

Form 5500 Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Annual Return/Report of Employee Benefit Plan This form is required to be filed for employee benefit plans under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and sections 6057(b) and 6058(a) of the Internal Revenue Code (the Code). ▶ Complete all entries in accordance with the instructions to the Form 5500.	OMB Nos. 1210-0110 1210-0089 2021 This Form is Open to Public Inspection
---	---	---

Part I	Annual Report Identification Information
For calendar plan year 2021 or fiscal plan year beginning <u>11/01/2021</u> and ending <u>10/31/2022</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>SANDBERG, PHOENIX & VON GONTARD P.C. SAVINGS PLAN</u>	1b Three-digit plan number (PN) ▶	<u>002</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>SANDBERG, PHOENIX & VON GONTARD P.C</u> <u>600 WASHINGTON AVE., 15TH FLOOR</u> <u>ST. LOUIS, MO 63101</u>	1c Effective date of plan <u>11/01/1982</u>	2b Employer Identification Number (EIN) <u>43-1186987</u>
	2c Plan Sponsor's telephone number <u>314-231-3332</u>	2d Business code (see instructions) <u>541110</u>

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

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

SIGN HERE	Filed with authorized/valid electronic signature.	02/21/2023	MICHELLE FERRARA
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE	Filed with authorized/valid electronic signature.	02/21/2023	MICHELLE FERRARA
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
SIGN HERE			
	Signature of DFE	Date	Enter name of individual signing as DFE

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

Form 5500 (2021)
v. 210624

3a Plan administrator's name and address ☒ Same as Plan Sponsor	3b Administrator's EIN 3c Administrator's telephone number
4 If the name and/or EIN of the plan sponsor or the plan name has changed since the last return/report filed for this plan, enter the plan sponsor's name, EIN, the plan name and the plan number from the last return/report: a Sponsor's name c Plan Name	4b EIN 4d PN
5 Total number of participants at the beginning of the plan year	5 354
6 Number of participants as of the end of the plan year unless otherwise stated (welfare plans complete only lines 6a(1) , 6a(2) , 6b , 6c , and 6d). a(1) Total number of active participants at the beginning of the plan year..... a(2) Total number of active participants at the end of the plan year b Retired or separated participants receiving benefits..... c Other retired or separated participants entitled to future benefits d Subtotal. Add lines 6a(2) , 6b , and 6c e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits. f Total. Add lines 6d and 6e g Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item) h Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested	6a(1) 283 6a(2) 301 6b 3 6c 90 6d 394 6e 2 6f 396 6g 386 6h 27
7 Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item).....	7
8a If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristics Codes in the instructions: 2E 2F 2G 2J 2K 2S 2T 3D b If the plan provides welfare benefits, enter the applicable welfare feature codes from the List of Plan Characteristics Codes in the instructions:	
9a Plan funding arrangement (check all that apply) (1) ☐ Insurance (2) ☐ Code section 412(e)(3) insurance contracts (3) ☒ Trust (4) ☐ General assets of the sponsor	9b Plan benefit arrangement (check all that apply) (1) ☐ Insurance (2) ☐ Code section 412(e)(3) insurance contracts (3) ☒ Trust (4) ☐ General assets of the sponsor
10 Check all applicable boxes in 10a and 10b to indicate which schedules are attached, and, where indicated, enter the number attached. (See instructions)	
a Pension Schedules (1) ☒ R (Retirement Plan Information) (2) ☐ MB (Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information) - signed by the plan actuary (3) ☐ SB (Single-Employer Defined Benefit Plan Actuarial Information) - signed by the plan actuary	b General Schedules (1) ☒ H (Financial Information) (2) ☐ I (Financial Information – Small Plan) (3) ☐ A (Insurance Information) (4) ☒ C (Service Provider Information) (5) ☒ D (DFE/Participating Plan Information) (6) ☐ G (Financial Transaction Schedules)

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

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

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

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

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

Receipt Confirmation Code _____

SCHEDULE C (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Service Provider Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ▶ File as an attachment to Form 5500.	OMB No. 1210-0110
		2021
		This Form is Open to Public Inspection.
For calendar plan year 2021 or fiscal plan year beginning 11/01/2021 and ending 10/31/2022		
A Name of plan SANDBERG, PHOENIX & VON GONTARD P.C. SAVINGS PLAN	B Three-digit plan number (PN) ▶	002
C Plan sponsor's name as shown on line 2a of Form 5500 SANDBERG, PHOENIX & VON GONTARD P.C	D Employer Identification Number (EIN) 43-1186987	

Part I	Service Provider Information (see instructions)
---------------	--

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

1 Information on Persons Receiving Only Eligible Indirect Compensation

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

SECURIAN FINANCIAL

41-1486060

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
27	NONE	40000	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

THE VANGUARD GROUP, INC.

23-1945930

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
15 16 25 37 52	NONE	31357	Yes ☒ No ☐	Yes ☒ No ☐	0	Yes ☒ No ☐

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

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

Part I Service Provider Information (continued)

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

(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
THE VANGUARD GROUP, INC.	59	0
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	
INVESCO 13-2649093	25 BPS	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
THE VANGUARD GROUP, INC.	99	0
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	
DODGE & COX 94-1441976	10 BPS	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
THE VANGUARD GROUP, INC.	99	0
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	
DODGE & COX 94-1441976	8 BPS	

Part II Service Providers Who Fail or Refuse to Provide Information

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

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

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

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

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

Part II Information on Participating Plans (to be completed by DFEs)

(Complete as many entries as needed to report all participating plans)

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

SCHEDULE H (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Financial Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA), and section 6058(a) of the Internal Revenue Code (the Code). ► File as an attachment to Form 5500.	OMB No. 1210-0110 2021 This Form is Open to Public Inspection
--	--	---

For calendar plan year 2021 or fiscal plan year beginning 11/01/2021 and ending 10/31/2022		
A Name of plan SANDBERG, PHOENIX & VON GONTARD P.C. SAVINGS PLAN	B Three-digit plan number (PN) ►	002
C Plan sponsor's name as shown on line 2a of Form 5500 SANDBERG, PHOENIX & VON GONTARD P.C	D Employer Identification Number (EIN) 43-1186987	

Part I	Asset and Liability Statement
---------------	--------------------------------------

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

Assets		(a) Beginning of Year	(b) End of Year
a Total noninterest-bearing cash.....	1a		
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)	2032026	1606591
(2) Participant contributions.....	1b(2)	349263	588706
(3) Other	1b(3)		
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)		
(2) U.S. Government securities	1c(2)		
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)		
(B) All other	1c(3)(B)		
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)		
(B) Common	1c(4)(B)		
(5) Partnership/joint venture interests	1c(5)		
(6) Real estate (other than employer real property)	1c(6)		
(7) Loans (other than to participants)	1c(7)		
(8) Participant loans	1c(8)	454526	599219
(9) Value of interest in common/collective trusts.....	1c(9)	4252453	3493934
(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)	76349546	63343180
(14) Value of funds held in insurance company general account (unallocated contracts).....	1c(14)		
(15) Other.....	1c(15)		

		(a) Beginning of Year	(b) End of Year
1d	Employer-related investments:		
(1)	Employer securities.....	1d(1)	
(2)	Employer real property.....	1d(2)	
e	Buildings and other property used in plan operation	1e	
f	Total assets (add all amounts in lines 1a through 1e)	1f	83437814 69631630
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	83437814 69631630

Part II Income and Expense Statement

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

		(a) Amount	(b) Total
Income			
a	Contributions:		
(1)	Received or receivable in cash from: (A) Employers	2a(1)(A)	1606591
	(B) Participants	2a(1)(B)	3476794
	(C) Others (including rollovers).....	2a(1)(C)	282993
(2)	Noncash contributions.....	2a(2)	
(3)	Total contributions. Add lines 2a(1)(A) , (B) , (C) , and line 2a(2)	2a(3)	5366378
b	Earnings on investments:		
(1)	Interest:		
	(A) Interest-bearing cash (including money market accounts and certificates of deposit).....	2b(1)(A)	
	(B) U.S. Government securities	2b(1)(B)	
	(C) Corporate debt instruments	2b(1)(C)	
	(D) Loans (other than to participants)	2b(1)(D)	
	(E) Participant loans.....	2b(1)(E)	22617
	(F) Other	2b(1)(F)	
	(G) Total interest. Add lines 2b(1)(A) through (F)	2b(1)(G)	22617
(2)	Dividends: (A) Preferred stock.....	2b(2)(A)	
	(B) Common stock	2b(2)(B)	
	(C) Registered investment company shares (e.g. mutual funds).....	2b(2)(C)	3159488
	(D) Total dividends. Add lines 2b(2)(A) , (B) , and (C)	2b(2)(D)	3159488
(3)	Rents	2b(3)	
(4)	Net gain (loss) on sale of assets: (A) Aggregate proceeds	2b(4)(A)	
	(B) Aggregate carrying amount (see instructions).....	2b(4)(B)	
	(C) Subtract line 2b(4)(B) from line 2b(4)(A) and enter result	2b(4)(C)	0
(5)	Unrealized appreciation (depreciation) of assets: (A) Real estate	2b(5)(A)	
	(B) Other	2b(5)(B)	
	(C) Total unrealized appreciation of assets. Add lines 2b(5)(A) and (B)	2b(5)(C)	0

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts.....	2b(6)		105262
(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)		-17615747
c Other income.....	2c		16888
d Total income. Add all income amounts in column (b) and enter total.....	2d		-8945114
Expenses			
e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers.....	2e(1)	4772236	
(2) To insurance carriers for the provision of benefits.....	2e(2)		
(3) Other.....	2e(3)	16393	
(4) Total benefit payments. Add lines 2e(1) through (3).....	2e(4)		4788629
f Corrective distributions (see instructions).....	2f		2084
g Certain deemed distributions of participant loans (see instructions).....	2g		
h Interest expense.....	2h		
i Administrative expenses: (1) Professional fees.....	2i(1)		
(2) Contract administrator fees.....	2i(2)		
(3) Investment advisory and management fees.....	2i(3)		
(4) Other.....	2i(4)	70357	
(5) Total administrative expenses. Add lines 2i(1) through (4).....	2i(5)		70357
j Total expenses. Add all expense amounts in column (b) and enter total.....	2j		4861070
Net Income and Reconciliation			
k Net income (loss). Subtract line 2j from line 2d.....	2k		-13806184
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: RUBINBROWN LLP

(2) EIN: 43-0765316

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

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

Part IV Compliance Questions

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

During the plan year:

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

	Yes	No	Amount
4a		X	

	Yes	No	Amount
b Were any loans by the plan or fixed income obligations due the plan in default as of the close of the plan year or classified during the year as uncollectible? Disregard participant loans secured by participant's account balance. (Attach Schedule G (Form 5500) Part I if "Yes" is checked.)			
4b		X	
c Were any leases to which the plan was a party in default or classified during the year as uncollectible? (Attach Schedule G (Form 5500) Part II if "Yes" is checked.)			
4c		X	
d Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 4a. Attach Schedule G (Form 5500) Part III if "Yes" is checked.)			
4d		X	
e Was this plan covered by a fidelity bond?	X		1000000
f Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?		X	
4f		X	
g Did the plan hold any assets whose current value was neither readily determinable on an established market nor set by an independent third party appraiser?			
4g		X	
h Did the plan receive any noncash contributions whose value was neither readily determinable on an established market nor set by an independent third party appraiser?			
4h		X	
i Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.)	X		
4i	X		
j Were any plan transactions or series of transactions in excess of 5% of the current value of plan assets? (Attach schedule of transactions if "Yes" is checked and see instructions for format requirements.)			
4j		X	
k Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?			
4k		X	
l Has the plan failed to provide any benefit when due under the plan?			
4l		X	
m If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)			
4m		X	
n If 4m was answered "Yes," check the "Yes" box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3.			
4n			

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

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

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

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

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

For calendar plan year 2021 or fiscal plan year beginning 11/01/2021 and ending 10/31/2022

A Name of plan <u>SANDBERG, PHOENIX & VON GONTARD P.C. SAVINGS PLAN</u>	B Three-digit plan number (PN) ▶ <u>002</u>
C Plan sponsor's name as shown on line 2a of Form 5500 <u>SANDBERG, PHOENIX & VON GONTARD P.C</u>	D Employer Identification Number (EIN) <u>43-1186987</u>

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

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

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

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

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

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

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

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

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

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

Schedule R (Form 5500) 2021
v. 201209

Part V Additional Information for Multiemployer Defined Benefit Pension Plans

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

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

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

14a

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

14b

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

14c

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

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

15a

b The corresponding number for the second preceding plan year

15b

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

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

16a

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

16b

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

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

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

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

a Enter the percentage of plan assets held as:

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

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

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

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

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

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

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

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

☐ Yes.

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

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

☐ No. Other. Provide explanation _____

SANDBERG, PHOENIX, & VON GONTARD
P.C. SAVINGS PLAN
FINANCIAL STATEMENTS
OCTOBER 31, 2022

Contents

Page

Independent Auditors' Report	1 - 5
---	-------

Financial Statements

Statement Of Net Assets Available For Benefits	6
--	---

Statement Of Changes In Net Assets Available For Benefits	7
--	---

Notes To Financial Statements.....	8 - 15
------------------------------------	--------

Supplemental Schedule

Schedule Of Assets Held At End Of Year	16
--	----

Independent Auditors' Report

Plan Trustees
Sandberg, Phoenix, & von Gontard P.C. Savings Plan
St. Louis, Missouri

Scope And Nature Of The ERISA Section 103(a)(3)(C) Audit For The 2022 Financial Statements

We have performed an audit of the financial statements of Sandberg, Phoenix, & von Gontard P.C. Savings Plan (the Plan), an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 (ERISA), as permitted by ERISA Section 103(a)(3)(C) (ERISA Section 103(a)(3)(C) audit). The financial statements comprise the statement of net assets available for benefits as of October 31, 2022, and the related statement of changes in net assets available for benefits for the year then ended, and the related notes to the financial statements (2022 financial statements).

Management, having determined it is permissible in the circumstances, has elected to have the audit of the 2022 financial statements performed in accordance with ERISA Section 103(a)(3)(C) pursuant to 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. As permitted by ERISA Section 103(a)(3)(C), our audit need not extend to any statements or information related to assets held for investment of the plan (investment information) by a bank or similar institution or insurance carrier that is regulated, supervised, and subject to periodic examination by a state or federal agency, provided that the statements or information regarding assets so held are prepared and certified to by the bank or similar institution or insurance carrier in accordance with 29 CFR 2520.103-5 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA (qualified institution).

Management has obtained a certification from a qualified institution as of and for the year ended October 31, 2022, stating that the certified investment information, as described in Note 3 to the financial statements, is complete and accurate.

Opinion On The 2022 Financial Statements

In our opinion, based on our audit and on the procedures performed as described in the Auditors' Responsibilities For The Audit Of The 2022 Financial Statements section

- the amounts and disclosures in the accompanying 2022 financial statements, other than those agreed to or derived from the certified investment information, are presented fairly, in all material respects, in accordance with accounting principles generally accepted in the United States of America.
- the information in the accompanying 2022 financial statements related to assets held by and certified to by a qualified institution agrees to, or is derived from, in all material respects, the information prepared and certified by an institution that management determined meets the requirements of ERISA Section 103(a)(3)(C).

Basis For Opinion On The 2022 Financial Statements

We conducted our audit in accordance with auditing standards generally accepted in the United States of America. Our responsibilities under those standards are further described in the Auditors' Responsibilities For The Audit Of The 2022 Financial Statements section of our report. We are required to be independent of the Plan and to meet our other ethical responsibilities, in accordance with the relevant ethical requirements relating to our audit. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our ERISA Section 103(a)(3)(C) audit opinion.

Responsibilities Of Management For The 2022 Financial Statements

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

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

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

Auditors' Responsibilities For The Audit Of The 2022 Financial Statements

Except as described in the Scope And Nature Of The ERISA Section 103(a)(3)(C) Audit For The 2022 Financial Statements section of our report, our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditors' 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 auditing standards generally accepted in the United States of America 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 auditing standards generally accepted in the United States of America, we:

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

Our audit did not extend to the certified investment information, except for obtaining and reading the certification, comparing the certified investment information with the related information presented and disclosed in the 2022 financial statements, and reading the disclosures relating to the certified investment information to assess whether they are in accordance with the presentation and disclosure requirements of accounting principles generally accepted in the United States of America.

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

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

Other Matters

2022 Supplemental Schedule Required By ERISA

The supplemental schedule of assets held at end of year as of October 31, 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 included in the supplemental schedule, other than that agreed to or derived from the certified investment information, has been subjected to auditing procedures applied in the audit of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with auditing standards generally accepted in the United States of America. For information included in the supplemental schedule that agreed to or is derived from the certified investment information, we compared such information to the related certified investment information.

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

In our opinion

- the form and content of the supplemental schedule, other than the information in the supplemental schedule that agreed to or is derived from the certified investment information, is presented, in all material respects, in conformity with the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.
- the information in the supplemental schedule related to assets held by and certified to by a qualified institution agrees to, or is derived from, in all material respects, the information prepared and certified by an institution that management determined meets the requirements of ERISA Section 103(a)(3)(C).

Auditors' Report On The 2021 Financial Statements

We were engaged to audit the statement of net assets available for benefits of the Plan as of October 31, 2021, and the related statement of changes in net assets available for benefits for the year then ended. As permitted by 29 CFR 2520.103-8 of the Department Of Labor's Rules and Regulations for Reporting and Disclosure under ERISA, the plan administrator instructed us not to perform, and we did not perform, any auditing procedures with respect to the information certified by a qualified institution. In our report, dated March 10, 2022, we indicated that (a) because of the significance of the information that we did not audit, we were not able to obtain sufficient appropriate audit evidence to provide a basis for an opinion and accordingly, we did not express an opinion on the 2020 financial statements, and (b) the form and content of the information included in the 2020 financial statements other than that derived from the certified information were presented in compliance with the Department Of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.

RubinBrown LLP

February 13, 2023

SANDBERG, PHOENIX, & VON GONTARD P.C. SAVINGS PLAN

STATEMENT OF NET ASSETS AVAILABLE FOR BENEFITS

	October 31,	
	2022	2021
Assets		
Investments, At Fair Value		
Registered investment companies	\$ 63,343,180	\$ 76,349,546
Collective investment trust	3,493,934	4,252,453
Total Investments, At Fair Value	66,837,114	80,601,999
 Receivables		
Notes receivable from participants	599,219	454,526
Company contributions	1,606,591	2,032,026
Participant contributions	588,706	349,263
Total Receivables	2,794,516	2,835,815
 Net Assets Available For Benefits	\$ 69,631,630	\$ 83,437,814

SANDBERG, PHOENIX, & VON GONTARD P.C. SAVINGS PLAN

STATEMENT OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS

	For The Years Ended October 31,	
	2022	2021
Additions To Net Assets Attributed To:		
Contributions		
Company	\$ 1,606,591	\$ 2,032,026
Participant	3,476,794	3,449,548
Rollover	282,993	475,891
Total Contributions	5,366,378	5,957,465
Deductions From Net Assets Attributed To:		
Benefit payments	4,774,320	4,306,043
Administrative expenses	70,357	58,104
Total Deductions	4,844,677	4,364,147
Investment Income (Loss)		
Interest and dividends	3,159,984	1,870,479
Net change in fair value of investments	(17,510,486)	16,252,925
Net Investment Income (Loss)	(14,350,502)	18,123,404
Interest Income On Notes Receivable From Participants	22,617	22,720
Net Increase (Decrease)	(13,806,184)	19,739,442
Net Assets Available For Benefits - Beginning Of Year	83,437,814	63,698,372
Net Assets Available For Benefits - End Of Year	\$ 69,631,630	\$ 83,437,814

SANDBERG, PHOENIX, & VON GONTARD P.C. SAVINGS PLAN

NOTES TO FINANCIAL STATEMENTS

October 31, 2022 And 2021

1. Description Of The Plan

The following description of Sandberg, Phoenix, & von Gontard P.C. Savings Plan (the Plan) is provided for general information purposes only. Participants should refer to the Plan Document for more complete information.

General

The Plan, which was adopted on November 1, 1982 and restated on November 1, 2021, by Sandberg, Phoenix & von Gontard, P.C. (the Company), is a defined contribution profit sharing plan with a 401(k) provision. The Plan covers substantially all employees of the Company. The Plan is subject to certain provisions of the Employee Retirement Income Security Act of 1974 (ERISA), as amended.

Eligibility

Eligible employees may participate in the Plan immediately upon hire. The Plan includes an auto-enrollment provision whereby all newly eligible employees are automatically enrolled in the Plan. Unless the participant elects not to participate or elects to participate earlier, the participant will be automatically enrolled 30 days after satisfying the eligibility requirements.

Contributions

Participants may contribute compensation as pre-tax deferral contributions, Roth contributions, or after-tax contributions up to a combined annual maximum of the lesser of 100% of eligible compensation or the Internal Revenue Service (IRS) limits. Participants may also contribute after-tax amounts which are subject to the limits defined below. Participants who have attained age 50 before the end of the Plan year are eligible to make catch-up contributions up to the IRS limits. Participants may also contribute amounts representing distributions from other qualified defined benefit or defined contribution plans (rollover).

Participants are automatically enrolled in the Plan at a default contribution rate of 6% of compensation. Participants who are automatically enrolled in the Plan, but contribute less than 14%, are subject to an automatic escalation provision each year at a rate of 2%, until the deferral rate reaches 14%. Participants may opt out of the automatic escalation at any time.

SANDBERG, PHOENIX, & VON GONTARD P.C. SAVINGS PLAN

Notes To Financial Statements (*Continued*)

The Company may make discretionary matching contributions to be determined annually based on a percentage of employee contributions. Company matching contribution for each eligible participant amounted to \$1,111,885 and \$1,056,502 for the years ended October 31, 2022 and 2021, respectively. Included in the discretionary matching contributions for the year are additional minimum contributions that are required to be made by the Company to eligible employees according to the Plan document for top-heavy minimum benefits.

In addition, the Company may make a discretionary profit sharing contribution to be determined annually by the Company. Each eligible participant will receive a portion of this discretionary profit sharing contribution based on their eligible compensation. The Company made a discretionary profit sharing contribution for the years ended October 31, 2022 or 2021 of \$494,706 and \$975,524, respectively.

Participant Accounts

Each participant's account is credited with the participant's contributions and Company matching contributions, as well as allocations of the Company's profit sharing contribution, if any, and Plan earnings. Participant accounts are charged with an allocation of administrative expenses that are paid by the Plan. Allocations are based on participant earnings, account balances, or specific participant transactions, as defined. The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested account.

All participant contributions and Company matching contributions are invested at the participant's direction in the investment funds offered by the Plan and selected by the participant.

Notes Receivable From Participants

Participants may borrow from their fund accounts a minimum of \$1,000 up to a maximum equal to the lesser of \$50,000 or 50% of their vested account balance. A participant is only allowed to have two outstanding loans at any given time. The loans are secured by the balance in the participant's account and bear interest at the prime rate as published in the Wall Street Journal plus 1 %. Loans must be paid within five years, or 30 years if the proceeds of the loan will be used to acquire a principal residence. Principal and interest are paid back ratably through payroll withholdings.

Vesting

Participants are vested immediately in their voluntary contributions plus actual earnings thereon. Company matching contributions and profit-sharing contributions are subject to a six-year graded vesting schedule, with 20% vesting after two years and becoming fully vested after six years. Amounts subject to vesting become 100% vested upon death or disability.

SANDBERG, PHOENIX, & VON GONTARD P.C. SAVINGS PLAN

Notes To Financial Statements (*Continued*)

Forfeitures

Participants who terminate their employment and are less than 100% vested in their account will forfeit their non-vested portion. At October 31, 2022 and 2021, forfeited non-vested accounts totaled \$230,022 and \$105,291, respectively. These accounts are eligible to be used to reduce future Company contributions. Company contributions were reduced by \$4,987 and \$0 for the years ended October 31, 2022 and 2021, respectively, by forfeited non-vested accounts.

Payment Of Benefits

The Plan provides for retirement benefits to begin upon either the normal retirement age of 65 or the participant's early retirement age of 55 and the completion of ten years of service. All distributions from the Plan are made in one lump-sum payment in cash.

In-Service Withdrawals

Participants may withdraw from the Plan that portion of their account resulting from pre-tax deferral and Roth contributions in the event of undue financial hardship or upon reaching age 59 1/2.

Administrative Expenses

Except for loan fees associated with notes receivable from participants and investment advisory fees, all significant administrative expenses of maintaining the Plan are paid by the Company.

2. Significant Accounting Policies

Basis Of Accounting

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

Estimates And Assumptions

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 the reported amounts of assets and liabilities, disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of additions to and deductions from net assets during the reporting period. Actual results could differ from those estimates.

Investment Valuation And Investment Income Recognition

The Plan's investments are reported at fair value, which is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. See Note 4 for discussion of fair value measurements.

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

Notes Receivable From Participants

Notes receivable from participants are measured at their unpaid principal balance plus any accrued but unpaid interest. Interest income is recorded as earned. Related fees are recorded as administrative expenses and expensed when they are incurred. No allowance for credit losses has been recorded as of October 31, 2022 or 2021. If a participant ceases to make loan repayments and the Plan Administrator deems the participant loan to be in default, the participant loan balance is reduced and a benefit payment is recorded.

Payment Of Benefits

Benefits are recorded when paid.

Subsequent Events

Management evaluates subsequent events through the date the financial statements are available for issue, which is the date of the Independent Auditors' Report.

3. Certified Investment Information

The following is a summary of the Plan's asset information as of October 31, 2022 and 2021, and for the years then ended, included throughout the Plan's financial statements and supplemental schedule, that was prepared by or derived from information certified by Vanguard Fiduciary Trust Company (Vanguard), and furnished to the Plan Administrator. The Plan Administrator has obtained certifications from Vanguard that the information provided to the Plan Administrator related to the following information is complete and accurate.

SANDBERG, PHOENIX, & VON GONTARD P.C. SAVINGS PLAN

Notes To Financial Statements (*Continued*)

Accordingly, as permitted by CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA, the Plan Administrator instructed the Plan's independent auditors not to perform any auditing procedures with respect to information that appears throughout the financial statements and supplemental schedule related to the following assets as of October 31:

	<u>2022</u>	<u>2021</u>
Registered investment companies	\$ 63,343,180	\$ 76,349,546
Collective investment trust	3,493,934	4,252,453
Notes receivable from participants	599,219	454,526

Vanguard also certified to the completeness and accuracy related the following investment income and interest income on notes receivable from participants for the years ended October 31:

	<u>2022</u>	<u>2021</u>
Interest and dividends	\$ 3,159,984	\$ 1,870,479
Net change in fair value of investments	(17,510,486)	16,252,925
Interest income on notes receivable from participants	22,617	22,720

4. Fair Value Measurements

The Plan utilizes an established framework for measuring fair value. The 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 investments (Level 1 measurements) and the lowest priority to unobservable inputs (Level 3 measurements).

The three levels of the fair value hierarchy under the standards are described below:

- | | |
|---------|---|
| Level 1 | Inputs to the valuation methodology are unadjusted quoted prices for identical investments in active markets that the Plan has the ability to access. |
| Level 2 | Inputs to the valuation methodology include: <ul style="list-style-type: none">• Quoted prices for similar investments in active markets;• Quoted prices for identical or similar investments in inactive markets; |

SANDBERG, PHOENIX, & VON GONTARD P.C. SAVINGS PLAN

Notes To Financial Statements (*Continued*)

- Inputs other than quoted prices that are observable for the investment;
- Inputs that are derived principally from or corroborated by observable market data by correlation or other means. If the investment has a specified (contractual) term, the Level 2 input must be observable for substantially the full term of the investment.

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

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

The following is a description of the valuation methodologies used for investments measured at fair value:

Registered Investment Companies

Valued at the daily closing price as reported by the fund. Registered investment companies held by the Plan are open-end mutual funds that are registered with the Securities and Exchange Commission. These funds are required to publish their daily net asset value (NAV) and to transact at that price. The registered investment companies held by the Plan are deemed to be actively traded.

Collective Investment Trust

Valued at the NAV of units of a collective investment trust. The NAV, as provided by the Trustee, is used as a practical expedient to estimate fair value. The NAV is based on the fair value of the underlying investments held by the fund less its liabilities. This practical expedient is not used when it is determined to be probable that the fund will sell the investment for an amount different than the reported NAV.

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

SANDBERG, PHOENIX, & VON GONTARD P.C. SAVINGS PLAN

Notes To Financial Statements (Continued)

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

	October 31, 2022			Total
	Level 1	Level 2	Level 3	
Registered investment companies	\$ 63,343,180	\$ —	\$ —	\$ 63,343,180
Investment measured at net asset value (a)				3,493,934
Total assets at fair value				\$ 66,837,114

	October 31, 2021			Total
	Level 1	Level 2	Level 3	
Registered investment companies	\$ 76,349,546	\$ —	\$ —	\$ 76,349,546
Investment measured at net asset value (a)				4,252,453
Total assets at fair value				\$ 80,601,999

- (a) Certain investments that are measured at fair value using the net asset value per share (or its equivalent) as a practical expedient have not been classified in the fair value hierarchy. The fair value amounts presented in this table are intended to permit reconciliation of the fair value hierarchy to the amounts presented in the statement of net assets available for benefits.

Fair Value Of Investments In Entities That Use NAV

The following table summarizes investments measured at fair value based on NAV per share as of:

Investment Type	Fair Value		Unfunded Commitments	Redemption Frequency	Redemption Notice Period
	2022	2021			
Collective investment trust	\$ 3,493,934	\$ 4,252,453	None	Daily	None

There have been no changes in valuation methodologies used at October 31, 2022 or 2021.

5. Tax Status Of Plan

The Plan received a favorable letter of determination from the IRS dated June 30, 2020 indicating compliance with the Internal Revenue Code (Code). Thus, a provision for a federal income tax is not required in the accompanying financial statements. The Plan has been amended since the date of the opinion letter; however, the Plan Administrator believes the Plan is currently designed and being operated in compliance with the applicable requirements of the Code. Therefore, the Plan Administrator believes the Plan was qualified and the related trust was tax-exempt as of the financial statement date.

Accounting principles generally accepted in the United States of America require Plan management to evaluate tax positions taken by the Plan and recognize a tax liability if the Plan has taken an uncertain position that more likely than not would not be sustained upon examination by a government authority. The Plan is subject to routine audits by taxing jurisdictions; however, there are currently no audits for any tax periods in progress. The Plan's federal tax returns for Plan years 2019 and later remain subject to examination by taxing authorities.

6. Party In Interest Transactions

Plan investments include shares of registered investment companies managed by an affiliate of Vanguard. The Plan also pays Vanguard fees for certain administrative functions. These transactions qualify as allowable party in interest transactions.

7. Plan Termination

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

8. Risks And Uncertainties

The Plan invests in various investment securities. Investment securities are exposed to various risks such as interest rate, market and credit risks. Due to the level of 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 statement of net assets available for benefits.

Supplemental Schedule

SANDBERG, PHOENIX, & VON GONTARD P.C. SAVINGS PLAN

E.I.N.: 43-1186987 PLAN NUMBER: 002 SCHEDULE OF ASSETS HELD AT END OF YEAR October 31, 2022

(a) (b) Identity Of Issuer, Borrower, Lessor Or Similar Party	(c) Description Of Investment Including Maturity Date, Rate Of Interest, Collateral, Par, Or Maturity Value	(e) Current Value
* Vanguard Institutional Target Retirement 2030	Registered Investment Company	\$ 5,884,286
* Vanguard Institutional Target Retirement 2040	Registered Investment Company	5,267,278
* Vanguard Institutional Index	Registered Investment Company	5,204,751
* Vanguard Institutional Target Retirement 2035	Registered Investment Company	4,938,874
* Vanguard Institutional Target Retirement 2025	Registered Investment Company	4,863,821
* Vanguard Institutional Target Retirement 2045	Registered Investment Company	2,993,574
Dodge & Cox Stock	Registered Investment Company	2,796,972
* Vanguard Institutional Target Retirement 2050	Registered Investment Company	2,633,681
* Vanguard LifeStrategy Growth	Registered Investment Company	2,469,644
BNY Mellon Standish Global Fixed Income	Registered Investment Company	2,110,118
* Vanguard Institutional Target Retirement 2020	Registered Investment Company	2,028,579
* Vanguard Developing Markets Index	Registered Investment Company	2,012,604
DFA U.S. Small-Cap Value Portfolio	Registered Investment Company	1,916,751
Baron Partners Institutional Class	Registered Investment Company	1,880,640
Dodge & Cox Income Fund	Registered Investment Company	1,699,102
TRP Growth Stock	Registered Investment Company	1,694,035
* Vanguard Target Retirement Income	Registered Investment Company	1,549,335
* Vanguard Mid-Cap Index	Registered Investment Company	1,205,194
* Vanguard Institutional Target Retirement 2055	Registered Investment Company	1,151,674
* Vanguard Total Bond Market Index	Registered Investment Company	1,115,914
* Vanguard LifeStrategy Conservative Growth	Registered Investment Company	990,039
* Vanguard Small-Cap Index	Registered Investment Company	977,946
* Vanguard Small-Cap Growth Index	Registered Investment Company	910,914
* Vanguard LifeStrategy Income	Registered Investment Company	886,749
* JPMorgan Mid-Cap Index	Registered Investment Company	804,657
* Oppenheimer Global	Registered Investment Company	751,803
* Vanguard Institutional Target Retirement 2060	Registered Investment Company	667,618
* Vanguard Total World Stock	Registered Investment Company	578,509
* Vanguard Emerging Markets Stock Index	Registered Investment Company	407,536
* Vanguard Short-Term Bond Index	Registered Investment Company	357,658
* Vanguard LifeStrategy Moderate Growth	Registered Investment Company	344,452
* Vanguard Prime Money Market	Registered Investment Company	230,245
* Vanguard Institutional Target Retirement 2065	Registered Investment Company	15,035
PRIMECAP Odyssey Aggressive Growth	Registered Investment Company	3,192
	Total Registered Investment Companies	<u>63,343,180</u>
Reliance Trust Company Stable Value Fund, Series 25157	Collective Investment Trust	3,493,934
* Participants Notes Receivable	Maturing At Various Dates Through March 2051, With Interest Rates Ranging From 4.25% to 6.5%	<u>599,219</u>
		<u>\$ 67,436,333</u>

*Party in interest, as defined by ERISA.

The above information is a required disclosure for IRS Form 5500, Schedule H, Part IV, line 4i.

SANDBERG, PHOENIX, & VON GONTARD
P.C. SAVINGS PLAN
FINANCIAL STATEMENTS
OCTOBER 31, 2022

Contents

Page

Independent Auditors' Report	1 - 5
---	-------

Financial Statements

Statement Of Net Assets Available For Benefits	6
--	---

Statement Of Changes In Net Assets Available For Benefits	7
--	---

Notes To Financial Statements.....	8 - 15
------------------------------------	--------

Supplemental Schedule

Schedule Of Assets Held At End Of Year	16
--	----

Independent Auditors' Report

Plan Trustees
Sandberg, Phoenix, & von Gontard P.C. Savings Plan
St. Louis, Missouri

Scope And Nature Of The ERISA Section 103(a)(3)(C) Audit For The 2022 Financial Statements

We have performed an audit of the financial statements of Sandberg, Phoenix, & von Gontard P.C. Savings Plan (the Plan), an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 (ERISA), as permitted by ERISA Section 103(a)(3)(C) (ERISA Section 103(a)(3)(C) audit). The financial statements comprise the statement of net assets available for benefits as of October 31, 2022, and the related statement of changes in net assets available for benefits for the year then ended, and the related notes to the financial statements (2022 financial statements).

Management, having determined it is permissible in the circumstances, has elected to have the audit of the 2022 financial statements performed in accordance with ERISA Section 103(a)(3)(C) pursuant to 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. As permitted by ERISA Section 103(a)(3)(C), our audit need not extend to any statements or information related to assets held for investment of the plan (investment information) by a bank or similar institution or insurance carrier that is regulated, supervised, and subject to periodic examination by a state or federal agency, provided that the statements or information regarding assets so held are prepared and certified to by the bank or similar institution or insurance carrier in accordance with 29 CFR 2520.103-5 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA (qualified institution).

Management has obtained a certification from a qualified institution as of and for the year ended October 31, 2022, stating that the certified investment information, as described in Note 3 to the financial statements, is complete and accurate.

Opinion On The 2022 Financial Statements

In our opinion, based on our audit and on the procedures performed as described in the Auditors' Responsibilities For The Audit Of The 2022 Financial Statements section

- the amounts and disclosures in the accompanying 2022 financial statements, other than those agreed to or derived from the certified investment information, are presented fairly, in all material respects, in accordance with accounting principles generally accepted in the United States of America.
- the information in the accompanying 2022 financial statements related to assets held by and certified to by a qualified institution agrees to, or is derived from, in all material respects, the information prepared and certified by an institution that management determined meets the requirements of ERISA Section 103(a)(3)(C).

Basis For Opinion On The 2022 Financial Statements

We conducted our audit in accordance with auditing standards generally accepted in the United States of America. Our responsibilities under those standards are further described in the Auditors' Responsibilities For The Audit Of The 2022 Financial Statements section of our report. We are required to be independent of the Plan and to meet our other ethical responsibilities, in accordance with the relevant ethical requirements relating to our audit. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our ERISA Section 103(a)(3)(C) audit opinion.

Responsibilities Of Management For The 2022 Financial Statements

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

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

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

Auditors' Responsibilities For The Audit Of The 2022 Financial Statements

Except as described in the Scope And Nature Of The ERISA Section 103(a)(3)(C) Audit For The 2022 Financial Statements section of our report, our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditors' 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 auditing standards generally accepted in the United States of America 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 auditing standards generally accepted in the United States of America, we:

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

Our audit did not extend to the certified investment information, except for obtaining and reading the certification, comparing the certified investment information with the related information presented and disclosed in the 2022 financial statements, and reading the disclosures relating to the certified investment information to assess whether they are in accordance with the presentation and disclosure requirements of accounting principles generally accepted in the United States of America.

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

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

Other Matters

2022 Supplemental Schedule Required By ERISA

The supplemental schedule of assets held at end of year as of October 31, 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 included in the supplemental schedule, other than that agreed to or derived from the certified investment information, has been subjected to auditing procedures applied in the audit of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with auditing standards generally accepted in the United States of America. For information included in the supplemental schedule that agreed to or is derived from the certified investment information, we compared such information to the related certified investment information.

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

In our opinion

- the form and content of the supplemental schedule, other than the information in the supplemental schedule that agreed to or is derived from the certified investment information, is presented, in all material respects, in conformity with the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.
- the information in the supplemental schedule related to assets held by and certified to by a qualified institution agrees to, or is derived from, in all material respects, the information prepared and certified by an institution that management determined meets the requirements of ERISA Section 103(a)(3)(C).

Auditors' Report On The 2021 Financial Statements

We were engaged to audit the statement of net assets available for benefits of the Plan as of October 31, 2021, and the related statement of changes in net assets available for benefits for the year then ended. As permitted by 29 CFR 2520.103-8 of the Department Of Labor's Rules and Regulations for Reporting and Disclosure under ERISA, the plan administrator instructed us not to perform, and we did not perform, any auditing procedures with respect to the information certified by a qualified institution. In our report, dated March 10, 2022, we indicated that (a) because of the significance of the information that we did not audit, we were not able to obtain sufficient appropriate audit evidence to provide a basis for an opinion and accordingly, we did not express an opinion on the 2020 financial statements, and (b) the form and content of the information included in the 2020 financial statements other than that derived from the certified information were presented in compliance with the Department Of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.

RubinBrown LLP

February 13, 2023

SANDBERG, PHOENIX, & VON GONTARD P.C. SAVINGS PLAN

STATEMENT OF NET ASSETS AVAILABLE FOR BENEFITS

	October 31,	
	2022	2021
Assets		
Investments, At Fair Value		
Registered investment companies	\$ 63,343,180	\$ 76,349,546
Collective investment trust	3,493,934	4,252,453
Total Investments, At Fair Value	66,837,114	80,601,999
 Receivables		
Notes receivable from participants	599,219	454,526
Company contributions	1,606,591	2,032,026
Participant contributions	588,706	349,263
Total Receivables	2,794,516	2,835,815
 Net Assets Available For Benefits	\$ 69,631,630	\$ 83,437,814

SANDBERG, PHOENIX, & VON GONTARD P.C. SAVINGS PLAN

**STATEMENT OF CHANGES IN NET ASSETS
AVAILABLE FOR BENEFITS**

	For The Years Ended October 31,	
	2022	2021
Additions To Net Assets Attributed To:		
Contributions		
Company	\$ 1,606,591	\$ 2,032,026
Participant	3,476,794	3,449,548
Rollover	282,993	475,891
Total Contributions	5,366,378	5,957,465
Deductions From Net Assets Attributed To:		
Benefit payments	4,774,320	4,306,043
Administrative expenses	70,357	58,104
Total Deductions	4,844,677	4,364,147
Investment Income (Loss)		
Interest and dividends	3,159,984	1,870,479
Net change in fair value of investments	(17,510,486)	16,252,925
Net Investment Income (Loss)	(14,350,502)	18,123,404
Interest Income On Notes Receivable From Participants	22,617	22,720
Net Increase (Decrease)	(13,806,184)	19,739,442
Net Assets Available For Benefits - Beginning Of Year	83,437,814	63,698,372
Net Assets Available For Benefits - End Of Year	\$ 69,631,630	\$ 83,437,814

SANDBERG, PHOENIX, & VON GONTARD P.C. SAVINGS PLAN

NOTES TO FINANCIAL STATEMENTS

October 31, 2022 And 2021

1. Description Of The Plan

The following description of Sandberg, Phoenix, & von Gontard P.C. Savings Plan (the Plan) is provided for general information purposes only. Participants should refer to the Plan Document for more complete information.

General

The Plan, which was adopted on November 1, 1982 and restated on November 1, 2021, by Sandberg, Phoenix & von Gontard, P.C. (the Company), is a defined contribution profit sharing plan with a 401(k) provision. The Plan covers substantially all employees of the Company. The Plan is subject to certain provisions of the Employee Retirement Income Security Act of 1974 (ERISA), as amended.

Eligibility

Eligible employees may participate in the Plan immediately upon hire. The Plan includes an auto-enrollment provision whereby all newly eligible employees are automatically enrolled in the Plan. Unless the participant elects not to participate or elects to participate earlier, the participant will be automatically enrolled 30 days after satisfying the eligibility requirements.

Contributions

Participants may contribute compensation as pre-tax deferral contributions, Roth contributions, or after-tax contributions up to a combined annual maximum of the lesser of 100% of eligible compensation or the Internal Revenue Service (IRS) limits. Participants may also contribute after-tax amounts which are subject to the limits defined below. Participants who have attained age 50 before the end of the Plan year are eligible to make catch-up contributions up to the IRS limits. Participants may also contribute amounts representing distributions from other qualified defined benefit or defined contribution plans (rollover).

Participants are automatically enrolled in the Plan at a default contribution rate of 6% of compensation. Participants who are automatically enrolled in the Plan, but contribute less than 14%, are subject to an automatic escalation provision each year at a rate of 2%, until the deferral rate reaches 14%. Participants may opt out of the automatic escalation at any time.

SANDBERG, PHOENIX, & VON GONTARD P.C. SAVINGS PLAN

Notes To Financial Statements (*Continued*)

The Company may make discretionary matching contributions to be determined annually based on a percentage of employee contributions. Company matching contribution for each eligible participant amounted to \$1,111,885 and \$1,056,502 for the years ended October 31, 2022 and 2021, respectively. Included in the discretionary matching contributions for the year are additional minimum contributions that are required to be made by the Company to eligible employees according to the Plan document for top-heavy minimum benefits.

In addition, the Company may make a discretionary profit sharing contribution to be determined annually by the Company. Each eligible participant will receive a portion of this discretionary profit sharing contribution based on their eligible compensation. The Company made a discretionary profit sharing contribution for the years ended October 31, 2022 or 2021 of \$494,706 and \$975,524, respectively.

Participant Accounts

Each participant's account is credited with the participant's contributions and Company matching contributions, as well as allocations of the Company's profit sharing contribution, if any, and Plan earnings. Participant accounts are charged with an allocation of administrative expenses that are paid by the Plan. Allocations are based on participant earnings, account balances, or specific participant transactions, as defined. The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested account.

All participant contributions and Company matching contributions are invested at the participant's direction in the investment funds offered by the Plan and selected by the participant.

Notes Receivable From Participants

Participants may borrow from their fund accounts a minimum of \$1,000 up to a maximum equal to the lesser of \$50,000 or 50% of their vested account balance. A participant is only allowed to have two outstanding loans at any given time. The loans are secured by the balance in the participant's account and bear interest at the prime rate as published in the Wall Street Journal plus 1 %. Loans must be paid within five years, or 30 years if the proceeds of the loan will be used to acquire a principal residence. Principal and interest are paid back ratably through payroll withholdings.

Vesting

Participants are vested immediately in their voluntary contributions plus actual earnings thereon. Company matching contributions and profit-sharing contributions are subject to a six-year graded vesting schedule, with 20% vesting after two years and becoming fully vested after six years. Amounts subject to vesting become 100% vested upon death or disability.

SANDBERG, PHOENIX, & VON GONTARD P.C. SAVINGS PLAN

Notes To Financial Statements *(Continued)*

Forfeitures

Participants who terminate their employment and are less than 100% vested in their account will forfeit their non-vested portion. At October 31, 2022 and 2021, forfeited non-vested accounts totaled \$230,022 and \$105,291, respectively. These accounts are eligible to be used to reduce future Company contributions. Company contributions were reduced by \$4,987 and \$0 for the years ended October 31, 2022 and 2021, respectively, by forfeited non-vested accounts.

Payment Of Benefits

The Plan provides for retirement benefits to begin upon either the normal retirement age of 65 or the participant's early retirement age of 55 and the completion of ten years of service. All distributions from the Plan are made in one lump-sum payment in cash.

In-Service Withdrawals

Participants may withdraw from the Plan that portion of their account resulting from pre-tax deferral and Roth contributions in the event of undue financial hardship or upon reaching age 59 1/2.

Administrative Expenses

Except for loan fees associated with notes receivable from participants and investment advisory fees, all significant administrative expenses of maintaining the Plan are paid by the Company.

2. Significant Accounting Policies

Basis Of Accounting

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

Estimates And Assumptions

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 the reported amounts of assets and liabilities, disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of additions to and deductions from net assets during the reporting period. Actual results could differ from those estimates.

Investment Valuation And Investment Income Recognition

The Plan's investments are reported at fair value, which is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. See Note 4 for discussion of fair value measurements.

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

Notes Receivable From Participants

Notes receivable from participants are measured at their unpaid principal balance plus any accrued but unpaid interest. Interest income is recorded as earned. Related fees are recorded as administrative expenses and expensed when they are incurred. No allowance for credit losses has been recorded as of October 31, 2022 or 2021. If a participant ceases to make loan repayments and the Plan Administrator deems the participant loan to be in default, the participant loan balance is reduced and a benefit payment is recorded.

Payment Of Benefits

Benefits are recorded when paid.

Subsequent Events

Management evaluates subsequent events through the date the financial statements are available for issue, which is the date of the Independent Auditors' Report.

3. Certified Investment Information

The following is a summary of the Plan's asset information as of October 31, 2022 and 2021, and for the years then ended, included throughout the Plan's financial statements and supplemental schedule, that was prepared by or derived from information certified by Vanguard Fiduciary Trust Company (Vanguard), and furnished to the Plan Administrator. The Plan Administrator has obtained certifications from Vanguard that the information provided to the Plan Administrator related to the following information is complete and accurate.

SANDBERG, PHOENIX, & VON GONTARD P.C. SAVINGS PLAN

Notes To Financial Statements (*Continued*)

Accordingly, as permitted by CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA, the Plan Administrator instructed the Plan's independent auditors not to perform any auditing procedures with respect to information that appears throughout the financial statements and supplemental schedule related to the following assets as of October 31:

	<u>2022</u>	<u>2021</u>
Registered investment companies	\$ 63,343,180	\$ 76,349,546
Collective investment trust	3,493,934	4,252,453
Notes receivable from participants	599,219	454,526

Vanguard also certified to the completeness and accuracy related the following investment income and interest income on notes receivable from participants for the years ended October 31:

	<u>2022</u>	<u>2021</u>
Interest and dividends	\$ 3,159,984	\$ 1,870,479
Net change in fair value of investments	(17,510,486)	16,252,925
Interest income on notes receivable from participants	22,617	22,720

4. Fair Value Measurements

The Plan utilizes an established framework for measuring fair value. The 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 investments (Level 1 measurements) and the lowest priority to unobservable inputs (Level 3 measurements).

The three levels of the fair value hierarchy under the standards are described below:

- | | |
|---------|---|
| Level 1 | Inputs to the valuation methodology are unadjusted quoted prices for identical investments in active markets that the Plan has the ability to access. |
| Level 2 | Inputs to the valuation methodology include: <ul style="list-style-type: none">• Quoted prices for similar investments in active markets;• Quoted prices for identical or similar investments in inactive markets; |

SANDBERG, PHOENIX, & VON GONTARD P.C. SAVINGS PLAN

Notes To Financial Statements (*Continued*)

- Inputs other than quoted prices that are observable for the investment;
- Inputs that are derived principally from or corroborated by observable market data by correlation or other means. If the investment has a specified (contractual) term, the Level 2 input must be observable for substantially the full term of the investment.

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

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

The following is a description of the valuation methodologies used for investments measured at fair value:

Registered Investment Companies

Valued at the daily closing price as reported by the fund. Registered investment companies held by the Plan are open-end mutual funds that are registered with the Securities and Exchange Commission. These funds are required to publish their daily net asset value (NAV) and to transact at that price. The registered investment companies held by the Plan are deemed to be actively traded.

Collective Investment Trust

Valued at the NAV of units of a collective investment trust. The NAV, as provided by the Trustee, is used as a practical expedient to estimate fair value. The NAV is based on the fair value of the underlying investments held by the fund less its liabilities. This practical expedient is not used when it is determined to be probable that the fund will sell the investment for an amount different than the reported NAV.

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

SANDBERG, PHOENIX, & VON GONTARD P.C. SAVINGS PLAN

Notes To Financial Statements (Continued)

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

	October 31, 2022			Total
	Level 1	Level 2	Level 3	
Registered investment companies	\$ 63,343,180	\$ —	\$ —	\$ 63,343,180
Investment measured at net asset value (a)				3,493,934
Total assets at fair value				\$ 66,837,114

	October 31, 2021			Total
	Level 1	Level 2	Level 3	
Registered investment companies	\$ 76,349,546	\$ —	\$ —	\$ 76,349,546
Investment measured at net asset value (a)				4,252,453
Total assets at fair value				\$ 80,601,999

- (a) Certain investments that are measured at fair value using the net asset value per share (or its equivalent) as a practical expedient have not been classified in the fair value hierarchy. The fair value amounts presented in this table are intended to permit reconciliation of the fair value hierarchy to the amounts presented in the statement of net assets available for benefits.

Fair Value Of Investments In Entities That Use NAV

The following table summarizes investments measured at fair value based on NAV per share as of:

Investment Type	Fair Value		Unfunded Commitments	Redemption Frequency	Redemption Notice Period
	2022	2021			
Collective investment trust	\$ 3,493,934	\$ 4,252,453	None	Daily	None

There have been no changes in valuation methodologies used at October 31, 2022 or 2021.

5. Tax Status Of Plan

The Plan received a favorable letter of determination from the IRS dated June 30, 2020 indicating compliance with the Internal Revenue Code (Code). Thus, a provision for a federal income tax is not required in the accompanying financial statements. The Plan has been amended since the date of the opinion letter; however, the Plan Administrator believes the Plan is currently designed and being operated in compliance with the applicable requirements of the Code. Therefore, the Plan Administrator believes the Plan was qualified and the related trust was tax-exempt as of the financial statement date.

Accounting principles generally accepted in the United States of America require Plan management to evaluate tax positions taken by the Plan and recognize a tax liability if the Plan has taken an uncertain position that more likely than not would not be sustained upon examination by a government authority. The Plan is subject to routine audits by taxing jurisdictions; however, there are currently no audits for any tax periods in progress. The Plan's federal tax returns for Plan years 2019 and later remain subject to examination by taxing authorities.

6. Party In Interest Transactions

Plan investments include shares of registered investment companies managed by an affiliate of Vanguard. The Plan also pays Vanguard fees for certain administrative functions. These transactions qualify as allowable party in interest transactions.

7. Plan Termination

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

8. Risks And Uncertainties

The Plan invests in various investment securities. Investment securities are exposed to various risks such as interest rate, market and credit risks. Due to the level of 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 statement of net assets available for benefits.

Supplemental Schedule

SANDBERG, PHOENIX, & VON GONTARD P.C. SAVINGS PLAN

E.I.N.: 43-1186987 PLAN NUMBER: 002 SCHEDULE OF ASSETS HELD AT END OF YEAR October 31, 2022

(a) (b) Identity Of Issuer, Borrower, Lessor Or Similar Party	(c) Description Of Investment Including Maturity Date, Rate Of Interest, Collateral, Par, Or Maturity Value	(e) Current Value
* Vanguard Institutional Target Retirement 2030	Registered Investment Company	\$ 5,884,286
* Vanguard Institutional Target Retirement 2040	Registered Investment Company	5,267,278
* Vanguard Institutional Index	Registered Investment Company	5,204,751
* Vanguard Institutional Target Retirement 2035	Registered Investment Company	4,938,874
* Vanguard Institutional Target Retirement 2025	Registered Investment Company	4,863,821
* Vanguard Institutional Target Retirement 2045	Registered Investment Company	2,993,574
Dodge & Cox Stock	Registered Investment Company	2,796,972
* Vanguard Institutional Target Retirement 2050	Registered Investment Company	2,633,681
* Vanguard LifeStrategy Growth	Registered Investment Company	2,469,644
BNY Mellon Standish Global Fixed Income	Registered Investment Company	2,110,118
* Vanguard Institutional Target Retirement 2020	Registered Investment Company	2,028,579
* Vanguard Developing Markets Index	Registered Investment Company	2,012,604
DFA U.S. Small-Cap Value Portfolio	Registered Investment Company	1,916,751
Baron Partners Institutional Class	Registered Investment Company	1,880,640
Dodge & Cox Income Fund	Registered Investment Company	1,699,102
TRP Growth Stock	Registered Investment Company	1,694,035
* Vanguard Target Retirement Income	Registered Investment Company	1,549,335
* Vanguard Mid-Cap Index	Registered Investment Company	1,205,194
* Vanguard Institutional Target Retirement 2055	Registered Investment Company	1,151,674
* Vanguard Total Bond Market Index	Registered Investment Company	1,115,914
* Vanguard LifeStrategy Conservative Growth	Registered Investment Company	990,039
* Vanguard Small-Cap Index	Registered Investment Company	977,946
* Vanguard Small-Cap Growth Index	Registered Investment Company	910,914
* Vanguard LifeStrategy Income	Registered Investment Company	886,749
* JPMorgan Mid-Cap Index	Registered Investment Company	804,657
* Oppenheimer Global	Registered Investment Company	751,803
* Vanguard Institutional Target Retirement 2060	Registered Investment Company	667,618
* Vanguard Total World Stock	Registered Investment Company	578,509
* Vanguard Emerging Markets Stock Index	Registered Investment Company	407,536
* Vanguard Short-Term Bond Index	Registered Investment Company	357,658
* Vanguard LifeStrategy Moderate Growth	Registered Investment Company	344,452
* Vanguard Prime Money Market	Registered Investment Company	230,245
* Vanguard Institutional Target Retirement 2065	Registered Investment Company	15,035
PRIMECAP Odyssey Aggressive Growth	Registered Investment Company	3,192
	Total Registered Investment Companies	<u>63,343,180</u>
Reliance Trust Company Stable Value Fund, Series 25157	Collective Investment Trust	3,493,934
* Participants Notes Receivable	Maturing At Various Dates Through March 2051, With Interest Rates Ranging From 4.25% to 6.5%	<u>599,219</u>
		<u>\$ 67,436,333</u>

*Party in interest, as defined by ERISA.

The above information is a required disclosure for IRS Form 5500, Schedule H, Part IV, line 4i.

SANDBERG, PHOENIX, & VON GONTARD
P.C. SAVINGS PLAN
FINANCIAL STATEMENTS
OCTOBER 31, 2022

Contents

Page

Independent Auditors' Report	1 - 5
---	-------

Financial Statements

Statement Of Net Assets Available For Benefits	6
--	---

Statement Of Changes In Net Assets Available For Benefits	7
--	---

Notes To Financial Statements.....	8 - 15
------------------------------------	--------

Supplemental Schedule

Schedule Of Assets Held At End Of Year	16
--	----

Independent Auditors' Report

Plan Trustees
Sandberg, Phoenix, & von Gontard P.C. Savings Plan
St. Louis, Missouri

Scope And Nature Of The ERISA Section 103(a)(3)(C) Audit For The 2022 Financial Statements

We have performed an audit of the financial statements of Sandberg, Phoenix, & von Gontard P.C. Savings Plan (the Plan), an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 (ERISA), as permitted by ERISA Section 103(a)(3)(C) (ERISA Section 103(a)(3)(C) audit). The financial statements comprise the statement of net assets available for benefits as of October 31, 2022, and the related statement of changes in net assets available for benefits for the year then ended, and the related notes to the financial statements (2022 financial statements).

Management, having determined it is permissible in the circumstances, has elected to have the audit of the 2022 financial statements performed in accordance with ERISA Section 103(a)(3)(C) pursuant to 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. As permitted by ERISA Section 103(a)(3)(C), our audit need not extend to any statements or information related to assets held for investment of the plan (investment information) by a bank or similar institution or insurance carrier that is regulated, supervised, and subject to periodic examination by a state or federal agency, provided that the statements or information regarding assets so held are prepared and certified to by the bank or similar institution or insurance carrier in accordance with 29 CFR 2520.103-5 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA (qualified institution).

Management has obtained a certification from a qualified institution as of and for the year ended October 31, 2022, stating that the certified investment information, as described in Note 3 to the financial statements, is complete and accurate.

Opinion On The 2022 Financial Statements

In our opinion, based on our audit and on the procedures performed as described in the Auditors' Responsibilities For The Audit Of The 2022 Financial Statements section

- the amounts and disclosures in the accompanying 2022 financial statements, other than those agreed to or derived from the certified investment information, are presented fairly, in all material respects, in accordance with accounting principles generally accepted in the United States of America.
- the information in the accompanying 2022 financial statements related to assets held by and certified to by a qualified institution agrees to, or is derived from, in all material respects, the information prepared and certified by an institution that management determined meets the requirements of ERISA Section 103(a)(3)(C).

Basis For Opinion On The 2022 Financial Statements

We conducted our audit in accordance with auditing standards generally accepted in the United States of America. Our responsibilities under those standards are further described in the Auditors' Responsibilities For The Audit Of The 2022 Financial Statements section of our report. We are required to be independent of the Plan and to meet our other ethical responsibilities, in accordance with the relevant ethical requirements relating to our audit. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our ERISA Section 103(a)(3)(C) audit opinion.

Responsibilities Of Management For The 2022 Financial Statements

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

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

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

Auditors' Responsibilities For The Audit Of The 2022 Financial Statements

Except as described in the Scope And Nature Of The ERISA Section 103(a)(3)(C) Audit For The 2022 Financial Statements section of our report, our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditors' 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 auditing standards generally accepted in the United States of America 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 auditing standards generally accepted in the United States of America, we:

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

Our audit did not extend to the certified investment information, except for obtaining and reading the certification, comparing the certified investment information with the related information presented and disclosed in the 2022 financial statements, and reading the disclosures relating to the certified investment information to assess whether they are in accordance with the presentation and disclosure requirements of accounting principles generally accepted in the United States of America.

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

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

Other Matters

2022 Supplemental Schedule Required By ERISA

The supplemental schedule of assets held at end of year as of October 31, 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 included in the supplemental schedule, other than that agreed to or derived from the certified investment information, has been subjected to auditing procedures applied in the audit of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with auditing standards generally accepted in the United States of America. For information included in the supplemental schedule that agreed to or is derived from the certified investment information, we compared such information to the related certified investment information.

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

In our opinion

- the form and content of the supplemental schedule, other than the information in the supplemental schedule that agreed to or is derived from the certified investment information, is presented, in all material respects, in conformity with the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.
- the information in the supplemental schedule related to assets held by and certified to by a qualified institution agrees to, or is derived from, in all material respects, the information prepared and certified by an institution that management determined meets the requirements of ERISA Section 103(a)(3)(C).

Auditors' Report On The 2021 Financial Statements

We were engaged to audit the statement of net assets available for benefits of the Plan as of October 31, 2021, and the related statement of changes in net assets available for benefits for the year then ended. As permitted by 29 CFR 2520.103-8 of the Department Of Labor's Rules and Regulations for Reporting and Disclosure under ERISA, the plan administrator instructed us not to perform, and we did not perform, any auditing procedures with respect to the information certified by a qualified institution. In our report, dated March 10, 2022, we indicated that (a) because of the significance of the information that we did not audit, we were not able to obtain sufficient appropriate audit evidence to provide a basis for an opinion and accordingly, we did not express an opinion on the 2020 financial statements, and (b) the form and content of the information included in the 2020 financial statements other than that derived from the certified information were presented in compliance with the Department Of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.

RubinBrown LLP

February 13, 2023

SANDBERG, PHOENIX, & VON GONTARD P.C. SAVINGS PLAN

STATEMENT OF NET ASSETS AVAILABLE FOR BENEFITS

	October 31,	
	2022	2021
Assets		
Investments, At Fair Value		
Registered investment companies	\$ 63,343,180	\$ 76,349,546
Collective investment trust	3,493,934	4,252,453
Total Investments, At Fair Value	66,837,114	80,601,999
 Receivables		
Notes receivable from participants	599,219	454,526
Company contributions	1,606,591	2,032,026
Participant contributions	588,706	349,263
Total Receivables	2,794,516	2,835,815
 Net Assets Available For Benefits	\$ 69,631,630	\$ 83,437,814

SANDBERG, PHOENIX, & VON GONTARD P.C. SAVINGS PLAN

**STATEMENT OF CHANGES IN NET ASSETS
AVAILABLE FOR BENEFITS**

	For The Years Ended October 31,	
	2022	2021
Additions To Net Assets Attributed To:		
Contributions		
Company	\$ 1,606,591	\$ 2,032,026
Participant	3,476,794	3,449,548
Rollover	282,993	475,891
Total Contributions	5,366,378	5,957,465
Deductions From Net Assets Attributed To:		
Benefit payments	4,774,320	4,306,043
Administrative expenses	70,357	58,104
Total Deductions	4,844,677	4,364,147
Investment Income (Loss)		
Interest and dividends	3,159,984	1,870,479
Net change in fair value of investments	(17,510,486)	16,252,925
Net Investment Income (Loss)	(14,350,502)	18,123,404
Interest Income On Notes Receivable From Participants	22,617	22,720
Net Increase (Decrease)	(13,806,184)	19,739,442
Net Assets Available For Benefits - Beginning Of Year	83,437,814	63,698,372
Net Assets Available For Benefits - End Of Year	\$ 69,631,630	\$ 83,437,814

SANDBERG, PHOENIX, & VON GONTARD P.C. SAVINGS PLAN

NOTES TO FINANCIAL STATEMENTS

October 31, 2022 And 2021

1. Description Of The Plan

The following description of Sandberg, Phoenix, & von Gontard P.C. Savings Plan (the Plan) is provided for general information purposes only. Participants should refer to the Plan Document for more complete information.

General

The Plan, which was adopted on November 1, 1982 and restated on November 1, 2021, by Sandberg, Phoenix & von Gontard, P.C. (the Company), is a defined contribution profit sharing plan with a 401(k) provision. The Plan covers substantially all employees of the Company. The Plan is subject to certain provisions of the Employee Retirement Income Security Act of 1974 (ERISA), as amended.

Eligibility

Eligible employees may participate in the Plan immediately upon hire. The Plan includes an auto-enrollment provision whereby all newly eligible employees are automatically enrolled in the Plan. Unless the participant elects not to participate or elects to participate earlier, the participant will be automatically enrolled 30 days after satisfying the eligibility requirements.

Contributions

Participants may contribute compensation as pre-tax deferral contributions, Roth contributions, or after-tax contributions up to a combined annual maximum of the lesser of 100% of eligible compensation or the Internal Revenue Service (IRS) limits. Participants may also contribute after-tax amounts which are subject to the limits defined below. Participants who have attained age 50 before the end of the Plan year are eligible to make catch-up contributions up to the IRS limits. Participants may also contribute amounts representing distributions from other qualified defined benefit or defined contribution plans (rollover).

Participants are automatically enrolled in the Plan at a default contribution rate of 6% of compensation. Participants who are automatically enrolled in the Plan, but contribute less than 14%, are subject to an automatic escalation provision each year at a rate of 2%, until the deferral rate reaches 14%. Participants may opt out of the automatic escalation at any time.

SANDBERG, PHOENIX, & VON GONTARD P.C. SAVINGS PLAN

Notes To Financial Statements (*Continued*)

The Company may make discretionary matching contributions to be determined annually based on a percentage of employee contributions. Company matching contribution for each eligible participant amounted to \$1,111,885 and \$1,056,502 for the years ended October 31, 2022 and 2021, respectively. Included in the discretionary matching contributions for the year are additional minimum contributions that are required to be made by the Company to eligible employees according to the Plan document for top-heavy minimum benefits.

In addition, the Company may make a discretionary profit sharing contribution to be determined annually by the Company. Each eligible participant will receive a portion of this discretionary profit sharing contribution based on their eligible compensation. The Company made a discretionary profit sharing contribution for the years ended October 31, 2022 or 2021 of \$494,706 and \$975,524, respectively.

Participant Accounts

Each participant's account is credited with the participant's contributions and Company matching contributions, as well as allocations of the Company's profit sharing contribution, if any, and Plan earnings. Participant accounts are charged with an allocation of administrative expenses that are paid by the Plan. Allocations are based on participant earnings, account balances, or specific participant transactions, as defined. The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested account.

All participant contributions and Company matching contributions are invested at the participant's direction in the investment funds offered by the Plan and selected by the participant.

Notes Receivable From Participants

Participants may borrow from their fund accounts a minimum of \$1,000 up to a maximum equal to the lesser of \$50,000 or 50% of their vested account balance. A participant is only allowed to have two outstanding loans at any given time. The loans are secured by the balance in the participant's account and bear interest at the prime rate as published in the Wall Street Journal plus 1 %. Loans must be paid within five years, or 30 years if the proceeds of the loan will be used to acquire a principal residence. Principal and interest are paid back ratably through payroll withholdings.

Vesting

Participants are vested immediately in their voluntary contributions plus actual earnings thereon. Company matching contributions and profit-sharing contributions are subject to a six-year graded vesting schedule, with 20% vesting after two years and becoming fully vested after six years. Amounts subject to vesting become 100% vested upon death or disability.

SANDBERG, PHOENIX, & VON GONTARD P.C. SAVINGS PLAN

Notes To Financial Statements (*Continued*)

Forfeitures

Participants who terminate their employment and are less than 100% vested in their account will forfeit their non-vested portion. At October 31, 2022 and 2021, forfeited non-vested accounts totaled \$230,022 and \$105,291, respectively. These accounts are eligible to be used to reduce future Company contributions. Company contributions were reduced by \$4,987 and \$0 for the years ended October 31, 2022 and 2021, respectively, by forfeited non-vested accounts.

Payment Of Benefits

The Plan provides for retirement benefits to begin upon either the normal retirement age of 65 or the participant's early retirement age of 55 and the completion of ten years of service. All distributions from the Plan are made in one lump-sum payment in cash.

In-Service Withdrawals

Participants may withdraw from the Plan that portion of their account resulting from pre-tax deferral and Roth contributions in the event of undue financial hardship or upon reaching age 59 1/2.

Administrative Expenses

Except for loan fees associated with notes receivable from participants and investment advisory fees, all significant administrative expenses of maintaining the Plan are paid by the Company.

2. Significant Accounting Policies

Basis Of Accounting

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

Estimates And Assumptions

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 the reported amounts of assets and liabilities, disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of additions to and deductions from net assets during the reporting period. Actual results could differ from those estimates.

Investment Valuation And Investment Income Recognition

The Plan's investments are reported at fair value, which is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. See Note 4 for discussion of fair value measurements.

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

Notes Receivable From Participants

Notes receivable from participants are measured at their unpaid principal balance plus any accrued but unpaid interest. Interest income is recorded as earned. Related fees are recorded as administrative expenses and expensed when they are incurred. No allowance for credit losses has been recorded as of October 31, 2022 or 2021. If a participant ceases to make loan repayments and the Plan Administrator deems the participant loan to be in default, the participant loan balance is reduced and a benefit payment is recorded.

Payment Of Benefits

Benefits are recorded when paid.

Subsequent Events

Management evaluates subsequent events through the date the financial statements are available for issue, which is the date of the Independent Auditors' Report.

3. Certified Investment Information

The following is a summary of the Plan's asset information as of October 31, 2022 and 2021, and for the years then ended, included throughout the Plan's financial statements and supplemental schedule, that was prepared by or derived from information certified by Vanguard Fiduciary Trust Company (Vanguard), and furnished to the Plan Administrator. The Plan Administrator has obtained certifications from Vanguard that the information provided to the Plan Administrator related to the following information is complete and accurate.

SANDBERG, PHOENIX, & VON GONTARD P.C. SAVINGS PLAN

Notes To Financial Statements (*Continued*)

Accordingly, as permitted by CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA, the Plan Administrator instructed the Plan's independent auditors not to perform any auditing procedures with respect to information that appears throughout the financial statements and supplemental schedule related to the following assets as of October 31:

	<u>2022</u>	<u>2021</u>
Registered investment companies	\$ 63,343,180	\$ 76,349,546
Collective investment trust	3,493,934	4,252,453
Notes receivable from participants	599,219	454,526

Vanguard also certified to the completeness and accuracy related the following investment income and interest income on notes receivable from participants for the years ended October 31:

	<u>2022</u>	<u>2021</u>
Interest and dividends	\$ 3,159,984	\$ 1,870,479
Net change in fair value of investments	(17,510,486)	16,252,925
Interest income on notes receivable from participants	22,617	22,720

4. Fair Value Measurements

The Plan utilizes an established framework for measuring fair value. The 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 investments (Level 1 measurements) and the lowest priority to unobservable inputs (Level 3 measurements).

The three levels of the fair value hierarchy under the standards are described below:

- | | |
|---------|---|
| Level 1 | Inputs to the valuation methodology are unadjusted quoted prices for identical investments in active markets that the Plan has the ability to access. |
| Level 2 | Inputs to the valuation methodology include: <ul style="list-style-type: none">• Quoted prices for similar investments in active markets;• Quoted prices for identical or similar investments in inactive markets; |

SANDBERG, PHOENIX, & VON GONTARD P.C. SAVINGS PLAN

Notes To Financial Statements (*Continued*)

- Inputs other than quoted prices that are observable for the investment;
- Inputs that are derived principally from or corroborated by observable market data by correlation or other means. If the investment has a specified (contractual) term, the Level 2 input must be observable for substantially the full term of the investment.

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

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

The following is a description of the valuation methodologies used for investments measured at fair value:

Registered Investment Companies

Valued at the daily closing price as reported by the fund. Registered investment companies held by the Plan are open-end mutual funds that are registered with the Securities and Exchange Commission. These funds are required to publish their daily net asset value (NAV) and to transact at that price. The registered investment companies held by the Plan are deemed to be actively traded.

Collective Investment Trust

Valued at the NAV of units of a collective investment trust. The NAV, as provided by the Trustee, is used as a practical expedient to estimate fair value. The NAV is based on the fair value of the underlying investments held by the fund less its liabilities. This practical expedient is not used when it is determined to be probable that the fund will sell the investment for an amount different than the reported NAV.

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

SANDBERG, PHOENIX, & VON GONTARD P.C. SAVINGS PLAN

Notes To Financial Statements (Continued)

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

	October 31, 2022			Total
	Level 1	Level 2	Level 3	
Registered investment companies	\$ 63,343,180	\$ —	\$ —	\$ 63,343,180
Investment measured at net asset value (a)				3,493,934
Total assets at fair value				\$ 66,837,114

	October 31, 2021			Total
	Level 1	Level 2	Level 3	
Registered investment companies	\$ 76,349,546	\$ —	\$ —	\$ 76,349,546
Investment measured at net asset value (a)				4,252,453
Total assets at fair value				\$ 80,601,999

- (a) Certain investments that are measured at fair value using the net asset value per share (or its equivalent) as a practical expedient have not been classified in the fair value hierarchy. The fair value amounts presented in this table are intended to permit reconciliation of the fair value hierarchy to the amounts presented in the statement of net assets available for benefits.

Fair Value Of Investments In Entities That Use NAV

The following table summarizes investments measured at fair value based on NAV per share as of:

Investment Type	Fair Value		Unfunded Commitments	Redemption Frequency	Redemption Notice Period
	2022	2021			
Collective investment trust	\$ 3,493,934	\$ 4,252,453	None	Daily	None

There have been no changes in valuation methodologies used at October 31, 2022 or 2021.

5. Tax Status Of Plan

The Plan received a favorable letter of determination from the IRS dated June 30, 2020 indicating compliance with the Internal Revenue Code (Code). Thus, a provision for a federal income tax is not required in the accompanying financial statements. The Plan has been amended since the date of the opinion letter; however, the Plan Administrator believes the Plan is currently designed and being operated in compliance with the applicable requirements of the Code. Therefore, the Plan Administrator believes the Plan was qualified and the related trust was tax-exempt as of the financial statement date.

Accounting principles generally accepted in the United States of America require Plan management to evaluate tax positions taken by the Plan and recognize a tax liability if the Plan has taken an uncertain position that more likely than not would not be sustained upon examination by a government authority. The Plan is subject to routine audits by taxing jurisdictions; however, there are currently no audits for any tax periods in progress. The Plan's federal tax returns for Plan years 2019 and later remain subject to examination by taxing authorities.

6. Party In Interest Transactions

Plan investments include shares of registered investment companies managed by an affiliate of Vanguard. The Plan also pays Vanguard fees for certain administrative functions. These transactions qualify as allowable party in interest transactions.

7. Plan Termination

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

8. Risks And Uncertainties

The Plan invests in various investment securities. Investment securities are exposed to various risks such as interest rate, market and credit risks. Due to the level of 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 statement of net assets available for benefits.

Supplemental Schedule

SANDBERG, PHOENIX, & VON GONTARD P.C. SAVINGS PLAN

E.I.N.: 43-1186987 PLAN NUMBER: 002 SCHEDULE OF ASSETS HELD AT END OF YEAR October 31, 2022

(a) (b) Identity Of Issuer, Borrower, Lessor Or Similar Party	(c) Description Of Investment Including Maturity Date, Rate Of Interest, Collateral, Par, Or Maturity Value	(e) Current Value
* Vanguard Institutional Target Retirement 2030	Registered Investment Company	\$ 5,884,286
* Vanguard Institutional Target Retirement 2040	Registered Investment Company	5,267,278
* Vanguard Institutional Index	Registered Investment Company	5,204,751
* Vanguard Institutional Target Retirement 2035	Registered Investment Company	4,938,874
* Vanguard Institutional Target Retirement 2025	Registered Investment Company	4,863,821
* Vanguard Institutional Target Retirement 2045	Registered Investment Company	2,993,574
Dodge & Cox Stock	Registered Investment Company	2,796,972
* Vanguard Institutional Target Retirement 2050	Registered Investment Company	2,633,681
* Vanguard LifeStrategy Growth	Registered Investment Company	2,469,644
BNY Mellon Standish Global Fixed Income	Registered Investment Company	2,110,118
* Vanguard Institutional Target Retirement 2020	Registered Investment Company	2,028,579
* Vanguard Developing Markets Index	Registered Investment Company	2,012,604
DFA U.S. Small-Cap Value Portfolio	Registered Investment Company	1,916,751
Baron Partners Institutional Class	Registered Investment Company	1,880,640
Dodge & Cox Income Fund	Registered Investment Company	1,699,102
TRP Growth Stock	Registered Investment Company	1,694,035
* Vanguard Target Retirement Income	Registered Investment Company	1,549,335
* Vanguard Mid-Cap Index	Registered Investment Company	1,205,194
* Vanguard Institutional Target Retirement 2055	Registered Investment Company	1,151,674
* Vanguard Total Bond Market Index	Registered Investment Company	1,115,914
* Vanguard LifeStrategy Conservative Growth	Registered Investment Company	990,039
* Vanguard Small-Cap Index	Registered Investment Company	977,946
* Vanguard Small-Cap Growth Index	Registered Investment Company	910,914
* Vanguard LifeStrategy Income	Registered Investment Company	886,749
* JPMorgan Mid-Cap Index	Registered Investment Company	804,657
* Oppenheimer Global	Registered Investment Company	751,803
* Vanguard Institutional Target Retirement 2060	Registered Investment Company	667,618
* Vanguard Total World Stock	Registered Investment Company	578,509
* Vanguard Emerging Markets Stock Index	Registered Investment Company	407,536
* Vanguard Short-Term Bond Index	Registered Investment Company	357,658
* Vanguard LifeStrategy Moderate Growth	Registered Investment Company	344,452
* Vanguard Prime Money Market	Registered Investment Company	230,245
* Vanguard Institutional Target Retirement 2065	Registered Investment Company	15,035
PRIMECAP Odyssey Aggressive Growth	Registered Investment Company	3,192
	Total Registered Investment Companies	<u>63,343,180</u>
Reliance Trust Company Stable Value Fund, Series 25157	Collective Investment Trust	3,493,934
* Participants Notes Receivable	Maturing At Various Dates Through March 2051, With Interest Rates Ranging From 4.25% to 6.5%	<u>599,219</u>
		<u><u>\$ 67,436,333</u></u>

*Party in interest, as defined by ERISA.

The above information is a required disclosure for IRS Form 5500, Schedule H, Part IV, line 4i.