

Form 5500 Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Annual Return/Report of Employee Benefit Plan This form is required to be filed for employee benefit plans under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and sections 6057(b) and 6058(a) of the Internal Revenue Code (the Code). ▶ Complete all entries in accordance with the instructions to the Form 5500.	OMB Nos. 1210-0110 1210-0089 2021 This Form is Open to Public Inspection
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Part I	Annual Report Identification Information
For calendar plan year 2021 or fiscal plan year beginning <u>07/01/2021</u> and ending <u>06/30/2022</u>	

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

☒ a single-employer plan ☐ a DFE (specify) _____

B This return/report is: ☐ the first return/report ☐ the final return/report

☐ an amended return/report ☐ a short plan year return/report (less than 12 months)

C If the plan is a collectively-bargained plan, check here. ☐

D Check box if filing under: ☐ Form 5558 ☐ automatic extension ☐ the DFVC program

☐ special extension (enter description) _____

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

Part II	Basic Plan Information —enter all requested information	
1a Name of plan <u>CLIFFORD FUEL CO, INC. EMPLOYEES' 401(K) SAVINGS & PROFIT SHARING PLAN</u>	1b Three-digit plan number (PN) ▶	<u>005</u>
2a Plan sponsor's name (employer, if for a single-employer plan) Mailing address (include room, apt., suite no. and street, or P.O. Box) City or town, state or province, country, and ZIP or foreign postal code (if foreign, see instructions) <u>CLIFFORD FUEL CO, INC.</u> <u>PO BOX 378</u> <u>MARCY, NY 13403</u>	1c Effective date of plan <u>07/01/1987</u>	2b Employer Identification Number (EIN) <u>15-0620960</u>
	2c Plan Sponsor's telephone number <u>315-797-2240</u>	2d Business code (see instructions) <u>424700</u>

Caution: A penalty for the late or incomplete filing of this return/report will be assessed unless reasonable cause is established.

Under penalties of perjury and other penalties set forth in the instructions, I declare that I have examined this return/report, including accompanying schedules, statements and attachments, as well as the electronic version of this return/report, and to the best of my knowledge and belief, it is true, correct, and complete.

SIGN HERE	Filed with authorized/valid electronic signature.	12/16/2022	MICHAEL ABRAHAM
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE	Filed with authorized/valid electronic signature.	12/16/2022	MICHAEL ABRAHAM
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
SIGN HERE	Signature of DFE	Date	Enter name of individual signing as DFE

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

3a Plan administrator's name and address ☒ Same as Plan Sponsor		3b Administrator's EIN	
		3c Administrator's telephone number	
4 If the name and/or EIN of the plan sponsor or the plan name has changed since the last return/report filed for this plan, enter the plan sponsor's name, EIN, the plan name and the plan number from the last return/report: a Sponsor's name c Plan Name		4b EIN 4d PN	
5 Total number of participants at the beginning of the plan year		5	266
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)	207
a(2) Total number of active participants at the end of the plan year		6a(2)	145
b Retired or separated participants receiving benefits.....		6b	0
c Other retired or separated participants entitled to future benefits		6c	88
d Subtotal. Add lines 6a(2) , 6b , and 6c		6d	233
e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.		6e	0
f Total. Add lines 6d and 6e		6f	233
g Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item)		6g	233
h Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested		6h	49
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: 2A 2E 3H			
b If the plan provides welfare benefits, enter the applicable welfare feature codes from the List of Plan Characteristics Codes in the instructions:			
9a Plan funding arrangement (check all that apply) (1) ☒ Insurance (2) ☐ Code section 412(e)(3) insurance contracts (3) ☒ Trust (4) ☐ General assets of the sponsor		9b Plan benefit arrangement (check all that apply) (1) ☒ Insurance (2) ☐ Code section 412(e)(3) insurance contracts (3) ☒ Trust (4) ☐ General assets of the sponsor	
10 Check all applicable boxes in 10a and 10b to indicate which schedules are attached, and, where indicated, enter the number attached. (See instructions)			
a Pension Schedules (1) ☒ R (Retirement Plan Information) (2) ☐ MB (Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information) - signed by the plan actuary (3) ☐ SB (Single-Employer Defined Benefit Plan Actuarial Information) - signed by the plan actuary		b General Schedules (1) ☒ H (Financial Information) (2) ☐ I (Financial Information – Small Plan) (3) ☒ <u>1</u> A (Insurance Information) (4) ☒ C (Service Provider Information) (5) ☐ D (DFE/Participating Plan Information) (6) ☐ G (Financial Transaction Schedules)	

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

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

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

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

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

Receipt Confirmation Code _____

SCHEDULE A (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Insurance Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ▶ File as an attachment to Form 5500. ▶ Insurance companies are required to provide the information pursuant to ERISA section 103(a)(2).	OMB No. 1210-0110 2021 This Form is Open to Public Inspection
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For calendar plan year 2021 or fiscal plan year beginning 07/01/2021 and ending 06/30/2022	
A Name of plan CLIFFORD FUEL CO, INC. EMPLOYEES' 401(K) SAVINGS & PROFIT SHARING PLAN	B Three-digit plan number (PN) ▶ 005
C Plan sponsor's name as shown on line 2a of Form 5500 CLIFFORD FUEL CO, INC.	D Employer Identification Number (EIN) 15-0620960

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

(a) Name of insurance carrier
COLUMBIAN MUTUAL LIFE INSURANCE COMPANY

(b) EIN	(c) NAIC code	(d) Contract or identification number	(e) Approximate number of persons covered at end of policy or contract year	Policy or contract year	
				(f) From	(g) To
15-0274455	62103	C001001587	1	07/01/2021	06/30/2022

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Part II Investment and Annuity Contract Information

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

4	Current value of plan's interest under this contract in the general account at year end	4	
5	Current value of plan's interest under this contract in separate accounts at year end.....	5	
6	Contracts With Allocated Funds:		
a	State the basis of premium rates ▶ FLEX PREMIUM ADJUSTABLE LIFE		
b	Premiums paid to carrier	6b	574
c	Premiums due but unpaid at the end of the year	6c	
d	If the carrier, service, or other organization incurred any specific costs in connection with the acquisition or retention of the contract or policy, enter amount. Specify nature of costs ▶	6d	
e	Type of contract: (1) ☒ individual policies (2) ☐ group deferred annuity (3) ☐ other (specify) ▶		
f	If contract purchased, in whole or in part, to distribute benefits from a terminating plan, check here ▶ ☐		
7	Contracts With Unallocated Funds (Do not include portions of these contracts maintained in separate accounts)		
a	Type of contract: (1) ☐ deposit administration (2) ☐ immediate participation guarantee (3) ☐ guaranteed investment (4) ☐ other ▶		
b	Balance at the end of the previous year	7b	
c	Additions: (1) Contributions deposited during the year	7c(1)	
	(2) Dividends and credits.....	7c(2)	
	(3) Interest credited during the year.....	7c(3)	
	(4) Transferred from separate account.....	7c(4)	
	(5) Other (specify below)	7c(5)	
	▶		
	(6) Total additions	7c(6)	
d	Total of balance and additions (add lines 7b and 7c(6))	7d	
e	Deductions:		
	(1) Disbursed from fund to pay benefits or purchase annuities during year	7e(1)	
	(2) Administration charge made by carrier.....	7e(2)	
	(3) Transferred to separate account.....	7e(3)	
	(4) Other (specify below)	7e(4)	
	▶		
	(5) Total deductions	7e(5)	
f	Balance at the end of the current year (subtract line 7e(5) from line 7d)	7f	

Part III Welfare Benefit Contract Information

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

8 Benefit and contract type (check all applicable boxes)

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

9 Experience-rated contracts:

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

10 Nonexperience-rated contracts:

a Total premiums or subscription charges paid to carrier	10a	
b If the carrier, service, or other organization incurred any specific costs in connection with the acquisition or retention of the contract or policy, other than reported in Part I, line 2 above, report amount. Specify nature of costs.	10b	

Part IV Provision of Information

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

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

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

For calendar plan year 2021 or fiscal plan year beginning 07/01/2021 and ending 06/30/2022		
A Name of plan CLIFFORD FUEL CO, INC. EMPLOYEES' 401(K) SAVINGS & PROFIT SHARING PLAN	B Three-digit plan number (PN) ▶	005
C Plan sponsor's name as shown on line 2a of Form 5500 CLIFFORD FUEL CO, INC.	D Employer Identification Number (EIN) 15-0620960	

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

1 Information on Persons Receiving Only Eligible Indirect Compensation

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

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation
MORGAN STANLEY SMITH BARNEY LLC
20-8764829

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

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

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

MORGAN STANLEY SMITH BARNEY

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?
19 27 49 50 71 72	INVESTMENT PROVIDER		Yes ☒ No ☐	Yes ☒ No ☐		Yes ☐ No ☒

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

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

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

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

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

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

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

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

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

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

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

Part I Service Provider Information (continued)

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

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

Part II Service Providers Who Fail or Refuse to Provide Information

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

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

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

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

SCHEDULE H (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Financial Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA), and section 6058(a) of the Internal Revenue Code (the Code). ► File as an attachment to Form 5500.	OMB No. 1210-0110 2021 This Form is Open to Public Inspection
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For calendar plan year 2021 or fiscal plan year beginning 07/01/2021 and ending 06/30/2022		
A Name of plan CLIFFORD FUEL CO, INC. EMPLOYEES' 401(K) SAVINGS & PROFIT SHARING PLAN	B Three-digit plan number (PN) ►	005
C Plan sponsor's name as shown on line 2a of Form 5500 CLIFFORD FUEL CO, INC.	D Employer Identification Number (EIN) 15-0620960	

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

Assets		(a) Beginning of Year	(b) End of Year
a Total noninterest-bearing cash.....	1a		39
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)	459813	492306
(2) Participant contributions.....	1b(2)		
(3) Other	1b(3)	5607	5362
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)	1107117	1900037
(2) U.S. Government securities	1c(2)	642852	733431
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)		
(B) All other	1c(3)(B)	442018	530717
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)		
(B) Common	1c(4)(B)	2519282	1958018
(5) Partnership/joint venture interests	1c(5)		
(6) Real estate (other than employer real property)	1c(6)		
(7) Loans (other than to participants)	1c(7)		
(8) Participant loans	1c(8)		
(9) Value of interest in common/collective trusts.....	1c(9)		
(10) Value of interest in pooled separate accounts	1c(10)		
(11) Value of interest in master trust investment accounts.....	1c(11)		
(12) Value of interest in 103-12 investment entities	1c(12)		
(13) Value of interest in registered investment companies (e.g., mutual funds)	1c(13)	2918669	1569285
(14) Value of funds held in insurance company general account (unallocated contracts).....	1c(14)		
(15) Other.....	1c(15)		

1d Employer-related investments:		(a) Beginning of Year	(b) End of Year
(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	8095358	7189195

Liabilities

g Benefit claims payable	1g		
h Operating payables	1h		
i Acquisition indebtedness.....	1i		
j Other liabilities.....	1j		
k Total liabilities (add all amounts in lines 1g through 1j)	1k	0	0

Net Assets

l Net assets (subtract line 1k from line 1f)	1l	8095358	7189195
---	-----------	---------	---------

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)	492306	
(B) Participants	2a(1)(B)	0	
(C) Others (including rollovers).....	2a(1)(C)	0	
(2) Noncash contributions.....	2a(2)		
(3) Total contributions. Add lines 2a(1)(A) , (B) , (C) , and line 2a(2)	2a(3)		492306
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit).....	2b(1)(A)	219	
(B) U.S. Government securities	2b(1)(B)	10013	
(C) Corporate debt instruments	2b(1)(C)	10672	
(D) Loans (other than to participants)	2b(1)(D)		
(E) Participant loans.....	2b(1)(E)		
(F) Other	2b(1)(F)		
(G) Total interest. Add lines 2b(1)(A) through (F)	2b(1)(G)		20904
(2) Dividends: (A) Preferred stock.....	2b(2)(A)		
(B) Common stock	2b(2)(B)	42654	
(C) Registered investment company shares (e.g. mutual funds).....	2b(2)(C)	55421	
(D) Total dividends. Add lines 2b(2)(A) , (B) , and (C)	2b(2)(D)		98075
(3) Rents	2b(3)		
(4) Net gain (loss) on sale of assets: (A) Aggregate proceeds	2b(4)(A)	587016	
(B) Aggregate carrying amount (see instructions).....	2b(4)(B)	745471	
(C) Subtract line 2b(4)(B) from line 2b(4)(A) and enter result	2b(4)(C)		-158455
(5) Unrealized appreciation (depreciation) of assets: (A) Real estate	2b(5)(A)		
(B) Other	2b(5)(B)	-360463	
(C) Total unrealized appreciation of assets. Add lines 2b(5)(A) and (B)	2b(5)(C)		-360463

		(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)		-508913
c Other income.....	2c		2595
d Total income. Add all income amounts in column (b) and enter total.....	2d		-413951
Expenses			
e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers.....	2e(1)	448618	
(2) To insurance carriers for the provision of benefits.....	2e(2)	574	
(3) Other.....	2e(3)		
(4) Total benefit payments. Add lines 2e(1) through (3).....	2e(4)		449192
f Corrective distributions (see instructions).....	2f		
g Certain deemed distributions of participant loans (see instructions).....	2g		
h Interest expense.....	2h		
i Administrative expenses: (1) Professional fees.....	2i(1)		
(2) Contract administrator fees.....	2i(2)	43020	
(3) Investment advisory and management fees.....	2i(3)		
(4) Other.....	2i(4)	0	
(5) Total administrative expenses. Add lines 2i(1) through (4).....	2i(5)		43020
j Total expenses. Add all expense amounts in column (b) and enter total.....	2j		492212
Net Income and Reconciliation			
k Net income (loss). Subtract line 2j from line 2d.....	2k		-906163
l Transfers of assets:			
(1) To this plan.....	2l(1)		
(2) From this plan.....	2l(2)		

Part III Accountant's Opinion

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

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

(1) ☒ Unmodified (2) ☐ Qualified (3) ☐ Disclaimer (4) ☐ Adverse

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

(1) ☐ DOL Regulation 2520.103-8 (2) ☐ DOL Regulation 2520.103-12(d) (3) ☒ neither DOL Regulation 2520.103-8 nor DOL Regulation 2520.103-12(d).

c Enter the name and EIN of the accountant (or accounting firm) below:

(1) Name: **BONADIO & CO., LLP**

(2) EIN: **16-1131146**

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

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

Part IV Compliance Questions

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

During the plan year:

a Was there a failure to transmit to the plan any participant contributions within the time period described in 29 CFR 2510.3-102? Continue to answer "Yes" for any prior year failures until fully corrected. (See instructions and DOL's Voluntary Fiduciary Correction Program.).....

	Yes	No	Amount
4a		X	

	Yes	No	Amount
b Were any loans by the plan or fixed income obligations due the plan in default as of the close of the plan year or classified during the year as uncollectible? Disregard participant loans secured by participant's account balance. (Attach Schedule G (Form 5500) Part I if "Yes" is checked.)			
4b		X	
c Were any leases to which the plan was a party in default or classified during the year as uncollectible? (Attach Schedule G (Form 5500) Part II if "Yes" is checked.)			
4c		X	
d Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 4a. Attach Schedule G (Form 5500) Part III if "Yes" is checked.)			
4d		X	
e Was this plan covered by a fidelity bond?	X		500000
f Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?		X	
4f		X	
g Did the plan hold any assets whose current value was neither readily determinable on an established market nor set by an independent third party appraiser?		X	
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?		X	
4h		X	
i Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.)	X		
4i	X		
j Were any plan transactions or series of transactions in excess of 5% of the current value of plan assets? (Attach schedule of transactions if "Yes" is checked and see instructions for format requirements.)		X	
4j		X	
k Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?		X	
4k		X	
l Has the plan failed to provide any benefit when due under the plan?		X	
4l		X	
m If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)		X	
4m		X	
n If 4m was answered "Yes," check the "Yes" box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3.			
4n			

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

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

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

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

SCHEDULE R (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Retirement Plan Information This schedule is required to be filed under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6058(a) of the Internal Revenue Code (the Code). ▶ File as an attachment to Form 5500.	OMB No. 1210-0110 2021 This Form is Open to Public Inspection.
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For calendar plan year 2021 or fiscal plan year beginning 07/01/2021 and ending 06/30/2022

A Name of plan <u>CLIFFORD FUEL CO, INC. EMPLOYEES' 401(K) SAVINGS & PROFIT SHARING PLAN</u>	B Three-digit plan number (PN) ▶ <u>005</u>
C Plan sponsor's name as shown on line 2a of Form 5500 <u>CLIFFORD FUEL CO, INC.</u>	D Employer Identification Number (EIN) <u>15-0620960</u>

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

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

1 Total value of distributions paid in property other than in cash or the forms of property specified in the instructions.....	1	
2 Enter the EIN(s) of payor(s) who paid benefits on behalf of the plan to participants or beneficiaries during the year (if more than two, enter EINs of the two payors who paid the greatest dollar amounts of benefits): EIN(s): <u>16-1065416</u>		
Profit-sharing plans, ESOPs, and stock bonus plans, skip line 3.		
3 Number of participants (living or deceased) whose benefits were distributed in a single sum, during the plan year	3	

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

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

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

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

Schedule R (Form 5500) 2021
v. 201209

Part V Additional Information for Multiemployer Defined Benefit Pension Plans

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

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

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

14a

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

14b

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

14c

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

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

15a

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

15b

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

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

16a

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

16b

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

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

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

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

a Enter the percentage of plan assets held as:

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

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

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

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

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

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

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

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

☐ Yes.

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

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

☐ No. Other. Provide explanation _____

**CLIFFORD FUEL CO., INC.
EMPLOYEES' 401(k) SAVINGS
AND PROFIT SHARING PLAN**

**Financial Statements as of
June 30, 2022 and 2021
Together with
Independent Auditor's Report**

INDEPENDENT AUDITOR'S REPORT

December 5, 2022

To the Plan Administrator and Management of
Clifford Fuel Co., Inc. Employees' 401(k) Savings and Profit Sharing Plan:

Opinion

We have audited the accompanying financial statements of Clifford Fuel Co., Inc. Employees' 401(k) Savings and Profit Sharing Plan (the Plan), an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 (ERISA), which comprise the statements of net assets available for benefits as of June 30, 2022 and 2021, and the related statements of changes in net assets available for benefits for the years then ended, and the related notes to the financial statements.

In our opinion, the financial statements referred to above present fairly, in all material respects, the net assets available for benefits of Clifford Fuel Co., Inc. Employees' 401(k) Savings and Profit Sharing Plan as of June 30, 2022 and 2021, and the changes in its net assets available for benefits for the years then ended, in accordance with accounting principles generally accepted in the United States of America.

Basis for Opinion

We conducted our audits in accordance with auditing standards generally accepted in the United States of America (GAAS). Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are required to be independent of Clifford Fuel Co., Inc. Employees' 401(k) Savings and Profit Sharing Plan and to meet our other ethical responsibilities, in accordance with the relevant ethical requirements relating to our audits. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Responsibilities of Management for the Financial Statements

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

In preparing the financial statements, management is required to evaluate whether there are conditions or events, considered in the aggregate, that raise substantial doubt about Clifford Fuel Co., Inc. Employees' 401(k) Savings and Profit Sharing Plan's ability to continue as a going concern for one year after the date the financial statements are available to be issued.

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

(Continued)

INDEPENDENT AUDITOR'S REPORT

(Continued)

Auditor's Responsibilities for the Audit of the Financial Statements

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

In performing an audit in accordance with GAAS, we:

- Exercise professional judgment and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of Clifford Fuel Co., Inc. Employees' 401(k) Savings and Profit Sharing 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 Clifford Fuel Co., Inc. Employees' 401(k) Savings and Profit Sharing Plan's ability to continue as a going concern for a reasonable period of time.

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

Supplemental Schedule Required by ERISA

Our audits were conducted for the purpose of forming an opinion on the financial statements as a whole. The supplemental schedule of Schedule H, Line 4i - Schedule of Assets (Held at End of Year) as of June 30, 2022 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 has been subjected to the auditing procedures applied in the audits of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with GAAS.

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

CLIFFORD FUEL CO., INC.
EMPLOYEES' 401(k) SAVINGS AND PROFIT SHARING PLAN

STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS
JUNE 30, 2022 AND 2021

	<u>2022</u>	<u>2021</u>
INVESTMENTS, AT FAIR VALUE:		
Money market fund	\$ 1,400,211	\$ 1,107,117
Certificates of deposit	499,865	-
Mutual funds	1,569,285	2,918,669
Common stocks	1,958,018	2,519,282
Corporate bonds	530,717	442,018
Government and agency obligations	<u>733,431</u>	<u>642,852</u>
Total investments, at fair value	<u>6,691,527</u>	<u>7,629,938</u>
RECEIVABLES:		
Company contributions	492,306	459,813
Accrued interest and dividends	<u>5,362</u>	<u>5,607</u>
Total receivables	<u>497,668</u>	<u>465,420</u>
NET ASSETS AVAILABLE FOR BENEFITS	<u>\$ 7,189,195</u>	<u>\$ 8,095,358</u>

The accompanying notes are an integral part of these statements.

CLIFFORD FUEL CO., INC.
EMPLOYEES' 401(k) SAVINGS AND PROFIT SHARING PLAN

STATEMENTS OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS
FOR THE YEARS ENDED JUNE 30, 2022 AND 2021

	<u>2022</u>	<u>2021</u>
ADDITIONS:		
Investment income:		
Interest and dividend income	\$ 118,979	\$ 99,878
Net appreciation (depreciation) in fair value of investments	<u>(1,025,236)</u>	<u>1,250,427</u>
	(906,257)	1,350,305
Investment expenses	<u>(43,020)</u>	<u>(39,561)</u>
Total investment income, net	(949,277)	1,310,744
Company contributions	<u>492,306</u>	<u>459,813</u>
Total additions	<u>(456,971)</u>	<u>1,770,557</u>
DEDUCTIONS:		
Benefits paid to participants	448,618	82,258
Premiums paid to insurance carrier	<u>574</u>	<u>-</u>
Total deductions	<u>449,192</u>	<u>82,258</u>
CHANGE IN NET ASSETS AVAILABLE FOR BENEFITS	(906,163)	1,688,299
NET ASSETS AVAILABLE FOR BENEFITS - beginning of year	<u>8,095,358</u>	<u>6,407,059</u>
NET ASSETS AVAILABLE FOR BENEFITS - end of year	<u>\$ 7,189,195</u>	<u>\$ 8,095,358</u>

The accompanying notes are an integral part of these statements.

**CLIFFORD FUEL CO., INC.
EMPLOYEES' 401(k) SAVINGS AND PROFIT SHARING PLAN**

**NOTES TO FINANCIAL STATEMENTS
JUNE 30, 2022 AND 2021**

1. DESCRIPTION OF PLAN

The following description of the Clifford Fuel Co., Inc. (the Company) Employees' 401(k) Savings and Profit Sharing Plan (the Plan) provides only general information. Participants should refer to the Plan document for a more complete description of the Plan's provisions.

General

The Plan is a defined contribution plan covering all full-time employees of the Company who meet certain eligibility requirements. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA).

Eligibility

Employees are eligible to receive employer contributions after the attainment of age twenty-one and have completed one year of service.

Contributions

Each year, the Company may make a discretionary contribution, which is not conditioned on profits. The discretionary contribution is allocated based on each participant's compensation and a classification group in order to pass compliance testing. Contributions are subject to certain limitations.

Effective July 1, 1995, elective contributions are no longer allowed under the Plan. Any elective contributions made prior to this date have been maintained in a separate elective contribution account.

Participant Accounts

Each participant's account is credited with an allocation of the Company's discretionary contribution, Plan earnings/losses and investment expenses. Allocations are based on participant compensation or account balances, as defined. The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested account.

Vesting

Vesting in the Company's discretionary contribution portion of their accounts plus earnings/losses thereon is based on years of continuous service as follows:

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

1. DESCRIPTION OF PLAN (Continued)

Payment of Benefits

On termination of service due to death, disability or retirement, a participant may elect to receive an amount equal to the value of the participant's vested interest in his or her account in either a lump sum amount, or in monthly, quarterly, or annual cash installments over a period to be determined by the participant or his beneficiary. The period over which such a payment is to be made shall not extend beyond the participant's life expectancy or the life expectancy of the participant and his designated beneficiary. Options for a life annuity or a joint life and last survivor annuity are also available. For termination of service due to other reasons, a participant may receive the value of the vested interest in his or her account as an automatic rollover IRA unless the participant elects otherwise.

Hardship withdrawals are permitted by the Plan for the purchase of a principal residence, tuition and related expenses for post-secondary education, medical expenses not covered by insurance, to prevent eviction from or foreclosure on a principal residence, for certain burial or funeral expenses, and for the repair to a principal residence resulting from a casualty. Participants may withdraw employee contributions plus their respective earnings subject to certain limitations.

Forfeited Accounts

At June 30, 2022 and 2021, forfeited non-vested accounts totaled \$18,786 and \$20,288, respectively. These amounts are used to reduce future employer contributions. The Company used \$18,786 and \$20,288 in forfeited funds to reduce the Company contribution for the Plan years ending June 30, 2022 and 2021, respectively.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

Basis of Accounting

The accompanying financial statements of the Plan have been prepared in accordance with accounting principles generally accepted in the United States of America.

Payment of Benefits

Benefits are recorded when paid.

Investment Valuation and Income Recognition

Investments are reported at fair value. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. The Plan's management determines the Plan's valuation policies utilizing information provided by the investment advisors.

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

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (Continued)

Risks and Uncertainties

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

Allocated Contract

The Plan has a contract with an insurance company for an individual life insurance policy on a key employee. The insurance benefits are fully guaranteed by the insurance company. Therefore, the allocated contract and related benefit obligation are excluded from the Plan's financial statements.

Administrative and Investment Expenses

All expenses of maintaining the Plan are paid by the Company and are excluded from these financial statements. Expenses related to investment management are netted with investment income.

Fair Value Measurement - Definition and Hierarchy

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

- *Level 1*: Inputs to the valuation methodology are unadjusted quoted prices for identical assets or liabilities in active markets that the plan has the ability to access.
- *Level 2*: Inputs to the valuation methodology include:
 - quoted prices for similar assets or liabilities in active markets;
 - quoted prices for identical or similar assets or liabilities in inactive markets;
 - inputs other than quoted prices that are observable for the asset or liability;
 - inputs that are derived principally from or corroborated by observable market data by correlation or other means.

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

- *Level 3*: Inputs to the valuation methodology are unobservable and significant to the fair value measurement.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (Continued)

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

A description of where the Plan's investments fall within the ASC 820 hierarchy is provided in Note 3.

Use of Estimates

The preparation of financial statements in conformity with accounting principles generally accepted in the United States of America requires management to make estimates and assumptions that affect certain reported amounts of assets, liabilities, and changes therein, and disclosures of contingent assets and liabilities. Actual results could differ from these estimates.

3. FAIR VALUE MEASUREMENTS

The following is a description of the valuation methodologies used for assets measured at fair value. There has been no changes in the methodologies used at June 30, 2022 and 2021.

- *Money market fund*: valued at cost plus accrued interest, which approximates fair value.
- *Certificates of deposit*: valued at amortized cost, which approximates fair value.
- *Mutual funds*: valued at the daily closing price as reported by the fund. Mutual funds held by the Plan are open-end mutual funds that are registered with the SEC. These funds are required to publish their daily net asset value and to transact at that price. The mutual funds held by the Plan are deemed to be actively traded.
- *Common stocks*: valued at closing price reported in the active market on which the individual securities are traded.
- *Corporate bonds and government and agency obligations*: valued using a combination of the quoted closing price reported on the active market on which the individual securities are traded and an evaluation of the expected yield relative to similar securities or, in the absence of an active market, a broker quote.

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

3. FAIR VALUE MEASUREMENTS (Continued)

The following tables set forth by level, within the fair value hierarchy, the Plan's fair value measurement at June 30, 2022 and 2021.

Fair value measurement at June 30, 2022:

	<u>Level 1</u>	<u>Level 2</u>	<u>Level 3</u>	<u>Total</u>
Money market fund	\$ -	\$ 1,400,211	\$ -	\$ 1,400,211
Certificates of deposit	-	499,865	-	499,865
Mutual funds	1,569,285	-	-	1,569,285
Common stocks	1,958,018	-	-	1,958,018
Corporate bonds	-	530,717	-	530,717
Government and agency obligations	-	733,431	-	733,431
Total investments, at fair value	<u>\$ 3,527,303</u>	<u>\$ 3,164,224</u>	<u>\$ -</u>	<u>\$ 6,691,527</u>

Fair value measurement at June 30, 2021:

Money market fund	\$ -	\$ 1,107,117	\$ -	\$ 1,107,117
Mutual funds	2,918,669	-	-	2,918,669
Common stocks	2,519,282	-	-	2,519,282
Corporate bonds	-	442,018	-	442,018
Government and agency obligations	-	642,852	-	642,852
Total investments, at fair value	<u>\$ 5,437,951</u>	<u>\$ 2,191,987</u>	<u>\$ -</u>	<u>\$ 7,629,938</u>

4. PARTY-IN-INTEREST TRANSACTIONS

Certain Plan investments are managed by Morgan Stanley Smith Barney (MSSB), who acts as the custodian and investment advisor of the Plan; therefore, transactions qualify as party-in-interest transactions.

5. INCOME TAX STATUS

The Internal Revenue Service has determined and informed the Company by a letter dated June 30, 2020, that the Plan is in accordance with applicable sections of the Internal Revenue Code (IRC). Although the Plan has been amended since receiving the determination letter, the Plan administrator and the Plan's tax counsel believe that the Plan is designed and is currently being operated in compliance with the applicable requirements of the IRC. Therefore, no provision for income taxes has been included in the Plan's financial statements.

6. PLAN TERMINATION

Although it has not expressed any intent to do so, the Company has the right under the Plan to discontinue its contributions at any time and to terminate the Plan subject to the provisions of ERISA. In the event of Plan termination, participants become one hundred percent vested in their accounts.

7. RECONCILIATION OF FINANCIAL STATEMENTS TO FORM 5500

While total net assets available for benefits and the total change in net assets available agree between the financial statements and Form 5500 for 2022 and 2021, certain classifications differ between the financial statements and Form 5500.

8. SUBSEQUENT EVENTS

Subsequent events have been evaluated through December 5, 2022, the date the financial statements were available to be issued.

**CLIFFORD FUEL CO., INC.
EMPLOYEES' 401(k) SAVINGS AND PROFIT SHARING PLAN**

EIN #15-0620960

PLAN #005, FORM 5500

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

JUNE 30, 2022

(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
	Morgan Stanley Smith Barney - Mutual Fund	2289.57 SHS AMERICAN EUROPACIFIC GRW F2	\$ 112,731	\$ 110,082
	Morgan Stanley Smith Barney - Mutual Fund	2457.979 SHS AMERICAN MUTUAL F2	90,129	118,647
	Morgan Stanley Smith Barney - Mutual Fund	1441.253 SHS AMERICAN NEW WORLD F2	92,222	94,330
	Morgan Stanley Smith Barney - Mutual Fund	6642.657 SHS ARTISAN DEVELOPING WORLD ADV	87,693	89,344
	Morgan Stanley Smith Barney - Mutual Fund	1091.105 SHS BARON SMALL CAP INSTL	26,686	30,278
	Morgan Stanley Smith Barney - Mutual Fund	650.856 SHS DELAWARE HEALTHCARE INST(15.46%)	14,234	16,851
	Morgan Stanley Smith Barney - Mutual Fund	725.793 SHS DELAWARE HEALTHCARE INST(17.24%)	15,872	18,791
	Morgan Stanley Smith Barney - Mutual Fund	818.411 SHS DELAWARE HEALTHCARE INST(19.44%)	17,898	21,189
	Morgan Stanley Smith Barney - Mutual Fund	1721.021 SHS DELAWARE HEALTHCARE INST(40.88%)	37,637	44,557
	Morgan Stanley Smith Barney - Mutual Fund	293.853 SHS DELAWARE HEALTHCARE INST(6.98%)	6,426	7,608
	Morgan Stanley Smith Barney - Mutual Fund	1686.328 SHS FRANKLIN UTILITIES ADV(24.51%)	25,100	37,015
	Morgan Stanley Smith Barney - Mutual Fund	4667.503 SHS FRANKLIN UTILITIES ADV(67.84%)	69,473	102,451
	Morgan Stanley Smith Barney - Mutual Fund	526.332 SHS FRANKLIN UTILITIES ADVISOR(7.65%)	7,834	11,553
	Morgan Stanley Smith Barney - Mutual Fund	7812.915 SHS GQG PARTNERS EMRG MKTS EQ INS	92,520	108,443
	Morgan Stanley Smith Barney - Mutual Fund	2511.891 SHS INVESCO INTL SMLL-MID CO Y	88,044	94,774
	Morgan Stanley Smith Barney - Mutual Fund	1094.021 SHS JPMORGAN MID CAP VALUE I	34,637	38,816
	Morgan Stanley Smith Barney - Mutual Fund	690 SHS JPMORGAN SMALL CAP EQTY I(50.00%)	34,252	36,846
	Morgan Stanley Smith Barney - Mutual Fund	690 SHS JPMORGAN SMALL CAP EQUITY I(50.00%)	34,252	36,846
	Morgan Stanley Smith Barney - Mutual Fund	7975.94 SHS LAZARD GLB LSTD INFR PTF INST	118,007	128,333
	Morgan Stanley Smith Barney - Mutual Fund	6242.381 SHS MFS INTL DIVERSIFICATION I	114,594	124,723
	Morgan Stanley Smith Barney - Mutual Fund	4308.946 SHS MFS INTL INTRINSIC VALUE I	168,483	178,735
	Morgan Stanley Smith Barney - Mutual Fund	1409.154 SHS NEUBERGER BERMAN GENESIS INST	68,635	81,872
	Morgan Stanley Smith Barney - Mutual Fund	2895.063 SHS NUANCE MID CAP VALUE INST	31,942	37,201
	Morgan Stanley Smith Barney - Common Stk	272 SHS ABBVIE INC COM	21,207	41,660
	Morgan Stanley Smith Barney - Common Stk	16 SHS ACCENTURE PLC IRELAND CL A	5,023	4,442
	Morgan Stanley Smith Barney - Common Stk	72 SHS ADIDAS AG	9,142	6,379
	Morgan Stanley Smith Barney - Common Stk	13 SHS ADOBE INC	1,495	4,759
	Morgan Stanley Smith Barney - Common Stk	15 SHS ADOBE INC	1,738	5,491
	Morgan Stanley Smith Barney - Common Stk	33 SHS ADVANCED MICRO DEVICES	2,867	2,524
	Morgan Stanley Smith Barney - Common Stk	408 SHS AENA SME SA UNSP ADR	7,216	5,194
	Morgan Stanley Smith Barney - Common Stk	142 SHS AGNICO EAGLE MINES LTD	8,624	6,498
	Morgan Stanley Smith Barney - Common Stk	165 SHS AIA GROUP LTD SPON ADR	6,089	7,230
	Morgan Stanley Smith Barney - Common Stk	200 SHS AIR LIQUIDE ADR	5,512	5,358
	Morgan Stanley Smith Barney - Common Stk	298 SHS AIRBUS SE UNSPONSORED ADR	8,060	7,238
	Morgan Stanley Smith Barney - Common Stk	7 SHS ALNYLAM PHARMACEUTICALS INC	1,156	1,021
	Morgan Stanley Smith Barney - Common Stk	5 SHS ALPHABET INC CL A	2,081	10,896
	Morgan Stanley Smith Barney - Common Stk	9 SHS ALPHABET INC CL C	7,288	19,687
	Morgan Stanley Smith Barney - Common Stk	6 SHS ALPHABET INC CL C	2,919	13,125
	Morgan Stanley Smith Barney - Common Stk	135 SHS AMADEUS IT GROUP S.A ADR	9,007	7,507
	Morgan Stanley Smith Barney - Common Stk	140 SHS AMAZON COM INC	11,868	14,869
	Morgan Stanley Smith Barney - Common Stk	142 SHS AMAZON COM INC	5,488	15,082
	Morgan Stanley Smith Barney - Common Stk	392 SHS AMER INTL GP INC NEW	16,632	20,043
	Morgan Stanley Smith Barney - Common Stk	11 SHS AMERICAN TOWER CORP	587	2,811
	Morgan Stanley Smith Barney - Common Stk	121 SHS AMPHENOL CORP NEW CL A	5,914	7,790
	Morgan Stanley Smith Barney - Common Stk	35 SHS AMPHENOL CORP NEW CL A	1,240	2,253
	Morgan Stanley Smith Barney - Common Stk	236 SHS APPLE INC	5,862	32,266
	Morgan Stanley Smith Barney - Common Stk	84 SHS APPLE INC	2,766	11,484
	Morgan Stanley Smith Barney - Common Stk	17 SHS APTIV PLC	1,366	1,514
	Morgan Stanley Smith Barney - Common Stk	279 SHS ARCHER DANIELS MIDLAND	12,854	21,650
	Morgan Stanley Smith Barney - Common Stk	7 SHS ARGENX SE ADR	2,224	2,652
	Morgan Stanley Smith Barney - Common Stk	9 SHS ATlassian CORP PLC CL A	1,284	1,687

(Continued)

CLIFFORD FUEL CO., INC.
EMPLOYEES' 401(k) SAVINGS AND PROFIT SHARING PLAN

EIN #15-0620960

PLAN #005, FORM 5500

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

JUNE 30, 2022

(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
	Morgan Stanley Smith Barney - Common Stk	176 SHS BAE SYS PLC SPON ADR	\$ 5,429	\$ 7,146
	Morgan Stanley Smith Barney - Common Stk	874 SHS BARCLAYS PLC ADR	8,416	6,642
	Morgan Stanley Smith Barney - Common Stk	274 SHS BAXTER INTL INC	22,420	17,599
	Morgan Stanley Smith Barney - Common Stk	451 SHS BAYER AG SPON ADR	7,795	6,706
	Morgan Stanley Smith Barney - Common Stk	12 SHS BILL COM HLDGS INC	1,495	1,319
	Morgan Stanley Smith Barney - Common Stk	10 SHS BIOMARIN PHARMAC SE	929	829
	Morgan Stanley Smith Barney - Common Stk	13 SHS BOEING CO	2,008	1,777
	Morgan Stanley Smith Barney - Common Stk	76 SHS BOSTON SCIENTIFIC CORP	1,851	2,833
	Morgan Stanley Smith Barney - Common Stk	42 SHS BROADCOM INC	11,172	20,404
	Morgan Stanley Smith Barney - Common Stk	224 SHS BUNZL PLC NEW	8,529	7,405
	Morgan Stanley Smith Barney - Common Stk	68 SHS CANADIAN NATL RAILWAY CO	8,466	7,648
	Morgan Stanley Smith Barney - Common Stk	182 SHS CAPGEMINI S E UNSPONSORED ADR	4,223	6,228
	Morgan Stanley Smith Barney - Common Stk	44 SHS CDW CORPORATION	3,271	6,933
	Morgan Stanley Smith Barney - Common Stk	48 SHS CHARLES SCHWAB NEW	2,164	3,033
	Morgan Stanley Smith Barney - Common Stk	152 SHS CHARLES SCHWAB NEW	6,173	9,603
	Morgan Stanley Smith Barney - Common Stk	74 SHS CIGNA CORP	13,497	19,500
	Morgan Stanley Smith Barney - Common Stk	423 SHS CISCO SYS INC	10,743	18,037
	Morgan Stanley Smith Barney - Common Stk	67 SHS COCA COLA CO	3,249	4,215
	Morgan Stanley Smith Barney - Common Stk	244 SHS COGNIZANT TECH SOLUTIONS CL A	13,922	16,468
	Morgan Stanley Smith Barney - Common Stk	395 SHS COMCAST CORP (NEW) CLASS A	14,684	15,500
	Morgan Stanley Smith Barney - Common Stk	368 SHS COMPASS GROUP PLC SPD ADR	7,975	7,596
	Morgan Stanley Smith Barney - Common Stk	645 SHS CONAGRA BRANDS INC	19,977	22,085
	Morgan Stanley Smith Barney - Common Stk	213 SHS CONOCOPHILLIPS	8,183	19,130
	Morgan Stanley Smith Barney - Common Stk	30 SHS COPART INC	2,984	3,260
	Morgan Stanley Smith Barney - Common Stk	318 SHS COVESTRO AG SPONSORED ADR	9,310	5,559
	Morgan Stanley Smith Barney - Common Stk	209 SHS CVS HEALTH CORP COM	10,272	19,366
	Morgan Stanley Smith Barney - Common Stk	13 SHS DANAHER CORPORATION	933	3,296
	Morgan Stanley Smith Barney - Common Stk	27 SHS DANAHER CORPORATION	6,410	6,845
	Morgan Stanley Smith Barney - Common Stk	66 SHS DBS GROUP HOLDINGS LTD SP	4,614	5,641
	Morgan Stanley Smith Barney - Common Stk	9 SHS DEERE & CO	1,539	2,695
	Morgan Stanley Smith Barney - Common Stk	170 SHS DEUTSCHE POST AG SPONSORED ADR	6,899	6,384
	Morgan Stanley Smith Barney - Common Stk	39 SHS DIAGEO PLC SPON ADR NEW	7,509	6,791
	Morgan Stanley Smith Barney - Common Stk	177 SHS DISCOVER FINCL SVCS	14,733	16,741
	Morgan Stanley Smith Barney - Common Stk	80 SHS DOLLAR GEN CORP NEW COM	17,284	19,635
	Morgan Stanley Smith Barney - Common Stk	126 SHS DOLLAR TREE INC	10,876	19,637
	Morgan Stanley Smith Barney - Common Stk	127 SHS DOVER CORP	21,616	15,405
	Morgan Stanley Smith Barney - Common Stk	309 SHS DUPONT DE NEMOURS INC	23,033	17,174
	Morgan Stanley Smith Barney - Common Stk	26 SHS EATON CORP PLC SHS	4,432	3,276
	Morgan Stanley Smith Barney - Common Stk	8 SHS ECOLAB INC	1,083	1,230
	Morgan Stanley Smith Barney - Common Stk	306 SHS EDISON INTERNATIONAL	17,717	19,351
	Morgan Stanley Smith Barney - Common Stk	50 SHS EDWARD LIFESCIENCES CORP	2,135	4,755
	Morgan Stanley Smith Barney - Common Stk	45 SHS ELECTRONIC ARTS INC	4,863	5,474
	Morgan Stanley Smith Barney - Common Stk	20 SHS ELI LILLY & CO	1,335	6,485
	Morgan Stanley Smith Barney - Common Stk	31 SHS ELI LILLY & CO	3,588	10,051
	Morgan Stanley Smith Barney - Common Stk	346 SHS ENTAIN PLC ADR	6,025	5,242
	Morgan Stanley Smith Barney - Common Stk	8 SHS EQUINIX INC	3,263	5,256
	Morgan Stanley Smith Barney - Common Stk	292 SHS EQUITY RESIDENTIAL	17,805	21,088
	Morgan Stanley Smith Barney - Common Stk	8 SHS ESTEE LAUDER CO INC CL A	1,451	2,037
	Morgan Stanley Smith Barney - Common Stk	13 SHS ETSY INC COM	1,845	952
	Morgan Stanley Smith Barney - Common Stk	8 SHS FACTSET RESEARCH SYSTEMS INC	3,693	3,077
	Morgan Stanley Smith Barney - Common Stk	227 SHS FIDELITY NATL INFORMATION SE	30,010	20,809

(Continued)

CLIFFORD FUEL CO., INC.
EMPLOYEES' 401(k) SAVINGS AND PROFIT SHARING PLAN

EIN #15-0620960

PLAN #005, FORM 5500

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

JUNE 30, 2022

(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
	Morgan Stanley Smith Barney - Common Stk	272 SHS FRESenius MEDICAL CARE AG&CO	\$ 9,540	\$ 6,784
	Morgan Stanley Smith Barney - Common Stk	200 SHS GENERAC HLDGS INC COM	18,063	42,116
	Morgan Stanley Smith Barney - Common Stk	376 SHS GENERAL ELECTRIC CO	21,146	23,940
	Morgan Stanley Smith Barney - Common Stk	39 SHS HILTON WORLDWIDE HLDGS INC	5,151	4,346
	Morgan Stanley Smith Barney - Common Stk	76 SHS HITACHI 10 COM NEW ADR	5,143	7,183
	Morgan Stanley Smith Barney - Common Stk	291 SHS HOLOGIC INC	21,520	20,166
	Morgan Stanley Smith Barney - Common Stk	123 SHS HONEYWELL INTL INC	24,953	21,379
	Morgan Stanley Smith Barney - Common Stk	8 SHS HUBSPOT, INC.	1,883	2,405
	Morgan Stanley Smith Barney - Common Stk	6 SHS HUMANA INC	2,682	2,808
	Morgan Stanley Smith Barney - Common Stk	176 SHS IBERDROLA SA SPON ADR	8,401	7,281
	Morgan Stanley Smith Barney - Common Stk	22 SHS ILL TOOL WORKS INC	3,402	4,010
	Morgan Stanley Smith Barney - Common Stk	739 SHS ING GROEP NV ADR	8,254	7,331
	Morgan Stanley Smith Barney - Common Stk	8 SHS INSULET CORP	1,507	1,744
	Morgan Stanley Smith Barney - Common Stk	63 SHS INTERCONTINENTAL EXCHANGE INC	3,622	5,925
	Morgan Stanley Smith Barney - Common Stk	9 SHS INTERCONTINENTAL EXCHANGE INC	702	846
	Morgan Stanley Smith Barney - Common Stk	128 SHS INTERTEK GROUP PLC UNSPONS ADR	9,739	6,619
	Morgan Stanley Smith Barney - Common Stk	16 SHS INTUITIVE SURGICAL INC	2,353	3,211
	Morgan Stanley Smith Barney - Common Stk	1000 SHS ISHARES TREASURY FLOATING RATE	50,390	50,400
	Morgan Stanley Smith Barney - Common Stk	115 SHS JOHNSON & JOHNSON	12,514	20,414
	Morgan Stanley Smith Barney - Common Stk	234 SHS KBC GROUP NV UNSPONS ADR	7,289	6,576
	Morgan Stanley Smith Barney - Common Stk	12 SHS KLA CORPORATION	4,179	3,829
	Morgan Stanley Smith Barney - Common Stk	110 SHS LIBERTY MEDIA CORP SER C	6,499	6,981
	Morgan Stanley Smith Barney - Common Stk	8 SHS LINDE PLC	1,532	2,301
	Morgan Stanley Smith Barney - Common Stk	19 SHS LIVE NATION ENTERTAINMENT INC	1,049	1,569
	Morgan Stanley Smith Barney - Common Stk	294 SHS LONDON STK EXCHANGE GROUP ADR	7,795	6,885
	Morgan Stanley Smith Barney - Common Stk	9 SHS LULULEMON ATHLETICA INC	1,923	2,453
	Morgan Stanley Smith Barney - Common Stk	32 SHS LVMH MOET HENNESSY LOUIS VUITT	4,513	3,911
	Morgan Stanley Smith Barney - Common Stk	14 SHS MARSH & MCLENNAN COS INC	1,020	2,174
	Morgan Stanley Smith Barney - Common Stk	7 SHS MARTIN MARIETTA MATERIALS	1,215	2,095
	Morgan Stanley Smith Barney - Common Stk	72 SHS MARVELL TECHNOLOGY GROUP LTD	3,225	3,134
	Morgan Stanley Smith Barney - Common Stk	39 SHS MASTERCARD INC CL A	4,159	12,304
	Morgan Stanley Smith Barney - Common Stk	23 SHS MASTERCARD INC CL A	2,673	7,256
	Morgan Stanley Smith Barney - Common Stk	37 SHS MC CORMICK AND CO NON VOTING	2,894	3,080
	Morgan Stanley Smith Barney - Common Stk	15 SHS MC DONALDS CORP	1,913	3,703
	Morgan Stanley Smith Barney - Common Stk	209 SHS MERCK & CO INC NEW COM	11,454	19,055
	Morgan Stanley Smith Barney - Common Stk	219 SHS MERCK KGAA SPD ADR	5,694	7,376
	Morgan Stanley Smith Barney - Common Stk	361 SHS METLIFE INCORPORATED	19,724	22,667
	Morgan Stanley Smith Barney - Common Stk	83 SHS MICROSOFT CORP	5,268	21,317
	Morgan Stanley Smith Barney - Common Stk	112 SHS MICROSOFT CORP	5,540	28,765
	Morgan Stanley Smith Barney - Common Stk	27 SHS MONDELEZ INTL INC COM	1,242	1,676
	Morgan Stanley Smith Barney - Common Stk	23 SHS MONSTER BEVERAGE CORP NEW COM	1,015	2,132
	Morgan Stanley Smith Barney - Common Stk	90 SHS MOTOROLA SOLUTIONS INC	14,819	18,864
	Morgan Stanley Smith Barney - Common Stk	27 SHS MOTOROLA SOLUTIONS INC	5,158	5,659
	Morgan Stanley Smith Barney - Common Stk	38 SHS NIKE INC B	996	3,884
	Morgan Stanley Smith Barney - Common Stk	43 SHS NORTHROP GRUMMAN CP(HLDG CO)	5,540	20,579
	Morgan Stanley Smith Barney - Common Stk	42 SHS NVIDIA CORPORATION	2,580	6,367
	Morgan Stanley Smith Barney - Common Stk	43 SHS NVIDIA CORPORATION	9,248	6,518
	Morgan Stanley Smith Barney - Common Stk	10 SHS OLD DOMINION FREIGHT LINE	2,821	2,563
	Morgan Stanley Smith Barney - Common Stk	249 SHS ORACLE CORP	9,919	17,398
	Morgan Stanley Smith Barney - Common Stk	13 SHS O'REILLY AUTOMOTIVE INC NEW	3,282	8,213
	Morgan Stanley Smith Barney - Common Stk	100 SHS PALO ALTO NETWORKS INC	13,832	49,394

(Continued)

CLIFFORD FUEL CO., INC.
EMPLOYEES' 401(k) SAVINGS AND PROFIT SHARING PLAN

EIN #15-0620960

PLAN #005, FORM 5500

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

JUNE 30, 2022

(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
	Morgan Stanley Smith Barney - Common Stk	29 SHS PAYPAL HLDGS INC COM	\$ 3,103	\$ 2,025
	Morgan Stanley Smith Barney - Common Stk	69 SHS PAYPAL HLDGS INC COM	6,028	4,819
	Morgan Stanley Smith Barney - Common Stk	43 SHS PEPSICO INC NC	4,940	7,166
	Morgan Stanley Smith Barney - Common Stk	184 SHS PERNOD RICARD SA ADR	5,488	6,757
	Morgan Stanley Smith Barney - Common Stk	133 SHS PFIZER INC	7,314	6,973
	Morgan Stanley Smith Barney - Common Stk	29 SHS PROCTER & GAMBLE	4,199	4,170
	Morgan Stanley Smith Barney - Common Stk	63 SHS PROGRESSIVE CORP OHIO	5,517	7,325
	Morgan Stanley Smith Barney - Common Stk	79 SHS QUALCOMM INC	8,086	10,091
	Morgan Stanley Smith Barney - Common Stk	37 SHS QUALTRICS INTERNATIONAL	1,192	463
	Morgan Stanley Smith Barney - Common Stk	250 SHS RAYTHEON TECHNOLOGIES CORP	9,372	24,028
	Morgan Stanley Smith Barney - Common Stk	7 SHS RH	2,306	1,486
	Morgan Stanley Smith Barney - Common Stk	164 SHS ROCHE HOLDINGS ADR	4,634	6,840
	Morgan Stanley Smith Barney - Common Stk	12 SHS ROCKWELL AUTOMATION INC	1,895	2,392
	Morgan Stanley Smith Barney - Common Stk	32 SHS ROSS STORES INC	2,154	2,247
	Morgan Stanley Smith Barney - Common Stk	64 SHS ROSS STORES INC	4,355	4,495
	Morgan Stanley Smith Barney - Common Stk	31 SHS SALESFORCE INC	5,078	5,116
	Morgan Stanley Smith Barney - Common Stk	1980 SHS SANTOS LIMITED	11,860	9,959
	Morgan Stanley Smith Barney - Common Stk	93 SHS SAP AG	10,756	8,437
	Morgan Stanley Smith Barney - Common Stk	9 SHS SAREPTA THERAPEUTICS INC	731	675
	Morgan Stanley Smith Barney - Common Stk	232 SHS SCHLUMBERGER LTD	7,112	8,296
	Morgan Stanley Smith Barney - Common Stk	14 SHS SEAGEN INC	2,245	2,477
	Morgan Stanley Smith Barney - Common Stk	6 SHS SERVICENOW INC	1,804	2,853
	Morgan Stanley Smith Barney - Common Stk	11 SHS SHERWIN WILLIAMS COMPANY OHIO	1,372	2,463
	Morgan Stanley Smith Barney - Common Stk	121 SHS SIEMENS AKTIENGESSELLSCHAFT	8,259	6,181
	Morgan Stanley Smith Barney - Common Stk	59 SHS SNAP INC. CL A	1,990	775
	Morgan Stanley Smith Barney - Common Stk	16 SHS SNOWFLAKE INC CL A	3,747	2,225
	Morgan Stanley Smith Barney - Common Stk	96 SHS SONY GROUP CORPORATION ADR	9,774	7,850
	Morgan Stanley Smith Barney - Common Stk	9 SHS SPLUNK INC	1,270	796
	Morgan Stanley Smith Barney - Common Stk	339 SHS SSE PLC SPON ADR	7,552	6,661
	Morgan Stanley Smith Barney - Common Stk	77 SHS TAIWAN SMCNDCTR MFG CO LTD ADR	5,405	6,295
	Morgan Stanley Smith Barney - Common Stk	20 SHS THERMO FISHER SCIENTIFIC	3,072	10,866
	Morgan Stanley Smith Barney - Common Stk	378 SHS TJX COS INC NEW	26,911	21,111
	Morgan Stanley Smith Barney - Common Stk	85 SHS TJX COS INC NEW	5,555	4,747
	Morgan Stanley Smith Barney - Common Stk	251 SHS TRACTOR SUPPLY CO	16,878	48,656
	Morgan Stanley Smith Barney - Common Stk	450 SHS TRUIST FINL CORP	16,723	21,344
	Morgan Stanley Smith Barney - Common Stk	373 SHS U S BANCORP COM NEW	20,794	17,165
	Morgan Stanley Smith Barney - Common Stk	162 SHS UCB SA UNSPON ADR	9,292	6,841
	Morgan Stanley Smith Barney - Common Stk	10 SHS UNION PACIFIC CORP	1,595	2,133
	Morgan Stanley Smith Barney - Common Stk	16 SHS UNITED PARCEL SER INC CL-B	3,274	2,921
	Morgan Stanley Smith Barney - Common Stk	12 SHS UNITEDHEALTH GP INC	5,902	6,164
	Morgan Stanley Smith Barney - Common Stk	252 SHS VANGUARD DIVIDEND APPR(50.00%)	25,062	36,154
	Morgan Stanley Smith Barney - Common Stk	252 SHS VANGUARD DIVIDEND APPR(50.00%)	25,062	36,154
	Morgan Stanley Smith Barney - Common Stk	1000 SHS VANGUARD INT DIV APP INDX FD	61,966	68,610
	Morgan Stanley Smith Barney - Common Stk	2514 SHS VANGUARD SHR-TM INFLAT PROTEC	125,378	126,002
	Morgan Stanley Smith Barney - Common Stk	8 SHS VEEVA SYS INC CL A	1,863	1,584
	Morgan Stanley Smith Barney - Common Stk	24 SHS VERISK ANALYTICS INC COM	4,564	4,154
	Morgan Stanley Smith Barney - Common Stk	19 SHS VERISK ANALYTICS INC COM	2,946	3,289
	Morgan Stanley Smith Barney - Common Stk	392 SHS VERIZON COMMUNICATIONS	20,107	19,894
	Morgan Stanley Smith Barney - Common Stk	17 SHS VISA INC CL A	2,673	3,347
	Morgan Stanley Smith Barney - Common Stk	19 SHS VISA INC CL A	4,054	3,741
	Morgan Stanley Smith Barney - Common Stk	176 SHS WALT DISNEY CO HLDG CO	19,303	16,614

(Continued)

**CLIFFORD FUEL CO., INC.
EMPLOYEES' 401(k) SAVINGS AND PROFIT SHARING PLAN**
EIN #15-0620960
PLAN #005, FORM 5500
SCHEDULE H, LINE 4i - SCHEDULE OF ASSETS (HELD AT END OF YEAR)
JUNE 30, 2022

(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
	Morgan Stanley Smith Barney - Common Stk	8 SHS WEST PHARMACEUTICAL SVCS INC	\$ 977	\$ 2,419
	Morgan Stanley Smith Barney - Common Stk	13 SHS WORKDAY INC CL A	2,259	1,815
	Morgan Stanley Smith Barney - Common Stk	294 SHS WORLDLINE SA ADR	11,178	5,451
	Morgan Stanley Smith Barney - Common Stk	130 SHS ZURICH INSURANCE GRP LTD ADR	4,929	5,662
	Morgan Stanley Smith Barney - Corp Bonds	\$100,000 AMERICAN HONDA FINANCE CORP	99,850	99,316
	Morgan Stanley Smith Barney - Corp Bonds	\$19,000 BERKSHIRE HATHAWAY FIN CORP	18,544	17,107
	Morgan Stanley Smith Barney - Corp Bonds	\$17,000 BLACKROCK INC	18,281	17,112
	Morgan Stanley Smith Barney - Corp Bonds	\$50,000 BOEING CO/THE	49,731	49,348
	Morgan Stanley Smith Barney - Corp Bonds	\$25,000 COCA-COLA CO/THE	25,016	21,597
	Morgan Stanley Smith Barney - Corp Bonds	\$25,000 COMCAST CORP	27,931	24,418
	Morgan Stanley Smith Barney - Corp Bonds	\$20,000 COSTCO WHOLESALE CORP	20,014	18,000
	Morgan Stanley Smith Barney - Corp Bonds	\$20,000 EMERSON ELECTRIC CO	19,770	17,728
	Morgan Stanley Smith Barney - Corp Bonds	\$50,000 GOLDMAN SACHS GROUP INC/THE	49,975	48,953
	Morgan Stanley Smith Barney - Corp Bonds	\$21,000 HOME DEPOT INC/THE	20,947	19,129
	Morgan Stanley Smith Barney - Corp Bonds	\$19,000 JPMORGAN CHASE & CO 3/1/2024 3.2200%	19,516	18,688
	Morgan Stanley Smith Barney - Corp Bonds	\$16,000 MASTERCARD INC	18,054	15,767
	Morgan Stanley Smith Barney - Corp Bonds	\$25,000 MICROSOFT CORP	25,356	24,997
	Morgan Stanley Smith Barney - Corp Bonds	\$50,000 NASDAQ INC	49,797	49,277
	Morgan Stanley Smith Barney - Corp Bonds	\$7,000 NIKE INC	7,619	6,753
	Morgan Stanley Smith Barney - Corp Bonds	\$11,000 PUBLIC STORAGE	10,286	9,527
	Morgan Stanley Smith Barney - Corp Bonds	\$16,000 STATE STREET CORP 11/1/2024 2.3540%	16,376	15,416
	Morgan Stanley Smith Barney - Corp Bonds	\$16,000 TRUIST FINANCIAL CORP	16,646	13,370
	Morgan Stanley Smith Barney - Corp Bonds	\$21,000 WALT DISNEY CO/THE	22,759	20,338
	Morgan Stanley Smith Barney - Corp Bonds	\$25,000 WELLS FARGO & CO 10/30/2024 2.4060%	24,937	23,876
	Morgan Stanley Smith Barney - Govt Obligtn	\$62,000 FED NATL MTG ASSN 10/8/2027 0.75%	62,038	54,983
	Morgan Stanley Smith Barney - Govt Obligtn	\$18,000 FED NATL MTG ASSN 11/07/2025 0.5%	17,989	16,541
	Morgan Stanley Smith Barney - Govt Obligtn	\$24,000 FED HOME LN MTG CORP 7/21/2025 0.375%	23,903	22,154
	Morgan Stanley Smith Barney - Govt Obligtn	\$37,000 UNITED STATES TREASURY NOTE 8/15/2026 1.5%	36,290	34,797
	Morgan Stanley Smith Barney - Govt Obligtn	\$35,000 UNITED STATES TREASURY NOTE 8/15/2027 2.25%	37,528	33,673
	Morgan Stanley Smith Barney - Govt Obligtn	\$17,000 UNITED STATES TREASURY NOTE 11/15/2027 2.25%	17,550	16,325
	Morgan Stanley Smith Barney - Govt Obligtn	\$38,000 UNITED STATES TREASURY NOTE 6/30/2024 1.75%	37,567	37,130
	Morgan Stanley Smith Barney - Govt Obligtn	\$74,000 UNITED STATES TREASURY NOTE 8/15/2024 2.375%	71,760	73,107
	Morgan Stanley Smith Barney - Govt Obligtn	\$14,000 UNITED STATES TREASURY NOTE 2/15/2026 1.625%	13,328	13,330
	Morgan Stanley Smith Barney - Govt Obligtn	\$22,000 UNITED STATES TREASURY NOTE 5/15/2026 1.625%	21,048	20,879
	Morgan Stanley Smith Barney - Govt Obligtn	\$21,000 UNITED STATES TREASURY NOTE 8/15/2023 2.5%	21,594	20,900
	Morgan Stanley Smith Barney - Govt Obligtn	\$28,000 UNITED STATES TREASURY NOTE 2/29/2024 2.125%	26,793	27,647
	Morgan Stanley Smith Barney - Govt Obligtn	\$28,000 UNITED STATES TREASURY NOTE 11/15/2023 1.625%	29,144	27,937
	Morgan Stanley Smith Barney - Govt Obligtn	\$3,000 UNITED STATES TREASURY NOTE 5/15/2027 2.375%	3,000	2,909
	Morgan Stanley Smith Barney - Govt Obligtn	\$52,000 UNITED STATES TREASURY NOTE 5/15/2025 2.125%	50,810	50,794
	Morgan Stanley Smith Barney - Govt Obligtn	\$50,000 UNITED STATES TREASURY NOTE 8/31/2024 1.25%	50,251	48,225
	Morgan Stanley Smith Barney - Govt Obligtn	\$25,000 UNITED STATES TREASURY NOTE 2/28/2025 1.125%	25,043	23,823
	Morgan Stanley Smith Barney - Govt Obligtn	\$45,000 UNITED STATES TREASURY NOTE 10/15/2023 0.125%	44,893	43,424
	Morgan Stanley Smith Barney - Govt Obligtn	\$43,000 UNITED STATES TREASURY NOTE 10/31/2025 0.25%	41,080	39,244
	Morgan Stanley Smith Barney - Govt Obligtn	\$49,000 UNITED STATES TREASURY NOTE 1/31/2026 0.375%	48,487	44,611
	Morgan Stanley Smith Barney - Govt Obligtn	\$46,000 UNITED STATES TREASURY NOTE 11/15/2031 1.375%	44,110	40,013
	Morgan Stanley Smith Barney - Govt Obligtn	\$44,000 UNITED STATES TREASURY NOTE 2/28/2029 1.875%	41,047	40,985
	Morgan Stanley Smith Barney - CD	\$100,000 SOUTHERN 1ST CD GREENVILLE SC CD 8/31/2022 1%	99,999	99,865
	Morgan Stanley Smith Barney - CD	\$200,000 CAPE COD FIVE CENTS SVGS BK HARWICH PORT MASS CD 8/11/2022 1.4%	199,990	200,000
	Morgan Stanley Smith Barney - CD	\$200,000 DEVON BK CHICAGO ILL CD 8/31/2022 1.4%	199,990	200,000
	Morgan Stanley Smith Barney - MMF	MS LIQUID ASSET FUND	1,400,211	1,400,211
			<u>\$ 6,160,316</u>	<u>\$ 6,691,527</u>

* Indicates a party-in-interest to the Plan

The accompanying notes are an integral part of this schedule.

**CLIFFORD FUEL CO., INC.
EMPLOYEES' 401(k) SAVINGS AND PROFIT SHARING PLAN**

EIN #15-0620960

PLAN #005, FORM 5500

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

JUNE 30, 2022

(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
	Morgan Stanley Smith Barney - Mutual Fund	2289.57 SHS AMERICAN EUROPACIFIC GRW F2	\$ 112,731	\$ 110,082
	Morgan Stanley Smith Barney - Mutual Fund	2457.979 SHS AMERICAN MUTUAL F2	90,129	118,647
	Morgan Stanley Smith Barney - Mutual Fund	1441.253 SHS AMERICAN NEW WORLD F2	92,222	94,330
	Morgan Stanley Smith Barney - Mutual Fund	6642.657 SHS ARTISAN DEVELOPING WORLD ADV	87,693	89,344
	Morgan Stanley Smith Barney - Mutual Fund	1091.105 SHS BARON SMALL CAP INSTL	26,686	30,278
	Morgan Stanley Smith Barney - Mutual Fund	650.856 SHS DELAWARE HEALTHCARE INST(15.46%)	14,234	16,851
	Morgan Stanley Smith Barney - Mutual Fund	725.793 SHS DELAWARE HEALTHCARE INST(17.24%)	15,872	18,791
	Morgan Stanley Smith Barney - Mutual Fund	818.411 SHS DELAWARE HEALTHCARE INST(19.44%)	17,898	21,189
	Morgan Stanley Smith Barney - Mutual Fund	1721.021 SHS DELAWARE HEALTHCARE INST(40.88%)	37,637	44,557
	Morgan Stanley Smith Barney - Mutual Fund	293.853 SHS DELAWARE HEALTHCARE INST(6.98%)	6,426	7,608
	Morgan Stanley Smith Barney - Mutual Fund	1686.328 SHS FRANKLIN UTILITIES ADV(24.51%)	25,100	37,015
	Morgan Stanley Smith Barney - Mutual Fund	4667.503 SHS FRANKLIN UTILITIES ADV(67.84%)	69,473	102,451
	Morgan Stanley Smith Barney - Mutual Fund	526.332 SHS FRANKLIN UTILITIES ADVISOR(7.65%)	7,834	11,553
	Morgan Stanley Smith Barney - Mutual Fund	7812.915 SHS GQG PARTNERS EMRG MKTS EQ INS	92,520	108,443
	Morgan Stanley Smith Barney - Mutual Fund	2511.891 SHS INVESCO INTL SMLL-MID CO Y	88,044	94,774
	Morgan Stanley Smith Barney - Mutual Fund	1094.021 SHS JPMORGAN MID CAP VALUE I	34,637	38,816
	Morgan Stanley Smith Barney - Mutual Fund	690 SHS JPMORGAN SMALL CAP EQTY I(50.00%)	34,252	36,846
	Morgan Stanley Smith Barney - Mutual Fund	690 SHS JPMORGAN SMALL CAP EQUITY I(50.00%)	34,252	36,846
	Morgan Stanley Smith Barney - Mutual Fund	7975.94 SHS LAZARD GLB LSTD INFR PTF INST	118,007	128,333
	Morgan Stanley Smith Barney - Mutual Fund	6242.381 SHS MFS INTL DIVERSIFICATION I	114,594	124,723
	Morgan Stanley Smith Barney - Mutual Fund	4308.946 SHS MFS INTL INTRINSIC VALUE I	168,483	178,735
	Morgan Stanley Smith Barney - Mutual Fund	1409.154 SHS NEUBERGER BERMAN GENESIS INST	68,635	81,872
	Morgan Stanley Smith Barney - Mutual Fund	2895.063 SHS NUANCE MID CAP VALUE INST	31,942	37,201
	Morgan Stanley Smith Barney - Common Stk	272 SHS ABBVIE INC COM	21,207	41,660
	Morgan Stanley Smith Barney - Common Stk	16 SHS ACCENTURE PLC IRELAND CL A	5,023	4,442
	Morgan Stanley Smith Barney - Common Stk	72 SHS ADIDAS AG	9,142	6,379
	Morgan Stanley Smith Barney - Common Stk	13 SHS ADOBE INC	1,495	4,759
	Morgan Stanley Smith Barney - Common Stk	15 SHS ADOBE INC	1,738	5,491
	Morgan Stanley Smith Barney - Common Stk	33 SHS ADVANCED MICRO DEVICES	2,867	2,524
	Morgan Stanley Smith Barney - Common Stk	408 SHS AENA SME SA UNSP ADR	7,216	5,194
	Morgan Stanley Smith Barney - Common Stk	142 SHS AGNICO EAGLE MINES LTD	8,624	6,498
	Morgan Stanley Smith Barney - Common Stk	165 SHS AIA GROUP LTD SPON ADR	6,089	7,230
	Morgan Stanley Smith Barney - Common Stk	200 SHS AIR LIQUIDE ADR	5,512	5,358
	Morgan Stanley Smith Barney - Common Stk	298 SHS AIRBUS SE UNSPONSORED ADR	8,060	7,238
	Morgan Stanley Smith Barney - Common Stk	7 SHS ALNYLAM PHARMACEUTICALS INC	1,156	1,021
	Morgan Stanley Smith Barney - Common Stk	5 SHS ALPHABET INC CL A	2,081	10,896
	Morgan Stanley Smith Barney - Common Stk	9 SHS ALPHABET INC CL C	7,288	19,687
	Morgan Stanley Smith Barney - Common Stk	6 SHS ALPHABET INC CL C	2,919	13,125
	Morgan Stanley Smith Barney - Common Stk	135 SHS AMADEUS IT GROUP S.A ADR	9,007	7,507
	Morgan Stanley Smith Barney - Common Stk	140 SHS AMAZON COM INC	11,868	14,869
	Morgan Stanley Smith Barney - Common Stk	142 SHS AMAZON COM INC	5,488	15,082
	Morgan Stanley Smith Barney - Common Stk	392 SHS AMER INTL GP INC NEW	16,632	20,043
	Morgan Stanley Smith Barney - Common Stk	11 SHS AMERICAN TOWER CORP	587	2,811
	Morgan Stanley Smith Barney - Common Stk	121 SHS AMPHENOL CORP NEW CL A	5,914	7,790
	Morgan Stanley Smith Barney - Common Stk	35 SHS AMPHENOL CORP NEW CL A	1,240	2,253
	Morgan Stanley Smith Barney - Common Stk	236 SHS APPLE INC	5,862	32,266
	Morgan Stanley Smith Barney - Common Stk	84 SHS APPLE INC	2,766	11,484
	Morgan Stanley Smith Barney - Common Stk	17 SHS APTIV PLC	1,366	1,514
	Morgan Stanley Smith Barney - Common Stk	279 SHS ARCHER DANIELS MIDLAND	12,854	21,650
	Morgan Stanley Smith Barney - Common Stk	7 SHS ARGENX SE ADR	2,224	2,652
	Morgan Stanley Smith Barney - Common Stk	9 SHS ATlassian CORP PLC CL A	1,284	1,687

(Continued)

CLIFFORD FUEL CO., INC.
EMPLOYEES' 401(k) SAVINGS AND PROFIT SHARING PLAN

EIN #15-0620960

PLAN #005, FORM 5500

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

JUNE 30, 2022

(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
	Morgan Stanley Smith Barney - Common Stk	176 SHS BAE SYS PLC SPON ADR	\$ 5,429	\$ 7,146
	Morgan Stanley Smith Barney - Common Stk	874 SHS BARCLAYS PLC ADR	8,416	6,642
	Morgan Stanley Smith Barney - Common Stk	274 SHS BAXTER INTL INC	22,420	17,599
	Morgan Stanley Smith Barney - Common Stk	451 SHS BAYER AG SPON ADR	7,795	6,706
	Morgan Stanley Smith Barney - Common Stk	12 SHS BILL COM HLDGS INC	1,495	1,319
	Morgan Stanley Smith Barney - Common Stk	10 SHS BIOMARIN PHARMAC SE	929	829
	Morgan Stanley Smith Barney - Common Stk	13 SHS BOEING CO	2,008	1,777
	Morgan Stanley Smith Barney - Common Stk	76 SHS BOSTON SCIENTIFIC CORP	1,851	2,833
	Morgan Stanley Smith Barney - Common Stk	42 SHS BROADCOM INC	11,172	20,404
	Morgan Stanley Smith Barney - Common Stk	224 SHS BUNZL PLC NEW	8,529	7,405
	Morgan Stanley Smith Barney - Common Stk	68 SHS CANADIAN NATL RAILWAY CO	8,466	7,648
	Morgan Stanley Smith Barney - Common Stk	182 SHS CAPGEMINI S E UNSPONSORED ADR	4,223	6,228
	Morgan Stanley Smith Barney - Common Stk	44 SHS CDW CORPORATION	3,271	6,933
	Morgan Stanley Smith Barney - Common Stk	48 SHS CHARLES SCHWAB NEW	2,164	3,033
	Morgan Stanley Smith Barney - Common Stk	152 SHS CHARLES SCHWAB NEW	6,173	9,603
	Morgan Stanley Smith Barney - Common Stk	74 SHS CIGNA CORP	13,497	19,500
	Morgan Stanley Smith Barney - Common Stk	423 SHS CISCO SYS INC	10,743	18,037
	Morgan Stanley Smith Barney - Common Stk	67 SHS COCA COLA CO	3,249	4,215
	Morgan Stanley Smith Barney - Common Stk	244 SHS COGNIZANT TECH SOLUTIONS CL A	13,922	16,468
	Morgan Stanley Smith Barney - Common Stk	395 SHS COMCAST CORP (NEW) CLASS A	14,684	15,500
	Morgan Stanley Smith Barney - Common Stk	368 SHS COMPASS GROUP PLC SPD ADR	7,975	7,596
	Morgan Stanley Smith Barney - Common Stk	645 SHS CONAGRA BRANDS INC	19,977	22,085
	Morgan Stanley Smith Barney - Common Stk	213 SHS CONOCOPHILLIPS	8,183	19,130
	Morgan Stanley Smith Barney - Common Stk	30 SHS COPART INC	2,984	3,260
	Morgan Stanley Smith Barney - Common Stk	318 SHS COVESTRO AG SPONSORED ADR	9,310	5,559
	Morgan Stanley Smith Barney - Common Stk	209 SHS CVS HEALTH CORP COM	10,272	19,366
	Morgan Stanley Smith Barney - Common Stk	13 SHS DANAHER CORPORATION	933	3,296
	Morgan Stanley Smith Barney - Common Stk	27 SHS DANAHER CORPORATION	6,410	6,845
	Morgan Stanley Smith Barney - Common Stk	66 SHS DBS GROUP HOLDINGS LTD SP	4,614	5,641
	Morgan Stanley Smith Barney - Common Stk	9 SHS DEERE & CO	1,539	2,695
	Morgan Stanley Smith Barney - Common Stk	170 SHS DEUTSCHE POST AG SPONSORED ADR	6,899	6,384
	Morgan Stanley Smith Barney - Common Stk	39 SHS DIAGEO PLC SPON ADR NEW	7,509	6,791
	Morgan Stanley Smith Barney - Common Stk	177 SHS DISCOVER FINCL SVCS	14,733	16,741
	Morgan Stanley Smith Barney - Common Stk	80 SHS DOLLAR GEN CORP NEW COM	17,284	19,635
	Morgan Stanley Smith Barney - Common Stk	126 SHS DOLLAR TREE INC	10,876	19,637
	Morgan Stanley Smith Barney - Common Stk	127 SHS DOVER CORP	21,616	15,405
	Morgan Stanley Smith Barney - Common Stk	309 SHS DUPONT DE NEMOURS INC	23,033	17,174
	Morgan Stanley Smith Barney - Common Stk	26 SHS EATON CORP PLC SHS	4,432	3,276
	Morgan Stanley Smith Barney - Common Stk	8 SHS ECOLAB INC	1,083	1,230
	Morgan Stanley Smith Barney - Common Stk	306 SHS EDISON INTERNATIONAL	17,717	19,351
	Morgan Stanley Smith Barney - Common Stk	50 SHS EDWARD LIFESCIENCES CORP	2,135	4,755
	Morgan Stanley Smith Barney - Common Stk	45 SHS ELECTRONIC ARTS INC	4,863	5,474
	Morgan Stanley Smith Barney - Common Stk	20 SHS ELI LILLY & CO	1,335	6,485
	Morgan Stanley Smith Barney - Common Stk	31 SHS ELI LILLY & CO	3,588	10,051
	Morgan Stanley Smith Barney - Common Stk	346 SHS ENTAIN PLC ADR	6,025	5,242
	Morgan Stanley Smith Barney - Common Stk	8 SHS EQUINIX INC	3,263	5,256
	Morgan Stanley Smith Barney - Common Stk	292 SHS EQUITY RESIDENTIAL	17,805	21,088
	Morgan Stanley Smith Barney - Common Stk	8 SHS ESTEE LAUDER CO INC CL A	1,451	2,037
	Morgan Stanley Smith Barney - Common Stk	13 SHS ETSY INC COM	1,845	952
	Morgan Stanley Smith Barney - Common Stk	8 SHS FACTSET RESEARCH SYSTEMS INC	3,693	3,077
	Morgan Stanley Smith Barney - Common Stk	227 SHS FIDELITY NATL INFORMATION SE	30,010	20,809

(Continued)

CLIFFORD FUEL CO., INC.
EMPLOYEES' 401(k) SAVINGS AND PROFIT SHARING PLAN

EIN #15-0620960

PLAN #005, FORM 5500

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

JUNE 30, 2022

(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
	Morgan Stanley Smith Barney - Common Stk	272 SHS FRESenius MEDICAL CARE AG&CO	\$ 9,540	\$ 6,784
	Morgan Stanley Smith Barney - Common Stk	200 SHS GENERAC HLDGS INC COM	18,063	42,116
	Morgan Stanley Smith Barney - Common Stk	376 SHS GENERAL ELECTRIC CO	21,146	23,940
	Morgan Stanley Smith Barney - Common Stk	39 SHS HILTON WORLDWIDE HLDGS INC	5,151	4,346
	Morgan Stanley Smith Barney - Common Stk	76 SHS HITACHI 10 COM NEW ADR	5,143	7,183
	Morgan Stanley Smith Barney - Common Stk	291 SHS HOLOGIC INC	21,520	20,166
	Morgan Stanley Smith Barney - Common Stk	123 SHS HONEYWELL INTL INC	24,953	21,379
	Morgan Stanley Smith Barney - Common Stk	8 SHS HUBSPOT, INC.	1,883	2,405
	Morgan Stanley Smith Barney - Common Stk	6 SHS HUMANA INC	2,682	2,808
	Morgan Stanley Smith Barney - Common Stk	176 SHS IBERDROLA SA SPON ADR	8,401	7,281
	Morgan Stanley Smith Barney - Common Stk	22 SHS ILL TOOL WORKS INC	3,402	4,010
	Morgan Stanley Smith Barney - Common Stk	739 SHS ING GROEP NV ADR	8,254	7,331
	Morgan Stanley Smith Barney - Common Stk	8 SHS INSULET CORP	1,507	1,744
	Morgan Stanley Smith Barney - Common Stk	63 SHS INTERCONTINENTAL EXCHANGE INC	3,622	5,925
	Morgan Stanley Smith Barney - Common Stk	9 SHS INTERCONTINENTAL EXCHANGE INC	702	846
	Morgan Stanley Smith Barney - Common Stk	128 SHS INTERTEK GROUP PLC UNSPONS ADR	9,739	6,619
	Morgan Stanley Smith Barney - Common Stk	16 SHS INTUITIVE SURGICAL INC	2,353	3,211
	Morgan Stanley Smith Barney - Common Stk	1000 SHS ISHARES TREASURY FLOATING RATE	50,390	50,400
	Morgan Stanley Smith Barney - Common Stk	115 SHS JOHNSON & JOHNSON	12,514	20,414
	Morgan Stanley Smith Barney - Common Stk	234 SHS KBC GROUP NV UNSPONS ADR	7,289	6,576
	Morgan Stanley Smith Barney - Common Stk	12 SHS KLA CORPORATION	4,179	3,829
	Morgan Stanley Smith Barney - Common Stk	110 SHS LIBERTY MEDIA CORP SER C	6,499	6,981
	Morgan Stanley Smith Barney - Common Stk	8 SHS LINDE PLC	1,532	2,301
	Morgan Stanley Smith Barney - Common Stk	19 SHS LIVE NATION ENTERTAINMENT INC	1,049	1,569
	Morgan Stanley Smith Barney - Common Stk	294 SHS LONDON STK EXCHANGE GROUP ADR	7,795	6,885
	Morgan Stanley Smith Barney - Common Stk	9 SHS LULULEMON ATHLETICA INC	1,923	2,453
	Morgan Stanley Smith Barney - Common Stk	32 SHS LVMH MOET HENNESSY LOUIS VUITT	4,513	3,911
	Morgan Stanley Smith Barney - Common Stk	14 SHS MARSH & MCLENNAN COS INC	1,020	2,174
	Morgan Stanley Smith Barney - Common Stk	7 SHS MARTIN MARIETTA MATERIALS	1,215	2,095
	Morgan Stanley Smith Barney - Common Stk	72 SHS MARVELL TECHNOLOGY GROUP LTD	3,225	3,134
	Morgan Stanley Smith Barney - Common Stk	39 SHS MASTERCARD INC CL A	4,159	12,304
	Morgan Stanley Smith Barney - Common Stk	23 SHS MASTERCARD INC CL A	2,673	7,256
	Morgan Stanley Smith Barney - Common Stk	37 SHS MC CORMICK AND CO NON VOTING	2,894	3,080
	Morgan Stanley Smith Barney - Common Stk	15 SHS MC DONALDS CORP	1,913	3,703
	Morgan Stanley Smith Barney - Common Stk	209 SHS MERCK & CO INC NEW COM	11,454	19,055
	Morgan Stanley Smith Barney - Common Stk	219 SHS MERCK KGAA SPD ADR	5,694	7,376
	Morgan Stanley Smith Barney - Common Stk	361 SHS METLIFE INCORPORATED	19,724	22,667
	Morgan Stanley Smith Barney - Common Stk	83 SHS MICROSOFT CORP	5,268	21,317
	Morgan Stanley Smith Barney - Common Stk	112 SHS MICROSOFT CORP	5,540	28,765
	Morgan Stanley Smith Barney - Common Stk	27 SHS MONDELEZ INTL INC COM	1,242	1,676
	Morgan Stanley Smith Barney - Common Stk	23 SHS MONSTER BEVERAGE CORP NEW COM	1,015	2,132
	Morgan Stanley Smith Barney - Common Stk	90 SHS MOTOROLA SOLUTIONS INC	14,819	18,864
	Morgan Stanley Smith Barney - Common Stk	27 SHS MOTOROLA SOLUTIONS INC	5,158	5,659
	Morgan Stanley Smith Barney - Common Stk	38 SHS NIKE INC B	996	3,884
	Morgan Stanley Smith Barney - Common Stk	43 SHS NORTHROP GRUMMAN CP(HLDG CO)	5,540	20,579
	Morgan Stanley Smith Barney - Common Stk	42 SHS NVIDIA CORPORATION	2,580	6,367
	Morgan Stanley Smith Barney - Common Stk	43 SHS NVIDIA CORPORATION	9,248	6,518
	Morgan Stanley Smith Barney - Common Stk	10 SHS OLD DOMINION FREIGHT LINE	2,821	2,563
	Morgan Stanley Smith Barney - Common Stk	249 SHS ORACLE CORP	9,919	17,398
	Morgan Stanley Smith Barney - Common Stk	13 SHS O'REILLY AUTOMOTIVE INC NEW	3,282	8,213
	Morgan Stanley Smith Barney - Common Stk	100 SHS PALO ALTO NETWORKS INC	13,832	49,394

(Continued)

CLIFFORD FUEL CO., INC.
EMPLOYEES' 401(k) SAVINGS AND PROFIT SHARING PLAN

EIN #15-0620960

PLAN #005, FORM 5500

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

JUNE 30, 2022

(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
	Morgan Stanley Smith Barney - Common Stk	29 SHS PAYPAL HLDGS INC COM	\$ 3,103	\$ 2,025
	Morgan Stanley Smith Barney - Common Stk	69 SHS PAYPAL HLDGS INC COM	6,028	4,819
	Morgan Stanley Smith Barney - Common Stk	43 SHS PEPSICO INC NC	4,940	7,166
	Morgan Stanley Smith Barney - Common Stk	184 SHS PERNOD RICARD SA ADR	5,488	6,757
	Morgan Stanley Smith Barney - Common Stk	133 SHS PFIZER INC	7,314	6,973
	Morgan Stanley Smith Barney - Common Stk	29 SHS PROCTER & GAMBLE	4,199	4,170
	Morgan Stanley Smith Barney - Common Stk	63 SHS PROGRESSIVE CORP OHIO	5,517	7,325
	Morgan Stanley Smith Barney - Common Stk	79 SHS QUALCOMM INC	8,086	10,091
	Morgan Stanley Smith Barney - Common Stk	37 SHS QUALTRICS INTERNATIONAL	1,192	463
	Morgan Stanley Smith Barney - Common Stk	250 SHS RAYTHEON TECHNOLOGIES CORP	9,372	24,028
	Morgan Stanley Smith Barney - Common Stk	7 SHS RH	2,306	1,486
	Morgan Stanley Smith Barney - Common Stk	164 SHS ROCHE HOLDINGS ADR	4,634	6,840
	Morgan Stanley Smith Barney - Common Stk	12 SHS ROCKWELL AUTOMATION INC	1,895	2,392
	Morgan Stanley Smith Barney - Common Stk	32 SHS ROSS STORES INC	2,154	2,247
	Morgan Stanley Smith Barney - Common Stk	64 SHS ROSS STORES INC	4,355	4,495
	Morgan Stanley Smith Barney - Common Stk	31 SHS SALESFORCE INC	5,078	5,116
	Morgan Stanley Smith Barney - Common Stk	1980 SHS SANTOS LIMITED	11,860	9,959
	Morgan Stanley Smith Barney - Common Stk	93 SHS SAP AG	10,756	8,437
	Morgan Stanley Smith Barney - Common Stk	9 SHS SAREPTA THERAPEUTICS INC	731	675
	Morgan Stanley Smith Barney - Common Stk	232 SHS SCHLUMBERGER LTD	7,112	8,296
	Morgan Stanley Smith Barney - Common Stk	14 SHS SEAGEN INC	2,245	2,477
	Morgan Stanley Smith Barney - Common Stk	6 SHS SERVICENOW INC	1,804	2,853
	Morgan Stanley Smith Barney - Common Stk	11 SHS SHERWIN WILLIAMS COMPANY OHIO	1,372	2,463
	Morgan Stanley Smith Barney - Common Stk	121 SHS SIEMENS AKTIENGESSELLSCHAFT	8,259	6,181
	Morgan Stanley Smith Barney - Common Stk	59 SHS SNAP INC. CL A	1,990	775
	Morgan Stanley Smith Barney - Common Stk	16 SHS SNOWFLAKE INC CL A	3,747	2,225
	Morgan Stanley Smith Barney - Common Stk	96 SHS SONY GROUP CORPORATION ADR	9,774	7,850
	Morgan Stanley Smith Barney - Common Stk	9 SHS SPLUNK INC	1,270	796
	Morgan Stanley Smith Barney - Common Stk	339 SHS SSE PLC SPON ADR	7,552	6,661
	Morgan Stanley Smith Barney - Common Stk	77 SHS TAIWAN SMCNDCTR MFG CO LTD ADR	5,405	6,295
	Morgan Stanley Smith Barney - Common Stk	20 SHS THERMO FISHER SCIENTIFIC	3,072	10,866
	Morgan Stanley Smith Barney - Common Stk	378 SHS TJX COS INC NEW	26,911	21,111
	Morgan Stanley Smith Barney - Common Stk	85 SHS TJX COS INC NEW	5,555	4,747
	Morgan Stanley Smith Barney - Common Stk	251 SHS TRACTOR SUPPLY CO	16,878	48,656
	Morgan Stanley Smith Barney - Common Stk	450 SHS TRUIST FINL CORP	16,723	21,344
	Morgan Stanley Smith Barney - Common Stk	373 SHS U S BANCORP COM NEW	20,794	17,165
	Morgan Stanley Smith Barney - Common Stk	162 SHS UCB SA UNSPON ADR	9,292	6,841
	Morgan Stanley Smith Barney - Common Stk	10 SHS UNION PACIFIC CORP	1,595	2,133
	Morgan Stanley Smith Barney - Common Stk	16 SHS UNITED PARCEL SER INC CL-B	3,274	2,921
	Morgan Stanley Smith Barney - Common Stk	12 SHS UNITEDHEALTH GP INC	5,902	6,164
	Morgan Stanley Smith Barney - Common Stk	252 SHS VANGUARD DIVIDEND APPR(50.00%)	25,062	36,154
	Morgan Stanley Smith Barney - Common Stk	252 SHS VANGUARD DIVIDEND APPR(50.00%)	25,062	36,154
	Morgan Stanley Smith Barney - Common Stk	1000 SHS VANGUARD INT DIV APP INDX FD	61,966	68,610
	Morgan Stanley Smith Barney - Common Stk	2514 SHS VANGUARD SHR-TM INFLAT PROTEC	125,378	126,002
	Morgan Stanley Smith Barney - Common Stk	8 SHS VEEVA SYS INC CL A	1,863	1,584
	Morgan Stanley Smith Barney - Common Stk	24 SHS VERISK ANALYTICS INC COM	4,564	4,154
	Morgan Stanley Smith Barney - Common Stk	19 SHS VERISK ANALYTICS INC COM	2,946	3,289
	Morgan Stanley Smith Barney - Common Stk	392 SHS VERIZON COMMUNICATIONS	20,107	19,894
	Morgan Stanley Smith Barney - Common Stk	17 SHS VISA INC CL A	2,673	3,347
	Morgan Stanley Smith Barney - Common Stk	19 SHS VISA INC CL A	4,054	3,741
	Morgan Stanley Smith Barney - Common Stk	176 SHS WALT DISNEY CO HLDG CO	19,303	16,614

(Continued)

CLIFFORD FUEL CO., INC.
EMPLOYEES' 401(k) SAVINGS AND PROFIT SHARING PLAN
EIN #15-0620960
PLAN #005, FORM 5500
SCHEDULE H, LINE 4i - SCHEDULE OF ASSETS (HELD AT END OF YEAR)
JUNE 30, 2022

(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
	Morgan Stanley Smith Barney - Common Stk	8 SHS WEST PHARMACEUTICAL SVCS INC	\$ 977	\$ 2,419
	Morgan Stanley Smith Barney - Common Stk	13 SHS WORKDAY INC CL A	2,259	1,815
	Morgan Stanley Smith Barney - Common Stk	294 SHS WORLDLINE SA ADR	11,178	5,451
	Morgan Stanley Smith Barney - Common Stk	130 SHS ZURICH INSURANCE GRP LTD ADR	4,929	5,662
	Morgan Stanley Smith Barney - Corp Bonds	\$100,000 AMERICAN HONDA FINANCE CORP	99,850	99,316
	Morgan Stanley Smith Barney - Corp Bonds	\$19,000 BERKSHIRE HATHAWAY FIN CORP	18,544	17,107
	Morgan Stanley Smith Barney - Corp Bonds	\$17,000 BLACKROCK INC	18,281	17,112
	Morgan Stanley Smith Barney - Corp Bonds	\$50,000 BOEING CO/THE	49,731	49,348
	Morgan Stanley Smith Barney - Corp Bonds	\$25,000 COCA-COLA CO/THE	25,016	21,597
	Morgan Stanley Smith Barney - Corp Bonds	\$25,000 COMCAST CORP	27,931	24,418
	Morgan Stanley Smith Barney - Corp Bonds	\$20,000 COSTCO WHOLESALE CORP	20,014	18,000
	Morgan Stanley Smith Barney - Corp Bonds	\$20,000 EMERSON ELECTRIC CO	19,770	17,728
	Morgan Stanley Smith Barney - Corp Bonds	\$50,000 GOLDMAN SACHS GROUP INC/THE	49,975	48,953
	Morgan Stanley Smith Barney - Corp Bonds	\$21,000 HOME DEPOT INC/THE	20,947	19,129
	Morgan Stanley Smith Barney - Corp Bonds	\$19,000 JPMORGAN CHASE & CO 3/1/2024 3.2200%	19,516	18,688
	Morgan Stanley Smith Barney - Corp Bonds	\$16,000 MASTERCARD INC	18,054	15,767
	Morgan Stanley Smith Barney - Corp Bonds	\$25,000 MICROSOFT CORP	25,356	24,997
	Morgan Stanley Smith Barney - Corp Bonds	\$50,000 NASDAQ INC	49,797	49,277
	Morgan Stanley Smith Barney - Corp Bonds	\$7,000 NIKE INC	7,619	6,753
	Morgan Stanley Smith Barney - Corp Bonds	\$11,000 PUBLIC STORAGE	10,286	9,527
	Morgan Stanley Smith Barney - Corp Bonds	\$16,000 STATE STREET CORP 11/1/2024 2.3540%	16,376	15,416
	Morgan Stanley Smith Barney - Corp Bonds	\$16,000 TRUIST FINANCIAL CORP	16,646	13,370
	Morgan Stanley Smith Barney - Corp Bonds	\$21,000 WALT DISNEY CO/THE	22,759	20,338
	Morgan Stanley Smith Barney - Corp Bonds	\$25,000 WELLS FARGO & CO 10/30/2024 2.4060%	24,937	23,876
	Morgan Stanley Smith Barney - Govt Obligtn	\$62,000 FED NATL MTG ASSN 10/8/2027 0.75%	62,038	54,983
	Morgan Stanley Smith Barney - Govt Obligtn	\$18,000 FED NATL MTG ASSN 11/07/2025 0.5%	17,989	16,541
	Morgan Stanley Smith Barney - Govt Obligtn	\$24,000 FED HOME LN MTG CORP 7/21/2025 0.375%	23,903	22,154
	Morgan Stanley Smith Barney - Govt Obligtn	\$37,000 UNITED STATES TREASURY NOTE 8/15/2026 1.5%	36,290	34,797
	Morgan Stanley Smith Barney - Govt Obligtn	\$35,000 UNITED STATES TREASURY NOTE 8/15/2027 2.25%	37,528	33,673
	Morgan Stanley Smith Barney - Govt Obligtn	\$17,000 UNITED STATES TREASURY NOTE 11/15/2027 2.25%	17,550	16,325
	Morgan Stanley Smith Barney - Govt Obligtn	\$38,000 UNITED STATES TREASURY NOTE 6/30/2024 1.75%	37,567	37,130
	Morgan Stanley Smith Barney - Govt Obligtn	\$74,000 UNITED STATES TREASURY NOTE 8/15/2024 2.375%	71,760	73,107
	Morgan Stanley Smith Barney - Govt Obligtn	\$14,000 UNITED STATES TREASURY NOTE 2/15/2026 1.625%	13,328	13,330
	Morgan Stanley Smith Barney - Govt Obligtn	\$22,000 UNITED STATES TREASURY NOTE 5/15/2026 1.625%	21,048	20,879
	Morgan Stanley Smith Barney - Govt Obligtn	\$21,000 UNITED STATES TREASURY NOTE 8/15/2023 2.5%	21,594	20,900
	Morgan Stanley Smith Barney - Govt Obligtn	\$28,000 UNITED STATES TREASURY NOTE 2/29/2024 2.125%	26,793	27,647
	Morgan Stanley Smith Barney - Govt Obligtn	\$28,000 UNITED STATES TREASURY NOTE 11/15/2023 1.625%	29,144	27,937
	Morgan Stanley Smith Barney - Govt Obligtn	\$3,000 UNITED STATES TREASURY NOTE 5/15/2027 2.375%	3,000	2,909
	Morgan Stanley Smith Barney - Govt Obligtn	\$52,000 UNITED STATES TREASURY NOTE 5/15/2025 2.125%	50,810	50,794
	Morgan Stanley Smith Barney - Govt Obligtn	\$50,000 UNITED STATES TREASURY NOTE 8/31/2024 1.25%	50,251	48,225
	Morgan Stanley Smith Barney - Govt Obligtn	\$25,000 UNITED STATES TREASURY NOTE 2/28/2025 1.125%	25,043	23,823
	Morgan Stanley Smith Barney - Govt Obligtn	\$45,000 UNITED STATES TREASURY NOTE 10/15/2023 0.125%	44,893	43,424
	Morgan Stanley Smith Barney - Govt Obligtn	\$43,000 UNITED STATES TREASURY NOTE 10/31/2025 0.25%	41,080	39,244
	Morgan Stanley Smith Barney - Govt Obligtn	\$49,000 UNITED STATES TREASURY NOTE 1/31/2026 0.375%	48,487	44,611
	Morgan Stanley Smith Barney - Govt Obligtn	\$46,000 UNITED STATES TREASURY NOTE 11/15/2031 1.375%	44,110	40,013
	Morgan Stanley Smith Barney - Govt Obligtn	\$44,000 UNITED STATES TREASURY NOTE 2/28/2029 1.875%	41,047	40,985
	Morgan Stanley Smith Barney - CD	\$100,000 SOUTHERN 1ST CD GREENVILLE SC CD 8/31/2022 1%	99,999	99,865
	Morgan Stanley Smith Barney - CD	\$200,000 CAPE COD FIVE CENTS SVGS BK HARWICH PORT MASS CD 8/11/2022 1.4%	199,990	200,000
	Morgan Stanley Smith Barney - CD	\$200,000 DEVON BK CHICAGO ILL CD 8/31/2022 1.4%	199,990	200,000
	Morgan Stanley Smith Barney - MMF	MS LIQUID ASSET FUND	1,400,211	1,400,211
			<u>\$ 6,160,316</u>	<u>\$ 6,691,527</u>

* Indicates a party-in-interest to the Plan

The accompanying notes are an integral part of this schedule.