL CAP GROWTH ETF	Exchange Traded Fund	1,474,043
* VANGUARD SMALL CAP VALUE ETF	Exchange Traded Fund	2,047,654
* VANGUARD VALUE ETF	Exchange Traded Fund	1,808,423
VERSUS SYSTEMS INC COM	Common Stock	378
Total Assets Held for Investment Purposes (Brokerage Option)		\$ 25,313,073
* Party in Interest		