

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

Part II	Basic Plan Information—enter all requested information				
1a Name of plan <u>EPSTEIN AFFILIATED COMPANIES 401(K) PENSION PLAN</u>	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 80%;">1b Three-digit plan number (PN) ▶</td> <td style="width: 20%; text-align: center;"><u>002</u></td> </tr> <tr> <td colspan="2">1c Effective date of plan <u>01/01/2006</u></td> </tr> </table>	1b Three-digit plan number (PN) ▶	<u>002</u>	1c Effective date of plan <u>01/01/2006</u>	
1b Three-digit plan number (PN) ▶	<u>002</u>				
1c Effective date of plan <u>01/01/2006</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>ALDEN LEEDS, INC.</u> <u>55 JACOBUS AVE.</u> <u>KEARNY, NJ 07032</u>	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td>2b Employer Identification Number (EIN) <u>22-1683651</u></td> </tr> <tr> <td>2c Plan Sponsor's telephone number <u>973-589-3544</u></td> </tr> <tr> <td>2d Business code (see instructions) <u>423990</u></td> </tr> </table>	2b Employer Identification Number (EIN) <u>22-1683651</u>	2c Plan Sponsor's telephone number <u>973-589-3544</u>	2d Business code (see instructions) <u>423990</u>	
2b Employer Identification Number (EIN) <u>22-1683651</u>					
2c Plan Sponsor's telephone number <u>973-589-3544</u>					
2d Business code (see instructions) <u>423990</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	ANDREW EPSTEIN
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE			
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
SIGN HERE			
	Signature of DFE	Date	Enter name of individual signing as DFE

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

Form 5500 (2021)
v. 210624

3a Plan administrator's name and address ☒ Same as Plan Sponsor	3b Administrator's EIN 3c Administrator's telephone number
4 If the name and/or EIN of the plan sponsor or the plan name has changed since the last return/report filed for this plan, enter the plan sponsor's name, EIN, the plan name and the plan number from the last return/report: a Sponsor's name c Plan Name	4b EIN 4d PN
5 Total number of participants at the beginning of the plan year	5 270
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) 120 6b 0 6c 96 6d 216 6e 0 6f 216 6g 207 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 2H 2J 2K 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) ☐ <u>0</u> A (Insurance Information) (4) ☒ C (Service Provider Information) (5) ☐ D (DFE/Participating Plan Information) (6) ☐ G (Financial Transaction Schedules)

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

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

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

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

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

Receipt Confirmation Code _____

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

For calendar plan year 2021 or fiscal plan year beginning 01/01/2021 and ending 12/31/2021		
A Name of plan EPSTEIN AFFILIATED COMPANIES 401(K) PENSION PLAN	B Three-digit plan number (PN) ▶	002
C Plan sponsor's name as shown on line 2a of Form 5500 ALDEN LEEDS, INC.	D Employer Identification Number (EIN) 22-1683651	

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
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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)

ABAR RETIREMENT PLAN SERVICES LLC

25B VREELAND RD. SUITE 103
FLORHAM PARK, NJ 07932

46-1281375

(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	TPA	63986	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

CHARLES SCHWAB & CO., INC.

211 MAIN STREET
SAN FRANCISCO, CA 94105

94-1737782

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
19	CUSTODIAN	39193	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

ROGOFF & CO., P.C.

13-2688836

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
10	CPA	19250	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

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

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

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

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

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

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

Part I Service Provider Information (continued)

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

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

Part II Service Providers Who Fail or Refuse to Provide Information

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

(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide
(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide
(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide
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(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 01/01/2021 and ending 12/31/2021		
A Name of plan EPSTEIN AFFILIATED COMPANIES 401(K) PENSION PLAN	B Three-digit plan number (PN) ►	002
C Plan sponsor's name as shown on line 2a of Form 5500 ALDEN LEEDS, INC.	D Employer Identification Number (EIN) 22-1683651	

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	72411	83426
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)	40018	299328
(2) Participant contributions.....	1b(2)	2031	5152
(3) Other	1b(3)	32072	20478
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)	0	0
(2) U.S. Government securities	1c(2)	0	0
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)		
(B) All other	1c(3)(B)	0	0
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)		
(B) Common	1c(4)(B)	0	0
(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)	0	0
(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)	22524352	16110432
(14) Value of funds held in insurance company general account (unallocated contracts).....	1c(14)		
(15) Other.....	1c(15)	0	0

		(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	22670884 16518816
Liabilities			
g	Benefit claims payable	1g	1500 19241
h	Operating payables	1h	44200 56425
i	Acquisition indebtedness.....	1i	0 0
j	Other liabilities.....	1j	62099 0
k	Total liabilities (add all amounts in lines 1g through 1j)	1k	107799 75666
Net Assets			
l	Net assets (subtract line 1k from line 1f)	1l	22563085 16443150

Part II Income and Expense Statement

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

		(a) Amount	(b) Total
Income			
a	Contributions:		
(1)	Received or receivable in cash from: (A) Employers	2a(1)(A)	4345
	(B) Participants	2a(1)(B)	151047
	(C) Others (including rollovers).....	2a(1)(C)	144790
(2)	Noncash contributions.....	2a(2)	0
(3)	Total contributions. Add lines 2a(1)(A) , (B) , (C) , and line 2a(2)	2a(3)	300182
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)	
	(F) Other	2b(1)(F)	
	(G) Total interest. Add lines 2b(1)(A) through (F)	2b(1)(G)	0
(2)	Dividends: (A) Preferred stock.....	2b(2)(A)	
	(B) Common stock	2b(2)(B)	
	(C) Registered investment company shares (e.g. mutual funds).....	2b(2)(C)	
	(D) Total dividends. Add lines 2b(2)(A) , (B) , and (C)	2b(2)(D)	0
(3)	Rents	2b(3)	
(4)	Net gain (loss) on sale of assets: (A) Aggregate proceeds	2b(4)(A)	
	(B) Aggregate carrying amount (see instructions).....	2b(4)(B)	
	(C) Subtract line 2b(4)(B) from line 2b(4)(A) and enter result	2b(4)(C)	0
(5)	Unrealized appreciation (depreciation) of assets: (A) Real estate	2b(5)(A)	
	(B) Other	2b(5)(B)	
	(C) Total unrealized appreciation of assets. Add lines 2b(5)(A) and (B)	2b(5)(C)	0

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts.....	2b(6)		
(7) Net investment gain (loss) from pooled separate accounts.....	2b(7)		
(8) Net investment gain (loss) from master trust investment accounts.....	2b(8)		
(9) Net investment gain (loss) from 103-12 investment entities.....	2b(9)		
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds).....	2b(10)		2186159
c Other income.....	2c		
d Total income. Add all income amounts in column (b) and enter total.....	2d		2486341
Expenses			
e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers.....	2e(1)	9704775	
(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)		9704775
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)	39790	
(2) Contract administrator fees.....	2i(2)		
(3) Investment advisory and management fees.....	2i(3)		
(4) Other.....	2i(4)		
(5) Total administrative expenses. Add lines 2i(1) through (4).....	2i(5)		39790
j Total expenses. Add all expense amounts in column (b) and enter total.....	2j		9744565
Net Income and Reconciliation			
k Net income (loss). Subtract line 2j from line 2d.....	2k		-7258224
l Transfers of assets:			
(1) To this plan.....	2l(1)		1138289
(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: **GETTRY MARCUS CPA, P.C.**

(2) EIN: **13-3418879**

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		405065

	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 EPSTEIN AFFILIATED COMPANIES 401(K) PENSION PLAN	B Three-digit plan number (PN) ▶ 002
C Plan sponsor's name as shown on line 2a of Form 5500 ALDEN LEEDS, INC.	D Employer Identification Number (EIN) 22-1683651

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	0
2 Enter the EIN(s) of payor(s) who paid benefits on behalf of the plan to participants or beneficiaries during the year (if more than two, enter EINs of the two payors who paid the greatest dollar amounts of benefits): EIN(s): 26-1384797 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)? If the plan is a defined benefit plan, go to line 8.	☐ Yes ☐ No ☐ N/A
5 If a waiver of the minimum funding standard for a prior year is being amortized in this plan year, see instructions and enter the date of the ruling letter granting the waiver. Date: Month _____ Day _____ Year _____ If you completed line 5, complete lines 3, 9, and 10 of Schedule MB and do not complete the remainder of this schedule.	
6 a Enter the minimum required contribution for this plan year (include any prior year accumulated funding deficiency not waived)	6a
b Enter the amount contributed by the employer to the plan for this plan year	6b
c Subtract the amount in line 6b from the amount in line 6a. Enter the result (enter a minus sign to the left of a negative amount).....	6c
If you completed line 6c, skip lines 8 and 9.	
7 Will the minimum funding amount reported on line 6c be met by the funding deadline?	☐ Yes ☐ No ☐ N/A
8 If a change in actuarial cost method was made for this plan year pursuant to a revenue procedure or other authority providing automatic approval for the change or a class ruling letter, does the plan sponsor or plan administrator agree with the change?	☐ Yes ☐ No ☒ N/A

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

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

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

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

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

Schedule R (Form 5500) 2021
v. 201209

Part V Additional Information for Multiemployer Defined Benefit Pension Plans

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

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

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

14a

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

14b

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

14c

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

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

15a

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

15b

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

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

16a

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

16b

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

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

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

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

a Enter the percentage of plan assets held as:

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

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

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

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

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

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

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

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

☐ Yes.

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

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

☐ No. Other. Provide explanation _____

EPSTEIN AFFILIATED COMPANIES 401(K) PENSION PLAN
FINANCIAL STATEMENTS
YEARS ENDED DECEMBER 31, 2021 AND 2020

GETTRYMARCUS



Epstein Affiliated Companies 401(k) Pension Plan

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Years Ended December 31, 2021 and 2020

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Independent Auditor's Report

To the Board of Trustees
Epstein Affiliated Companies 401(k) Pension Plan

Opinion

We have audited the accompanying financial statements of Epstein Affiliated Companies 401(k) Pension Plan (the "Plan"), an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 (ERISA), which comprise the statements of net assets available for benefits as of December 31, 2021 and 2020, and the related statements of changes in net assets available for benefits for the years then ended, and the related notes to the financial statements.

In our opinion, the financial statements referred to above present fairly, in all material respects, the net assets available for benefits of the Plan as of December 31, 2021 and 2020, and the changes in its net assets available for benefits for the years then ended, in accordance with accounting principles generally accepted in the United States of America.

Basis for Opinion

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

Responsibilities of Management for the Financial Statements

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

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

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

Auditor's Responsibilities for the Audit of the Financial Statements

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

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

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

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

Supplemental Schedules Required by ERISA

Our audits were conducted for the purpose of forming an opinion on the financial statements as a whole. The supplemental schedules of the Plan are presented for purposes of additional analysis and are not a required part of the financial statements but are supplementary information required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information has been subjected to the auditing procedures applied in the audits of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with generally accepted auditing standards.

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

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

Gettry Marcus CPA, P.C.

Gettry Marcus CPA, P.C.
Woodbury, New York
October 17, 2022

Epstein Affiliated Companies 401(k) Pension Plan
Statements of Net Assets Available for Benefits
December 31, 2021 and 2020

	2021	2020
Assets		
Investments - at fair value	\$ 16,110,432	\$ 22,524,352
Non interest bearing cash	83,426	72,411
Accrued interest and dividends receivable	20,478	32,072
Employer contributions receivable	299,328	40,018
Contribution receivable from participants	<u>5,152</u>	<u>2,031</u>
Total assets	<u>16,518,816</u>	<u>22,670,884</u>
Liabilities		
Due to sponsor	56,425	-
Excess participant contributions payable	-	62,099
Accrued expenses	-	44,200
Pending participant distributions	<u>19,241</u>	<u>1,500</u>
Total liabilities	<u>75,666</u>	<u>107,799</u>
Net assets available for benefits	<u><u>\$ 16,443,150</u></u>	<u><u>\$ 22,563,085</u></u>

Epstein Affiliated Companies 401(k) Pension Plan
Statements of Changes in Net Assets Available for Benefits
Years Ended December 31, 2021 and 2020

	<u>2021</u>	<u>2020</u>
Additions:		
Additions to net assets attributed to:		
Investment income		
Net appreciation in fair value of investments	\$ 1,856,104	\$ 1,999,953
Interest and dividends	330,055	501,323
Net investment income	<u>2,186,159</u>	<u>2,501,276</u>
Contributions		
Participants	151,047	415,940
Employer	4,345	227,729
Rollovers	54,790	-
Repayment of coronavirus-related distributions	90,000	-
Total contributions	<u>300,182</u>	<u>643,669</u>
Total additions	<u>2,486,341</u>	<u>3,144,945</u>
Deductions:		
Deductions from net assets attributed to:		
Benefits paid to participants	9,704,775	3,211,728
Administrative expenses	39,790	62,638
Total deductions	<u>9,744,565</u>	<u>3,274,366</u>
Net decrease	(7,258,224)	(129,421)
Transfer from affiliated plan	1,138,289	-
Net assets available for benefits		
Beginning of year	<u>22,563,085</u>	<u>22,692,506</u>
End of year	<u><u>\$ 16,443,150</u></u>	<u><u>\$ 22,563,085</u></u>

Epstein Affiliated Companies 401(k) Pension Plan
Notes to Financial Statements
December 31, 2021 and 2020

Note 1 – Description of Plan

The following description of the Epstein Affiliated Companies 401(k) Pension Plan (the “Plan”) provides only general information. Participants should refer to the Plan document for a more complete description of the Plan’s provisions.

General

The Plan, a volume submitter defined contribution plan, was established effective April 1, 1974, restatement date of January 1, 2014 and includes all eligible employees, of a controlled group of employers (defined below), who have completed six months of eligible service. These employees are eligible to join the Plan on January 1 following completion of six months of service. Effective January 1, 2022, the Plan adopted a Non-Standardized Pre-Approved Profit Sharing Plan with CODA (“Non-Standardized Plan”). The Plan is subject to the provisions of ERISA. The Board of Trustees of the Plan is responsible for oversight of the Plan. Management of the Company determines the appropriateness of the Plan’s investment offerings, monitors investment performance and reports to the Plan’s Board of Trustees. All investments of the Plan, are held with Charles Schwab & Co., Inc. (“Schwab”).

The controlled group members are:

- Alden Leeds, Inc.
- Brom Wholesale Distributors, Inc.
- Mid-Continent Packaging, Inc.
- Jet Line Products, Inc. (See Note 4 – Plan termination)
- Jet Line Products of South Jersey, LLC (See Note 4 – Plan termination)
- Jet Line Products of Long Island, LLC (See Note 4 – Plan termination)
- Jet Line Products of Miami, LLC (See Note 4 – Plan termination)
- Jet Line Products of Texas, LLC (See Note 4 – Plan termination)
- Jet Line Houston, LLC (See Note 4 – Plan termination)
- Universal Transactions Corp. (See Note 4 – Plan termination)

The controlled group of employers or members is hereinafter referred to as the “Employer or Company”.

Effective December 31, 2021 the Plan merged in the Mid-Continent Packaging, Inc. Defined Contribution Plan (the “MCP Plan”) (an affiliated Plan) (see Note 7).

Contributions

Each year participants may contribute an amount up to 100% of their pre-tax annual compensation as defined in the Plan. Participants who have attained the age of 50 before the end of the Plan year are eligible to make catch-up contributions. Participants may also contribute amounts representing distributions from other qualified defined benefit or defined contribution plans (“rollovers”). The Employer contributes 200% of the participant’s elective deferrals, limited to the first 5% of participant’s compensation. Employees of Mid-Continent Packaging, Inc., Universal Transactions Corp. and the owners of Alden Leeds, Inc. are not eligible for employer matching contributions. After the merger, the MCP Plan participants will continue to receive discretionary Employer profit-sharing contributions, as defined. During the years ended December 31, 2021 and 2020, the Employer made matching contributions of \$4,345 and \$227,729, respectively. Contributions are subject to certain Internal Revenue Service (“IRS”) limitations.

Epstein Affiliated Companies 401(k) Pension Plan
Notes to Financial Statements
December 31, 2021 and 2020

Note 1 – Description of Plan (continued)

Participant Accounts

Each participant's account is credited with (a) participant's contributions, (b) the employer's matching contributions and an allocation of (c) Plan earnings and losses, and (d) an allocation of Plan administrative expenses. Allocations are based on participants' account balances, in accordance with uniformly and consistently applied accounting methods adopted by the Plan. The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested account. The assets of the Plan are invested either at the direction of the Plan Trustee in various investments or can be self-directed.

Vesting

Participants are immediately vested in their salary deferral contributions and rollovers plus actual earnings thereon. The vesting in the employer contribution portion of the participants' accounts is based on years of continuous service. However, if an active participant dies or becomes totally and permanently disabled prior to attaining the normal retirement age, the participant's account becomes 100% vested. A participant may also become fully vested upon a partial plan termination, see Note 4.

A participants' vested interest in their employer matching contributions shall be determined in accordance with the following schedule:

<u>Years of Vesting Service</u>	<u>Vested Interest</u>
Less than 2	0%
2 but less than 3	20%
3 but less than 4	40%
4 but less than 5	60%
5 but less than 6	80%
6 or more	100%

Forfeited Accounts

Forfeitures of non-vested accounts are used to reduce Plan expenses and/or contributions by the Company. Forfeited non-vested accounts totaled \$7,637 and \$35,112 at December 31, 2021 and 2020, respectively. For the years ended December 31, 2021 and 2020, \$12,001 and \$24,413, respectively were used to reduce Company contributions.

Payment of Benefits

On termination of service due to death, disability or retirement, a participant with a vested interest over \$5,000 must consent to any distribution of such vested interest. If the vested interest is less than \$5,000, or for termination of services for other reasons, a participant may receive the value of the vested interest in his or her account as a lump-sum distribution or as an automatic rollover to an individual retirement account if no election is made. In-service distributions are permitted upon attainment of age 59 ½. Distributions are subject to the applicable provisions of the Plan agreement.

Epstein Affiliated Companies 401(k) Pension Plan
Notes to Financial Statements
December 31, 2021 and 2020

Note 1 – Description of Plan (continued)

Coronavirus Aid, Relief and Economic Security Act

The Coronavirus Aid, Relief and Economic Security Act (the “CARES Act”) was enacted on March 27, 2020. The CARES Act includes a number of relief provisions available to tax-qualified retirement plans. The provisions of the CARES Act may be effective and operationalized immediately (i.e., prior to amending the Plan document). The Plan has adopted certain measures included in the CARES Act as follows:

- Permit qualified individuals (as defined under the CARES Act) to request Coronavirus-Related Distributions up to \$100,000 from their vested portion of the Plan between January 1, 2020 and December 31, 2020. Individuals may repay all or part of the amount of a Coronavirus-Related Distribution within three years after the date that the distribution was received. During the year ended December 31, 2021, \$90,000 of Coronavirus-Related Distribution repayments were received and reflected on the 2021 statement of changes in net assets available for benefits.
- Permit the delay of Required Minimum Distributions (“RMD”) for a period of one year, with the delay applying to both 2019 distributions that were required to begin no later than April 1, 2020, and 2020 distributions, unless an employee elects to receive an RMD in 2020. Participants electing to receive a 2020 RMD amount are able to use the 60-day rollover option.

The timing and manner for formal plan amendments, as determined by the CARES Act, is for the Plan year ending December 31, 2022; however, the timing of the RMD provision was extended to the Plan year ending December 31, 2025.

Note 2 – Summary of Accounting Policies

Accounting Standards Update (“ASU”)

On August 28, 2018, FASB issued ASU 2018-13, Disclosure Framework-Changes to the Disclosure Requirement for Fair Value Measurement (Topic 820). The ASU, which applies to all entities (including defined contribution plans), removes, modifies and adds fair value and/or Net Asset Value (“NAV”) related disclosures. The ASU is effective beginning after December 15, 2019. The Board of Trustees has determined that the adoption of ASU 2018-13 had no impact on its financial statements.

Basis of Accounting

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

Use of Estimates

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

Investment Valuation and Income Recognition

Investments are reported at fair value. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. Management of the Company determines the Plan’s valuation policies utilizing information provided by the Plan’s investment advisers, custodians and insurance company.

Epstein Affiliated Companies 401(k) Pension Plan
Notes to Financial Statements
December 31, 2021 and 2020

Note 2 – Summary of Accounting Policies (continued)

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

Payments of Benefits

Benefits are recorded when paid by the Plan.

Administrative Expenses

Certain administrative expenses of the Plan that are paid by the Plan are recorded as deductions in the accompanying statements of changes in net assets available for benefits. Expenses that are paid by the Company are excluded from these financial statements. Investment related expenses are included in net appreciation of fair value of investments.

Note 3 – Fair Value Measurements

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

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. If the asset or liability has a specified (contractual) term, the level 2 input must be observable for substantially the full term of the asset or liability.
Level 3	Inputs to the valuation methodology are unobservable and significant to the fair value measurement.

The asset 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 maximize the use of observable inputs and minimize the use of unobservable inputs.

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.

Epstein Affiliated Companies 401(k) Pension Plan
Notes to Financial Statements
December 31, 2021 and 2020

Note 3 – Fair Value Measurements (continued)

Mutual funds: 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 Securities and Exchange Commission. These funds are required to publish their daily net asset value (NAV) and to transact at that price. The mutual funds held by the Plan are deemed to be actively traded.

Exchange traded funds: Valued at the closing price reported in the active market in which the individual securities are traded.

Common stocks: Valued at the closing price reported in the active market in which the individual securities are traded.

Bonds: Valued using pricing models maximizing the use of observable inputs for similar securities. This includes basing value on yields currently available in comparable securities of issuers with similar credit ratings.

Cash - interest bearing: Valued at fair value based on current market values of the underlying values of the fund.

Individual brokerage accounts: Values at December 31, 2020 consisted of common stocks, mutual funds, exchange traded funds, money market funds, and interest bearing cash. The common stocks were valued at the closing price reported in the active market in which the individual securities were traded. Mutual funds were valued at daily closing price as reported by the fund. Exchange traded funds were valued at the closing price reported in the active market in which the individual securities were traded. Money market funds were valued at fair value based on current market values of the underlying assets of the funds. Cash was valued at fair value based on current market values of the underlying assets of the fund.

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 sets forth by level, within the fair value hierarchy, the Plan's investments at fair value at December 31, 2021 and 2020:

	<u>Investments at Fair Value at December 31, 2021</u>			
	<u>Level 1</u>	<u>Level 2</u>	<u>Level 3</u>	<u>Total</u>
Mutual funds	\$ 3,011,032	\$ -	\$ -	\$ 3,011,032
Exchange traded funds	7,433,145	-	-	7,433,145
Common stocks	3,354,673	-	-	3,354,673
Bonds	-	2,192,115	-	2,192,115
Cash - interest bearing	119,467	-	-	119,467
	<u>\$ 13,918,317</u>	<u>\$ 2,192,115</u>	<u>\$ -</u>	<u>\$ 16,110,432</u>

Epstein Affiliated Companies 401(k) Pension Plan
Notes to Financial Statements
December 31, 2021 and 2020

Note 3 – Fair Value Measurements (continued)

	<u>Investments at Fair Value at December 31, 2020</u>			
	<u>Level 1</u>	<u>Level 2</u>	<u>Level 3</u>	<u>Total</u>
Mutual funds	\$ 4,095,860	\$ -	\$ -	\$ 4,095,860
Exchange traded funds	8,489,995	-	-	8,489,995
Common stocks	5,419,935	-	-	5,419,935
Bonds	-	2,613,892	-	2,613,892
Cash - interest bearing	87,890	-	-	87,890
Individual brokerage accounts	1,816,780	-	-	1,816,780
	<u>\$ 19,910,460</u>	<u>\$ 2,613,892</u>	<u>\$ -</u>	<u>\$ 22,524,352</u>

Note 4 – Plan Termination

Although it has not expressed any intent to do so, the Company has the right under the Plan to discontinue its contributions at any time and to terminate the Plan subject to the provisions of ERISA. In the event of plan termination, participants will become 100% vested in their discretionary employer contributions. During the plan year ended December 31, 2020, certain controlled group members (See Note 1) were sold resulting in the termination of certain employees, triggering a partial plan termination at which time all of these employees immediately became 100% vested.

Note 5 – Tax Status

The Non-Standardized Plan received a favorable opinion letter dated June 30, 2020, in which the Internal Revenue Service (“IRS”) stated that the Plan, as then designed was in compliance with the applicable sections of the Internal Revenue Code (“IRC”). Although the Plan has been amended since receiving the letter, the Plan administrator and the Plan’s tax counsel believe that the Plan is designed and is currently being operated in compliance with the applicable requirements of the IRC and, therefore, believe that the Plan is qualified and the related trust is tax exempt. The Plan administrator had been provided with a determination letter dated March 31, 2014 by the IRS which indicated that the volume submitter plan adopted by the Company, as then designed was in compliance with the applicable sections of the IRC.

U.S. GAAP requires Plan management to evaluate tax positions taken by the Plan and recognize a tax liability if the Plan has taken an uncertain position that more likely than not would not be sustained upon examination by the IRS. The trustees of the Plan have analyzed the tax positions taken by the Plan, and have concluded that as of December 31, 2021 and 2020, no uncertain positions are taken or are expected to be taken that would require recognition of a liability or disclosure in the financial statements. The Plan is subject to routine audits by taxing jurisdictions; however, there are currently no audits for any tax periods in progress.

Epstein Affiliated Companies 401(k) Pension Plan
Notes to Financial Statements
December 31, 2021 and 2020

Note 6 – Related Party Transactions

Certain Plan investments are managed by Schwab, the custodian for the Plan and, therefore, these transactions qualify as party-in-interest transactions. Fees incurred by the Plan for the investment management services are included in net appreciation in the fair value of investments, as they are paid by revenue sharing, rather than direct payment.

The Plan incurred administrative expenses of \$39,790 (net of \$44,000 reversal of previously accrued expenses paid by the Sponsor) and \$62,638, which includes direct payments to the third-party administrator and accountant of \$83,790 and \$42,638 for the years ended December 31, 2021 and 2020 respectively (which was not covered by revenue sharing). The Employer pays directly any other fees related to the Plan's operations.

Note 7 – Transfer From Affiliated Plan

On December 31, 2021, the Plan Sponsor as permitted by the Plan document, made the decision and elected that all participants and related Plan assets of the MCP Plan would be transferred and merged into the Plan. Transfers into the Plan of \$1,138,289 were made on December 31, 2021 and the Plans were merged effective this date. Included within the transfer is \$299,328 of employer contributions from the MCP Plan, these amounts have been included within the Employer contributions receivable on the statement of net assets available for benefits as of December 31, 2021.

Note 8 – 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 risks associated with certain investment securities, it is at least reasonably possible that changes in the values of investment securities will occur in the near term and that such changes could materially affect participants' account balances and the amounts reported in the statements of net assets available for benefits.

The impact of the COVID-19 pandemic outbreak continues to evolve. The pandemic has adversely affected net global economic activity and has contributed to significant volatility in the financial markets. Because the values of the Plan's investments have and will fluctuate in response to changing market conditions, the ultimate impact of the pandemic on the Plan (and the Company) and its future results and financial position is not presently determinable.

Note 9 – Excess Participant Contributions Payable

The Plan failed the discrimination test for the years ended December 31, 2020 and December 31, 2019. The amounts payable to participants for contributions in excess of amounts allowed by the IRS in 2020 of \$62,099 was recorded as a liability as of December 31, 2020. The contributions in excess of amounts allowed by the IRS in 2019 of \$36,324 were not recorded as a liability as of December 31, 2019 and have been included in benefits paid to participants for the year ended December 31, 2020. The Plan distributed the 2020 and 2019 excess contributions to the applicable participants prior to March 15, 2021 and 2020, respectively.

Epstein Affiliated Companies 401(k) Pension Plan
Notes to Financial Statements
December 31, 2021 and 2020

Note 10 – Untimely Participant Contributions

During 2021 and 2020, the Company failed to remit to the Plan's custodian certain employee contributions within the period prescribed by Department of Labor regulations resulting in nonexempt prohibited transactions. Under the regulations, amounts withheld by an employer from a participant's wages for contribution to a plan are plan assets on the earliest date that they can reasonably be segregated from the employer's general assets. The 2021 and 2020 untimely contributions of \$122,516 and \$282,549, respectively were received by the Plan in 2021 and 2020 and are included in total contributions in the statements of changes in net assets available for benefits for the years ended December 31, 2021 and 2020. The Company will make contributions to the affected participants' accounts to compensate those participants for potential lost income due to the untimely remittances in 2022. Management believes that the lost earnings due to the untimely remittances are not material to the Plan's financial statements.

Note 11 – Subsequent Events

The Plan has evaluated subsequent events for potential recognition or disclosure in the financial statements through October 17, 2022 the date the financial statements were available to be issued.

Recent increases in inflation and interest rates, as well as other changes in economic and political events, have resulted in increased volatility in financial markets. Accordingly, the Plan's investment portfolio, subsequent to December 31, 2021, has incurred a decline in aggregate fair value. It is not known if values will continue to decline or how long a recover, if any, of these values will take to recapture their peak values.

Supplementary Information

Epstein Affiliated Companies 401(k) Pension Plan
Plan: 002 EIN: 22-1683651
Form 5500 Schedule H, Part IV, Line 4(a)
Schedule of Delinquent Participant Contributions
Year Ended December 31, 2020

Check Here If Late Participant Loan Repayments Are Included	Participant Contributions Transferred Late to the Plan			Total That Constitute Nonexempt Prohibited Transactions			Total Fully Corrected Under VFCP and PTE 2002-51
				Contributions Not Corrected *	Contributions Corrected Outside VFCP	Contributions Pending Correction in VFCP	
	Date Withheld	Date Remitted	Amount				
	1/10/2020	1/27/2020	\$ 4,130	\$ 4,130	\$ -	\$ -	\$ -
	1/17/2020	1/27/2020	6,161	6,161	-	-	-
	1/24/2020	2/10/2020	193	193	-	-	-
	1/31/2020	2/10/2020	4,603	4,603	-	-	-
	2/7/2020	3/2/2020	4,605	4,605	-	-	-
	2/14/2020	3/2/2020	339	339	-	-	-
	2/14/2020	3/5/2020	4,573	4,573	-	-	-
	2/21/2020	3/2/2020	3,271	3,271	-	-	-
	2/21/2020	3/5/2020	4,590	4,590	-	-	-
	2/28/2020	3/9/2020	4,641	4,641	-	-	-
	3/20/2020	4/16/2020	4,612	4,612	-	-	-
	3/27/2020	4/8/2020	3,830	3,830	-	-	-
	3/27/2020	4/16/2020	4,487	4,487	-	-	-
	4/3/2020	4/16/2020	4,128	4,128	-	-	-
	4/3/2020	4/24/2020	4,699	4,699	-	-	-
	4/10/2020	4/29/2020	4,521	4,521	-	-	-
	4/10/2020	4/30/2020	4,212	4,212	-	-	-
	4/10/2020	5/13/2020	168	168	-	-	-
	4/10/2020	5/15/2020	168	168	-	-	-
	4/17/2020	5/13/2020	5,573	5,573	-	-	-
	4/17/2020	6/8/2020	2,911	2,911	-	-	-
	4/24/2020	5/13/2020	1,983	1,983	-	-	-
	4/24/2020	5/15/2020	4,597	4,597	-	-	-
	4/24/2020	5/29/2020	624	624	-	-	-
	4/24/2020	12/17/2020	168	168	-	-	-
	4/28/2020	5/29/2020	413	413	-	-	-
	5/1/2020	5/15/2020	4,477	4,477	-	-	-
	5/1/2020	5/20/2020	1,827	1,827	-	-	-
	5/1/2020	5/27/2020	751	751	-	-	-

* The Company is calculating lost earnings on the untimely remittances and will remit the contributions to the affected participants' accounts in 2022.
See independent auditor's report.

Epstein Affiliated Companies 401(k) Pension Plan
Plan: 002 EIN: 22-1683651
Form 5500 Schedule H, Part IV, Line 4(a)
Schedule of Delinquent Participant Contributions
Year Ended December 31, 2020

Check Here If Late Participant Loan Repayments Are Included	Participant Contributions Transferred Late to the Plan			Total That Constitute Nonexempt Prohibited Transactions			Total Fully Corrected Under VFCP and PTE 2002-51
	Date Withheld	Date Remitted	Amount	Contributions Not Corrected *	Contributions Corrected Outside VFCP	Contributions Pending Correction in VFCP	
	5/1/2020	5/29/2020	\$ 250	\$ 250	\$ -	\$ -	\$ -
	5/1/2020	6/8/2020	662	662	-	-	-
	5/8/2020	5/27/2020	3,722	3,722	-	-	-
	5/8/2020	5/29/2020	4,299	4,299	-	-	-
	5/15/2020	6/8/2020	7,433	7,433	-	-	-
	5/22/2020	6/8/2020	4,718	4,718	-	-	-
	5/22/2020	6/12/2020	389	389	-	-	-
	5/22/2020	6/18/2020	2,907	2,907	-	-	-
	5/29/2020	6/12/2020	4,510	4,510	-	-	-
	5/29/2020	6/24/2020	2,815	2,815	-	-	-
	6/5/2020	6/18/2020	2,293	2,293	-	-	-
	6/5/2020	6/24/2020	4,752	4,752	-	-	-
	6/12/2020	6/24/2020	4,750	4,750	-	-	-
	6/12/2020	7/1/2020	4,059	4,059	-	-	-
	6/19/2020	7/8/2020	1,089	1,089	-	-	-
	6/19/2020	7/15/2020	4,832	4,832	-	-	-
	6/19/2020	7/27/2020	342	342	-	-	-
	6/24/2020	7/8/2020	1,714	1,714	-	-	-
	6/26/2020	7/14/2020	2,811	2,811	-	-	-
	6/26/2020	7/15/2020	4,670	4,670	-	-	-
	6/26/2020	8/3/2020	342	342	-	-	-
	7/3/2020	7/22/2020	2,723	2,723	-	-	-
	7/3/2020	7/29/2020	2,533	2,533	-	-	-
	7/3/2020	8/4/2020	237	237	-	-	-
	7/3/2020	8/27/2020	170	170	-	-	-
	7/6/2020	7/29/2020	2,294	2,294	-	-	-
	7/10/2020	7/29/2020	6,062	6,062	-	-	-
	7/10/2020	8/3/2020	3,871	3,871	-	-	-
	7/17/2020	7/27/2020	2,667	2,667	-	-	-

* The Company is calculating lost earnings on the untimely remittances and will remit the contributions to the affected participants' accounts in 2022.

See independent auditor's report.

Epstein Affiliated Companies 401(k) Pension Plan
Plan: 002 EIN: 22-1683651
Form 5500 Schedule H, Part IV, Line 4(a)
Schedule of Delinquent Participant Contributions
Year Ended December 31, 2020

Check Here If Late Participant Loan Repayments Are Included	Participant Contributions Transferred Late to the Plan			Total That Constitute Nonexempt Prohibited Transactions			Total Fully Corrected Under VFCP and PTE 2002-51
	Date Withheld	Date Remitted	Amount	Contributions Not Corrected *	Contributions Corrected Outside VFCP	Contributions Pending Correction in VFCP	
	7/17/2020	7/29/2020	\$ 8,960	\$ 8,960	\$ -	\$ -	\$ -
	7/24/2020	8/4/2020	2,737	2,737	-	-	-
	7/24/2020	8/25/2020	237	237	-	-	-
	7/24/2020	12/30/2020	9,700	9,700	-	-	-
	7/31/2020	8/11/2020	8,044	8,044	-	-	-
	8/7/2020	8/25/2020	4,583	4,583	-	-	-
	8/7/2020	8/27/2020	4,760	4,760	-	-	-
	8/14/2020	8/25/2020	2,673	2,673	-	-	-
	8/14/2020	8/27/2020	4,915	4,915	-	-	-
	8/21/2020	9/4/2020	4,887	4,887	-	-	-
	8/28/2020	9/17/2020	5,052	5,052	-	-	-
	8/28/2020	9/18/2020	3,083	3,083	-	-	-
	9/4/2020	9/17/2020	4,554	4,554	-	-	-
	9/4/2020	9/18/2020	3,134	3,134	-	-	-
	9/18/2020	10/5/2020	2,886	2,886	-	-	-
	9/25/2020	10/14/2020	2,875	2,875	-	-	-
	9/25/2020	10/21/2020	4,457	4,457	-	-	-
	10/2/2020	10/14/2020	2,744	2,744	-	-	-
	10/2/2020	12/16/2020	1,539	1,539	-	-	-
	10/2/2020	12/17/2020	2,774	2,774	-	-	-
	10/9/2020	10/27/2020	3,880	3,880	-	-	-
	10/9/2020	12/16/2020	909	909	-	-	-
	10/9/2020	12/17/2020	1,725	1,725	-	-	-
	10/16/2020	10/27/2020	2,398	2,398	-	-	-
	11/13/2020	11/30/2020	3,714	3,714	-	-	-
	11/18/2020	11/30/2020	182	182	-	-	-
	11/20/2020	11/30/2020	2,695	2,695	-	-	-
	11/27/2020	12/11/2020	2,602	2,602	-	-	-
	12/18/2020	12/30/2020	4,679	4,679	-	-	-
			<u>\$ 282,549</u>	<u>\$ 282,549</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>

* The Company is calculating lost earnings on the untimely remittances and will remit the contributions to the affected participants' accounts in 2022.
See independent auditor's report.

Epstein Affiliated Companies 401(k) Pension Plan
Plan: 002 EIN: 22-1683651
Form 5500 Schedule H, Part IV, Line 4(a)
Schedule of Delinquent Participant Contributions
Year Ended December 31, 2021

Check Here If Late Participant Loan Repayments Are Included	Participant Contributions Transferred Late to the Plan			Total That Constitute Nonexempt Prohibited Transactions			Total Fully Corrected Under VFCP and PTE 2002-51
	Date Withheld	Date Remitted	Amount	Contributions Not Corrected *	Contributions Corrected Outside VFCP	Contributions Pending Correction in VFCP	
	1/1/2021	1/12/2021	\$ 1,869	\$ 1,869	\$ -	\$ -	\$ -
	1/1/2021	1/12/2021	158	158	-	-	-
	1/1/2021	1/13/2021	450	450	-	-	-
	1/6/2021	1/21/2021	1,748	1,748	-	-	-
	1/21/2021	2/1/2021	2,451	2,451	-	-	-
	1/21/2021	2/1/2021	507	507	-	-	-
	1/27/2021	2/9/2021	666	666	-	-	-
	1/31/2021	2/16/2021	729	729	-	-	-
	1/28/2021	2/16/2021	2,407	2,407	-	-	-
	1/31/2021	2/19/2021	2,341	2,341	-	-	-
	2/11/2021	3/1/2021	1,815	1,815	-	-	-
	2/11/2021	3/1/2021	2,233	2,233	-	-	-
	2/24/2021	3/5/2021	655	655	-	-	-
	2/22/2021	3/5/2021	2,088	2,088	-	-	-
	2/22/2021	3/5/2021	665	665	-	-	-
	2/24/2021	3/5/2021	2,116	2,116	-	-	-
	2/28/2021	3/12/2021	2,269	2,269	-	-	-
	2/28/2021	3/12/2021	763	763	-	-	-
	3/18/2021	3/29/2021	531	531	-	-	-
	3/13/2021	3/29/2021	2,189	2,189	-	-	-
	3/25/2021	4/6/2021	523	523	-	-	-
	3/25/2021	4/6/2021	2,061	2,061	-	-	-
	4/7/2021	4/16/2021	2,040	2,040	-	-	-
	4/7/2021	4/16/2021	1,740	1,740	-	-	-
	5/11/2021	5/20/2021	2,539	2,539	-	-	-
	5/11/2021	5/20/2021	876	876	-	-	-
	5/27/2021	6/7/2021	2,039	2,039	-	-	-
	5/27/2021	6/7/2021	703	703	-	-	-
	5/31/2021	6/10/2021	1,997	1,997	-	-	-

* The Company is calculating lost earnings on the untimely remittances and will remit the contributions to the affected participants' accounts in 2022.

Epstein Affiliated Companies 401(k) Pension Plan
Plan: 002 EIN: 22-1683651
Form 5500 Schedule H, Part IV, Line 4(a)
Schedule of Delinquent Participant Contributions
Year Ended December 31, 2021

Check Here If Late Participant Loan Repayments Are Included	Participant Contributions Transferred Late to the Plan			Total That Constitute Nonexempt Prohibited Transactions			Total Fully Corrected Under VFCP and PTE 2002-51
	Date Withheld	Date Remitted	Amount	Contributions Not Corrected *	Contributions Corrected Outside VFCP	Contributions Pending Correction in VFCP	
	5/31/2021	6/10/2021	\$ 713	\$ 713	\$ -	\$ -	\$ -
	6/10/2021	6/21/2021	1,979	1,979	-	-	-
	6/10/2021	6/21/2021	1,913	1,913	-	-	-
	6/17/2021	6/29/2021	689	689	-	-	-
	6/17/2021	6/29/2021	1,975	1,975	-	-	-
	6/24/2021	7/7/2021	1,874	1,874	-	-	-
	6/24/2021	7/7/2021	718	718	-	-	-
	6/30/2021	7/19/2021	751	751	-	-	-
	6/30/2021	7/19/2021	2,110	2,110	-	-	-
	7/8/2021	7/22/2021	2,115	2,115	-	-	-
	7/8/2021	7/22/2021	1,851	1,851	-	-	-
	7/19/2021	7/29/2021	702	702	-	-	-
	7/19/2021	7/29/2021	1,790	1,790	-	-	-
	7/31/2021	8/18/2021	1,828	1,828	-	-	-
	7/31/2021	8/18/2021	1,888	1,888	-	-	-
	7/31/2021	8/18/2021	1,900	1,900	-	-	-
	7/31/2021	8/18/2021	825	825	-	-	-
	7/31/2021	8/18/2021	762	762	-	-	-
	7/31/2021	8/18/2021	757	757	-	-	-
	8/20/2021	8/30/2021	744	744	-	-	-
	8/17/2021	8/30/2021	2,349	2,349	-	-	-
	8/20/2021	8/30/2021	1,816	1,816	-	-	-
	8/17/2021	8/30/2021	1,815	1,815	-	-	-
	8/27/2021	9/14/2021	1,731	1,731	-	-	-
	8/27/2021	9/14/2021	775	775	-	-	-
	9/10/2021	9/21/2021	1,824	1,824	-	-	-
	8/31/2021	9/21/2021	806	806	-	-	-
	9/8/2021	9/21/2021	2,247	2,247	-	-	-
	8/31/2021	9/21/2021	1,771	1,771	-	-	-

* The Company is calculating lost earnings on the untimely remittances and will remit the contributions to the affected participants' accounts in 2022.
See independent auditor's report.

Epstein Affiliated Companies 401(k) Pension Plan
Plan: 002 EIN: 22-1683651
Form 5500 Schedule H, Part IV, Line 4(a)
Schedule of Delinquent Participant Contributions
Year Ended December 31, 2021

Check Here If Late Participant Loan Repayments Are Included	<u>Participant Contributions Transferred Late to the Plan</u>			<u>Total That Constitute Nonexempt Prohibited Transactions</u>			Total Fully Corrected Under VFCP and PTE 2002-51
	<u>Date Withheld</u>	<u>Date Remitted</u>	<u>Amount</u>	<u>Contributions Not Corrected *</u>	<u>Contributions Corrected Outside VFCP</u>	<u>Contributions Pending Correction in VFCP</u>	
	9/17/2021	9/28/2021	\$ 1,713	\$ 1,713	\$ -	\$ -	\$ -
	9/17/2021	9/28/2021	1,007	1,007	-	-	-
	9/23/2021	10/5/2021	776	776	-	-	-
	9/23/2021	10/5/2021	1,828	1,828	-	-	-
	10/11/2021	10/19/2021	1,756	1,756	-	-	-
	10/11/2021	10/19/2021	2,207	2,207	-	-	-
	10/28/2021	11/9/2021	1,812	1,812	-	-	-
	10/31/2021	11/10/2021	1,066	1,066	-	-	-
	11/19/2021	12/1/2021	2,209	2,209	-	-	-
	11/19/2021	12/1/2021	981	981	-	-	-
	11/19/2021	12/1/2021	3,414	3,414	-	-	-
	10/22/2021	12/6/2021	1,833	1,833	-	-	-
	10/25/2021	12/6/2021	1,027	1,027	-	-	-
	11/30/2021	12/13/2021	1,022	1,022	-	-	-
	12/16/2021	12/27/2021	7,249	7,249			
	12/16/2021	12/27/2021	3,788	3,788			
	12/22/2021	1/10/2022	1,023	1,023	-	-	-
	12/22/2021	1/10/2022	1,619	1,619	-	-	-
			<u>\$ 122,516</u>	<u>\$ 122,516</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>

* The Company is calculating lost earnings on the untimely remittances and will remit the contributions to the affected participants' accounts in 2022.

Epstein Affiliated Companies 401(k) Pension Plan
Plan: 002 EIN: 22-1683651
Form 5500 Schedule H, Part IV, Line 4(i)
Schedule of Assets (Held at End of Year)
December 31, 2021

(a)	(b)	(c)	(d)	(e)
	Identity of issue, borrower, lessor or similar party	Description of investment including maturity date, rate of interest collateral, par or maturity value	Cost	Current value
*	Charles Schwab	Alibaba Group Holding Ltd	\$ 33,225	\$ 36,469
*	Charles Schwab	Amazon.com Inc	106,511	156,714
*	Charles Schwab	Bayerische Motoren Werke AG	39,639	37,274
*	Charles Schwab	D R Horton Inc	15,221	21,256
*	Charles Schwab	Dollar General Corp	17,917	57,307
*	Charles Schwab	Ford Motor Company	6,413	19,399
*	Charles Schwab	Home Depot Inc	10,761	96,697
*	Charles Schwab	Lowe's Companies Inc	17,031	97,447
*	Charles Schwab	NIKE, Inc.	4,963	52,668
*	Charles Schwab	The TJX Companies Inc	6,932	19,967
*	Charles Schwab	Vail Resorts Inc	15,465	18,362
*	Charles Schwab	Wyndham Hotel & Resorts	4,191	23,488
*	Charles Schwab	Constellation Brands Inc	19,681	31,873
*	Charles Schwab	Consumer Staples Select Sector SPDR Fund	14,335	19,817
*	Charles Schwab	Costco Wholesale Corp	3,513	39,171
*	Charles Schwab	Chevron Corp	20,202	24,057
*	Charles Schwab	AGNC Investment Corp	25,484	26,064
*	Charles Schwab	American Express Co	22,184	35,501
*	Charles Schwab	Annaly Capital Management Inc	26,019	26,596
*	Charles Schwab	Berkshire Hathaway Inc CL B	7,942	20,930
*	Charles Schwab	Charles Schwab Corp	15,924	34,145
*	Charles Schwab	Discover Financial Services	13,578	37,441
*	Charles Schwab	Goldman Sachs Group	12,793	26,013
*	Charles Schwab	JPMorgan Chase & Co	14,761	34,837
*	Charles Schwab	Valley National Bancorp	5,939	4,208
*	Charles Schwab	VanEck Vectors BDC Income ETF	12,731	17,726
*	Charles Schwab	Abbott Laboratories	18,976	61,081
*	Charles Schwab	Bristol-Myers Squibb Co	33,422	35,165
*	Charles Schwab	Danaher Corp	7,039	69,092
*	Charles Schwab	HCA Healthcare Inc	13,389	44,190

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	Identity of issue, borrower, lessor or similar party	Description of investment including maturity date, rate of interest collateral, par or maturity value	Cost	Current value
*	Charles Schwab	Johnson & Johnson	30,371	37,978
*	Charles Schwab	Laboratory Corp of America Holdings	15,370	40,847
*	Charles Schwab	Medtronic PLC	14,227	34,242
*	Charles Schwab	SPDR S&P Biotech ETF	19,811	58,667
*	Charles Schwab	UnitedHealth Group Inc	22,271	46,197
*	Charles Schwab	Vertex Pharmaceuticals Inc	34,811	31,622
*	Charles Schwab	iShares US Health Care Providers ETF	19,505	44,123
*	Charles Schwab	L3Harris Technologies	23,381	23,670
*	Charles Schwab	Nordson Corp	17,393	34,717
*	Charles Schwab	Snap On Inc	21,362	26,276
*	Charles Schwab	Trane Technologies PLC	24,058	48,891
*	Charles Schwab	Union Pacific Corp	15,237	49,630
*	Charles Schwab	Apple Inc	43,773	517,439
*	Charles Schwab	Global Payments Inc	34,224	42,717
*	Charles Schwab	Intel Corp	39,904	38,831
*	Charles Schwab	Invesco S&P Equal Weight Tech ETF	30,045	107,902
*	Charles Schwab	Littelfuse, Inc.	15,051	26,748
*	Charles Schwab	MasterCard Inc	25,348	95,220
*	Charles Schwab	Microsoft Corp	39,793	164,124
*	Charles Schwab	PayPal Holdings Inc	34,966	94,667
*	Charles Schwab	Qorvo Inc	38,714	35,657
*	Charles Schwab	Visa Inc	14,854	90,368
*	Charles Schwab	Zebra Technologies Corp CI A	22,875	70,829
*	Charles Schwab	Avery Dennison Corp	19,220	39,849
*	Charles Schwab	Scotts Miracle-Gro Company	24,093	44,436
*	Charles Schwab	Sherwin-Williams Company	18,578	52,824
*	Charles Schwab	United Energy Corporation	9,500	700
*	Charles Schwab	Alphabet Inc Class A	29,846	162,234
*	Charles Schwab	Meta Platforms, Inc.	38,562	108,641
*	Charles Schwab	The Walt Disney Co	34,299	54,212

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*	Charles Schwab	American Tower Corp	17,807	65,228
*	Charles Schwab	Simon Property Group Inc	28,765	50,807
*	Charles Schwab	Vanguard Mid-Cap Growth ETF	20,794	43,285
*	Charles Schwab	Vanguard Small-Cap ETF	45,666	110,067
*	Charles Schwab	Baron Global Advantage Fund Institutional	57,434	133,850
*	Charles Schwab	WisdomTree Japan Hedged Equity ETF	9,229	9,819
*	Charles Schwab	iShares Core MSCI EAFE ETF	33,667	40,679
*	Charles Schwab	iShares MSCI EAFE Growth Index ETF	55,353	81,835
*	Charles Schwab	iShares Core MSCI Emerging Markets ETF	88,339	89,910
*	Charles Schwab	First Trust Low Duration Opportunities ETF	158,401	151,620
*	Charles Schwab	Vanguard Short-Term Corporate Bond ETF	34,638	36,567
*	Charles Schwab	Metropolitan West Total Return Bond Fund	1,009	1,007
*	Charles Schwab	Metropolitan West Total Return Bond I	216,792	219,738
*	Charles Schwab	TCW Total Return Bond I	442,735	441,705
*	Charles Schwab	BlackRock High Yield Bond Instl	88,031	90,347
*	Charles Schwab	BlackRock High Yield Bond Inv A	57,842	58,802
*	Charles Schwab	Federated High Income Bond Class I	4,375	4,343
*	Charles Schwab	Federated Institutional Hi Yield Bond Fund	133,664	147,853
*	Charles Schwab	JPMorgan High Yield Research Enh ETF	451,819	464,377
*	Charles Schwab	MainStay High Yield Corporate Bond Fund I	311,591	304,614
*	Charles Schwab	Goldman Sachs Global Income Fund Inst Shs	73,180	74,802
*	Charles Schwab	PIMCO Intl Bond Fund (US Dollar Hedged) A	6,056	5,946
*	Charles Schwab	PIMCO Intl Bond Fund (US Dollar Hedged) I	147,571	149,260
*	Charles Schwab	TCW Emerging Markets Income I	62,771	58,889
*	Charles Schwab	TCW Emerging Markets Income N	97,714	91,282
*	Charles Schwab	Ford Motor Co	63,326	50,106
*		8.875% Due 01-15-22		
*	Charles Schwab	Phillips 66 Co	27,591	26,228
*		4.300% Due 04-01-22		

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	Identity of issue, borrower, lessor or similar party	Description of investment including maturity date, rate of interest collateral, par or maturity value	Cost	Current value
*	Charles Schwab	CVS Health Corp 3.875% Due 07-20-25	48,708	48,244
*	Charles Schwab	The Walt Disney Company 3.150% Due 09-17-25	51,689	52,990
*	Charles Schwab	Zoetis Inc 4.500% Due 11-13-25	53,225	55,038
*	Charles Schwab	Lockheed Martin Corp 3.550% Due 01-15-26	50,681	54,151
*	Charles Schwab	Hyatt Hotels Corp 4.850% Due 03-15-26	53,375	54,404
*	Charles Schwab	Under Armour Inc 3.250% Due 06-15-26	48,908	51,500
*	Charles Schwab	Bunge Ltd Finance Corp 3.250% Due 08-15-26	50,150	52,596
*	Charles Schwab	Owens Corning 3.400% Due 08-15-26	51,392	52,794
*	Charles Schwab	Bristol-Myers Squibb Co 3.250% Due 02-27-27	49,309	54,007
*	Charles Schwab	AutoNation Inc 3.800% Due 08-15-29	51,043	53,524
*	Charles Schwab	Broadcom Corp 5.000% Due 04-15-30	57,860	58,183
*	Charles Schwab	Williams Inc 7.750% Due 06-15-31	68,909	68,427
*	Charles Schwab	South NJ Transportation: Highway Tolls Revenue 3.120% Due 11-01-26	50,090	52,566
*	Charles Schwab	Saline AR Revenue Taxable 3.646% Due 06-01-27	26,339	26,074
*	Charles Schwab	New Haven CT GO Taxable 2.907% Due 08-01-28	45,382	46,772

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*	Charles Schwab	Owens Corning 3.400% Due 08-15-26	51,392	52,794
*	Charles Schwab	Bristol-Myers Squibb Co 3.250% Due 02-27-27	49,309	54,007
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*	Charles Schwab	Broadcom Corp 5.000% Due 04-15-30	57,860	58,183
*	Charles Schwab	Williams Inc 7.750% Due 06-15-31	68,909	68,427
*	Charles Schwab	South NJ Transportation: Highway Tolls Revenue 3.120% Due 11-01-26	50,090	52,566
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*	Charles Schwab	Hertz Global Holdings Inc Exp 06/30/51	20,915	29,508
*	Charles Schwab	Charles Schwab Bank Deposit Accounts	64,049	64,049
*	Charles Schwab	Vanguard Growth ETF	60,231	237,787
*	Charles Schwab	Vanguard Russell 1000 Growth ETF	63,655	101,317
*	Charles Schwab	Vanguard Value ETF	80,770	147,110
*	Charles Schwab	iShares S&P 500 Value Index ETF	60,958	69,544
*	Charles Schwab	SPDR S&P 500 ETF	138,663	429,364
*	Charles Schwab	Vanguard S&P 500 ETF	52,480	95,609
*	Charles Schwab	Vanguard Mid-Cap Growth ETF	34,455	110,505
*	Charles Schwab	Vanguard Mid-Cap Value ETF	36,948	76,969
*	Charles Schwab	Vanguard Mid-Cap ETF	63,574	90,443
*	Charles Schwab	iShares S&P SmallCap 600 Index Fund ETF	17,481	44,888
*	Charles Schwab	Schwab International Equity ETF	16,878	22,700
*	Charles Schwab	WisdomTree Europe Hedged Equity ETF	7,189	9,940
*	Charles Schwab	WisdomTree Japan Hedged Equity ETF	14,797	19,825
*	Charles Schwab	iShares Core MSCI EAFE ETF	48,194	59,936
*	Charles Schwab	iShares Core MSCI Emerging Markets ETF	21,346	22,567
*	Charles Schwab	First Trust Low Duration Opportunities ETF	141,189	137,772
*	Charles Schwab	Vanguard Short-Term Corporate Bond ETF	210,799	210,870
*	Charles Schwab	DoubleLine Core Fixed Income Fund N	6,924	6,880
*	Charles Schwab	DoubleLine Core Fixed Income I	64,409	63,451
*	Charles Schwab	Janus Flexible Bond Fund	78,713	82,253
*	Charles Schwab	Janus Flexible Bond I	55,376	54,567
*	Charles Schwab	TCW Total Return Bond I	122,024	122,122
*	Charles Schwab	TCW Total Return Bond N	26,151	25,426
*	Charles Schwab	iShares iBoxx Investment Grade Bond ETF	63,296	66,260
*	Charles Schwab	Federated High Income Bond Class I	13,650	13,735
*	Charles Schwab	Federated Institutional Hi Yield Bond Fund	52,723	58,250
*	Charles Schwab	Mainstay High Yield Corporate Bond Fund A	6,527	6,598
*	Charles Schwab	PIMCO 0-5 Year High Yield Corp Bond ETF	140,372	140,340

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	Identity of issue, borrower, lessor or similar party	Description of investment including maturity date, rate of interest collateral, par or maturity value	Cost	Current value
*	Charles Schwab	Grayscale Bitcoin Trust BTC	8,406	8,152
*	Charles Schwab	iShares Core MSCI EAFE ETF	55,109	56,652
*	Charles Schwab	WisdomTree EmMkts ex-Stt-Ownd EntrprsETF	35,286	35,155
*	Charles Schwab	Eaton Vance Short Dur Gov Income CI I	8,784	8,634
*	Charles Schwab	Thompson Bond Fund	8,931	8,780
*	Charles Schwab	Vanguard Short-Term Corporate Bond ETF	13,000	12,758
*	Charles Schwab	DoubleLine Core Fixed Income I	8,863	8,693
*	Charles Schwab	Metropolitan West Total Return Bond I	13,098	13,030
*	Charles Schwab	Segall Bryant & Hamill Plus Bond Fund	17,771	17,524
*	Charles Schwab	TCW Total Return Bond I	26,315	26,165
*	Charles Schwab	Western Asset Core Bond I	8,831	8,744
*	Charles Schwab	BlackRock High Yield Bond Instl	8,962	8,897
*	Charles Schwab	Federated High Income Bond Class I	8,959	8,879
*	Charles Schwab	MainStay High Yield Corporate Bond Fund I	17,934	17,728
*	Charles Schwab	BrandywineGLOBAL Global Opp Bond IS	8,879	8,190
*	Charles Schwab	Goldman Sachs Global Income Fund Inst Shs	8,780	8,678
*	Charles Schwab	PIMCO Intl Bond Fund (US Dollar Hedged) I	8,773	8,633
*	Charles Schwab	TCW Emerging Markets Income I	8,925	8,320
*	Charles Schwab	Charles Schwab Bank Deposit Accounts	18,203	18,203
*	Charles Schwab	Vanguard Russell 1000 Value ETF	353,703	491,182
*	Charles Schwab	Vanguard Value ETF	251,769	297,309
*	Charles Schwab	iShares S&P 500 Value Index ETF	226,006	262,042
*	Charles Schwab	Vanguard S&P 500 ETF	139,108	186,852
*	Charles Schwab	Vanguard Mid-Cap Value ETF	165,961	251,352
*	Charles Schwab	iShares Russell Midcap Value Index ETF	59,705	72,082
*	Charles Schwab	Vanguard Small-Cap Value ETF	27,343	40,241
*	Charles Schwab	WisdomTree Europe Hedged Equity ETF	38,985	48,657
*	Charles Schwab	WisdomTree Japan Hedged Equity ETF	9,097	10,819
*	Charles Schwab	iShares Core MSCI EAFE ETF	77,364	86,881
*	Charles Schwab	iShares Core MSCI Emerging Markets ETF	52,747	50,642

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*	Charles Schwab	Grayscale Bitcoin Trust BTC	8,406	8,152
*	Charles Schwab	iShares Core MSCI EAFE ETF	55,109	56,652
*	Charles Schwab	WisdomTree EmMkts ex-Stt-Ownd EntrprsETF	35,286	35,155
*	Charles Schwab	Eaton Vance Short Dur Gov Income Cl I	8,784	8,634
*	Charles Schwab	Thompson Bond Fund	8,931	8,780
*	Charles Schwab	Vanguard Short-Term Corporate Bond ETF	13,000	12,758
*	Charles Schwab	DoubleLine Core Fixed Income I	8,863	8,693
*	Charles Schwab	Metropolitan West Total Return Bond I	13,098	13,030
*	Charles Schwab	Segall Bryant & Hamill Plus Bond Fund	17,771	17,524
*	Charles Schwab	TCW Total Return Bond I	26,315	26,165
*	Charles Schwab	Western Asset Core Bond I	8,831	8,744
*	Charles Schwab	BlackRock High Yield Bond Instl	8,962	8,897
*	Charles Schwab	Federated High Income Bond Class I	8,959	8,879
*	Charles Schwab	MainStay High Yield Corporate Bond Fund I	17,934	17,728
*	Charles Schwab	BrandywineGLOBAL Global Opp Bond IS	8,879	8,190
*	Charles Schwab	Goldman Sachs Global Income Fund Inst Shs	8,780	8,678
*	Charles Schwab	PIMCO Intl Bond Fund (US Dollar Hedged) I	8,773	8,633
*	Charles Schwab	TCW Emerging Markets Income I	8,925	8,320
*	Charles Schwab	Charles Schwab Bank Deposit Accounts	18,203	18,203
*	Charles Schwab	Vanguard Russell 1000 Value ETF	353,703	491,182
*	Charles Schwab	Vanguard Value ETF	251,769	297,309
*	Charles Schwab	iShares S&P 500 Value Index ETF	226,006	262,042
*	Charles Schwab	Vanguard S&P 500 ETF	139,108	186,852
*	Charles Schwab	Vanguard Mid-Cap Value ETF	165,961	251,352
*	Charles Schwab	iShares Russell Midcap Value Index ETF	59,705	72,082
*	Charles Schwab	Vanguard Small-Cap Value ETF	27,343	40,241
*	Charles Schwab	WisdomTree Europe Hedged Equity ETF	38,985	48,657
*	Charles Schwab	WisdomTree Japan Hedged Equity ETF	9,097	10,819
*	Charles Schwab	iShares Core MSCI EAFE ETF	77,364	86,881
*	Charles Schwab	iShares Core MSCI Emerging Markets ETF	52,747	50,642

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	Identity of issue, borrower, lessor or similar party	Description of investment including maturity date, rate of interest collateral, par or maturity value	Cost	Current value
*	Charles Schwab	First Trust Low Duration Opportunities ETF	24,792	24,095
*	Charles Schwab	Metropolitan West Total Return Bond Fund	3,023	3,020
*	Charles Schwab	Metropolitan West Total Return Bond I	18,303	18,436
*	Charles Schwab	TCW Total Return Bond I	49,843	50,197
*	Charles Schwab	TCW Total Return Bond N	12,183	11,963
*	Charles Schwab	Western Asset Core Bond I	5,446	5,384
*	Charles Schwab	BlackRock High Yield Bond Inv A	19,844	19,965
*	Charles Schwab	Federated Institutional Hi Yield Bond Fund	11,245	12,431
*	Charles Schwab	JPMorgan High Yield Research Enh ETF	44,577	45,816
*	Charles Schwab	MainStay High Yield Corporate Bond Fund I	46,258	45,720
*	Charles Schwab	Goldman Sachs Global Income Fund Inst Shs	6,939	7,167
*	Charles Schwab	PIMCO Intl Bond Fund (US Dollar Hedged) I	14,220	14,268
*	Charles Schwab	TCW Emerging Markets Income N	18,791	17,517
*	Charles Schwab	Apple Inc 2.400% Due 01-13-23	4,945	5,081
*	Charles Schwab	Owens Corning 4.200% Due 12-01-24	5,228	5,345
*	Charles Schwab	Metlife Inc 3.000% Due 03-01-25	9,998	10,518
*	Charles Schwab	Energy Transfer Partners 4.050% Due 03-15-25	9,980	10,575
*	Charles Schwab	Tapestry Inc 4.250% Due 04-01-25	26,265	26,554
*	Charles Schwab	Goldman Sachs Group Inc 4.250% Due 10-21-25	15,603	16,311
*	Charles Schwab	US Bancorp 3.100% Due 04-27-26	9,875	10,572
*	Charles Schwab	Wells Fargo & Co 4.100% Due 06-03-26	10,484	10,855

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*	Charles Schwab	Under Armour Inc 3.250% Due 06-15-26	8,716	10,300
*	Charles Schwab	Sunoco Logistics Partner 3.900% Due 07-15-26	9,771	10,738
*	Charles Schwab	Alphabet Inc 1.998% Due 08-15-26	4,701	5,143
*	Charles Schwab	Baxter International Inc 2.600% Due 08-15-26	9,491	10,370
*	Charles Schwab	Bank of America Corp 4.250% Due 10-22-26	15,738	16,556
*	Charles Schwab	JPMorgan Chase & Co 4.125% Due 12-15-26	10,530	11,018
*	Charles Schwab	Comcast Corp 3.300% Due 02-01-27	10,195	10,747
*	Charles Schwab	Cimarex Energy Co. 3.900% Due 05-15-27	10,206	10,263
*	Charles Schwab	Citigroup Inc 4.450% Due 09-29-27	10,531	11,140
*	Charles Schwab	Masco Corp 3.500% Due 11-15-27	25,500	26,834
*	Charles Schwab	Discovery Communications LLC 3.950% Due 03-20-28	14,835	16,284
*	Charles Schwab	Illionis State Sales Tax Revenue Taxable 2.600% Due 06-15-23	24,845	25,536
*	Charles Schwab	FNMA 2017-1 AD Mtge 2.500% Due 07-25-46	3,368	2,635
*	Charles Schwab	FHLMC S235 CMO 3.000% Due 02-01-36	4,503	4,723
*	Charles Schwab	Charles Schwab Bank Deposit Accounts	21,110	21,110
*	Charles Schwab	iShares Russell 1000 Growth Index Fund ETF	59,424	74,870

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(a)	(b)	(c)	(d)	(e)
	Identity of issue, borrower, lessor or similar party	Description of investment including maturity date, rate of interest collateral, par or maturity value	Cost	Current value
*	Charles Schwab	Fidelity Value Factor ETF	15,877	20,539
*	Charles Schwab	Vanguard Value ETF	47,168	54,284
*	Charles Schwab	Vanguard S&P 500 ETF	104,782	133,154
*	Charles Schwab	iShares Russell Midcap Growth Index ETF	19,811	21,661
*	Charles Schwab	Vanguard Mid-Cap Value ETF	19,665	23,451
*	Charles Schwab	Vanguard Mid-Cap ETF	19,811	23,948
*	Charles Schwab	Vanguard Small-Cap ETF	5,384	6,102
*	Charles Schwab	iShares S&P SmallCap 600 Index Fund ETF	4,635	5,726
*	Charles Schwab	WisdomTree Europe Hedged Equity ETF	6,463	7,776
*	Charles Schwab	WisdomTree Intl. Hedged Dividend Growth	5,075	5,856
*	Charles Schwab	WisdomTree Japan Hedged Equity ETF	2,286	2,627
*	Charles Schwab	iShares Core MSCI EAFE ETF	12,067	13,062
*	Charles Schwab	WisdomTree EmMkts ex-Stt-Ownd EntrprsETF	6,010	5,564
*	Charles Schwab	iShares Core MSCI Emerging Markets ETF	5,966	5,507
*	Charles Schwab	Eaton Vance Short Dur Gov Income CI A	4,013	3,937
*	Charles Schwab	Eaton Vance Short Dur Gov Income CI I	14,008	13,622
*	Charles Schwab	Thompson Bond Fund	18,358	17,475
*	Charles Schwab	Vanguard Short-Term Corporate Bond ETF	25,940	25,922
*	Charles Schwab	DoubleLine Core Fixed Income Fund N	3,418	3,361
*	Charles Schwab	DoubleLine Core Fixed Income I	14,097	14,087
*	Charles Schwab	Metropolitan West Total Return Bond Fund	6,700	6,620
*	Charles Schwab	Metropolitan West Total Return Bond I	19,162	19,535
*	Charles Schwab	Segall Bryant & Hamill Plus Bond Fund	9,332	9,160
*	Charles Schwab	Segall Bryant & Hamill Plus Bond Fund	25,586	25,712
*	Charles Schwab	TCW Total Return Bond I	46,523	47,417
*	Charles Schwab	TCW Total Return Bond N	5,009	4,939
*	Charles Schwab	Western Asset Core Bond I	17,649	17,401
*	Charles Schwab	BlackRock High Yield Bond Inv A	17,634	17,760
*	Charles Schwab	Federated Institutional Hi Yield Bond Fund	17,138	18,920
*	Charles Schwab	JPMorgan High Yield Research Enh ETF	28,669	29,923
*	Charles Schwab	MainStay High Yield Corporate Bond Fund I	33,754	32,778
*	Charles Schwab	Mainstay High Yield Corporate Bond Fund A	2,542	2,513
*	Charles Schwab	BrandywineGLOBAL Global Opp Bond	2,822	2,624

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(a)	(b)	(c)	(d)	(e)
	Identity of issue, borrower, lessor or similar party	Description of investment including maturity date, rate of interest collateral, par or maturity value	Cost	Current value
*	Charles Schwab	BrandywineGLOBAL Global Opp Bond IS	15,562	14,643
*	Charles Schwab	Goldman Sachs Global Income Fund Inst Shs	18,366	18,826
*	Charles Schwab	PIMCO Intl Bond Fund (US Dollar Hedged) A	2,527	2,484
*	Charles Schwab	PIMCO Intl Bond Fund (US Dollar Hedged) I	14,835	14,974
*	Charles Schwab	TCW Emerging Markets Income N	18,246	17,004
*	Charles Schwab	Charles Schwab Bank Deposit Accounts	4,658	4,658
			11,493,014	16,110,432
		Non interest bearing cash	83,426	83,426
			<u>\$ 11,576,440</u>	<u>\$ 16,193,858</u>

* Indicates an identified person known to be a party-in-interest to the Plan.

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	Identity of issue, borrower, lessor or similar party	Description of investment including maturity date, rate of interest collateral, par or maturity value	Cost	Current value
*	Charles Schwab	Alibaba Group Holding Ltd	\$ 33,225	\$ 36,469
*	Charles Schwab	Amazon.com Inc	106,511	156,714
*	Charles Schwab	Bayerische Motoren Werke AG	39,639	37,274
*	Charles Schwab	D R Horton Inc	15,221	21,256
*	Charles Schwab	Dollar General Corp	17,917	57,307
*	Charles Schwab	Ford Motor Company	6,413	19,399
*	Charles Schwab	Home Depot Inc	10,761	96,697
*	Charles Schwab	Lowe's Companies Inc	17,031	97,447
*	Charles Schwab	NIKE, Inc.	4,963	52,668
*	Charles Schwab	The TJX Companies Inc	6,932	19,967
*	Charles Schwab	Vail Resorts Inc	15,465	18,362
*	Charles Schwab	Wyndham Hotel & Resorts	4,191	23,488
*	Charles Schwab	Constellation Brands Inc	19,681	31,873
*	Charles Schwab	Consumer Staples Select Sector SPDR Fund	14,335	19,817
*	Charles Schwab	Costco Wholesale Corp	3,513	39,171
*	Charles Schwab	Chevron Corp	20,202	24,057
*	Charles Schwab	AGNC Investment Corp	25,484	26,064
*	Charles Schwab	American Express Co	22,184	35,501
*	Charles Schwab	Annaly Capital Management Inc	26,019	26,596
*	Charles Schwab	Berkshire Hathaway Inc CL B	7,942	20,930
*	Charles Schwab	Charles Schwab Corp	15,924	34,145
*	Charles Schwab	Discover Financial Services	13,578	37,441
*	Charles Schwab	Goldman Sachs Group	12,793	26,013
*	Charles Schwab	JPMorgan Chase & Co	14,761	34,837
*	Charles Schwab	Valley National Bancorp	5,939	4,208
*	Charles Schwab	VanEck Vectors BDC Income ETF	12,731	17,726
*	Charles Schwab	Abbott Laboratories	18,976	61,081
*	Charles Schwab	Bristol-Myers Squibb Co	33,422	35,165
*	Charles Schwab	Danaher Corp	7,039	69,092
*	Charles Schwab	HCA Healthcare Inc	13,389	44,190

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	Identity of issue, borrower, lessor or similar party	Description of investment including maturity date, rate of interest collateral, par or maturity value	Cost	Current value
*	Charles Schwab	Johnson & Johnson	30,371	37,978
*	Charles Schwab	Laboratory Corp of America Holdings	15,370	40,847
*	Charles Schwab	Medtronic PLC	14,227	34,242
*	Charles Schwab	SPDR S&P Biotech ETF	19,811	58,667
*	Charles Schwab	UnitedHealth Group Inc	22,271	46,197
*	Charles Schwab	Vertex Pharmaceuticals Inc	34,811	31,622
*	Charles Schwab	iShares US Health Care Providers ETF	19,505	44,123
*	Charles Schwab	L3Harris Technologies	23,381	23,670
*	Charles Schwab	Nordson Corp	17,393	34,717
*	Charles Schwab	Snap On Inc	21,362	26,276
*	Charles Schwab	Trane Technologies PLC	24,058	48,891
*	Charles Schwab	Union Pacific Corp	15,237	49,630
*	Charles Schwab	Apple Inc	43,773	517,439
*	Charles Schwab	Global Payments Inc	34,224	42,717
*	Charles Schwab	Intel Corp	39,904	38,831
*	Charles Schwab	Invesco S&P Equal Weight Tech ETF	30,045	107,902
*	Charles Schwab	Littelfuse, Inc.	15,051	26,748
*	Charles Schwab	MasterCard Inc	25,348	95,220
*	Charles Schwab	Microsoft Corp	39,793	164,124
*	Charles Schwab	PayPal Holdings Inc	34,966	94,667
*	Charles Schwab	Qorvo Inc	38,714	35,657
*	Charles Schwab	Visa Inc	14,854	90,368
*	Charles Schwab	Zebra Technologies Corp CI A	22,875	70,829
*	Charles Schwab	Avery Dennison Corp	19,220	39,849
*	Charles Schwab	Scotts Miracle-Gro Company	24,093	44,436
*	Charles Schwab	Sherwin-Williams Company	18,578	52,824
*	Charles Schwab	United Energy Corporation	9,500	700
*	Charles Schwab	Alphabet Inc Class A	29,846	162,234
*	Charles Schwab	Meta Platforms, Inc.	38,562	108,641
*	Charles Schwab	The Walt Disney Co	34,299	54,212

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*	Charles Schwab	American Tower Corp	17,807	65,228
*	Charles Schwab	Simon Property Group Inc	28,765	50,807
*	Charles Schwab	Vanguard Mid-Cap Growth ETF	20,794	43,285
*	Charles Schwab	Vanguard Small-Cap ETF	45,666	110,067
*	Charles Schwab	Baron Global Advantage Fund Institutional	57,434	133,850
*	Charles Schwab	WisdomTree Japan Hedged Equity ETF	9,229	9,819
*	Charles Schwab	iShares Core MSCI EAFE ETF	33,667	40,679
*	Charles Schwab	iShares MSCI EAFE Growth Index ETF	55,353	81,835
*	Charles Schwab	iShares Core MSCI Emerging Markets ETF	88,339	89,910
*	Charles Schwab	First Trust Low Duration Opportunities ETF	158,401	151,620
*	Charles Schwab	Vanguard Short-Term Corporate Bond ETF	34,638	36,567
*	Charles Schwab	Metropolitan West Total Return Bond Fund	1,009	1,007
*	Charles Schwab	Metropolitan West Total Return Bond I	216,792	219,738
*	Charles Schwab	TCW Total Return Bond I	442,735	441,705
*	Charles Schwab	BlackRock High Yield Bond Instl	88,031	90,347
*	Charles Schwab	BlackRock High Yield Bond Inv A	57,842	58,802
*	Charles Schwab	Federated High Income Bond Class I	4,375	4,343
*	Charles Schwab	Federated Institutional Hi Yield Bond Fund	133,664	147,853
*	Charles Schwab	JPMorgan High Yield Research Enh ETF	451,819	464,377
*	Charles Schwab	MainStay High Yield Corporate Bond Fund I	311,591	304,614
*	Charles Schwab	Goldman Sachs Global Income Fund Inst Shs	73,180	74,802
*	Charles Schwab	PIMCO Intl Bond Fund (US Dollar Hedged) A	6,056	5,946
*	Charles Schwab	PIMCO Intl Bond Fund (US Dollar Hedged) I	147,571	149,260
*	Charles Schwab	TCW Emerging Markets Income I	62,771	58,889
*	Charles Schwab	TCW Emerging Markets Income N	97,714	91,282
*	Charles Schwab	Ford Motor Co	63,326	50,106
*		8.875% Due 01-15-22		
*	Charles Schwab	Phillips 66 Co	27,591	26,228
		4.300% Due 04-01-22		

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	Identity of issue, borrower, lessor or similar party	Description of investment including maturity date, rate of interest collateral, par or maturity value	Cost	Current value
*	Charles Schwab	CVS Health Corp 3.875% Due 07-20-25	48,708	48,244
*	Charles Schwab	The Walt Disney Company 3.150% Due 09-17-25	51,689	52,990
*	Charles Schwab	Zoetis Inc 4.500% Due 11-13-25	53,225	55,038
*	Charles Schwab	Lockheed Martin Corp 3.550% Due 01-15-26	50,681	54,151
*	Charles Schwab	Hyatt Hotels Corp 4.850% Due 03-15-26	53,375	54,404
*	Charles Schwab	Under Armour Inc 3.250% Due 06-15-26	48,908	51,500
*	Charles Schwab	Bunge Ltd Finance Corp 3.250% Due 08-15-26	50,150	52,596
*	Charles Schwab	Owens Corning 3.400% Due 08-15-26	51,392	52,794
*	Charles Schwab	Bristol-Myers Squibb Co 3.250% Due 02-27-27	49,309	54,007
*	Charles Schwab	AutoNation Inc 3.800% Due 08-15-29	51,043	53,524
*	Charles Schwab	Broadcom Corp 5.000% Due 04-15-30	57,860	58,183
*	Charles Schwab	Williams Inc 7.750% Due 06-15-31	68,909	68,427
*	Charles Schwab	South NJ Transportation: Highway Tolls Revenue 3.120% Due 11-01-26	50,090	52,566
*	Charles Schwab	Saline AR Revenue Taxable 3.646% Due 06-01-27	26,339	26,074
*	Charles Schwab	New Haven CT GO Taxable 2.907% Due 08-01-28	45,382	46,772

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*	Charles Schwab	The Walt Disney Company 3.150% Due 09-17-25	51,689	52,990
*	Charles Schwab	Zoetis Inc 4.500% Due 11-13-25	53,225	55,038
*	Charles Schwab	Lockheed Martin Corp 3.550% Due 01-15-26	50,681	54,151
*	Charles Schwab	Hyatt Hotels Corp 4.850% Due 03-15-26	53,375	54,404
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*	Charles Schwab	Broadcom Corp 5.000% Due 04-15-30	57,860	58,183
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*	Charles Schwab	Hertz Global Holdings Inc Exp 06/30/51	20,915	29,508
*	Charles Schwab	Charles Schwab Bank Deposit Accounts	64,049	64,049
*	Charles Schwab	Vanguard Growth ETF	60,231	237,787
*	Charles Schwab	Vanguard Russell 1000 Growth ETF	63,655	101,317
*	Charles Schwab	Vanguard Value ETF	80,770	147,110
*	Charles Schwab	iShares S&P 500 Value Index ETF	60,958	69,544
*	Charles Schwab	SPDR S&P 500 ETF	138,663	429,364
*	Charles Schwab	Vanguard S&P 500 ETF	52,480	95,609
*	Charles Schwab	Vanguard Mid-Cap Growth ETF	34,455	110,505
*	Charles Schwab	Vanguard Mid-Cap Value ETF	36,948	76,969
*	Charles Schwab	Vanguard Mid-Cap ETF	63,574	90,443
*	Charles Schwab	iShares S&P SmallCap 600 Index Fund ETF	17,481	44,888
*	Charles Schwab	Schwab International Equity ETF	16,878	22,700
*	Charles Schwab	WisdomTree Europe Hedged Equity ETF	7,189	9,940
*	Charles Schwab	WisdomTree Japan Hedged Equity ETF	14,797	19,825
*	Charles Schwab	iShares Core MSCI EAFE ETF	48,194	59,936
*	Charles Schwab	iShares Core MSCI Emerging Markets ETF	21,346	22,567
*	Charles Schwab	First Trust Low Duration Opportunities ETF	141,189	137,772
*	Charles Schwab	Vanguard Short-Term Corporate Bond ETF	210,799	210,870
*	Charles Schwab	DoubleLine Core Fixed Income Fund N	6,924	6,880
*	Charles Schwab	DoubleLine Core Fixed Income I	64,409	63,451
*	Charles Schwab	Janus Flexible Bond Fund	78,713	82,253
*	Charles Schwab	Janus Flexible Bond I	55,376	54,567
*	Charles Schwab	TCW Total Return Bond I	122,024	122,122
*	Charles Schwab	TCW Total Return Bond N	26,151	25,426
*	Charles Schwab	iShares iBoxx Investment Grade Bond ETF	63,296	66,260
*	Charles Schwab	Federated High Income Bond Class I	13,650	13,735
*	Charles Schwab	Federated Institutional Hi Yield Bond Fund	52,723	58,250
*	Charles Schwab	Mainstay High Yield Corporate Bond Fund A	6,527	6,598
*	Charles Schwab	PIMCO 0-5 Year High Yield Corp Bond ETF	140,372	140,340

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	Identity of issue, borrower, lessor or similar party	Description of investment including maturity date, rate of interest collateral, par or maturity value	Cost	Current value
*	Charles Schwab	Grayscale Bitcoin Trust BTC	8,406	8,152
*	Charles Schwab	iShares Core MSCI EAFE ETF	55,109	56,652
*	Charles Schwab	WisdomTree EmMkts ex-Stt-Ownd EntrprsETF	35,286	35,155
*	Charles Schwab	Eaton Vance Short Dur Gov Income CI I	8,784	8,634
*	Charles Schwab	Thompson Bond Fund	8,931	8,780
*	Charles Schwab	Vanguard Short-Term Corporate Bond ETF	13,000	12,758
*	Charles Schwab	DoubleLine Core Fixed Income I	8,863	8,693
*	Charles Schwab	Metropolitan West Total Return Bond I	13,098	13,030
*	Charles Schwab	Segall Bryant & Hamill Plus Bond Fund	17,771	17,524
*	Charles Schwab	TCW Total Return Bond I	26,315	26,165
*	Charles Schwab	Western Asset Core Bond I	8,831	8,744
*	Charles Schwab	BlackRock High Yield Bond Instl	8,962	8,897
*	Charles Schwab	Federated High Income Bond Class I	8,959	8,879
*	Charles Schwab	MainStay High Yield Corporate Bond Fund I	17,934	17,728
*	Charles Schwab	BrandywineGLOBAL Global Opp Bond IS	8,879	8,190
*	Charles Schwab	Goldman Sachs Global Income Fund Inst Shs	8,780	8,678
*	Charles Schwab	PIMCO Intl Bond Fund (US Dollar Hedged) I	8,773	8,633
*	Charles Schwab	TCW Emerging Markets Income I	8,925	8,320
*	Charles Schwab	Charles Schwab Bank Deposit Accounts	18,203	18,203
*	Charles Schwab	Vanguard Russell 1000 Value ETF	353,703	491,182
*	Charles Schwab	Vanguard Value ETF	251,769	297,309
*	Charles Schwab	iShares S&P 500 Value Index ETF	226,006	262,042
*	Charles Schwab	Vanguard S&P 500 ETF	139,108	186,852
*	Charles Schwab	Vanguard Mid-Cap Value ETF	165,961	251,352
*	Charles Schwab	iShares Russell Midcap Value Index ETF	59,705	72,082
*	Charles Schwab	Vanguard Small-Cap Value ETF	27,343	40,241
*	Charles Schwab	WisdomTree Europe Hedged Equity ETF	38,985	48,657
*	Charles Schwab	WisdomTree Japan Hedged Equity ETF	9,097	10,819
*	Charles Schwab	iShares Core MSCI EAFE ETF	77,364	86,881
*	Charles Schwab	iShares Core MSCI Emerging Markets ETF	52,747	50,642

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*	Charles Schwab	Grayscale Bitcoin Trust BTC	8,406	8,152
*	Charles Schwab	iShares Core MSCI EAFE ETF	55,109	56,652
*	Charles Schwab	WisdomTree EmMkts ex-Stt-Ownd EntrprsETF	35,286	35,155
*	Charles Schwab	Eaton Vance Short Dur Gov Income Cl I	8,784	8,634
*	Charles Schwab	Thompson Bond Fund	8,931	8,780
*	Charles Schwab	Vanguard Short-Term Corporate Bond ETF	13,000	12,758
*	Charles Schwab	DoubleLine Core Fixed Income I	8,863	8,693
*	Charles Schwab	Metropolitan West Total Return Bond I	13,098	13,030
*	Charles Schwab	Segall Bryant & Hamill Plus Bond Fund	17,771	17,524
*	Charles Schwab	TCW Total Return Bond I	26,315	26,165
*	Charles Schwab	Western Asset Core Bond I	8,831	8,744
*	Charles Schwab	BlackRock High Yield Bond Instl	8,962	8,897
*	Charles Schwab	Federated High Income Bond Class I	8,959	8,879
*	Charles Schwab	MainStay High Yield Corporate Bond Fund I	17,934	17,728
*	Charles Schwab	BrandywineGLOBAL Global Opp Bond IS	8,879	8,190
*	Charles Schwab	Goldman Sachs Global Income Fund Inst Shs	8,780	8,678
*	Charles Schwab	PIMCO Intl Bond Fund (US Dollar Hedged) I	8,773	8,633
*	Charles Schwab	TCW Emerging Markets Income I	8,925	8,320
*	Charles Schwab	Charles Schwab Bank Deposit Accounts	18,203	18,203
*	Charles Schwab	Vanguard Russell 1000 Value ETF	353,703	491,182
*	Charles Schwab	Vanguard Value ETF	251,769	297,309
*	Charles Schwab	iShares S&P 500 Value Index ETF	226,006	262,042
*	Charles Schwab	Vanguard S&P 500 ETF	139,108	186,852
*	Charles Schwab	Vanguard Mid-Cap Value ETF	165,961	251,352
*	Charles Schwab	iShares Russell Midcap Value Index ETF	59,705	72,082
*	Charles Schwab	Vanguard Small-Cap Value ETF	27,343	40,241
*	Charles Schwab	WisdomTree Europe Hedged Equity ETF	38,985	48,657
*	Charles Schwab	WisdomTree Japan Hedged Equity ETF	9,097	10,819
*	Charles Schwab	iShares Core MSCI EAFE ETF	77,364	86,881
*	Charles Schwab	iShares Core MSCI Emerging Markets ETF	52,747	50,642

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	Identity of issue, borrower, lessor or similar party	Description of investment including maturity date, rate of interest collateral, par or maturity value	Cost	Current value
*	Charles Schwab	First Trust Low Duration Opportunities ETF	24,792	24,095
*	Charles Schwab	Metropolitan West Total Return Bond Fund	3,023	3,020
*	Charles Schwab	Metropolitan West Total Return Bond I	18,303	18,436
*	Charles Schwab	TCW Total Return Bond I	49,843	50,197
*	Charles Schwab	TCW Total Return Bond N	12,183	11,963
*	Charles Schwab	Western Asset Core Bond I	5,446	5,384
*	Charles Schwab	BlackRock High Yield Bond Inv A	19,844	19,965
*	Charles Schwab	Federated Institutional Hi Yield Bond Fund	11,245	12,431
*	Charles Schwab	JPMorgan High Yield Research Enh ETF	44,577	45,816
*	Charles Schwab	MainStay High Yield Corporate Bond Fund I	46,258	45,720
*	Charles Schwab	Goldman Sachs Global Income Fund Inst Shs	6,939	7,167
*	Charles Schwab	PIMCO Intl Bond Fund (US Dollar Hedged) I	14,220	14,268
*	Charles Schwab	TCW Emerging Markets Income N	18,791	17,517
*	Charles Schwab	Apple Inc 2.400% Due 01-13-23	4,945	5,081
*	Charles Schwab	Owens Corning 4.200% Due 12-01-24	5,228	5,345
*	Charles Schwab	Metlife Inc 3.000% Due 03-01-25	9,998	10,518
*	Charles Schwab	Energy Transfer Partners 4.050% Due 03-15-25	9,980	10,575
*	Charles Schwab	Tapestry Inc 4.250% Due 04-01-25	26,265	26,554
*	Charles Schwab	Goldman Sachs Group Inc 4.250% Due 10-21-25	15,603	16,311
*	Charles Schwab	US Bancorp 3.100% Due 04-27-26	9,875	10,572
*	Charles Schwab	Wells Fargo & Co 4.100% Due 06-03-26	10,484	10,855

Epstein Affiliated Companies 401(k) Pension Plan
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Form 5500 Schedule H, Part IV, Line 4(i)
Schedule of Assets (Held at End of Year)
December 31, 2021

(a)	(b)	(c)	(d)	(e)
	Identity of issue, borrower, lessor or similar party	Description of investment including maturity date, rate of interest collateral, par or maturity value	Cost	Current value
*	Charles Schwab	Under Armour Inc 3.250% Due 06-15-26	8,716	10,300
*	Charles Schwab	Sunoco Logistics Partner 3.900% Due 07-15-26	9,771	10,738
*	Charles Schwab	Alphabet Inc 1.998% Due 08-15-26	4,701	5,143
*	Charles Schwab	Baxter International Inc 2.600% Due 08-15-26	9,491	10,370
*	Charles Schwab	Bank of America Corp 4.250% Due 10-22-26	15,738	16,556
*	Charles Schwab	JPMorgan Chase & Co 4.125% Due 12-15-26	10,530	11,018
*	Charles Schwab	Comcast Corp 3.300% Due 02-01-27	10,195	10,747
*	Charles Schwab	Cimarex Energy Co. 3.900% Due 05-15-27	10,206	10,263
*	Charles Schwab	Citigroup Inc 4.450% Due 09-29-27	10,531	11,140
*	Charles Schwab	Masco Corp 3.500% Due 11-15-27	25,500	26,834
*	Charles Schwab	Discovery Communications LLC 3.950% Due 03-20-28	14,835	16,284
*	Charles Schwab	Illionis State Sales Tax Revenue Taxable 2.600% Due 06-15-23	24,845	25,536
*	Charles Schwab	FNMA 2017-1 AD Mtge 2.500% Due 07-25-46	3,368	2,635
*	Charles Schwab	FHLMC S235 CMO 3.000% Due 02-01-36	4,503	4,723
*	Charles Schwab	Charles Schwab Bank Deposit Accounts	21,110	21,110
*	Charles Schwab	iShares Russell 1000 Growth Index Fund ETF	59,424	74,870

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*	Charles Schwab	Fidelity Value Factor ETF	15,877	20,539
*	Charles Schwab	Vanguard Value ETF	47,168	54,284
*	Charles Schwab	Vanguard S&P 500 ETF	104,782	133,154
*	Charles Schwab	iShares Russell Midcap Growth Index ETF	19,811	21,661
*	Charles Schwab	Vanguard Mid-Cap Value ETF	19,665	23,451
*	Charles Schwab	Vanguard Mid-Cap ETF	19,811	23,948
*	Charles Schwab	Vanguard Small-Cap ETF	5,384	6,102
*	Charles Schwab	iShares S&P SmallCap 600 Index Fund ETF	4,635	5,726
*	Charles Schwab	WisdomTree Europe Hedged Equity ETF	6,463	7,776
*	Charles Schwab	WisdomTree Intl. Hedged Dividend Growth	5,075	5,856
*	Charles Schwab	WisdomTree Japan Hedged Equity ETF	2,286	2,627
*	Charles Schwab	iShares Core MSCI EAFE ETF	12,067	13,062
*	Charles Schwab	WisdomTree EmMkts ex-Stt-Ownd EntrprsETF	6,010	5,564
*	Charles Schwab	iShares Core MSCI Emerging Markets ETF	5,966	5,507
*	Charles Schwab	Eaton Vance Short Dur Gov Income CI A	4,013	3,937
*	Charles Schwab	Eaton Vance Short Dur Gov Income CI I	14,008	13,622
*	Charles Schwab	Thompson Bond Fund	18,358	17,475
*	Charles Schwab	Vanguard Short-Term Corporate Bond ETF	25,940	25,922
*	Charles Schwab	DoubleLine Core Fixed Income Fund N	3,418	3,361
*	Charles Schwab	DoubleLine Core Fixed Income I	14,097	14,087
*	Charles Schwab	Metropolitan West Total Return Bond Fund	6,700	6,620
*	Charles Schwab	Metropolitan West Total Return Bond I	19,162	19,535
*	Charles Schwab	Segall Bryant & Hamill Plus Bond Fund	9,332	9,160
*	Charles Schwab	Segall Bryant & Hamill Plus Bond Fund	25,586	25,712
*	Charles Schwab	TCW Total Return Bond I	46,523	47,417
*	Charles Schwab	TCW Total Return Bond N	5,009	4,939
*	Charles Schwab	Western Asset Core Bond I	17,649	17,401
*	Charles Schwab	BlackRock High Yield Bond Inv A	17,634	17,760
*	Charles Schwab	Federated Institutional Hi Yield Bond Fund	17,138	18,920
*	Charles Schwab	JPMorgan High Yield Research Enh ETF	28,669	29,923
*	Charles Schwab	MainStay High Yield Corporate Bond Fund I	33,754	32,778
*	Charles Schwab	Mainstay High Yield Corporate Bond Fund A	2,542	2,513
*	Charles Schwab	BrandywineGLOBAL Global Opp Bond	2,822	2,624

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*	Charles Schwab	BrandywineGLOBAL Global Opp Bond IS	15,562	14,643
*	Charles Schwab	Goldman Sachs Global Income Fund Inst Shs	18,366	18,826
*	Charles Schwab	PIMCO Intl Bond Fund (US Dollar Hedged) A	2,527	2,484
*	Charles Schwab	PIMCO Intl Bond Fund (US Dollar Hedged) I	14,835	14,974
*	Charles Schwab	TCW Emerging Markets Income N	18,246	17,004
*	Charles Schwab	Charles Schwab Bank Deposit Accounts	4,658	4,658
			11,493,014	16,110,432
		Non interest bearing cash	83,426	83,426
			<u>\$ 11,576,440</u>	<u>\$ 16,193,858</u>

* Indicates an identified person known to be a party-in-interest to the Plan.