Form 5500

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Annual Return/Report of Employee Benefit Plan

This form is required to be filed for employee benefit plans under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and sections 6057(b) and 6058(a) of the Internal Revenue Code (the Code).

▶ **Complete all entries in accordance with the instructions to the Form 5500.**

OMB Nos. 1210-0110
1210-0089

2021

This Form is Open to Public Inspection

Part I Annual Report Identification Information

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

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

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

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

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

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

Part II Basic Plan Information—enter all requested information

1a Name of plan
THE COMMUNITY BUILDERS RETIREMENT PLAN

1b Three-digit plan number (PN) ▶ 001

1c Effective date of plan 10/01/1988

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)
THE COMMUNITY BUILDERS, INC.

185 DARTMOUTH STREET
BOSTON, MA 02116

2b Employer Identification Number (EIN) 04-2324773

2c Plan Sponsor's telephone number 857-221-8600

2d Business code (see instructions) 236110

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.	10/18/2022	ALEXA DUCOTE
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE			
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
SIGN HERE			
	Signature of DFE	Date	Enter name of individual signing as DFE

3a Plan administrator's name and address [X] Same as Plan Sponsor

3b Administrator's EIN

3c Administrator's telephone number

4 If the name and/or EIN of the plan sponsor or the plan name has changed since the last return/report filed for this plan, enter the plan sponsor's name, EIN, the plan name and the plan number from the last return/report:

a Sponsor's name

c Plan Name

4b EIN

4d PN

5 Total number of participants at the beginning of the plan year	**5**	303
6 Number of participants as of the end of the plan year unless otherwise stated (welfare plans complete only lines **6a(1), 6a(2), 6b, 6c,** and **6d**).		
a(1) Total number of active participants at the beginning of the plan year	**6a(1)**	56
a(2) Total number of active participants at the end of the plan year	**6a(2)**	49
b Retired or separated participants receiving benefits	**6b**	115
c Other retired or separated participants entitled to future benefits	**6c**	71
d Subtotal. Add lines **6a(2)**, **6b**, and **6c**	**6d**	235
e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.	**6e**	22
f Total. Add lines **6d** and **6e**	**6f**	257
g Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item)	**6g**	
h Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested	**6h**	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:

1A 1I

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)** [X] 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)** [X] 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)** [X] **R** (Retirement Plan Information)
- **(2)** [ ] **MB** (Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information) - signed by the plan actuary
- **(3)** [X] **SB** (Single-Employer Defined Benefit Plan Actuarial Information) - signed by the plan actuary

b General Schedules

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

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

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

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

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

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

Receipt Confirmation Code_____

SCHEDULE SB (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Single-Employer Defined Benefit Plan Actuarial Information

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

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

OMB No. 1210-0110

2021

This Form is Open to Public Inspection

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

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

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

A Name of plan
THE COMMUNITY BUILDERS RETIREMENT PLAN

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF
THE COMMUNITY BUILDERS, INC.

D Employer Identification Number (EIN)
04-2324773

E Type of plan: [X] Single [ ] Multiple-A [ ] Multiple-B

F Prior year plan size: [ ] 100 or fewer [X] 101-500 [ ] More than 500

Part I Basic Information

1 Enter the valuation date: Month 01 Day 01 Year 2021

2 Assets:

a Market value	**2a**	30090943
b Actuarial value	**2b**	28396604

3 Funding target/participant count breakdown

	(1) Number of participants	(2) Vested Funding Target	(3) Total Funding Target
a For retired participants and beneficiaries receiving payment	129	16644588	16644588
b For terminated vested participants	118	9354470	9354470
c For active participants	56	5685715	5854409
d Total	303	31684773	31853467

4 If the plan is in at-risk status, check the box and complete lines (a) and (b) [ ]

a Funding target disregarding prescribed at-risk assumptions	**4a**	
b Funding target reflecting at-risk assumptions, but disregarding transition rule for plans that have been in at-risk status for fewer than five consecutive years and disregarding loading factor	**4b**	
5 Effective interest rate	**5**	5.56 %
6 Target normal cost		
a Present value of current plan year accruals	**6a**	0
b Expected plan-related expenses	**6b**	380000
c Total (line 6a + line 6b)	**6c**	380000

Statement by Enrolled Actuary

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

SIGN HERE

Signature of actuary

09/22/2022
Date

BARRY D. COHEN
Type or print name of actuary

20-03157
Most recent enrollment number

ALBION CONSULTING GROUP, INC.
Firm name

617-630-6980
Telephone number (including area code)

2 ALBION PLACE
NEWTON, MA 02459

Address of the firm

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

Part II Beginning of Year Carryover and Prefunding Balances

		(a) Carryover balance	(b) Prefunding balance
7	Balance at beginning of prior year after applicable adjustments (line 13 from prior year)	0	0
8	Portion elected for use to offset prior year's funding requirement (line 35 from prior year)	0	0
9	Amount remaining (line 7 minus line 8)	0	0
10	Interest on line 9 using prior year's actual return of 13.85 %	0	0
11	Prior year's excess contributions to be added to prefunding balance:		
	a Present value of excess contributions (line 38a from prior year)		795402
	b(1) Interest on the excess, if any, of line 38a over line 38b from prior year Schedule SB, using prior year's effective interest rate of 5.71 %		45417
	b(2) Interest on line 38b from prior year Schedule SB, using prior year's actual return		0
	c Total available at beginning of current plan year to add to prefunding balance		840819
	d Portion of (c) to be added to prefunding balance		840819
12	Other reductions in balances due to elections or deemed elections		0
13	Balance at beginning of current year (line 9 + line 10 + line 11d – line 12)	0	840819

Part III Funding Percentages

14	Funding target attainment percentage	14	86.50 %
15	Adjusted funding target attainment percentage	15	86.50 %
16	Prior year's funding percentage for purposes of determining whether carryover/prefunding balances may be used to reduce current year's funding requirement	16	84.97 %
17	If the current value of the assets of the plan is less than 70 percent of the funding target, enter such percentage	17	%

Part IV Contributions and Liquidity Shortfalls

18 Contributions made to the plan for the plan year by employer(s) and employees:

(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees	(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees
			Totals ► 18(b)	0	18(c) 0

19	Discounted employer contributions – see instructions for small plan with a valuation date after the beginning of the year:		
	a Contributions allocated toward unpaid minimum required contributions from prior years	19a	0
	b Contributions made to avoid restrictions adjusted to valuation date	19b	0
	c Contributions allocated toward minimum required contribution for current year adjusted to valuation date	19c	0

20 Quarterly contributions and liquidity shortfalls:

a Did the plan have a "funding shortfall" for the prior year? [X] Yes [ ] No

b If line 20a is "Yes," were required quarterly installments for the current year made in a timely manner? [X] Yes [ ] No

c If line 20a is "Yes," see instructions and complete the following table as applicable:

Liquidity shortfall as of end of quarter of this plan year

(1) 1st	(2) 2nd	(3) 3rd	(4) 4th
0	0	0	0

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

21 Discount rate:

a Segment rates:

1st segment:	2nd segment:	3rd segment:	
4.75 %	5.36 %	6.11 %	☐ N/A, full yield curve used

b Applicable month (enter code)	**21b**	4
22 Weighted average retirement age	**22**	65

23 Mortality table(s) (see instructions) ☒ Prescribed - combined ☐ Prescribed - separate ☐ Substitute

Part VI Miscellaneous Items

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

27 If the plan is subject to alternative funding rules, enter applicable code and see instructions regarding attachment	**27**	

Part VII Reconciliation of Unpaid Minimum Required Contributions For Prior Years

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

Part VIII Minimum Required Contribution For Current Year

31 Target normal cost and excess assets (see instructions):

a Target normal cost (line 6c)	**31a**	380000
b Excess assets, if applicable, but not greater than line 31a	**31b**	0

32 Amortization installments:	Outstanding Balance	Installment
a Net shortfall amortization installment	4297682	420300
b Waiver amortization installment	0	0

33 If a waiver has been approved for this plan year, enter the date of the ruling letter granting the approval (Month _____ Day _____ Year _____) and the waived amount	**33**	
34 Total funding requirement before reflecting carryover/prefunding balances (lines 31a - 31b + 32a + 32b - 33)	**34**	800300

	Carryover balance	Prefunding balance	Total balance
35 Balances elected for use to offset funding requirement	0	800300	800300

36 Additional cash requirement (line 34 minus line 35)	**36**	0
37 Contributions allocated toward minimum required contribution for current year adjusted to valuation date (line 19c)	**37**	0
38 Present value of excess contributions for current year (see instructions)		
a Total (excess, if any, of line 37 over line 36)	**38a**	0
b Portion included in line 38a attributable to use of prefunding and funding standard carryover balances	**38b**	
39 Unpaid minimum required contribution for current year (excess, if any, of line 36 over line 37)	**39**	0
40 Unpaid minimum required contributions for all years	**40**	0

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

41 If an election was made to use PRA 2010 funding relief for this plan:

a Schedule elected ☐ 2 plus 7 years ☐ 15 years

b Eligible plan year(s) for which the election in line 41a was made ☐ 2008 ☐ 2009 ☐ 2010 ☐ 2011

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

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

A Name of plan	**B** Three-digit plan number (PN) ▶
THE COMMUNITY BUILDERS RETIREMENT PLAN	001
C Plan sponsor's name as shown on line 2a of Form 5500	**D** Employer Identification Number (EIN)
THE COMMUNITY BUILDERS, INC.	04-2324773

Part I Service Provider Information (see instructions)

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

1 Information on Persons Receiving Only Eligible Indirect Compensation

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

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

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

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

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

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

MORGAN STANLEY SMITH BARNEY LLC

26-4310632

(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?
27 72 50	NONE	150662	Yes [X] No [ ]	Yes [X] No [ ]	0	Yes [X] No [ ]

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

ALBION CONSULTING GROUP, INC.

26-1644826

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
11 17 50	NONE	68300	Yes [ ] No [X]	Yes [ ] No [ ]		Yes [ ] No [ ]

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

BMO HARRIS BANK, N.A.

36-2085229

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
19 21 25 50 28 59	NONE	28016	Yes [X] No [ ]	Yes [X] No [ ]	0	Yes [ ] No [X]

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

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

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

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

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

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

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

Part I Service Provider Information (continued)

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

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

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

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

Part II Service Providers Who Fail or Refuse to Provide Information

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

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

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

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

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

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

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

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

a Name:

b EIN:

c Position:

d Address:

e Telephone:

Explanation:

a Name:

b EIN:

c Position:

d Address:

e Telephone:

Explanation:

a Name:

b EIN:

c Position:

d Address:

e Telephone:

Explanation:

a Name:

b EIN:

c Position:

d Address:

e Telephone:

Explanation:

a Name:

b EIN:

c Position:

d Address:

e Telephone:

Explanation:

SCHEDULE H (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Financial Information

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

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

OMB No. 1210-0110

2021

This Form is Open to Public Inspection

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

A Name of plan
THE COMMUNITY BUILDERS RETIREMENT PLAN

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500
THE COMMUNITY BUILDERS, INC.

D Employer Identification Number (EIN)
04-2324773

Part I Asset and Liability Statement

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

Assets		(a) Beginning of Year	(b) End of Year
a Total noninterest-bearing cash	1a		
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)	1612220	0
(2) Participant contributions	1b(2)		
(3) Other	1b(3)	61382	67941
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)	801594	1029051
(2) U.S. Government securities	1c(2)	219434	303565
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)		
(B) All other	1c(3)(B)	5885592	5655189
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)	87012	105798
(B) Common	1c(4)(B)	13511870	12925141
(5) Partnership/joint venture interests	1c(5)	2641264	1936213
(6) Real estate (other than employer real property)	1c(6)		
(7) Loans (other than to participants)	1c(7)		
(8) Participant loans	1c(8)		
(9) Value of interest in common/collective trusts	1c(9)		
(10) Value of interest in pooled separate accounts	1c(10)		
(11) Value of interest in master trust investment accounts	1c(11)		
(12) Value of interest in 103-12 investment entities	1c(12)		
(13) Value of interest in registered investment companies (e.g., mutual funds)	1c(13)	5272272	5708652
(14) Value of funds held in insurance company general account (unallocated contracts)	1c(14)		
(15) Other	1c(15)		1425012

			(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**	30092640	29156562
	Liabilities			
g	Benefit claims payable	**1g**		
h	Operating payables	**1h**		
i	Acquisition indebtedness	**1i**		
j	Other liabilities	**1j**		
k	Total liabilities (add all amounts in lines 1g through1j)	**1k**	0	0
	Net Assets			
l	Net assets (subtract line 1k from line 1f)	**1l**	30092640	29156562

Part II Income and Expense Statement

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

	Income		**(a)** Amount	**(b)** Total
a	**Contributions:**			
	(1) Received or receivable in cash from: **(A)** Employers	**2a(1)(A)**	0	
	(B) Participants	**2a(1)(B)**		
	(C) Others (including rollovers)	**2a(1)(C)**		
	(2) Noncash contributions	**2a(2)**		
	(3) Total contributions. Add lines **2a(1)(A), (B), (C),** and line **2a(2)**	**2a(3)**		0
b	**Earnings on investments:**			
	(1) Interest:			
	(A) Interest-bearing cash (including money market accounts and certificates of deposit)	**2b(1)(A)**	137	
	(B) U.S. Government securities	**2b(1)(B)**	5223	
	(C) Corporate debt instruments	**2b(1)(C)**	188036	
	(D) Loans (other than to participants)	**2b(1)(D)**		
	(E) Participant loans	**2b(1)(E)**		
	(F) Other	**2b(1)(F)**	61618	
	(G) Total interest. Add lines **2b(1)(A)** through **(F)**	**2b(1)(G)**		255014
	(2) Dividends: **(A)** Preferred stock	**2b(2)(A)**	1362	
	(B) Common stock	**2b(2)(B)**	242178	
	(C) Registered investment company shares (e.g. mutual funds)	**2b(2)(C)**	104733	
	(D) Total dividends. Add lines **2b(2)(A)**, **(B)**, and **(C)**	**2b(2)(D)**		348273
	(3) Rents	**2b(3)**		
	(4) Net gain (loss) on sale of assets: **(A)** Aggregate proceeds	**2b(4)(A)**	10135483	
	(B) Aggregate carrying amount (see instructions)	**2b(4)(B)**	9594859	
	(C) Subtract line **2b(4)(B)** from line **2b(4)(A)** and enter result	**2b(4)(C)**		540624
	(5) Unrealized appreciation (depreciation) of assets: **(A)** Real estate	**2b(5)(A)**		
	(B) Other	**2b(5)(B)**	1010742	
	(C) Total unrealized appreciation of assets. Add lines **2b(5)(A)** and **(B)**	**2b(5)(C)**		1010742

		(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)		310282
c Other income	2c		-19
d Total income. Add all **income** amounts in column (b) and enter total	2d		2464916
Expenses			
e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	2951612	
(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)		2951612
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)	68300	
(2) Contract administrator fees	2i(2)		
(3) Investment advisory and management fees	2i(3)		
(4) Other	2i(4)	381082	
(5) Total administrative expenses. Add lines **2i(1)** through **(4)**	2i(5)		449382
j Total expenses. Add all **expense** amounts in column (b) and enter total	2j		3400994
Net Income and Reconciliation			
k Net income (loss). Subtract line **2j** from line **2d**	2k		-936078
l Transfers of assets:			
(1) To this plan	2l(1)		
(2) From this plan	2l(2)		

Part III Accountant's Opinion

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

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

(1) [X] Unmodified **(2)** [ ] Qualified **(3)** [ ] Disclaimer **(4)** [ ] Adverse

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

(1) [X] 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: COHNREZNICK LLP **(2)** EIN: 22-1478099

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

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

Part IV Compliance Questions

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

During the plan year:

		Yes	No	Amount
a Was there a failure to transmit to the plan any participant contributions within the time period described in 29 CFR 2510.3-102? Continue to answer "Yes" for any prior year failures until fully corrected. (See instructions and DOL's Voluntary Fiduciary Correction Program.)	4a		X	

			Yes	No	Amount
b	Were any loans by the plan or fixed income obligations due the plan in default as of the close of the plan year or classified during the year as uncollectible? Disregard participant loans secured by participant's account balance. (Attach Schedule G (Form 5500) Part I if "Yes" is checked.)	**4b**		X	
c	Were any leases to which the plan was a party in default or classified during the year as uncollectible? (Attach Schedule G (Form 5500) Part II if "Yes" is checked.)	**4c**		X	
d	Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 4a. Attach Schedule G (Form 5500) Part III if "Yes" is checked.)	**4d**		X	
e	Was this plan covered by a fidelity bond?	**4e**	X		2000000
f	Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?	**4f**		X	
g	Did the plan hold any assets whose current value was neither readily determinable on an established market nor set by an independent third party appraiser?	**4g**		X	
h	Did the plan receive any noncash contributions whose value was neither readily determinable on an established market nor set by an independent third party appraiser?	**4h**		X	
i	Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.)	**4i**	X		
j	Were any plan transactions or series of transactions in excess of 5% of the current value of plan assets? (Attach schedule of transactions if "Yes" is checked and see instructions for format requirements.)	**4j**		X	
k	Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?	**4k**		X	
l	Has the plan failed to provide any benefit when due under the plan?	**4l**		X	
m	If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)	**4m**			
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 436652.

SCHEDULE R (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Retirement Plan Information

This schedule is required to be filed under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6058(a) of the Internal Revenue Code (the Code).

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

OMB No. 1210-0110

2021

This Form is Open to Public Inspection.

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

A Name of plan
THE COMMUNITY BUILDERS RETIREMENT PLAN

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500
THE COMMUNITY BUILDERS, INC.

D Employer Identification Number (EIN)
04-2324773

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): 36-2085299

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** 32

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

4 Is the plan administrator making an election under Code section 412(d)(2) or ERISA section 302(d)(2)? ..... ☐ **Yes** ☐ **No** ☒ **N/A**

If the plan is a defined benefit plan, go to line 8.

5 If a waiver of the minimum funding standard for a prior year is being amortized in this plan year, see instructions and enter the date of the ruling letter granting the waiver. **Date:** Month _____ Day _____ Year _____

If you completed line 5, complete lines 3, 9, and 10 of Schedule MB and do not complete the remainder of this schedule.

6 a Enter the minimum required contribution for this plan year (include any prior year accumulated funding deficiency not waived) **6a**

b Enter the amount contributed by the employer to the plan for this plan year **6b**

c Subtract the amount in line 6b from the amount in line 6a. Enter the result (enter a minus sign to the left of a negative amount) **6c**

If you completed line 6c, skip lines 8 and 9.

7 Will the minimum funding amount reported on line 6c be met by the funding deadline? ..... ☐ **Yes** ☐ **No** ☐ **N/A**

8 If a change in actuarial cost method was made for this plan year pursuant to a revenue procedure or other authority providing automatic approval for the change or a class ruling letter, does the plan sponsor or plan administrator agree with the change? ..... ☐ **Yes** ☐ **No** ☒ **N/A**

Part III Amendments

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

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**

Part V Additional Information for Multiemployer Defined Benefit Pension Plans

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

a Name of contributing employer

b EIN **c** Dollar amount contributed by employer

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

e Contribution rate information *(If more than one rate applies, check this box* ☐ *and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify):

---

a Name of contributing employer

b EIN **c** Dollar amount contributed by employer

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

e Contribution rate information *(If more than one rate applies, check this box* ☐ *and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

---

a Name of contributing employer

b EIN **c** Dollar amount contributed by employer

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

e Contribution rate information *(If more than one rate applies, check this box* ☐ *and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

---

a Name of contributing employer

b EIN **c** Dollar amount contributed by employer

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

e Contribution rate information *(If more than one rate applies, check this box* ☐ *and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

---

a Name of contributing employer

b EIN **c** Dollar amount contributed by employer

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

e Contribution rate information *(If more than one rate applies, check this box* ☐ *and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

---

a Name of contributing employer

b EIN **c** Dollar amount contributed by employer

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

e Contribution rate information *(If more than one rate applies, check this box* ☐ *and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

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

a The current plan year. Check the box to indicate the counting method used to determine the number of inactive participants: ☐ last contributing employer ☐ alternative ☐ reasonable approximation (see instructions for required attachment)	**14a**	
b The plan year immediately preceding the current plan year. ☐ Check the box if the number reported is a change from what was previously reported (see instructions for required attachment)	**14b**	
c The second preceding plan year. ☐ Check the box if the number reported is a change from what was previously reported (see instructions for required attachment)	**14c**	

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

a The corresponding number for the plan year immediately preceding the current plan year	**15a**	
b The corresponding number for the second preceding plan year	**15b**	

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

a Enter the number of employers who withdrew during the preceding plan year	**16a**	
b If line 16a is greater than 0, enter the aggregate amount of withdrawal liability assessed or estimated to be assessed against such withdrawn employers	**16b**	

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

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

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

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

a Enter the percentage of plan assets held as:
Stock: _____% Investment-Grade Debt: _____% High-Yield Debt: _____% Real Estate: _____% Other: _____%

b Provide the average duration of the combined investment-grade and high-yield debt:
☐ 0-3 years ☐ 3-6 years ☐ 6-9 years ☐ 9-12 years ☐ 12-15 years ☐ 15-18 years ☐ 18-21 years ☐ 21 years or more

c What duration measure was used to calculate line 19(b)?
☐ Effective duration ☐ Macaulay duration ☐ Modified duration ☐ Other (specify):

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

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

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

☐ Yes.

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

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

☐ No. Other. Provide explanation _____

The Community Builders Retirement Plan

Financial Statements
(With Supplementary Information)
and Independent Auditor's Report

December 31, 2021 and 2020

CohnReznick
ADVISORY • ASSURANCE • TAX

The Community Builders Retirement Plan

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* Other schedules required by 29 CFR 2520.103-10 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974 have been omitted because they are not applicable.

Independent Auditor's Report

To the Plan Administrator of
The Community Builders Retirement Plan

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

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

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

Management has obtained a certification from a qualified institution as of and for the year ended December 31, 2021, stating that the certified investment information, as described in Note 8 to the financial statements, is complete and accurate.

Opinion on the 2021 Financial Statements

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

- The amounts and disclosures in the accompanying 2021 Financial Statements, other than those agreed to or derived from the certified investment information, are presented fairly, in all material respects, in accordance with accounting principles generally accepted in the United States of America.

- The information in the accompanying 2021 Financial Statements related to assets held by and certified to by a qualified institution agrees to, or is derived from, in all material respects, the information prepared and certified by an institution that management determined meets the requirements of ERISA Section 103(a)(3)(C).

Basis for Opinion on the 2021 Financial Statements

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

Responsibilities of Management for the 2021 Financial Statements

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

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

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

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

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

In performing an audit in accordance with GAAS, we:

- Exercise professional judgment and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements.

- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Plan's internal control. Accordingly, no such opinion is expressed.

- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements.

- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about the Plan's ability to continue as a going concern for a reasonable period of time.

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

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

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

Other Matters

2021 Supplemental Schedule Required by ERISA

The supplemental Schedule of Assets (Held at End of Year) (Schedule H, Line 4i) as of December 31, 2021 is presented for purposes of additional analysis and is not a required part of the financial statements but is supplementary information required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information included in the supplemental schedule, other than that agreed to or derived from the certified investment information, has been subjected to auditing procedures applied in the audit of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with GAAS. For information included in the supplemental schedule that agreed to or is derived from the certified investment information, we compared such information to the related certified investment information.

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

In our opinion:

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

- The information in the supplemental schedule related to assets held by and certified to by a qualified institution agrees to, or is derived from, in all material respects, the information prepared and certified by an institution that management determined meets the requirements of ERISA Section 103(a)(3)(C).

Auditor's Report on the 2020 Financial Statements

The 2020 financial statements of the Plan were audited by predecessor auditors. As permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA, the Plan administrator instructed the predecessor auditor not to perform and they did not perform any auditing procedures with respect to the information certified by a qualified institution. Their report dated October 14, 2021, indicated that (a) because of the significance of the information that they did not audit, they were not able to obtain sufficient appropriate audit evidence to provide a basis for an audit opinion, and (b) the form and content of the information included in the 2020 financial statements other than that derived from the certified information were presented in compliance with the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.

CohnReznick LLP

Braintree, Massachusetts
October 17, 2022

The Community Builders Retirement Plan

Statements of Net Assets Available for Benefits

As of December 31, 2021 and 2020

Assets	2021	2020
Investments at fair value		
Interest bearing cash	$ 1,029,051	$ 801,594
Investments at fair value	28,059,570	27,617,444
Total investments	29,088,621	28,419,038
Receivables		
Employer contributions	-	1,612,220
Interest and dividends	67,941	61,382
Total receivables	67,941	1,673,602
Total Assets	29,156,562	30,092,640
Net Assets Available for Benefits	$ 29,156,562	$ 30,092,640

See Notes to Financial Statements.

The Community Builders Retirement Plan

Statements of Changes in Net Assets Available for Benefits

For the Years Ended December 31, 2021 and 2020

Additions to net assets attributed to:	2021	2020
Investment income:		
Net appreciation in fair value of investments	$ 1,861,629	$ 2,942,603
Interest	255,014	244,521
Dividends	348,273	370,357
Total investment income	2,464,916	3,557,481
Contributions:		
Employer	-	1,612,220
Total Additions	2,464,916	5,169,701
Deductions from net assets attributed to:		
Benefits paid	2,951,612	1,383,964
Administrative expenses	449,382	380,431
Total Deductions	3,400,994	1,764,395
Net (Decrease) Increase	(936,078)	3,405,306
Net Assets Available for Benefits Beginning of the Year	30,092,640	26,687,334
Net Assets Available for Benefits End of the Year	$ 29,156,562	$ 30,092,640

See Notes to Financial Statements.

Note 1 - Description of the Plan

The following description of The Community Builders Retirement Plan (the "Plan") is provided for general information purposes only. Participants should refer to the Plan agreement for more complete information.

General

The Plan is a noncontributory defined benefit plan which covered substantially all employees of The Community Builders, Inc. (the Company) prior to the March 1, 2008 amendment. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974, as amended (ERISA). The Plan Administrative Committee is responsible for oversight of the Plan. The Investment Committee determines the appropriateness of the Plan's investment offerings and monitors investment performance.

Eligibility

The Plan was amended effective March 1, 2008. The amendment disallows employees hired on or after March 1, 2008 to enter the Plan. Employees hired prior to March 1, 2008 remain eligible to participate in the Plan. Generally, all employees became eligible to participate in the Plan after attaining 21 years of age and completing one year of service. Full benefits are paid to participants upon retiring after age 65 or age 62 with 30 years of service (normal retirement age), and reduced benefits are also available under early retirement options.

The Plan was further amended effective February 29, 2016. The amendment froze all accrued benefits as of February 29, 2016, and therefore no further benefits shall be earned or accrued thereafter. Participant's accrued benefits, final average earnings, years of credit service, and social security covered compensation are determined as of February 29, 2016 or the date of participant's employment termination, if earlier.

Participants' Accounts

Participants are entitled to monthly retirement benefit earned equal to 1/12 of the sum of (1) 1.275% of average annual earnings up to the Social Security covered compensation limit multiplied by the number of years of credited service up to 35 plus (2) 1.775% of such earnings in excess of the covered compensation limit multiplied by the number of years of credited service up to 35 plus and (3) 1.275% of average annual compensation for credited service in excess of 35 years but not in excess of 38 years.

Funding Policy

The Plan's funding policy is for the Company to contribute an amount which will meet or exceed the annual ERISA minimum funding requirement as determined by the Plan's independent actuary. No employee contributions are permitted.

The Company contributes quarterly such amounts as are necessary on an actuarial basis to provide the Plan with assets sufficient to meet the benefits to be paid to Plan participants. The Company's contributions for 2021 and 2020 have met the minimum funding requirements of ERISA.

Although it has not expressed an intention 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 set forth in ERISA. In the event that the Plan is terminated, all accrued benefits, to the extent funded, become fully vested and non-forfeitable. A portion of the benefits under the Plan are insured by the Pension Benefit Guaranty Corporation (PBGC), see Note 4.

Pension Benefits
Benefits are determined based on the participants' accrued hypothetical account balance. Plan participants are eligible for their Plan benefit after terminating employment with vested rights. Participants become fully vested in the Plan upon completion of 5 years of service or attainment of the normal retirement age, as defined in the Plan. If employees terminate before rendering 5 years of service, they forfeit the right to receive the portion of their accumulated plan benefits attributable to the Company's contributions. Upon termination of employment, participants have the option of receiving their vested benefit in the following forms of payment, subject to certain limitations per the terms in the Plan: (1) Single Life Annuity Option, (2) Joint and Survivor Annuity Option and (3) Five or Ten Years Certain and Continuous Annuity Option.

Death Benefits
If a vested participant dies before the Annuity Starting Date, a Pre-Retirement Survivor Annuity shall be paid to the participant's beneficiary.

Vesting
Employees were 100% vested in their retirement plan benefits upon completion of five years of service.

Note 2 - Summary of Significant Accounting Policies

Basis of Accounting
The financial statements of the Plan have been prepared on the accrual basis of accounting in accordance with accounting principles generally accepted in the United States of America (U.S. GAAP).

Investment Valuation and Income Recognition
The Plan's 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. The fair value of the investments is determined by the quoted market share values and common/collective trust net asset values reported by the custodian. The Investment Committee determines the Plan's valuation policies utilizing information provided by the trustee and the Plan's investment advisors. See Note 5 for a discussion of fair value measurements.

Purchases and sales of securities are recorded on a trade-date basis. Dividends are recorded on the ex-dividend date. Interest income is recorded on the accrual basis. Net appreciation in the fair value of its investments consists of the realized gains or losses, unrealized appreciation and transaction fees on those investments.

Administrative Expenses

The Plan's expenses are paid either by the Plan or the Company, as provided by the Plan document. Expenses that are paid directly by the Company are excluded from these financial statements. Certain expenses incurred in connection with the general administration 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. In addition, certain investment related expenses are included in net appreciation in fair value of investments presented in the accompanying statements of changes in net assets available for benefits.

Payment of Benefits

Benefit payments to participants are recorded upon distribution.

Use of Estimates

The preparation of financial statements in conformity with U.S. GAAP requires management to make estimates and assumptions that affect the reported amounts of assets, liabilities, and changes therein, disclosure of contingent assets and liabilities, and the actuarial present value of accumulated plan benefits as the date of the financial statements and changes therein. Actual results could differ from those estimates.

Note 3 - Actuarial Present Value of Accumulated Plan Benefits

Accumulated plan benefits are those future periodic payments, including lump-sum distributions, that are attributable under the Plan's provisions to the service that employees have rendered. Accumulated plan benefits include benefits expected to be paid to (a) retired or terminated employees or their beneficiaries, (b) beneficiaries of employees who have died and (c) present employees or their beneficiaries.

Benefits under the Plan were accumulated based on employees' compensation during their last five years of credited service. The accumulated plan benefits for active employees equaled the accumulation, with interest, of the annual benefits accruals as of the benefit information date. Benefits payable under all circumstances - retirement, death, disability and termination of employment - are included, to the extent they are deemed attributable to employee service rendered to February 29, 2016.

Benefits to be provided via annuity contracts excluded from Plan assets are excluded from accumulated plan benefits. Effective February 29, 2016, the Plan was amended to freeze all accrued benefits and no further benefits are to be earned. Participant final average earnings, years of service, and social security covered compensation are determined as of February 29, 2016 or the date of employment termination, if earlier.

The actuarial present value of accumulated plan benefits is determined by an independent actuary and is that amount that results from applying actuarial assumptions to adjust the accumulated plan benefits to reflect the time value of money (through discounts for interest) and the probability of payment (by means of decrements such as for death, disability, withdrawal or retirement) between the valuation date and the expected date of payment.

The Plan's actuary has prepared the actuarial valuation as of January 1, 2021 and 2020. The more significant assumptions underlying the actuarial computations are as follows:

Segment Rates	
1st segment rate (duration 1 to 5 years)	4.75% per year for 2021 and 2020
2nd segment rate (duration 6 to 20 years)	5.36% per year for 2021; 5.50% for 2020
3rd segment rate (duration 21 and later)	6.11% per year for 2021; 6.27% for 2020
Equivalent effective rate	5.56% per year for 2021; 5.71% for 2020
Asset return increase	6.50% per year for 2021 and 2020
Plan expenses	$380,000 per year for 2021; $292,000 for 2020
Pre and post retirement mortality table	Projected table to 2021 with sex distinct rates, based on Internal Revenue Notice 2019-67 for 2021; Projected table to 2020 with sex distinct rates, based on Internal Revenue Notice 2019-26 for 2020
Normal retirement age	Later of age 65, age 62 with 30 years of service, or current age for 2021 and 2020.
Asset valuation	Actuarial Value of Asset Method based on Internal Revenue Notice 2009-22 for 2021 and 2020
Salary increases	N/A (see Note 1)
Actuarial method	Accrued Benefit or Unit Credit Actuarial Cost Method for 2021 and 2020

The actuarial present value of accumulated plan benefits and changes in accumulated plan benefits under the terms of the Plan, computed by the consulting actuary as of January 1, 2021, are as follows:

	January 1, 2021
Actuarial present value of accumulated plan benefits:	
Vested benefits	
Participants currently receiving payments	$22,163,186
Other participants	
Active	9,465,738
Terminated vested	14,326,302
Non-vested accumulated plan benefits	193,888
Total actuarial present value of accumulated plan benefits	$46,149,114

The following is a reconciliation of the present value of accumulated plan benefits:

	January 1, 2021
Actuarial present value of accumulated plan benefits as of January 1, 2020	$41,102,239
Decrease during the year attributable to:	
Benefits paid during the year	(1,383,964)
Benefits accumulated less net gain	435,734
Increase during the year attributable to:	
Assumptions loss (gain)	4,594,870
Passage of time	1,400,235
Actuarial present value of accumulated plan benefits as of January 1, 2021	$46,149,114

The actuarial present value of accumulated plan benefits is calculated on the assumptions that the Plan is ongoing. The actuarial present value of accumulated plan benefits determined on a plan termination basis would be significantly higher.

Note 4 - Plan Termination

While the Company has not expressed any formal intent to terminate the Plan, the Plan provides that it may do so in certain circumstances subject to provisions set forth in ERISA. Upon termination or partial termination, the interest of all affected participants in benefits accrued to the date of termination will become fully vested and non-forfeitable. However, each participant will only have the right to payment of his or her vested benefits from the assets of the Plan or from the PBGC to the extent it guarantees plan benefits.

If the Plan is terminated, the assets of the Plan will be allocated to individual participants, former participants or beneficiaries, and remain allocated to such persons except to the extent that Section 4044 of ERISA requires any benefits to be canceled or funds to become unallocated.

If the funds are insufficient to pay all benefits of the Plan, the unallocated funds of the Plan will be allocated in the following order:

a) Benefits to participants and their beneficiaries to whom payment commenced, or could have commenced, at least three years prior to the termination of the Plan.
b) Benefits to all other vested participants.
c) Benefits to all other participants.

In the event of termination and after all liabilities have been paid, any excess assets are paid to the Company.

There shall be no liability or obligation on the part of the Company to make any further contributions under the Plan toward the provision of such benefits in the event of termination of this Plan except as may be required by ERISA.

Certain benefits under the Plan are insured by the PBGC if the Plan terminates. Generally, the PBGC guarantees most vested normal age retirement benefits, early retirement benefits and certain disability and survivor's pensions. However, the PBGC does not guarantee all types of benefits under the Plan, and the amount of benefit protection is subject to certain limitations. Vested benefits under the Plan are guaranteed at the level in effect on the date of the Plan's termination. However, there is a statutory limit on the amount of an individual's monthly benefit that the PBGC guarantees. That limit applies to those pensioners who elect to receive their benefits in the form of a single-life annuity and are at least 65 years old at the time of retirement or Plan termination, whichever comes later. For younger annuitants or for those who elect to receive their benefits in some form more valuable than a single-life annuity, the corresponding limits are actuarially adjusted downward.

Note 5 - 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 hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets or liabilities (level 1) and the lowest priority to unobservable inputs (level 3). The three levels of the fair value hierarchy under Financial Accounting Standards Board Accounting Standards Codification 820, *Fair Value Measurement*, 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; and
- 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 relevant 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 as of December 31, 2021 and 2020.

Mutual Funds: Shares in registered investment companies that are valued at quoted market prices, which represent the net asset value (NAV) of shares held by the Plan at the close of the last business day of the year. The funds are classified within level 1 of the fair value hierarchy.

U.S. Government Debt Instruments: Valued at quoted market prices in the active market at the close of the last business day of the year. The funds are classified within level 1 of the fair value hierarchy.

Corporate Common and Preferred Stocks and Corporate Debt Instruments: Valued at the closing price reported in the active market in which the individual securities are traded. The funds are classified within level 1 of the fair value hierarchy.

Limited Partnerships: Valued based on NAV per share as a practical expedient. The NAV, as provided by the fund manager, is used as the practical expedient to estimate fair value. The NAV is based on the fair value of the underlying investments held by the fund less its liabilities. This practical expedient would not be used if it is determined that the fund will sell the investment for an amount different from the reported NAV.

The following tables set forth by level, within the fair value hierarchy, the Plan's assets at fair value as of December 31, 2021 and 2020. Classification within the fair value hierarchy is based on the lowest level of any input that is significant to the fair value measurement.

	Assets at fair value as of December 31, 2021			
	Level 1	Level 2	Level 3	Total
Mutual Funds	$ 5,708,652	$ -	$ -	$ 5,708,652
U.S. Government Debt	303,565	-	-	303,565
Corporate Common Stocks	12,925,141	-	-	12,925,141
Corporate Debt Instruments	5,655,189	-	-	5,655,189
Corporate Preferred Stocks	105,798	-	-	105,798
Other	1,425,012	-	-	1,425,012
Total assets in the fair value hierarchy	$ 26,123,357	$ -	$ -	26,123,357
Investments measured at net asset value (a)				1,936,213
Investments at fair value				$ 28,059,570

	Assets at fair value as of December 31, 2020			
	Level 1	Level 2	Level 3	Total
Mutual Funds	$ 5,272,272	$ -	$ -	$ 5,272,272
U.S Government Debt	219,434	-	-	219,434
Corporate Common Stocks	13,511,870	-	-	13,511,870
Corporate Debt Instruments	5,885,592	-	-	5,885,592
Corporate Preferred Stocks	87,012	-	-	87,012
Total assets in the fair value hierarchy	$ 24,976,180	$ -	$ -	24,976,180
Investments measured at net asset value (a)				2,641,264
Investments at fair value				$ 27,617,444

(a) In accordance with Subtopic 820-10, certain investments that were measured at net asset value per share (or its equivalent) have not been classified in the fair value hierarchy. The fair value amounts presented in this table are intended to permit reconciliation of the fair value hierarchy to the line items presented in the statements of net assets available for benefits.

Investments Measured Using the Net Asset Value per Share Practical Expedient

The following tables summarize investments for which fair value is measured using the NAV per share practical expedient as of December 31, 2021 and 2020, respectively. There are no participant redemption restrictions for these investments; the redemption notice period is applicable only to the Plan.

December 31, 2021	Fair Value	Unfunded Commitments	Redemption Frequency (if currently eligible)	Redemption Notice Period
Ironwood Instit Ms LLC	$ 1,010,028	n/a	Semi-annual	95 days
Abbey Capital Ltd ALT Fund	471,813	n/a	Daily	None
Shannon River LTD	454,372	n/a	Quarterly	60 days
Total	$ 1,936,213			

December 31, 2020	Fair Value	Unfunded Commitments	Redemption Frequency (if currently eligible)	Redemption Notice Period
Skybridge Multi-Advsr Ser G Adv	$ 703,071	n/a	Semi-annual	With Board of Directors approval
Ironwood Instit Ms LLC	920,019	n/a	Semi-annual	95 days
Abbey Capital Ltd ALT Fund	415,010	n/a	Daily	None
Blackstone RE Income Fund II	603,164	n/a	Quarterly	With Board of Directors approval
Total	$ 2,641,264			

The Plan Administrator sets the valuation policies for the Plan assets and is responsible for the determination of fair value. The Plan Administrator compares price changes between periods to current market conditions, compares trade prices of securities to fair value estimates, and performs ongoing due diligence to confirm that independent pricing services use market-based parameters for valuation. Valuation approaches are reviewed on an ongoing basis and revised as necessary based upon changing market conditions to ensure values present a reasonable exit price.

Note 6 - Risks and Uncertainties

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

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

In early 2020, an outbreak of a novel strain of coronavirus ("COVID-19") emerged globally. As a result, events have occurred domestically in the Unites States and globally, including mandates from federal, state, and local authorities, leading to an overall decline in the economic activity. The continuation of the effects of COVID-19 could result in significant disruption of global financial markets; however, the ultimate impact of COVID-19 on the financial performance of the Plan's investments cannot be reasonably estimated at this time.

Note 7 - Tax Status

The Plan obtained its latest determination letter on May 30, 2014, in which the Internal Revenue Service (IRS) states that the Plan, as then designed, was in compliance with the applicable requirements of the Internal Revenue Code (IRC). Although the Plan has been amended since receiving the determination letter, the Plan administrator believes that the Plan is designed and is currently being operated in compliance with the applicable requirements of the IRC. Therefore, no provision for income taxes has been included in the Plan's financial statements for any non-compliance with the IRC.

U.S. GAAP requires Plan management to evaluate tax positions taken by the Plan and to recognize a tax liability (or asset) if the Plan has taken an uncertain position that more likely than not would not be sustained upon examination by the IRS. The Plan is subject to routine audits by taxing jurisdictions; however, there are currently no audits for any tax periods in progress.

Note 8 - Information Certified by Custodian

The Plan administrator has elected the method of compliance permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Investments held at December 31, 2021 and 2020, and investment income for the years then ended, that are disclosed in the accompanying financial statements and supplemental Schedule of Assets (Held at End of Year) (Schedule H, Line 4i), were obtained or derived from the information supplied to the Plan administrator and certified as complete and accurate by BMO Harris Bank N.A. (BMO), the custodian of the Plan.

Note 9 - Related Party Transactions and Parties-in-Interest Transactions

BMO serves as a directed custodian for the Plan and the Plan invests in certain investments managed by BMO. As a result of these related-party relationships, the investments managed by BMO qualify as exempt party-in-interest transactions. Total fees charged by the custodian for investment management and certain other administrative expenses totaled $28,016 and $24,804 for the years ended December 31, 2021 and 2020, respectively. Fees incurred by the Plan for other investment management services totaled $218,962 and $160,495 for the years ended December 31, 2021 and 2020, respectively, were paid to other parties-in-interest for actuarial and other administrative services related to the Plan. Remaining expenses paid by the Plan of $202,404 and $195,132 for the years ended December 31, 2021 and 2020, respectively, were paid to the PBGC. The Plan Sponsor pays directly any other fees related to the Plan's operations.

Note 10 - Subsequent Events

The Plan has performed an evaluation of subsequent events through October 17, 2022, which is the date the Plan's financial statements were available to be issued. No material subsequent events have occurred since December 31, 2021 that required recognition or disclosure in these financial statements.

Supplemental Schedule

The Community Builders Retirement Plan

Form 5500 - Schedule H, Line 4i - Schedule of Assets (Held at End of Year)

For the Year ended December 31, 2021

EIN: 04-2324773 - Plan 001

(a)	(b) Identity of issue, borrower, lessor or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par, or maturity value	(d) Cost	(e) Current value
	Corporate Common Stocks			
		Helen of Troy LTD	$ 7,661	$ 12,957
		Aptiv PLC Com New	30,794	30,351
		Fiverr Intl LTD Ord Shs	14,941	8,982
		Advance Auto Pts Inc Com	8,809	12,714
		Airbnb Inc Com Cl A	22,139	24,807
		Alibaba Group Hldg LTD Sponsored Ads	53,182	33,142
		Amazon.Com Inc Com	59,355	173,386
		Bed Bath Beyond Inc Com	4,263	2,333
		Borgwarner Inc Com	3,604	3,696
		Bright Horizons Fam Sol In Del Com	8,309	8,434
		Burlington Stores Inc Com	22,986	28,568
		Caesars Entertainment Inc Com	12,612	27,778
		Carvana Co Cl A	1,898	3,245
		Cheesecake Factory Inc Com	33,928	30,889
		Chewy Inc Cl A	4,513	3,125
		Chipotle Mexican Grill Inc Cl A	46,259	90,909
		Compagnie Fin Richemontag Swi ADR	17,056	38,539
		Compass Group PLC Sponsored ADR	24,794	30,703
		Darden Restaurants Inc Com	5,341	6,176
		Dollar Gen Corp New Com	20,523	33,016
		Dorman Products Inc Com	8,906	12,318
		Expedia Inc Del Com New	14,115	17,349
		Five Below Inc Com	13,613	24,413
		Floor & Decor Hldgs Inc Cl A	7,219	17,161
		Gentex Corp Com	7,031	9,305
		Genuine Parts Co Com	29,842	54,398
		Grand Canyon Ed Inc Com	20,720	19,542
		Haier Smart Home Co LTD Unsponsored ADR	16,622	18,157
		Hasbro Inc Com	13,534	17,710
		Hilton Worldwide Hldgs Inc When Issued	20,107	27,922
		JD Com Inc Spon ADR Cl A	20,386	16,887
		Leslies Inc Com	41,618	42,115
		Lojas Renner Sa Sponsored ADR	14,447	8,758
		Lowes Cos Inc Com	30,556	63,069
		Lululemon Athletica Inc Com	30,235	38,754
		Mattel Inc Com	17,855	27,295
		McDonalds Corp Com	19,437	21,178
		Mercadolibre Inc Com	28,789	36,407
		Naspers LTD Sponsored ADR	19,152	14,218
		National Vision Hldgs Inc Com	8,092	12,045
		Nike Inc Cl B	18,860	43,668
		O Reilly Automotive Inc New Com	2,869	7,062
		Ollies Bargain Outlt Hldgs Inc Com	21,041	16,586
		Planet Fitness Inc Cl A	11,139	13,044
		Pool Corporation Com	25,778	31,130

The Community Builders Retirement Plan

Form 5500 - Schedule H, Line 4i - Schedule of Assets (Held at End of Year)

For the Year ended December 31, 2021

EIN: 04-2324773 - Plan 001

(a)	(b) Identity of issue, borrower, lessor or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par, or maturity value	(d) Cost	(e) Current value
		Porch Group Inc Com	7,625	8,933
		Prosus N V Sponsored ADR	13,574	7,325
		Ross Stores Inc Com	4,767	6,057
		Sands China LTD Unsponsore ADR	47,744	30,001
		Shenzhou Intl Group Hldgs LTD ADR	18,892	24,284
		Target Corp Com	18,719	51,380
		Terminix Global Holdings Inc Com	33,910	39,983
		Thor Inds Inc Com	35,485	38,084
		Thredup Inc Cl A	11,818	6,967
		Ulta Beauty, Inc	12,855	22,266
		Valeo Sponsored ADR	17,109	18,619
		Volkswagen AG Unsponsored ADR	32,846	33,558
		Xpeng Inc Ads	14,914	16,559
		Yum China Hldgs Inc Com	20,194	18,939
		Altria Group Inc Com	40,768	41,893
		Ambev Sa Sponsored ADR	30,697	21,358
		British Amern Tob PLC Sponsored ADR	47,577	38,158
		Budweiser Brewing Co Apac LTD	13,869	10,922
		Caseys Gen Stores Inc Com	17,980	22,498
		Clorox Co Com	17,040	17,959
		Danone Sponsored ADR	47,240	40,576
		Diageo PLC Sponsored ADR New	34,980	56,356
		Fomento Economico Mex Sp ADR	31,391	29,219
		Freshpet Inc Com	9,243	10,384
		Hershey Co Com	14,184	20,701
		Kimberly Clark Corp Com	44,407	55,596
		L'Oréal - Unsponsored ADR	36,682	78,805
		Lauder Estee Cos Inc Cl A	14,845	27,395
		National Beverage Corp Com	24,105	28,467
		Nestle S A Sponsored ADR Repstg Reg	30,476	54,548
		Pernod Ricard S A ADR	20,129	25,158
		Philip Morris Intl Inc Com	62,793	72,865
		Unicharm Corp Sponsored ADR	31,470	40,710
		Unilever PLC Sponsored ADR New	152,763	158,250
		Wd 40 Co Com	20,677	24,709
		Walgreens Boots Alliance Inc Com	51,914	47,205
		BP PLC Spon ADR	66,831	70,649
		Chevron Corp New Com	51,221	63,721
		ConocoPhillips Com	20,436	34,719
		Exxon Mobil Corp Com	60,013	58,804
		PJSC Lukoil Sponsored ADR	50,365	63,680
		Royal Dutch Shell PLC ADR B	30,657	28,351
		Royal Dutch Shell PLC Sponsored ADR Repstg A Shs	47,138	46,004
		Totalenergies SE	62,643	69,887
		Aon PLC Shs Cl A	9,066	14,126
		Credicorp LTD	11,361	11,108

The Community Builders Retirement Plan

Form 5500 - Schedule H, Line 4i - Schedule of Assets (Held at End of Year)

For the Year ended December 31, 2021

EIN: 04-2324773 - Plan 001

(a)	(b) Identity of issue, borrower, lessor or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par, or maturity value	(d) Cost	(e) Current value
		Willis Towers Watson Pub LTD Co Shs	18,170	18,524
		Xp Inc Cl A	22,092	20,204
		Chubb LTD Com	42,888	71,138
		AIA Group LTD Sponsored ADR	41,551	61,942
		Alleghany Corp Del Com	14,706	17,357
		Allianz SE Unsponsrd Ads	57,971	67,725
		AXA Sa Sponsored ADR	34,225	46,215
		Bnp Paribas Sponsored ADR Repstg 1/2 Sh	3,790	5,771
		Banco Bilbao Vizcaya Argentaria S A Sponsored ADR	38,444	44,412
		Banco Do Brasil S A Sponsored ADR	18,566	11,267
		Bank of America Corp Com	33,952	58,059
		Bank Hawaii Corp Com	56,196	58,883
		Barclays PLC ADR	20,027	30,646
		Blackstone Inc.	19,232	18,503
		Cboe Global Markets, Inc	17,455	22,950
		Caixabank ADR	43,698	43,154
		Citigroup Inc Com New	43,480	42,213
		Credit Suisse Group Sponsored ADR	45,427	36,757
		Dbs Group Hldgs LTD Sponsored ADR	36,063	61,437
		First Amern Finl Corp Com	12,715	23,626
		First Finl Bankshares Inc Com	22,088	32,538
		First Rep Bk San Fran Cali New Com	19,620	33,868
		Globe Life Inc Com	21,687	23,617
		Goosehead Ins Inc Com Cl A	8,048	12,097
		Grupo Financiero Banorte S A B ADR	16,642	23,035
		Hdfc Bk LTD ADR Repstg 3 Shs	85,309	99,037
		Houlihan Lokey Inc Cl A	21,159	38,924
		Industrial & Coml Bk China ADR	39,325	27,743
		ING Groep N V Sponsored ADR	8,993	15,841
		JPMorgan Chase & Co Com	46,176	73,791
		Kkr & Co Inc Cl A	6,958	18,253
		LPL Finl Hldgs Inc Com	5,092	7,684
		M & T Bk Corp Com	8,921	11,211
		MCSI Inc Cl A	23,021	44,114
		Markel Corp Com	26,300	32,084
		Moody's Corp Com	12,535	26,169
		Morgan Stanley Com New	25,903	66,062
		Nitori Holdings Co LTD Unsponsrd Ads	25,665	24,142
		Picc Ppty & Cas Co LTD ADR	12,784	9,866
		PRA Group Inc Com	6,860	10,092
		PT Bk Mandiri Persero Tbk ADR	28,715	32,058
		Ping An Ins Group Co China LTD Spon	48,279	31,919
		Primerica Inc Com	17,867	25,596
		Prudential PLC ADR	39,051	36,152
		Rli Corp Com	18,625	24,438
		Svb Finl Group Com	9,437	21,704

The Community Builders Retirement Plan

Form 5500 - Schedule H, Line 4i - Schedule of Assets (Held at End of Year)

For the Year ended December 31, 2021

EIN: 04-2324773 - Plan 001

(a)	(b) Identity of issue, borrower, lessor or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par, or maturity value	(d) Cost	(e) Current value
		Sberbank Russia Sponsored ADR	12,920	16,050
		Sumitomo Mitsui Finl Group Inc	27,610	28,022
		Swedbank A B Spd ADR	23,449	24,176
		Travelers Cos Inc Com	23,352	34,571
		Truist Finl Corp Com	35,283	47,777
		UniCredit Spa Unsponsored ADR	61,650	85,004
		Zurich Ins Group LTD Sponsored ADR	41,827	47,988
		Horizon Therapeutics Pub LTD Shs	2,078	4,095
		Medtronic PLC Shs	54,487	57,829
		Novocure LTD Ord Shs	5,659	2,928
		Alcon Inc Ord Shs	30,938	42,340
		Amn Healthcare Services Inc Com	6,799	13,212
		Agilent Technologies Inc Com	27,673	39,114
		Align Technology Inc Com	39,892	48,631
		Amedisys Inc Com	26,143	21,530
		AstraZeneca PLC Sponsored ADR	49,306	48,814
		Bayer A G Sponsored ADR	24,860	19,976
		Biomarin Pharmaceutical Inc Com	1,881	1,944
		Bio Techne Corp Com	27,999	27,936
		Boston Scientific Corp Com	15,918	18,649
		Cspc Pharmaceutical Group LTD	31,481	28,401
		Certara Inc Com	12,907	9,748
		Chemed Corp New Com	8,300	13,755
		Dexcom Inc Com	7,942	11,813
		Edwards Lifesciences Corp Com	2,908	4,534
		Ensign Group Inc Com	13,201	19,143
		Exact Sciences Corp Com	4,109	3,658
		Glaukos Corp Com	12,681	6,222
		Glaxosmithkline PLC Sponsored ADR	5,274	5,601
		Globus Med Inc Cl A New	15,713	14,223
		Guardant Health Inc Com	3,299	2,100
		Health Catalyst Inc Com	8,300	9,667
		Heska Corp Com Restrc New	6,908	12,409
		Hologic Inc Com	3,276	4,058
		Humana Inc Com	5,937	6,494
		Idexx Laboratories Inc Com	3,954	8,560
		Illumina Inc Com	2,741	3,804
		Insulet Corp Com	6,493	7,716
		Iqvia Hldgs Inc Com	15,542	29,907
		Johnson & Johnson Com	50,995	78,521
		Lilly Eli & Co Com	11,727	25,965
		Lonza Group AG ADR	16,108	49,066
		Medpace Hldgs Inc Com	11,339	15,235
		Merck & Co Inc New Com	44,366	55,871
		Molina Healthcare Inc Com	4,793	6,362
		Natera Inc Com	4,107	3,642

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Form 5500 - Schedule H, Line 4i - Schedule of Assets (Held at End of Year)

For the Year ended December 31, 2021

EIN: 04-2324773 - Plan 001

(a)	(b) Identity of issue, borrower, lessor or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par, or maturity value	(d) Cost	(e) Current value
		Neogen Corp Com	9,388	11,897
		Novartis AG Sponsored ADR	126,116	138,115
		Nuvasive Inc Com	13,713	13,855
		Orthopediatrics Corp Com	4,799	7,303
		Pennant Group Inc Com	10,555	6,809
		Pfizer Inc Com	34,367	62,652
		Phreesia Inc Com	10,621	9,165
		Privia Health Group Inc Com	11,960	10,193
		Progyny Inc Com	11,753	9,718
		Resmed Inc Com	1,095	2,084
		Roche Hldg LTD Sponsored ADR	85,803	123,677
		Sanofi Sponsored ADR	69,930	70,390
		Sarepta Therapeutics Inc Com	4,055	4,412
		Shionogi & Co LTD Unsponsored Ads	27,102	33,832
		Signify Health Inc Cl A Com	6,954	4,181
		Sonova Hldg AG ADR	9,642	26,781
		Sysmex Corp ADR	19,650	43,144
		Takeda Pharmaceutical Co LTD	77,777	51,235
		Teleflex Inc Com	3,458	4,270
		U S Physical Therapy Inc Com	8,106	8,695
		UnitedHealth Group Inc Com	15,727	35,652
		Veeva Sys Inc Cl A Com	19,895	28,614
		Waters Corp Com	13,464	22,356
		Zai Lab LTD ADR	12,163	4,399
		Zimmer Biomet Holdings Inc	12,513	13,466
		Zoetis Inc Cl A	16,480	46,122
		Johnson Ctls Intl PLC Shs	31,404	65,292
		Aena Sme S A Unsponsored ADR	42,726	39,413
		Albany Intl Corp New Cl A	23,995	30,604
		Alfa Laval AB Sweden ADR	14,959	35,016
		Alstom ADR	52,959	38,844
		Armstrong World Inds Inc New Com	25,729	35,649
		Atlas Copco AB Sponsored ADR New	32,078	84,326
		Builders Firstsource Inc Com	2,902	7,028
		Canadian Natl Ry Co Com	12,409	24,203
		Cintas Corp Com	14,737	21,272
		Construction Partners Inc Com Cl A	11,985	15,205
		Costar Group Inc Com	25,504	32,323
		Donaldson Inc Com	9,320	11,378
		Expeditors Intl Wash Inc Com	16,349	30,618
		Exponent Inc Com	8,584	16,109
		Fanuc Corporation ADR	88,464	95,486
		Fluor Corp New Com	21,108	27,297
		Gxo Logistics Incorporated Common	21,694	23,343
		General Dynamics Corp Com	37,505	49,824
		Graco Inc Com	20,719	33,860

The Community Builders Retirement Plan

Form 5500 - Schedule H, Line 4i - Schedule of Assets (Held at End of Year)

For the Year ended December 31, 2021

EIN: 04-2324773 - Plan 001

(a)	(b) Identity of issue, borrower, lessor or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par, or maturity value	(d) Cost	(e) Current value
		Gpo Aeroportuario Del Pac Sab Spon	9,102	12,510
		Healthcare Svcs Group Inc Com	12,725	7,223
		Hexcel Corp Com	24,503	22,585
		Hubbell Inc Com	12,080	18,953
		IAA Inc Com	13,850	15,945
		Insperity Inc Com	17,506	27,756
		John Bean Technologies Corp Com	18,026	23,955
		Kadant Inc Com	6,187	11,985
		Knight Swift Transn Hldgs Inc Cl A	4,052	6,216
		Komatsu LTD Spons ADR	22,303	25,425
		Kubota Corp Spons ADR	25,513	37,031
		Landstar Sys Inc Com	23,942	34,372
		Mastec Inc Com	4,507	5,537
		Proto Labs Inc Com	4,658	2,362
		Quanta Svcs Inc Com	4,854	11,351
		Raytheon Technologies Corp Com	8,076	55,767
		RBC Bearings Inc Com	22,257	33,729
		Relx PLC Sponsored ADR	19,507	25,534
		Ritchie Bros. Auctioneers Com	15,036	24,361
		Rolls-Royce Holdings PLC	142,087	93,499
		Ryanair Hldgs PLC Sponsored ADR NE	23,796	34,076
		Schneider Electric SE ADR	30,538	63,268
		Sgs Societe Generale De Surveilance	16,836	22,004
		Siemens A G Sponsored ADR	65,077	92,370
		Siteone Landscape Supply Inc Com	22,654	48,456
		Smith (A.O.) Corp Com	15,014	23,952
		Techtronic Inds LTD Sponsored ADR	16,057	32,946
		3M Co Com	44,384	52,401
		Unifirst Corp Com	18,281	19,357
		Union Pac Corp Com	11,587	13,856
		United Parcel Svc Inc Cl B	39,544	47,583
		Vinci S A ADR	22,317	29,002
		Waste Connections Inc Com	3,951	6,950
		Watsco Inc Cl A	41,272	65,392
		Willscot Mobil Mini Hldng Corp Com	7,799	16,785
		Xpo Logistics Inc Com	4,019	3,562
		Atlassian Corp PLC Cl A	12,421	29,741
		Dlocal LTD Class A Com	5,276	4,211
		Genpact Limited	4,719	6,263
		Te Connectivity LTD Reg Shs	25,166	32,591
		Globant S A Com	10,232	32,351
		Check Point Software Tech Com	38,791	48,839
		Asml Holding N V Nyregistry Shs	21,773	41,399
		Adobe Inc.	25,615	61,810
		Adyen N V Unsponsred Ads	28,069	71,974
		Advanced Micro Devices Inc Com	27,295	38,134

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Form 5500 - Schedule H, Line 4i - Schedule of Assets (Held at End of Year)

For the Year ended December 31, 2021

EIN: 04-2324773 - Plan 001

(a)	(b) Identity of issue, borrower, lessor or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par, or maturity value	(d) Cost	(e) Current value
		Alarm Com Hldgs Inc Com	14,334	22,984
		Amadeus It Group, S.A.	67,455	72,706
		Amphenol Corp Cl A	2,613	6,122
		Analog Devices Inc Com	25,766	35,857
		Apple Inc Com	26,215	67,477
		Autodesk Inc Com	3,683	5,343
		Badger Meter Inc Com	9,599	15,132
		Bigcommerce Hldgs Inc Com Ser	4,559	2,547
		Blackline Inc Com	12,693	22,572
		Booz Allen Hamilton Hldg Corp Cl A	14,763	19,163
		Broadridge Finl Solutions Inc Com	16,657	29,251
		Broadcom Inc Com	31,910	59,221
		Azenta Inc.	29,211	56,401
		Bumble Inc Com Cl A	12,225	7,111
		Cdw Corp Com	8,024	14,949
		Cmc Materials Inc Com	5,022	8,434
		Cerence Inc Com	9,908	6,744
		Cisco Sys Inc Com	24,628	50,633
		Coupa Software Inc Com	5,416	5,532
		Dassault Sys Sa ADR Com	26,482	65,733
		Descartes Sys Group Inc Com	6,757	13,229
		Epam Sys Inc Com	6,289	22,059
		Evertec Inc Com	22,835	30,988
		Fair Isaac Corporation Com	6,681	6,939
		Gartner Inc Com	13,279	28,752
		Global Pmts Inc Com	4,620	4,461
		Grid Dynamics Hldgs Inc Class A	6,700	15,112
		Henry Jack & Assoc Inc Com	11,970	16,365
		Hubshot Inc Com	7,778	8,569
		Infineon Technologies ADR	32,203	76,017
		Infosys Technologies Sp ADR Com	17,106	33,409
		Intel Corp Com	53,640	58,349
		Intuit Com	10,911	36,020
		Kbr Inc Com	5,223	6,000
		Kla Corporation	6,306	11,613
		Lam Resh Corp Com	2,276	9,349
		Marvell Technology Group LTD Com	4,871	11,811
		Mastercard Inc Cl A	30,352	52,820
		Microsoft Corp Com	67,185	254,258
		Microchip Technology Inc Com	7,291	12,450
		Model N Inc Com	10,651	9,039
		Mongodb Inc Cl A	3,837	9,528
		Murata MFG Co LTD ADR	30,758	40,814
		National Instrs Corp Com	8,991	9,695
		Nvidia Corp Com	16,393	69,704
		Okta Inc Cl A	7,801	7,846

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(a)	(b) Identity of issue, borrower, lessor or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par, or maturity value	(d) Cost	(e) Current value
		Palo Alto Networks Inc Com	17,406	24,497
		Paycom Software Inc Com	11,299	14,532
		Paylocity Hldg Corp Com	10,526	20,782
		PayPal Hldgs Inc Com	21,934	42,430
		Pegasystems Inc Com	13,511	20,575
		Power Integrations Inc Com	6,548	13,376
		Pros Holdings Inc Com	5,891	6,243
		Sps Comm Inc Com	9,877	27,473
		Ss&c Technologies Hldgs Inc Com	15,560	22,708
		Salesforce Com Inc Com	33,745	46,506
		Sap SE ADR	92,917	127,500
		Servicenow Inc Com	29,380	36,999
		Solaredge Technologies Inc Com	14,227	25,532
		Block,Inc	20,225	24,388
		Squarespace Inc Class A	11,748	7,522
		Taiwan Semiconductor MFG Co LTD	74,018	189,007
		The Trade Desk Inc Com Cl A	3,820	3,299
		II-VI Inc Com	5,514	6,218
		2u Inc Com	10,723	6,101
		Ubiquiti Inc Com	7,226	14,108
		Vimeo Inc Common Stock	13,695	6,376
		Visa Inc Com Cl A	14,186	35,107
		Wns Hldgs LTD Sponsored ADR	11,922	12,615
		Wolfspeed Inc	9,829	11,289
		Workday Inc Cl A	33,826	48,899
		Workiva Inc Com Cl A	8,034	23,227
		Linde PLC Com	38,352	68,593
		Air Liquide ADR	12,743	22,352
		Akzo Nobel NV Sponsrd Ads New	25,210	32,081
		Anglo Amern PLC Sponsored ADR	10,219	9,824
		Arcelormittal Sa Luxembourg NY	10,600	17,920
		Avery Dennison Corp Com	12,294	19,925
		Basf SE Sponsored ADR	58,042	55,906
		Bwx Technologies Inc Com	18,889	17,907
		Ball Corp Com	31,559	45,439
		Bhp Group Limited	61,528	49,125
		Cemex S A B De C V Sponsor ADR New	23,005	19,670
		Chugai Pharmaceuticals Co LTD ADR	19,753	28,866
		Dow Inc Com	20,835	27,906
		Epiroc Aktiebolag Unsponsred Ads	14,891	38,453
		Freeport-McMoran Inc Cl B	22,098	35,596
		Mondi PLC ADR	15,163	14,691
		Novozymes A/S Sponsored ADR	15,645	24,559
		Rio Tinto PLC Sponsored ADR	33,461	42,708
		Royal Gold Inc Com	18,081	16,518
		The Scotts Miracle Gro Company	46,324	47,817

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(a)	(b) Identity of issue, borrower, lessor or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par, or maturity value	(d) Cost	(e) Current value
		Sherwin Williams Co Com	4,154	6,339
		Symrise AG ADR	17,422	37,303
		Healthpeak Pptys Inc Com	38,587	45,726
		Hudson Pac Pptys Inc Com	23,298	22,017
		MGM Growth Pptys LLC Cl A Com	31,305	43,342
		Sun Cmntys Inc Com	15,116	29,816
		Vici Pptys Inc Com	44,881	43,900
		Welltower Inc Com	31,176	51,033
		Yandex N V Shs Class A	19,026	26,318
		AT&T Inc Com	72,262	55,301
		Alphabet Inc Cap Stk Cl C	57,375	150,467
		Alphabet Inc Cap Stk Cl A	64,994	150,646
		BCE Inc Com New	58,096	69,734
		Bilibili Inc Spons Ads Rep Z	12,606	10,672
		Cargurus Inc Com Cl A	20,578	25,028
		Meta Platform, Inc.	35,762	57,180
		Iac Interactivecorp New Com New	7,642	8,104
		Liberty Broadband Corp Com Ser C	21,586	32,220
		Liberty Media Corp Delaware Com C	12,569	19,577
		Live Nation Entertainment, Inc.	11,030	16,158
		Netflix Inc Com	34,088	47,593
		Netease Inc Sponsored ADR	15,170	22,697
		Perusahaan Perseroan Persero P T	41,142	47,949
		Roku Inc Com Cl A	10,165	6,390
		Sea LTD ADR	10,756	8,053
		Snap Inc Cl A	14,254	11,287
		Tencent Hldgs LTD ADR	132,934	143,316
		Tencent Music Entmt Group Spon Ads	5,130	1,712
		Twitter Inc Com	3,369	3,846
		Alliant Energy Corp Com	16,719	19,425
		Duke Energy Corp New Com	48,201	59,688
		Enn Energy Hldgs LTD ADR	29,270	32,688
		Enel Societa Per Azioni ADR	63,703	56,452
		Entergy Corp New Com	15,652	19,601
		Nextera Energy Inc Com	25,585	72,261
		Portland Gen Elec Co Com New	23,479	27,571
		Rwe AG Sponsored ADR Repstg Ord Par	43,641	46,592
		Xcel Energy Inc Com	14,327	17,534
		Total Corporate Common Stocks	$ 9,502,842	$ 12,925,141

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	Corporate Preferred Stock			
		Kornit Digital LTD Shs	$ 10,311	$ 27,709
		Azul S A Sponsor ADR Pfd	6,357	3,551
		China Mengniu Dairy Co LTD	9,849	8,731
		Fuchs Petrolub SE ADR Pfd	3,525	3,620
		Icici Bk LTD Sponsored ADR	32,577	49,515
		Itau Unibanco Hldg Sa Sponsored ADR	11,446	7,071
		Sk Telecom LTD Sponsored ADR	11,099	5,601
		Total Corporate Preferred Stock	$ 85,164	$ 105,798
	Mutual Funds			
		Western Asset Smash Series Ec Fund #938	$ 247,554	$ 243,835
		Western Asset Smash Series C Fund #937	86,140	87,005
		Western Asset Smash Series M Fund #936	118,245	115,137
		Lord Abbett Short Duration Income	930,254	910,748
		Pgim Short-Term Corporate Bond Fund	913,574	912,132
		Ishares Core S&P 500 ETF	969,642	2,033,885
		Ishares Inc Core MCSI Emkt	434,922	449,788
		ACAP Strategic Fund	891,605	956,122
		Total Mutual Funds	$ 4,591,936	$ 5,708,652
	U.S. Government Securities			
		US Treasury Note 11/30/2025	$ 26,758	$ 26,187
		US Treasury Note 3/15/2024	23,960	23,716
		US Treasury Note 5/31/2026	28,905	28,406
		US Treasury Note 4/30/2025	30,952	30,317
		Federal Natl Mtg Assn Nts 11/15/2030	8,810	8,480
		US Treasury Note 02/15/2026	22,240	21,364
		US Treasury Note 02/15/2031	26,351	26,210
		Federal Natl Mtg Assn Gtd Passthru 1/01/2050	8,838	8,689
		Federal Natl Mtg Assn Gtd Passthru 7/01/2041	29,543	29,278
		Federal Natl Mtg Assn Gtd Passthru 10/01/2051	18,231	18,059
		US Treasury Bond 05/15/2045	25,113	26,322
		US Treasury Bond 02/15/2046	20,825	22,101
		US Treasury Bond 02/15/2049	31,645	34,436
		Total U.S. Government Securities	$ 302,171	$ 303,565
	Corporate Debt Instruments			
		BP Cap Mkts Amer Inc Sr Glbl NT	$ 21,681	$ 21,333
		Burlington Northn Santa Fe CP Sr Deb	16,535	15,753
		Colgate Palmolive Co Mtns Fr	89,488	99,846
		Exxon Mobil Corp Sr Glbl NT	35,155	35,307
		Indiana Mich Pwr Co Sr M NT	52,283	56,040
		Nike Inc Sr Glbl	25,063	24,847
		Oracle Corp	28,128	27,040
		Principal Finl Group Inc Sr Glbl	20,317	23,122
		Procter & Gamble Co Sr Glbl	37,408	38,025

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(a)	(b) Identity of issue, borrower, lessor or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par, or maturity value	(d) Cost	(e) Current value
		State Str Corp Sr NT	72,487	75,579
		US Bancorp FDIC Tlgp Fr	70,890	75,889
		Amazon Com Inc Sr NT	14,078	14,191
		American Honda Fin Corp MTN Fr	34,348	32,897
		Bank Amer Corp Fr	14,708	14,456
		Bk of America Corp Fr	28,815	27,755
		CVS Health Corp Sr NT	14,954	14,588
		Citigroup Inc Sr NT 7/24/028	13,701	14,021
		Citigroup Inc Sr NT 10/27/2028	35,696	38,616
		Comcast Corp New Sr NT 10/15/28	13,263	13,623
		Comcast Corp New Sr NT 1/15/31	33,403	32,333
		Deere & Co	100,656	107,769
		Erp Oper LTD Partnership Sr Glbl NT	17,844	19,195
		Evergy Metro Inc 1m 2020 Bd	26,552	24,857
		Goldman Sachs Group Inc NT	99,080	113,305
		Goldman Sachs Group Inc Sr Glbl	14,807	14,311
		JP Morgan Chase Bank NA NT	16,073	16,779
		JPMorgan Chase & Co Sr NT 11/19/31	28,733	27,486
		JPMorgan Chase & Co Sr NT 4/22/27	30,676	30,635
		Merck & Co Inc Sr Glbl	26,476	26,109
		PNC Finl Svcs Group Inc Sr NT	34,789	34,953
		Simon Ppty Group LP Sr Glbl NT	21,038	22,524
		TJX Cos Inc New Sr NT	22,636	22,430
		Truist Finl Corp Sr NT	26,331	26,661
		Verizon Communications Inc Sr NT	15,249	14,450
		Virginia Elec & Pwr Co	24,870	26,267
		Wells Fargo & Co Medium Term Sr Nts	13,732	13,975
		Wells Fargo & Co Fr	28,384	27,563
		Abbott Labs Sr NT	40,494	39,649
		Alabama Pwr Co Sr 2015a NT	76,724	82,989
		Allstate Corp Sr NT	77,842	92,425
		Amazon Com Inc Sr NT	16,489	16,603
		Amazon Com Inc	39,996	38,786
		Apple Inc Sr Glbl	76,231	87,823
		Apple Inc Sr Glbl NT	31,270	38,714
		Baker Hughes A GE Co LLC Ba Sr Glbl NT	51,748	63,638
		Bank Amer Corp Sr NT	108,178	122,027
		Bank Amer Corp Fr	27,866	27,665
		Bk of America Corp Fr	31,611	31,092
		Berkshire Hathaway Energy Co Sr Glbl	63,247	69,022
		Berkshire Hathaway Fin Corp Sr Glbl	26,579	28,241
		Berkshire Hathaway Fin Corp Sr NT	26,922	28,778
		BP Cap Mkts Amer Inc Sr Glbl NT	27,381	27,564
		BP Cap Mkts Amer Inc NT	27,399	27,738
		Caterpillar Inc Del Sr NT	86,391	104,833
		Citigroup Inc Sr SB NT	53,855	61,483

The Community Builders Retirement Plan

Form 5500 - Schedule H, Line 4i - Schedule of Assets (Held at End of Year)

For the Year ended December 31, 2021

EIN: 04-2324773 - Plan 001

(a)	(b) Identity of issue, borrower, lessor or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par, or maturity value	(d) Cost	(e) Current value
		Citigroup Inc Sr NT	26,836	28,249
		Comcast Corp New Sr NT 08/15/2035	27,616	26,363
		Comcast Corp New Sr NT 08/15/2047	54,623	62,110
		Comcast Corp New Sr NT 10/15/2038	45,355	42,468
		Commonwealth Edison Co 1st Mtg Bd	56,689	70,667
		ConocoPhillips Co Sr Glbl	45,204	50,329
		Consolidated Edison Co N Y Inc 2012	86,498	90,203
		Consumers Energy Co 1st Mtg	15,026	15,618
		Costco Whsl Corp New Sr NT	22,689	21,374
		Detroit Edison Co 2012 B	97,171	120,177
		Disney Walt Co New Medium Term Nts	89,084	102,634
		Disney Walt Co Sr Glbl NT	28,452	28,163
		Duke Energy Carolinas LLC 1mtg Bd	91,314	99,508
		Entergy LA LLC 1st Mtg Bd	35,622	36,361
		Enterprise Prods Oper LLC Sr NT	8,447	9,736
		Exxon Mobil Corp Sr Glbl NT	54,575	53,123
		Florida Pwr & LT Co 1stm Bd	64,476	74,463
		Gilead Sciences Inc Sr NT	91,313	109,718
		Goldman Sachs Group Inc Sr NT	27,925	27,475
		Home Depot Inc Sr Glbl	92,230	120,685
		Intel Corp Sr NT	80,641	102,041
		JPMorgan Chase & Co Sub NT	32,009	40,536
		JP Morgan Chase Bank NA	26,586	28,148
		Johnson & Johnson Deb	113,572	128,870
		Kansas City Pwr & LT Co	14,918	17,779
		Kimberly Clark Corp Sr NT	96,912	124,599
		Massachusetts Inst Technology Bd	102,781	148,507
		Mastercard Inc Sr NT	22,555	22,834
		Merck & Co Inc	26,783	26,670
		MetLife Inc NT	51,090	55,592
		Microsoft Corp Glbl NT	102,806	99,469
		Microsoft Corp Sr Glbl NT	53,912	39,581
		National Rural Utils Coop Fin Col Tr	98,253	113,924
		Nike Inc Sr NT	34,308	32,635
		Prologis Sr Glbl NT	25,921	24,721
		Prudential Finl Inc Mtns Book Fr	81,522	97,450
		Qualcomm Inc Sr NT	64,484	74,601
		South Carolina Elec & Gas Co 1st Mtg	26,343	27,164
		3M Co Fr	55,068	61,389
		Travelers Companies Inc Sr Glbl NT	62,587	71,670
		United Parcel Service Inc Sr NT	73,027	85,611
		UnitedHealth Group Inc Sr NT 10/15/2047	34,739	42,471
		UnitedHealth Group Inc Sr NT 8/15/2059	46,583	56,247
		Visa Inc Sr NT	27,966	27,589
		Wisconsin Elec Pwr Co Deb	49,085	56,807
		Wyeth NT	96,658	108,534

The Community Builders Retirement Plan

Form 5500 - Schedule H, Line 4i - Schedule of Assets (Held at End of Year)

For the Year ended December 31, 2021

EIN: 04-2324773 - Plan 001

(a)	(b) Identity of issue, borrower, lessor or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par, or maturity value	(d) Cost	(e) Current value
		Equinor Asa Sr NT	27,901	27,134
		Royal Bank of Canada Sub Glbl NT	66,037	68,756
		Shell International Fin Bv Sr Glbl	13,496	13,789
		Astrazeneca PLC NT	33,310	36,439
		Bank Nova Scotia B C Sr Coco	35,872	35,718
		Sumitomo Mitsui Fin Grp Inc LW TIER	26,484	26,905
		Total Capital Sr Glbl NT	62,786	62,824
		Bhp Billiton Fin USA LTD Sr NT	90,690	109,762
		Equinor Asa Sr NT	32,694	32,834
		Shell International Fin Bv Sr Glbl NT	71,155	82,565
		Total Corporate Debt Instruments	$ 5,133,229	$ 5,655,189
	Limited Partnership			
		Abbey Capital Limited ALT Fund	$ 471,813	$ 471,813
		Ironwood Instit Ms LLC	892,548	1,010,028
		Shannon River LTD	450,000	454,372
		Total Limited Partnership	$ 1,814,361	$ 1,936,213
	Interest Bearing Cash			
		Bank Deposits Program Morgan Stanley Citigroup	$ 733,423	$ 733,423
		BMO Govt Money Market Fd Y # 605	295,628	295,628
		Total Interest Bearing Cash	$ 1,029,051	$ 1,029,051
	Other			
		Morgan Stanley Cash	$ 1,425,012	$ 1,425,012
		Total Other	$ 1,425,012	$ 1,425,012
		Total Investments	**$ 23,883,766**	**$ 29,088,621**

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SCHEDULE SB (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Single-Employer Defined Benefit Plan Actuarial Information

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

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

OMB No. 1210-0110

2021

This Form is Open to Public Inspection

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

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

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

A Name of plan
The Community Builders Retirement Plan

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF
The Community Builders, Inc.

D Employer Identification Number (EIN)
04-2324773

E Type of plan: [X] Single [ ] Multiple-A [ ] Multiple-B

F Prior year plan size: [ ] 100 or fewer [X] 101-500 [ ] More than 500

Part I Basic Information

1 Enter the valuation date: Month 1 Day 1 Year 2021

2 Assets:

a Market value	**2a**	30,090,943
b Actuarial value	**2b**	28,396,604

3 Funding target/participant count breakdown

	(1) Number of participants	(2) Vested Funding Target	(3) Total Funding Target
a For retired participants and beneficiaries receiving payment	129	16,644,588	16,644,588
b For terminated vested participants	118	9,354,470	9,354,470
c For active participants	56	5,685,715	5,854,409
d Total	303	31,684,773	31,853,467

4 If the plan is in at-risk status, check the box and complete lines (a) and (b) [ ]

a Funding target disregarding prescribed at-risk assumptions	**4a**	
b Funding target reflecting at-risk assumptions, but disregarding transition rule for plans that have been in at-risk status for fewer than five consecutive years and disregarding loading factor	**4b**	
5 Effective interest rate	**5**	5.56 %
6 Target normal cost		
a Present value of current plan year accruals	**6a**	0
b Expected plan-related expenses	**6b**	380,000
c Total (line 6a + line 6b)	**6c**	380,000

Statement by Enrolled Actuary

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

SIGN HERE

Barry D Cohen
Signature of actuary

9/22/2022
Date

Barry D. Cohen
Type or print name of actuary

20-03157
Most recent enrollment number

Albion Consulting Group, Inc.
Firm name

(617)630-6980
Telephone number (including area code)

2 Albion Place

Newton MA 02459
Address of the firm

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

Part II Beginning of Year Carryover and Prefunding Balances

		(a) Carryover balance	(b) Prefunding balance
7	Balance at beginning of prior year after applicable adjustments (line 13 from prior year)	0	0
8	Portion elected for use to offset prior year's funding requirement (line 35 from prior year)	0	0
9	Amount remaining (line 7 minus line 8)	0	0
10	Interest on line 9 using prior year's actual return of 13.85 %	0	0
11	Prior year's excess contributions to be added to prefunding balance:		
	a Present value of excess contributions (line 38a from prior year)		795402
	b(1) Interest on the excess, if any, of line 38a over line 38b from prior year Schedule SB, using prior year's effective interest rate of 5.71 %		45417
	b(2) Interest on line 38b from prior year Schedule SB, using prior year's actual return		0
	c Total available at beginning of current plan year to add to prefunding balance		840819
	d Portion of (c) to be added to prefunding balance		840819
12	Other reductions in balances due to elections or deemed elections		0
13	Balance at beginning of current year (line 9 + line 10 + line 11d – line 12)	0	840819

Part III Funding Percentages

14	Funding target attainment percentage	14	86.50%
15	Adjusted funding target attainment percentage	15	86.50%
16	Prior year's funding percentage for purposes of determining whether carryover/prefunding balances may be used to reduce current year's funding requirement	16	84.97%
17	If the current value of the assets of the plan is less than 70 percent of the funding target, enter such percentage	17	%

Part IV Contributions and Liquidity Shortfalls

18 Contributions made to the plan for the plan year by employer(s) and employees:

(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees	(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees
			Totals ▶ 18(b)		18(c)

19	Discounted employer contributions – see instructions for small plan with a valuation date after the beginning of the year:		
	a Contributions allocated toward unpaid minimum required contributions from prior years	19a	0
	b Contributions made to avoid restrictions adjusted to valuation date	19b	0
	c Contributions allocated toward minimum required contribution for current year adjusted to valuation date	19c	0

20 Quarterly contributions and liquidity shortfalls:

a Did the plan have a "funding shortfall" for the prior year? [X] Yes [ ] No

b If line 20a is "Yes," were required quarterly installments for the current year made in a timely manner? [X] Yes [ ] No

c If line 20a is "Yes," see instructions and complete the following table as applicable:

Liquidity shortfall as of end of quarter of this plan year

(1) 1st	(2) 2nd	(3) 3rd	(4) 4th
0	0	0	0

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

21 Discount rate:

a Segment rates:

1st segment:	2nd segment:	3rd segment:	
4.75 %	5.36 %	6.11 %	☐ N/A, full yield curve used

b Applicable month (enter code)	**21b**	4
22 Weighted average retirement age	**22**	65

23 Mortality table(s) (see instructions) ☒ Prescribed - combined ☐ Prescribed - separate ☐ Substitute

Part VI Miscellaneous Items

24 Has a change been made in the non-prescribed actuarial assumptions for the current plan year? If "Yes," see instructions regarding required attachment ☐ Yes ☒ No

25 Has a method change been made for the current plan year? If "Yes," see instructions regarding required attachment ☐ Yes ☒ No

26 Is the plan required to provide a Schedule of Active Participants? If "Yes," see instructions regarding required attachment ☒ Yes ☐ No

27 If the plan is subject to alternative funding rules, enter applicable code and see instructions regarding attachment	**27**	

Part VII Reconciliation of Unpaid Minimum Required Contributions For Prior Years

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

Part VIII Minimum Required Contribution For Current Year

31 Target normal cost and excess assets (see instructions):

a Target normal cost (line 6c)	**31a**	380,000
b Excess assets, if applicable, but not greater than line 31a	**31b**	0

32 Amortization installments:

	Outstanding Balance	Installment
a Net shortfall amortization installment	4,297,682	420,300
b Waiver amortization installment	0	0

33 If a waiver has been approved for this plan year, enter the date of the ruling letter granting the approval (Month _____ Day _____ Year _____) and the waived amount	**33**	
34 Total funding requirement before reflecting carryover/prefunding balances (lines 31a - 31b + 32a + 32b - 33)	**34**	800,300

	Carryover balance	Prefunding balance	Total balance
35 Balances elected for use to offset funding requirement	0	800,300	800,300

36 Additional cash requirement (line 34 minus line 35)	**36**	0
37 Contributions allocated toward minimum required contribution for current year adjusted to valuation date (line 19c)	**37**	0
38 Present value of excess contributions for current year (see instructions)		
a Total (excess, if any, of line 37 over line 36)	**38a**	0
b Portion included in line 38a attributable to use of prefunding and funding standard carryover balances	**38b**	
39 Unpaid minimum required contribution for current year (excess, if any, of line 36 over line 37)	**39**	0
40 Unpaid minimum required contributions for all years	**40**	0

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

41 If an election was made to use PRA 2010 funding relief for this plan:

a Schedule elected ☐ 2 plus 7 years ☐ 15 years

b Eligible plan year(s) for which the election in line 41a was made ☐ 2008 ☐ 2009 ☐ 2010 ☐ 2011

ATTACHMENT TO 2021 SCHEDULE SB (FORM 5500)

Plan Sponsor: The Community Builders, Inc.
Plan: The Community Builders Retirement Plan
EIN: 04-2324773
Plan No.: 001

SCHEDULE SB, LINE 22 – DESCRIPTION OF WEIGHTED AVERAGE RETIREMENT AGE

The assumed retirement age is defined as (i) age 65, (ii) age 62 with 30 years of service or (iii) attained age if later.

ATTACHMENT TO 2021 SCHEDULE SB (FORM 5500)

Plan Sponsor: The Community Builders, Inc.
Plan: The Community Builders Retirement Plan
EIN: 04-2324773
Plan No.: 001

Schedule SB, line 26 - Schedule of Active Participant Data

Attained Age	Years of Credited Service																			
	Under 1		1 to 4		5 to 9		10 to 14		15 to 19		20 to 24		25 to 29		30 to 34		35 to 39		40 & up	
	No.	Avg. Comp.	No.	Avg. Comp.	No.	Avg. Comp.	No.	Avg. Comp.	No.	Avg. Comp.	No.	Avg. Comp.	No.	Avg. Comp.	No.	Avg. Comp.	No.	Avg. Comp.	No.	Avg. Comp.
Under 25	0		0		0		0		0		0		0		0		0		0	
25 to 29	0		0		0		0		0		0		0		0		0		0	
30 to 34	0		0		0		0		0		0		0		0		0		0	
35 to 39	0		0		2		0		0		0		0		0		0		0	
40 to 44	0		0		1		3		0		0		0		0		0		0	
45 to 49	0		0		2		4		0		0		0		0		0		0	
50 to 54	0		1		5		7		0		1		0		0		0		0	
55 to 59	0		0		3		5		1		0		0		0		0		0	
60 to 64	0		0		2		6		3		1		1		1		0		0	
65 to 69	0		0		4		2		1		0		0		0		0		0	
70 & up	0		0		0		0		0		0		0		0		0		0	
Total	0		1		19		27		5		2		1		1		0		0	

ATTACHMENT TO 2021 SCHEDULE SB (FORM 5500)

Plan Sponsor: The Community Builders, Inc.
Plan: The Community Builders Retirement Plan
EIN: 04-2324773
Plan No.: 001

SCHEDULE SB, LINE 32 – SCHEDULE OF AMORTIZATION BASES

Date Established	Type	Present Value at 1/1/2021	Remaining Installments	2021 Amortization Installment
1/1/2020	2019 Loss	$ 4,467,423	14	$ 436,127
1/1/2021	2020 Gain	(169,741)	15	(15,827)
Total		$ 4,297,682		$ 420,300

ATTACHMENT TO 2021 SCHEDULE SB (FORM 5500)

Plan Sponsor: The Community Builders, Inc.
Plan: The Community Builders Retirement Plan
EIN: 04-2324773
Plan No.: 001

SCHEDULE SB, PART V – STATEMENT OF ACTUARIAL ASSUMPTIONS/METHODS

A. ACTUARIAL COST METHOD

The actuarial cost method used to calculate the costs and liabilities of the plan is the Accrued Benefit or Unit Credit Actuarial Cost Method. Under this method, the target normal cost is based on the benefits expected to be earned during the plan year and the target liability is based on the benefits accrued to date. The target normal cost is the actuarial present value of one year's benefit accrual on this basis. The target liability is the actuarial present value of the accrued benefit.

For minimum contribution purposes, the target liability shortfall is calculated each year and a base is established equal to the shortfall less the present value of any existing bases, amortized over 15 years. Such target liability shortfall was re-established January 1, 2020.

All employees who are plan participants on a valuation date are included in the actuarial valuation.

B. ASSET VALUATION METHOD

Effective March 1, 2009, the actuarial value of asset method was developed to smooth assets over a 24-month period, consistent with Notice 2009-22.

C. ACTUARIAL ASSUMPTIONS

The following actuarial assumptions were used in the actuarial valuation:

	MAP-21	
September 1, 2020 Segment Rates	Yes	No
1ST segment rate (duration 1 to 5 years)	4.75%	2.22%
2nd segment rate (duration 6 to 20 years)	5.36%	3.38%
3rd segment rate (duration 21 and later)	6.11%	3.92%
Equivalent effective rate	5.56%	3.54%

Asset Return Increase	6.50% per year but not more than previous year's 3rd segment rate under MAP-21 for minimum required purposes and pre-MAP-21 for "maximum" purposes.

(continued)

C. ACTUARIAL ASSUMPTIONS (cont'd)

Retirement Age

Participants are assumed to retire at the later of (i) attaining age 65, (ii) attaining age 62 and completing 30 years of service or (iii) the current age.

Pre- and Post-retirement Mortality

The combined table projected to 2021 with sex distinct rates, based on Notice 2019-67.

Withdrawal

Age-related table with sample rates:

Age	Probability of Withdrawal
25	37.50%
40	25.00%
55	5.00%
65	0.00%

Pre-retirement Death Benefit

All participants are married and husbands are 3 years older than wives.

Plan Expenses

Estimate based on prior year's actual expenses: $380,000 for 2021.

IRC Maximum Benefit Limitations

$230,000 for 2021.

ATTACHMENT TO 2021 SCHEDULE SB (FORM 5500)

Plan Sponsor: The Community Builders, Inc.
Plan: The Community Builders Retirement Plan
EIN: 04-2324773
Plan No.: 001

SCHEDULE SB, PART V – SUMMARY OF PLAN PROVISIONS

Plan Year	Beginning January 1, 2020, twelve-month period commencing January 1.
Eligibility Requirements	An employee will become a participant on the later of (i) attainment of age 21 and (ii) completion of 1,000 hours and (iii) one year of employment. Employees hired on or after March 1, 2008 are not eligible to participate.
Service	
Year of Service	A plan year where the employee completes at least 1,000 hours of service.
Credited Service	A full year of service is credited for completing 2,000 hours of service; a pro-rata year of service is credited for working at least 1,000 but less than 2,000 hours of service; no service is credited if less than 1,000 hours of service is worked. Credited service has been frozen as of February 29, 2016.
Compensation	Compensation is defined as base pay, limited to $170,000 each year as indexed after 2000.
Average Annual Compensation	Average annual compensation is the average of compensation over the five consecutive calendar years out of the last 10 years preceding the date of determination which produces the highest average. Average annual compensation has been frozen as of February 29, 2016.

SCHEDULE SB, PART V – SUMMARY OF PLAN PROVISIONS

(continued)

Covered Compensation	Average of the Social Security taxable wage bases during the 35-year period ending with the calendar year in which the participant attains Social Security Normal Retirement Age. Covered compensation has been frozen as of February 29, 2016.
Normal Retirement Date	The normal retirement date is the first of the month coincident with or next following the earlier of (1) the participant's 65th birthday or (2) the participant's 62nd birthday and completion of 30 Years of Service.
Normal Retirement Benefit	The annual normal retirement benefit is equal to (1) plus (2) plus (3). (1) 1.275% of Average Annual Compensation up to Covered Compensation times the participant's Credited Service to a maximum of 35 years; (2) 1.775% of Average Annual Compensation in excess of Covered Compensation times the participant's Credited Service to a maximum of 35 years; (3) 1.275% of Average Annual Compensation times the participant's Credited Service to in excess of 35 years but not in excess of 38 years. Benefits have been frozen as of February 29, 2016.

(continued)

Normal Form of Payment	The normal form of payment is a life annuity. A participant who is married at time of benefit commencement will automatically receive a reduced 50% joint and survivor annuity unless he elects one of the optional forms of payment.
Optional Forms of Payment	A participant may elect (with spouse's consent, if required) any one of the following forms of payment: (1) joint annuity with 50%, 66 2/3%, 75% or 100% continued to the participant's surviving beneficiary; (2) life annuity; or (3) five or ten year certain and life.
Early Retirement Date	A participant may retire early upon attaining age 55 and completing at least ten (10) Years of Service.
Early Retirement Benefit	The benefit payable upon early retirement is the participant's accrued normal retirement benefit actuarially reduced.
Deferred Retirement Benefit	If a participant works past Normal Retirement Date, the benefit payable on the deferred retirement date will be the greater of (a) the benefit calculated using Credited Service and Average Annual Compensation as of the participant's actual retirement date or (b) the actuarial equivalent of the prior year's benefit.

(continued)

Eligibility for Vesting	A participant who terminates employment (i) after completing 5 or more Years of Service or (ii) on or after normal retirement age is 100% vested in his accrued benefit.
Vested Terminated Benefit	The vested accrued benefit of a terminated participant is payable as a monthly pension at age 65. It may be payable as early as age 55 with 10 Years of Service. Benefits payable before Normal Retirement Date are actuarially reduced for early commencement.
Eligibility for Pre-Retirement Death	A vested participant who is active or has terminated but has not yet commenced receiving benefits is covered by a pre-retirement death benefit.
Pre-Retirement Death Benefit	The annual benefit is 50% of the participant's accrued benefit at death, reduced for early commencement and the assumed election of a 50% joint & survivor annuity.
Funding	The Company pays for the entire cost of the plan.

The Community Builders Retirement Plan

Form 5500 - Schedule H, Line 4i - Schedule of Assets (Held at End of Year)

For the Year ended December 31, 2021

EIN: 04-2324773 - Plan 001

(a)	(b) Identity of issue, borrower, lessor or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par, or maturity value	(d) Cost	(e) Current value
	Corporate Common Stocks			
		Helen of Troy LTD	$ 7,661	$ 12,957
		Aptiv PLC Com New	30,794	30,351
		Fiverr Intl LTD Ord Shs	14,941	8,982
		Advance Auto Pts Inc Com	8,809	12,714
		Airbnb Inc Com Cl A	22,139	24,807
		Alibaba Group Hldg LTD Sponsored Ads	53,182	33,142
		Amazon.Com Inc Com	59,355	173,386
		Bed Bath Beyond Inc Com	4,263	2,333
		Borgwarner Inc Com	3,604	3,696
		Bright Horizons Fam Sol In Del Com	8,309	8,434
		Burlington Stores Inc Com	22,986	28,568
		Caesars Entertainment Inc Com	12,612	27,778
		Carvana Co Cl A	1,898	3,245
		Cheesecake Factory Inc Com	33,928	30,889
		Chewy Inc Cl A	4,513	3,125
		Chipotle Mexican Grill Inc Cl A	46,259	90,909
		Compagnie Fin Richemontag Swi ADR	17,056	38,539
		Compass Group PLC Sponsored ADR	24,794	30,703
		Darden Restaurants Inc Com	5,341	6,176
		Dollar Gen Corp New Com	20,523	33,016
		Dorman Products Inc Com	8,906	12,318
		Expedia Inc Del Com New	14,115	17,349
		Five Below Inc Com	13,613	24,413
		Floor & Decor Hldgs Inc Cl A	7,219	17,161
		Gentex Corp Com	7,031	9,305
		Genuine Parts Co Com	29,842	54,398
		Grand Canyon Ed Inc Com	20,720	19,542
		Haier Smart Home Co LTD Unsponsored ADR	16,622	18,157
		Hasbro Inc Com	13,534	17,710
		Hilton Worldwide Hldgs Inc When Issued	20,107	27,922
		JD Com Inc Spon ADR Cl A	20,386	16,887
		Leslies Inc Com	41,618	42,115
		Lojas Renner Sa Sponsored ADR	14,447	8,758
		Lowes Cos Inc Com	30,556	63,069
		Lululemon Athletica Inc Com	30,235	38,754
		Mattel Inc Com	17,855	27,295
		McDonalds Corp Com	19,437	21,178
		Mercadolibre Inc Com	28,789	36,407
		Naspers LTD Sponsored ADR	19,152	14,218
		National Vision Hldgs Inc Com	8,092	12,045
		Nike Inc Cl B	18,860	43,668
		O Reilly Automotive Inc New Com	2,869	7,062
		Ollies Bargain Outlt Hldgs Inc Com	21,041	16,586
		Planet Fitness Inc Cl A	11,139	13,044
		Pool Corporation Com	25,778	31,130

The Community Builders Retirement Plan

Form 5500 - Schedule H, Line 4i - Schedule of Assets (Held at End of Year)

For the Year ended December 31, 2021

EIN: 04-2324773 - Plan 001

(a)	(b) Identity of issue, borrower, lessor or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par, or maturity value	(d) Cost	(e) Current value
		Porch Group Inc Com	7,625	8,933
		Prosus N V Sponsored ADR	13,574	7,325
		Ross Stores Inc Com	4,767	6,057
		Sands China LTD Unsponsore ADR	47,744	30,001
		Shenzhou Intl Group Hldgs LTD ADR	18,892	24,284
		Target Corp Com	18,719	51,380
		Terminix Global Holdings Inc Com	33,910	39,983
		Thor Inds Inc Com	35,485	38,084
		Thredup Inc Cl A	11,818	6,967
		Ulta Beauty, Inc	12,855	22,266
		Valeo Sponsored ADR	17,109	18,619
		Volkswagen AG Unsponsored ADR	32,846	33,558
		Xpeng Inc Ads	14,914	16,559
		Yum China Hldgs Inc Com	20,194	18,939
		Altria Group Inc Com	40,768	41,893
		Ambev Sa Sponsored ADR	30,697	21,358
		British Amern Tob PLC Sponsored ADR	47,577	38,158
		Budweiser Brewing Co Apac LTD	13,869	10,922
		Caseys Gen Stores Inc Com	17,980	22,498
		Clorox Co Com	17,040	17,959
		Danone Sponsored ADR	47,240	40,576
		Diageo PLC Sponsored ADR New	34,980	56,356
		Fomento Economico Mex Sp ADR	31,391	29,219
		Freshpet Inc Com	9,243	10,384
		Hershey Co Com	14,184	20,701
		Kimberly Clark Corp Com	44,407	55,596
		L'Oréal - Unsponsored ADR	36,682	78,805
		Lauder Estee Cos Inc Cl A	14,845	27,395
		National Beverage Corp Com	24,105	28,467
		Nestle S A Sponsored ADR Repstg Reg	30,476	54,548
		Pernod Ricard S A ADR	20,129	25,158
		Philip Morris Intl Inc Com	62,793	72,865
		Unicharm Corp Sponsored ADR	31,470	40,710
		Unilever PLC Sponsored ADR New	152,763	158,250
		Wd 40 Co Com	20,677	24,709
		Walgreens Boots Alliance Inc Com	51,914	47,205
		BP PLC Spon ADR	66,831	70,649
		Chevron Corp New Com	51,221	63,721
		ConocoPhillips Com	20,436	34,719
		Exxon Mobil Corp Com	60,013	58,804
		PJSC Lukoil Sponsored ADR	50,365	63,680
		Royal Dutch Shell PLC ADR B	30,657	28,351
		Royal Dutch Shell PLC Sponsored ADR Repstg A Shs	47,138	46,004
		Totalenergies SE	62,643	69,887
		Aon PLC Shs Cl A	9,066	14,126
		Credicorp LTD	11,361	11,108

The Community Builders Retirement Plan

Form 5500 - Schedule H, Line 4i - Schedule of Assets (Held at End of Year)

For the Year ended December 31, 2021

EIN: 04-2324773 - Plan 001

(a)	(b) Identity of issue, borrower, lessor or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par, or maturity value	(d) Cost	(e) Current value
		Willis Towers Watson Pub LTD Co Shs	18,170	18,524
		Xp Inc Cl A	22,092	20,204
		Chubb LTD Com	42,888	71,138
		AIA Group LTD Sponsored ADR	41,551	61,942
		Alleghany Corp Del Com	14,706	17,357
		Allianz SE Unsponsrd Ads	57,971	67,725
		AXA Sa Sponsored ADR	34,225	46,215
		Bnp Paribas Sponsored ADR Repstg 1/2 Sh	3,790	5,771
		Banco Bilbao Vizcaya Argentaria S A Sponsored ADR	38,444	44,412
		Banco Do Brasil S A Sponsored ADR	18,566	11,267
		Bank of America Corp Com	33,952	58,059
		Bank Hawaii Corp Com	56,196	58,883
		Barclays PLC ADR	20,027	30,646
		Blackstone Inc.	19,232	18,503
		Cboe Global Markets, Inc	17,455	22,950
		Caixabank ADR	43,698	43,154
		Citigroup Inc Com New	43,480	42,213
		Credit Suisse Group Sponsored ADR	45,427	36,757
		Dbs Group Hldgs LTD Sponsored ADR	36,063	61,437
		First Amern Finl Corp Com	12,715	23,626
		First Finl Bankshares Inc Com	22,088	32,538
		First Rep Bk San Fran Cali New Com	19,620	33,868
		Globe Life Inc Com	21,687	23,617
		Goosehead Ins Inc Com Cl A	8,048	12,097
		Grupo Financiero Banorte S A B ADR	16,642	23,035
		Hdfc Bk LTD ADR Repstg 3 Shs	85,309	99,037
		Houlihan Lokey Inc Cl A	21,159	38,924
		Industrial & Coml Bk China ADR	39,325	27,743
		ING Groep N V Sponsored ADR	8,993	15,841
		JPMorgan Chase & Co Com	46,176	73,791
		Kkr & Co Inc Cl A	6,958	18,253
		LPL Finl Hldgs Inc Com	5,092	7,684
		M & T Bk Corp Com	8,921	11,211
		MCSI Inc Cl A	23,021	44,114
		Markel Corp Com	26,300	32,084
		Moody's Corp Com	12,535	26,169
		Morgan Stanley Com New	25,903	66,062
		Nitori Holdings Co LTD Unsponsrd Ads	25,665	24,142
		Picc Ppty & Cas Co LTD ADR	12,784	9,866
		PRA Group Inc Com	6,860	10,092
		PT Bk Mandiri Persero Tbk ADR	28,715	32,058
		Ping An Ins Group Co China LTD Spon	48,279	31,919
		Primerica Inc Com	17,867	25,596
		Prudential PLC ADR	39,051	36,152
		Rli Corp Com	18,625	24,438
		Svb Finl Group Com	9,437	21,704

The Community Builders Retirement Plan

Form 5500 - Schedule H, Line 4i - Schedule of Assets (Held at End of Year)

For the Year ended December 31, 2021

EIN: 04-2324773 - Plan 001

(a)	(b) Identity of issue, borrower, lessor or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par, or maturity value	(d) Cost	(e) Current value
		Sberbank Russia Sponsored ADR	12,920	16,050
		Sumitomo Mitsui Finl Group Inc	27,610	28,022
		Swedbank A B Spd ADR	23,449	24,176
		Travelers Cos Inc Com	23,352	34,571
		Truist Finl Corp Com	35,283	47,777
		UniCredit Spa Unsponsored ADR	61,650	85,004
		Zurich Ins Group LTD Sponsored ADR	41,827	47,988
		Horizon Therapeutics Pub LTD Shs	2,078	4,095
		Medtronic PLC Shs	54,487	57,829
		Novocure LTD Ord Shs	5,659	2,928
		Alcon Inc Ord Shs	30,938	42,340
		Amn Healthcare Services Inc Com	6,799	13,212
		Agilent Technologies Inc Com	27,673	39,114
		Align Technology Inc Com	39,892	48,631
		Amedisys Inc Com	26,143	21,530
		AstraZeneca PLC Sponsored ADR	49,306	48,814
		Bayer A G Sponsored ADR	24,860	19,976
		Biomarin Pharmaceutical Inc Com	1,881	1,944
		Bio Techne Corp Com	27,999	27,936
		Boston Scientific Corp Com	15,918	18,649
		Cspc Pharmaceutical Group LTD	31,481	28,401
		Certara Inc Com	12,907	9,748
		Chemed Corp New Com	8,300	13,755
		Dexcom Inc Com	7,942	11,813
		Edwards Lifesciences Corp Com	2,908	4,534
		Ensign Group Inc Com	13,201	19,143
		Exact Sciences Corp Com	4,109	3,658
		Glaukos Corp Com	12,681	6,222
		Glaxosmithkline PLC Sponsored ADR	5,274	5,601
		Globus Med Inc Cl A New	15,713	14,223
		Guardant Health Inc Com	3,299	2,100
		Health Catalyst Inc Com	8,300	9,667
		Heska Corp Com Restrc New	6,908	12,409
		Hologic Inc Com	3,276	4,058
		Humana Inc Com	5,937	6,494
		Idexx Laboratories Inc Com	3,954	8,560
		Illumina Inc Com	2,741	3,804
		Insulet Corp Com	6,493	7,716
		Iqvia Hldgs Inc Com	15,542	29,907
		Johnson & Johnson Com	50,995	78,521
		Lilly Eli & Co Com	11,727	25,965
		Lonza Group AG ADR	16,108	49,066
		Medpace Hldgs Inc Com	11,339	15,235
		Merck & Co Inc New Com	44,366	55,871
		Molina Healthcare Inc Com	4,793	6,362
		Natera Inc Com	4,107	3,642

The Community Builders Retirement Plan

Form 5500 - Schedule H, Line 4i - Schedule of Assets (Held at End of Year)

For the Year ended December 31, 2021

EIN: 04-2324773 - Plan 001

(a)	(b) Identity of issue, borrower, lessor or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par, or maturity value	(d) Cost	(e) Current value
		Neogen Corp Com	9,388	11,897
		Novartis AG Sponsored ADR	126,116	138,115
		Nuvasive Inc Com	13,713	13,855
		Orthopediatrics Corp Com	4,799	7,303
		Pennant Group Inc Com	10,555	6,809
		Pfizer Inc Com	34,367	62,652
		Phreesia Inc Com	10,621	9,165
		Privia Health Group Inc Com	11,960	10,193
		Progyny Inc Com	11,753	9,718
		Resmed Inc Com	1,095	2,084
		Roche Hldg LTD Sponsored ADR	85,803	123,677
		Sanofi Sponsored ADR	69,930	70,390
		Sarepta Therapeutics Inc Com	4,055	4,412
		Shionogi & Co LTD Unsponsored Ads	27,102	33,832
		Signify Health Inc Cl A Com	6,954	4,181
		Sonova Hldg AG ADR	9,642	26,781
		Sysmex Corp ADR	19,650	43,144
		Takeda Pharmaceutical Co LTD	77,777	51,235
		Teleflex Inc Com	3,458	4,270
		U S Physical Therapy Inc Com	8,106	8,695
		UnitedHealth Group Inc Com	15,727	35,652
		Veeva Sys Inc Cl A Com	19,895	28,614
		Waters Corp Com	13,464	22,356
		Zai Lab LTD ADR	12,163	4,399
		Zimmer Biomet Holdings Inc	12,513	13,466
		Zoetis Inc Cl A	16,480	46,122
		Johnson Ctls Intl PLC Shs	31,404	65,292
		Aena Sme S A Unsponsored ADR	42,726	39,413
		Albany Intl Corp New Cl A	23,995	30,604
		Alfa Laval AB Sweden ADR	14,959	35,016
		Alstom ADR	52,959	38,844
		Armstrong World Inds Inc New Com	25,729	35,649
		Atlas Copco AB Sponsored ADR New	32,078	84,326
		Builders Firstsource Inc Com	2,902	7,028
		Canadian Natl Ry Co Com	12,409	24,203
		Cintas Corp Com	14,737	21,272
		Construction Partners Inc Com Cl A	11,985	15,205
		Costar Group Inc Com	25,504	32,323
		Donaldson Inc Com	9,320	11,378
		Expeditors Intl Wash Inc Com	16,349	30,618
		Exponent Inc Com	8,584	16,109
		Fanuc Corporation ADR	88,464	95,486
		Fluor Corp New Com	21,108	27,297
		Gxo Logistics Incorporated Common	21,694	23,343
		General Dynamics Corp Com	37,505	49,824
		Graco Inc Com	20,719	33,860

The Community Builders Retirement Plan

Form 5500 - Schedule H, Line 4i - Schedule of Assets (Held at End of Year)

For the Year ended December 31, 2021

EIN: 04-2324773 - Plan 001

(a)	(b) Identity of issue, borrower, lessor or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par, or maturity value	(d) Cost	(e) Current value
		Gpo Aeroportuario Del Pac Sab Spon	9,102	12,510
		Healthcare Svcs Group Inc Com	12,725	7,223
		Hexcel Corp Com	24,503	22,585
		Hubbell Inc Com	12,080	18,953
		IAA Inc Com	13,850	15,945
		Insperity Inc Com	17,506	27,756
		John Bean Technologies Corp Com	18,026	23,955
		Kadant Inc Com	6,187	11,985
		Knight Swift Transn Hldgs Inc Cl A	4,052	6,216
		Komatsu LTD Spons ADR	22,303	25,425
		Kubota Corp Spons ADR	25,513	37,031
		Landstar Sys Inc Com	23,942	34,372
		Mastec Inc Com	4,507	5,537
		Proto Labs Inc Com	4,658	2,362
		Quanta Svcs Inc Com	4,854	11,351
		Raytheon Technologies Corp Com	8,076	55,767
		RBC Bearings Inc Com	22,257	33,729
		Relx PLC Sponsored ADR	19,507	25,534
		Ritchie Bros. Auctioneers Com	15,036	24,361
		Rolls-Royce Holdings PLC	142,087	93,499
		Ryanair Hldgs PLC Sponsored ADR NE	23,796	34,076
		Schneider Electric SE ADR	30,538	63,268
		Sgs Societe Generale De Surveilance	16,836	22,004
		Siemens A G Sponsored ADR	65,077	92,370
		Siteone Landscape Supply Inc Com	22,654	48,456
		Smith (A.O.) Corp Com	15,014	23,952
		Techtronic Inds LTD Sponsored ADR	16,057	32,946
		3M Co Com	44,384	52,401
		Unifirst Corp Com	18,281	19,357
		Union Pac Corp Com	11,587	13,856
		United Parcel Svc Inc Cl B	39,544	47,583
		Vinci S A ADR	22,317	29,002
		Waste Connections Inc Com	3,951	6,950
		Watsco Inc Cl A	41,272	65,392
		Willscot Mobil Mini Hldng Corp Com	7,799	16,785
		Xpo Logistics Inc Com	4,019	3,562
		Atlassian Corp PLC Cl A	12,421	29,741
		Dlocal LTD Class A Com	5,276	4,211
		Genpact Limited	4,719	6,263
		Te Connectivity LTD Reg Shs	25,166	32,591
		Globant S A Com	10,232	32,351
		Check Point Software Tech Com	38,791	48,839
		Asml Holding N V Nyregistry Shs	21,773	41,399
		Adobe Inc.	25,615	61,810
		Adyen N V Unsponsred Ads	28,069	71,974
		Advanced Micro Devices Inc Com	27,295	38,134

The Community Builders Retirement Plan

Form 5500 - Schedule H, Line 4i - Schedule of Assets (Held at End of Year)

For the Year ended December 31, 2021

EIN: 04-2324773 - Plan 001

(a)	(b) Identity of issue, borrower, lessor or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par, or maturity value	(d) Cost	(e) Current value
		Alarm Com Hldgs Inc Com	14,334	22,984
		Amadeus It Group, S.A.	67,455	72,706
		Amphenol Corp Cl A	2,613	6,122
		Analog Devices Inc Com	25,766	35,857
		Apple Inc Com	26,215	67,477
		Autodesk Inc Com	3,683	5,343
		Badger Meter Inc Com	9,599	15,132
		Bigcommerce Hldgs Inc Com Ser	4,559	2,547
		Blackline Inc Com	12,693	22,572
		Booz Allen Hamilton Hldg Corp Cl A	14,763	19,163
		Broadridge Finl Solutions Inc Com	16,657	29,251
		Broadcom Inc Com	31,910	59,221
		Azenta Inc.	29,211	56,401
		Bumble Inc Com Cl A	12,225	7,111
		Cdw Corp Com	8,024	14,949
		Cmc Materials Inc Com	5,022	8,434
		Cerence Inc Com	9,908	6,744
		Cisco Sys Inc Com	24,628	50,633
		Coupa Software Inc Com	5,416	5,532
		Dassault Sys Sa ADR Com	26,482	65,733
		Descartes Sys Group Inc Com	6,757	13,229
		Epam Sys Inc Com	6,289	22,059
		Evertec Inc Com	22,835	30,988
		Fair Isaac Corporation Com	6,681	6,939
		Gartner Inc Com	13,279	28,752
		Global Pmts Inc Com	4,620	4,461
		Grid Dynamics Hldgs Inc Class A	6,700	15,112
		Henry Jack & Assoc Inc Com	11,970	16,365
		Hubshot Inc Com	7,778	8,569
		Infineon Technologies ADR	32,203	76,017
		Infosys Technologies Sp ADR Com	17,106	33,409
		Intel Corp Com	53,640	58,349
		Intuit Com	10,911	36,020
		Kbr Inc Com	5,223	6,000
		Kla Corporation	6,306	11,613
		Lam Resh Corp Com	2,276	9,349
		Marvell Technology Group LTD Com	4,871	11,811
		Mastercard Inc Cl A	30,352	52,820
		Microsoft Corp Com	67,185	254,258
		Microchip Technology Inc Com	7,291	12,450
		Model N Inc Com	10,651	9,039
		Mongodb Inc Cl A	3,837	9,528
		Murata MFG Co LTD ADR	30,758	40,814
		National Instrs Corp Com	8,991	9,695
		Nvidia Corp Com	16,393	69,704
		Okta Inc Cl A	7,801	7,846

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Form 5500 - Schedule H, Line 4i - Schedule of Assets (Held at End of Year)

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(a)	(b) Identity of issue, borrower, lessor or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par, or maturity value	(d) Cost	(e) Current value
		Palo Alto Networks Inc Com	17,406	24,497
		Paycom Software Inc Com	11,299	14,532
		Paylocity Hldg Corp Com	10,526	20,782
		PayPal Hldgs Inc Com	21,934	42,430
		Pegasystems Inc Com	13,511	20,575
		Power Integrations Inc Com	6,548	13,376
		Pros Holdings Inc Com	5,891	6,243
		Sps Comm Inc Com	9,877	27,473
		Ss&c Technologies Hldgs Inc Com	15,560	22,708
		Salesforce Com Inc Com	33,745	46,506
		Sap SE ADR	92,917	127,500
		Servicenow Inc Com	29,380	36,999
		Solaredge Technologies Inc Com	14,227	25,532
		Block,Inc	20,225	24,388
		Squarespace Inc Class A	11,748	7,522
		Taiwan Semiconductor MFG Co LTD	74,018	189,007
		The Trade Desk Inc Com Cl A	3,820	3,299
		II-VI Inc Com	5,514	6,218
		2u Inc Com	10,723	6,101
		Ubiquiti Inc Com	7,226	14,108
		Vimeo Inc Common Stock	13,695	6,376
		Visa Inc Com Cl A	14,186	35,107
		Wns Hldgs LTD Sponsored ADR	11,922	12,615
		Wolfspeed Inc	9,829	11,289
		Workday Inc Cl A	33,826	48,899
		Workiva Inc Com Cl A	8,034	23,227
		Linde PLC Com	38,352	68,593
		Air Liquide ADR	12,743	22,352
		Akzo Nobel NV Sponsrd Ads New	25,210	32,081
		Anglo Amern PLC Sponsored ADR	10,219	9,824
		Arcelormittal Sa Luxembourg NY	10,600	17,920
		Avery Dennison Corp Com	12,294	19,925
		Basf SE Sponsored ADR	58,042	55,906
		Bwx Technologies Inc Com	18,889	17,907
		Ball Corp Com	31,559	45,439
		Bhp Group Limited	61,528	49,125
		Cemex S A B De C V Sponsor ADR New	23,005	19,670
		Chugai Pharmaceuticals Co LTD ADR	19,753	28,866
		Dow Inc Com	20,835	27,906
		Epiroc Aktiebolag Unsponsred Ads	14,891	38,453
		Freeport-McMoran Inc Cl B	22,098	35,596
		Mondi PLC ADR	15,163	14,691
		Novozymes A/S Sponsored ADR	15,645	24,559
		Rio Tinto PLC Sponsored ADR	33,461	42,708
		Royal Gold Inc Com	18,081	16,518
		The Scotts Miracle Gro Company	46,324	47,817

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Form 5500 - Schedule H, Line 4i - Schedule of Assets (Held at End of Year)

For the Year ended December 31, 2021

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(a)	(b) Identity of issue, borrower, lessor or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par, or maturity value	(d) Cost	(e) Current value
		Sherwin Williams Co Com	4,154	6,339
		Symrise AG ADR	17,422	37,303
		Healthpeak Pptys Inc Com	38,587	45,726
		Hudson Pac Pptys Inc Com	23,298	22,017
		MGM Growth Pptys LLC Cl A Com	31,305	43,342
		Sun Cmntys Inc Com	15,116	29,816
		Vici Pptys Inc Com	44,881	43,900
		Welltower Inc Com	31,176	51,033
		Yandex N V Shs Class A	19,026	26,318
		AT&T Inc Com	72,262	55,301
		Alphabet Inc Cap Stk Cl C	57,375	150,467
		Alphabet Inc Cap Stk Cl A	64,994	150,646
		BCE Inc Com New	58,096	69,734
		Bilibili Inc Spons Ads Rep Z	12,606	10,672
		Cargurus Inc Com Cl A	20,578	25,028
		Meta Platform, Inc.	35,762	57,180
		Iac Interactivecorp New Com New	7,642	8,104
		Liberty Broadband Corp Com Ser C	21,586	32,220
		Liberty Media Corp Delaware Com C	12,569	19,577
		Live Nation Entertainment, Inc.	11,030	16,158
		Netflix Inc Com	34,088	47,593
		Netease Inc Sponsored ADR	15,170	22,697
		Perusahaan Perseroan Persero P T	41,142	47,949
		Roku Inc Com Cl A	10,165	6,390
		Sea LTD ADR	10,756	8,053
		Snap Inc Cl A	14,254	11,287
		Tencent Hldgs LTD ADR	132,934	143,316
		Tencent Music Entmt Group Spon Ads	5,130	1,712
		Twitter Inc Com	3,369	3,846
		Alliant Energy Corp Com	16,719	19,425
		Duke Energy Corp New Com	48,201	59,688
		Enn Energy Hldgs LTD ADR	29,270	32,688
		Enel Societa Per Azioni ADR	63,703	56,452
		Entergy Corp New Com	15,652	19,601
		Nextera Energy Inc Com	25,585	72,261
		Portland Gen Elec Co Com New	23,479	27,571
		Rwe AG Sponsored ADR Repstg Ord Par	43,641	46,592
		Xcel Energy Inc Com	14,327	17,534
		Total Corporate Common Stocks	$ 9,502,842	$ 12,925,141

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For the Year ended December 31, 2021

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(a)	(b) Identity of issue, borrower, lessor or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par, or maturity value	(d) Cost	(e) Current value
	Corporate Preferred Stock			
		Kornit Digital LTD Shs	$ 10,311	$ 27,709
		Azul S A Sponsor ADR Pfd	6,357	3,551
		China Mengniu Dairy Co LTD	9,849	8,731
		Fuchs Petrolub SE ADR Pfd	3,525	3,620
		Icici Bk LTD Sponsored ADR	32,577	49,515
		Itau Unibanco Hldg Sa Sponsored ADR	11,446	7,071
		Sk Telecom LTD Sponsored ADR	11,099	5,601
		Total Corporate Preferred Stock	$ 85,164	$ 105,798
	Mutual Funds			
		Western Asset Smash Series Ec Fund #938	$ 247,554	$ 243,835
		Western Asset Smash Series C Fund #937	86,140	87,005
		Western Asset Smash Series M Fund #936	118,245	115,137
		Lord Abbett Short Duration Income	930,254	910,748
		Pgim Short-Term Corporate Bond Fund	913,574	912,132
		Ishares Core S&P 500 ETF	969,642	2,033,885
		Ishares Inc Core MCSI Emkt	434,922	449,788
		ACAP Strategic Fund	891,605	956,122
		Total Mutual Funds	$ 4,591,936	$ 5,708,652
	U.S. Government Securities			
		US Treasury Note 11/30/2025	$ 26,758	$ 26,187
		US Treasury Note 3/15/2024	23,960	23,716
		US Treasury Note 5/31/2026	28,905	28,406
		US Treasury Note 4/30/2025	30,952	30,317
		Federal Natl Mtg Assn Nts 11/15/2030	8,810	8,480
		US Treasury Note 02/15/2026	22,240	21,364
		US Treasury Note 02/15/2031	26,351	26,210
		Federal Natl Mtg Assn Gtd Passthru 1/01/2050	8,838	8,689
		Federal Natl Mtg Assn Gtd Passthru 7/01/2041	29,543	29,278
		Federal Natl Mtg Assn Gtd Passthru 10/01/2051	18,231	18,059
		US Treasury Bond 05/15/2045	25,113	26,322
		US Treasury Bond 02/15/2046	20,825	22,101
		US Treasury Bond 02/15/2049	31,645	34,436
		Total U.S. Government Securities	$ 302,171	$ 303,565
	Corporate Debt Instruments			
		BP Cap Mkts Amer Inc Sr Glbl NT	$ 21,681	$ 21,333
		Burlington Northn Santa Fe CP Sr Deb	16,535	15,753
		Colgate Palmolive Co Mtns Fr	89,488	99,846
		Exxon Mobil Corp Sr Glbl NT	35,155	35,307
		Indiana Mich Pwr Co Sr M NT	52,283	56,040
		Nike Inc Sr Glbl	25,063	24,847
		Oracle Corp	28,128	27,040
		Principal Finl Group Inc Sr Glbl	20,317	23,122
		Procter & Gamble Co Sr Glbl	37,408	38,025

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		State Str Corp Sr NT	72,487	75,579
		US Bancorp FDIC Tlgp Fr	70,890	75,889
		Amazon Com Inc Sr NT	14,078	14,191
		American Honda Fin Corp MTN Fr	34,348	32,897
		Bank Amer Corp Fr	14,708	14,456
		Bk of America Corp Fr	28,815	27,755
		CVS Health Corp Sr NT	14,954	14,588
		Citigroup Inc Sr NT 7/24/028	13,701	14,021
		Citigroup Inc Sr NT 10/27/2028	35,696	38,616
		Comcast Corp New Sr NT 10/15/28	13,263	13,623
		Comcast Corp New Sr NT 1/15/31	33,403	32,333
		Deere & Co	100,656	107,769
		Erp Oper LTD Partnership Sr Glbl NT	17,844	19,195
		Evergy Metro Inc 1m 2020 Bd	26,552	24,857
		Goldman Sachs Group Inc NT	99,080	113,305
		Goldman Sachs Group Inc Sr Glbl	14,807	14,311
		JP Morgan Chase Bank NA NT	16,073	16,779
		JPMorgan Chase & Co Sr NT 11/19/31	28,733	27,486
		JPMorgan Chase & Co Sr NT 4/22/27	30,676	30,635
		Merck & Co Inc Sr Glbl	26,476	26,109
		PNC Finl Svcs Group Inc Sr NT	34,789	34,953
		Simon Ppty Group LP Sr Glbl NT	21,038	22,524
		TJX Cos Inc New Sr NT	22,636	22,430
		Truist Finl Corp Sr NT	26,331	26,661
		Verizon Communications Inc Sr NT	15,249	14,450
		Virginia Elec & Pwr Co	24,870	26,267
		Wells Fargo & Co Medium Term Sr Nts	13,732	13,975
		Wells Fargo & Co Fr	28,384	27,563
		Abbott Labs Sr NT	40,494	39,649
		Alabama Pwr Co Sr 2015a NT	76,724	82,989
		Allstate Corp Sr NT	77,842	92,425
		Amazon Com Inc Sr NT	16,489	16,603
		Amazon Com Inc	39,996	38,786
		Apple Inc Sr Glbl	76,231	87,823
		Apple Inc Sr Glbl NT	31,270	38,714
		Baker Hughes A GE Co LLC Ba Sr Glbl NT	51,748	63,638
		Bank Amer Corp Sr NT	108,178	122,027
		Bank Amer Corp Fr	27,866	27,665
		Bk of America Corp Fr	31,611	31,092
		Berkshire Hathaway Energy Co Sr Glbl	63,247	69,022
		Berkshire Hathaway Fin Corp Sr Glbl	26,579	28,241
		Berkshire Hathaway Fin Corp Sr NT	26,922	28,778
		BP Cap Mkts Amer Inc Sr Glbl NT	27,381	27,564
		BP Cap Mkts Amer Inc NT	27,399	27,738
		Caterpillar Inc Del Sr NT	86,391	104,833
		Citigroup Inc Sr SB NT	53,855	61,483

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		Citigroup Inc Sr NT	26,836	28,249
		Comcast Corp New Sr NT 08/15/2035	27,616	26,363
		Comcast Corp New Sr NT 08/15/2047	54,623	62,110
		Comcast Corp New Sr NT 10/15/2038	45,355	42,468
		Commonwealth Edison Co 1st Mtg Bd	56,689	70,667
		ConocoPhillips Co Sr Glbl	45,204	50,329
		Consolidated Edison Co N Y Inc 2012	86,498	90,203
		Consumers Energy Co 1st Mtg	15,026	15,618
		Costco Whsl Corp New Sr NT	22,689	21,374
		Detroit Edison Co 2012 B	97,171	120,177
		Disney Walt Co New Medium Term Nts	89,084	102,634
		Disney Walt Co Sr Glbl NT	28,452	28,163
		Duke Energy Carolinas LLC 1mtg Bd	91,314	99,508
		Entergy LA LLC 1st Mtg Bd	35,622	36,361
		Enterprise Prods Oper LLC Sr NT	8,447	9,736
		Exxon Mobil Corp Sr Glbl NT	54,575	53,123
		Florida Pwr & LT Co 1stm Bd	64,476	74,463
		Gilead Sciences Inc Sr NT	91,313	109,718
		Goldman Sachs Group Inc Sr NT	27,925	27,475
		Home Depot Inc Sr Glbl	92,230	120,685
		Intel Corp Sr NT	80,641	102,041
		JPMorgan Chase & Co Sub NT	32,009	40,536
		JP Morgan Chase Bank NA	26,586	28,148
		Johnson & Johnson Deb	113,572	128,870
		Kansas City Pwr & LT Co	14,918	17,779
		Kimberly Clark Corp Sr NT	96,912	124,599
		Massachusetts Inst Technology Bd	102,781	148,507
		Mastercard Inc Sr NT	22,555	22,834
		Merck & Co Inc	26,783	26,670
		MetLife Inc NT	51,090	55,592
		Microsoft Corp Glbl NT	102,806	99,469
		Microsoft Corp Sr Glbl NT	53,912	39,581
		National Rural Utils Coop Fin Col Tr	98,253	113,924
		Nike Inc Sr NT	34,308	32,635
		Prologis Sr Glbl NT	25,921	24,721
		Prudential Finl Inc Mtns Book Fr	81,522	97,450
		Qualcomm Inc Sr NT	64,484	74,601
		South Carolina Elec & Gas Co 1st Mtg	26,343	27,164
		3M Co Fr	55,068	61,389
		Travelers Companies Inc Sr Glbl NT	62,587	71,670
		United Parcel Service Inc Sr NT	73,027	85,611
		UnitedHealth Group Inc Sr NT 10/15/2047	34,739	42,471
		UnitedHealth Group Inc Sr NT 8/15/2059	46,583	56,247
		Visa Inc Sr NT	27,966	27,589
		Wisconsin Elec Pwr Co Deb	49,085	56,807
		Wyeth NT	96,658	108,534

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		Equinor Asa Sr NT	27,901	27,134
		Royal Bank of Canada Sub Glbl NT	66,037	68,756
		Shell International Fin Bv Sr Glbl	13,496	13,789
		Astrazeneca PLC NT	33,310	36,439
		Bank Nova Scotia B C Sr Coco	35,872	35,718
		Sumitomo Mitsui Fin Grp Inc LW TIER	26,484	26,905
		Total Capital Sr Glbl NT	62,786	62,824
		Bhp Billiton Fin USA LTD Sr NT	90,690	109,762
		Equinor Asa Sr NT	32,694	32,834
		Shell International Fin Bv Sr Glbl NT	71,155	82,565
		Total Corporate Debt Instruments	$ 5,133,229	$ 5,655,189
	Limited Partnership			
		Abbey Capital Limited ALT Fund	$ 471,813	$ 471,813
		Ironwood Instit Ms LLC	892,548	1,010,028
		Shannon River LTD	450,000	454,372
		Total Limited Partnership	$ 1,814,361	$ 1,936,213
	Interest Bearing Cash			
		Bank Deposits Program Morgan Stanley Citigroup	$ 733,423	$ 733,423
		BMO Govt Money Market Fd Y # 605	295,628	295,628
		Total Interest Bearing Cash	$ 1,029,051	$ 1,029,051
	Other			
		Morgan Stanley Cash	$ 1,425,012	$ 1,425,012
		Total Other	$ 1,425,012	$ 1,425,012
		Total Investments	**$ 23,883,766**	**$ 29,088,621**