

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

Part II	Basic Plan Information—enter all requested information										
1a Name of plan <u>FLASTER/GREENBERG P. C. PROFIT SHARING PLAN</u>	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 80%;">1b Three-digit plan number (PN) ▶</td> <td style="width: 20%; text-align: center;"><u>002</u></td> </tr> <tr> <td colspan="2">1c Effective date of plan <u>01/01/1981</u></td> </tr> <tr> <td colspan="2">2b Employer Identification Number (EIN) <u>22-1913711</u></td> </tr> <tr> <td colspan="2">2c Plan Sponsor's telephone number <u>856-661-2299</u></td> </tr> <tr> <td colspan="2">2d Business code (see instructions) <u>541110</u></td> </tr> </table>	1b Three-digit plan number (PN) ▶	<u>002</u>	1c Effective date of plan <u>01/01/1981</u>		2b Employer Identification Number (EIN) <u>22-1913711</u>		2c Plan Sponsor's telephone number <u>856-661-2299</u>		2d Business code (see instructions) <u>541110</u>	
1b Three-digit plan number (PN) ▶	<u>002</u>										
1c Effective date of plan <u>01/01/1981</u>											
2b Employer Identification Number (EIN) <u>22-1913711</u>											
2c Plan Sponsor's telephone number <u>856-661-2299</u>											
2d Business code (see instructions) <u>541110</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>FLASTER/GREENBERG P.C.</u> <u>1810 CHAPEL AVENUE WEST</u> <u>CHERRY HILL, NJ 08002</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.	04/21/2023	ALLEN P FINEBERG
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE			
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
SIGN HERE			
	Signature of DFE	Date	Enter name of individual signing as DFE

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

Form 5500 (2021)
v. 210624

3a Plan administrator's name and address ☒ Same as Plan Sponsor		3b Administrator's EIN	
		3c Administrator's telephone number	
4 If the name and/or EIN of the plan sponsor or the plan name has changed since the last return/report filed for this plan, enter the plan sponsor's name, EIN, the plan name and the plan number from the last return/report: a Sponsor's name c Plan Name		4b EIN 4d PN	
5 Total number of participants at the beginning of the plan year		5	132
6 Number of participants as of the end of the plan year unless otherwise stated (welfare plans complete only lines 6a(1) , 6a(2) , 6b , 6c , and 6d).			
a(1) Total number of active participants at the beginning of the plan year.....		6a(1)	101
a(2) Total number of active participants at the end of the plan year		6a(2)	108
b Retired or separated participants receiving benefits.....		6b	1
c Other retired or separated participants entitled to future benefits		6c	28
d Subtotal. Add lines 6a(2) , 6b , and 6c		6d	137
e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.		6e	0
f Total. Add lines 6d and 6e		6f	137
g Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item)		6g	137
h Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested		6h	5
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 2J 2K 2F 2T 2S 2A 2G 3D			
b If the plan provides welfare benefits, enter the applicable welfare feature codes from the List of Plan Characteristics Codes in the instructions:			
9a Plan funding arrangement (check all that apply) (1) ☒ Insurance (2) ☐ Code section 412(e)(3) insurance contracts (3) ☒ Trust (4) ☐ General assets of the sponsor		9b Plan benefit arrangement (check all that apply) (1) ☒ Insurance (2) ☐ Code section 412(e)(3) insurance contracts (3) ☒ Trust (4) ☐ General assets of the sponsor	
10 Check all applicable boxes in 10a and 10b to indicate which schedules are attached, and, where indicated, enter the number attached. (See instructions)			
a Pension Schedules (1) ☒ R (Retirement Plan Information) (2) ☐ MB (Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information) - signed by the plan actuary (3) ☐ SB (Single-Employer Defined Benefit Plan Actuarial Information) - signed by the plan actuary		b General Schedules (1) ☒ H (Financial Information) (2) ☐ I (Financial Information – Small Plan) (3) ☒ <u>1</u> A (Insurance Information) (4) ☒ C (Service Provider Information) (5) ☒ D (DFE/Participating Plan Information) (6) ☐ G (Financial Transaction Schedules)	

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

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

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

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

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

Receipt Confirmation Code _____

SCHEDULE A (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Insurance Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ▶ File as an attachment to Form 5500. ▶ Insurance companies are required to provide the information pursuant to ERISA section 103(a)(2).	OMB No. 1210-0110 2021 This Form is Open to Public Inspection
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For calendar plan year 2021 or fiscal plan year beginning 01/01/2021 and ending 12/31/2021	
A Name of plan FLASTER/GREENBERG P. C. PROFIT SHARING PLAN	B Three-digit plan number (PN) ▶ 002
C Plan sponsor's name as shown on line 2a of Form 5500 FLASTER/GREENBERG P.C.	D Employer Identification Number (EIN) 22-1913711

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

(a) Name of insurance carrier PRUDENTIAL RETIREMENT INSURANCE AND ANNUITY COMPANY
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(b) EIN	(c) NAIC code	(d) Contract or identification number	(e) Approximate number of persons covered at end of policy or contract year	Policy or contract year	
				(f) From	(g) To
06-1050034	93629	074840		01/01/2021	12/31/2021

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

(a) Total amount of commissions paid 0	(b) Total amount of fees paid 0
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3 Persons receiving commissions and fees. (Complete as many entries as needed to report all persons).

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid
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(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	

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

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

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

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

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

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

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

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

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

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

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

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

Part II Investment and Annuity Contract Information

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

4	Current value of plan's interest under this contract in the general account at year end	4	4424691
5	Current value of plan's interest under this contract in separate accounts at year end.....	5	4510599

6 Contracts With Allocated Funds:**a** State the basis of premium rates ▶

b	Premiums paid to carrier	6b	
c	Premiums due but unpaid at the end of the year	6c	
d	If the carrier, service, or other organization incurred any specific costs in connection with the acquisition or retention of the contract or policy, enter amount. Specify nature of costs ▶	6d	

e Type of contract: (1) ☐ individual policies (2) ☐ group deferred annuity
(3) ☐ other (specify) ▶

f If contract purchased, in whole or in part, to distribute benefits from a terminating plan, check here ▶ ☐**7** Contracts With Unallocated Funds (Do not include portions of these contracts maintained in separate accounts)

a Type of contract: (1) ☐ deposit administration (2) ☐ immediate participation guarantee
(3) ☐ guaranteed investment (4) ☒ other ▶ **GUARANTEED GENERAL ACCOUNT CONTRACT**

b	Balance at the end of the previous year	7b	4604029
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c	Additions: (1) Contributions deposited during the year	7c(1)	247656	
	(2) Dividends and credits.....	7c(2)		
	(3) Interest credited during the year.....	7c(3)	72242	
	(4) Transferred from separate account.....	7c(4)	83660	
	(5) Other (specify below)	7c(5)	564109	

▶ **LOAN REPAYMENTS = \$48,919 TRANSFERS IN = \$515,190**

(6) Total additions	7c(6)	967667
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d	Total of balance and additions (add lines 7b and 7c(6))	7d	5571696
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e	Deductions:			
	(1) Disbursed from fund to pay benefits or purchase annuities during year	7e(1)	465625	
	(2) Administration charge made by carrier.....	7e(2)	447	
	(3) Transferred to separate account.....	7e(3)	38338	
	(4) Other (specify below)	7e(4)	642595	

▶ **LOAN INITIATIONS = \$41,637 TRANSFERS OUT = \$549,583 MISC OUT, FORFEITURES = \$6,375**

(5) Total deductions	7e(5)	1147005
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f	Balance at the end of the current year (subtract line 7e(5) from line 7d)	7f	4424691
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Part III Welfare Benefit Contract Information

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

8 Benefit and contract type (check all applicable boxes)

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

9 Experience-rated contracts:

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

10 Nonexperience-rated contracts:

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

Part IV Provision of Information

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

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

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

For calendar plan year 2021 or fiscal plan year beginning 01/01/2021 and ending 12/31/2021		
A Name of plan FLASTER/GREENBERG P. C. PROFIT SHARING PLAN	B Three-digit plan number (PN) ▶	002
C Plan sponsor's name as shown on line 2a of Form 5500 FLASTER/GREENBERG P.C.	D Employer Identification Number (EIN) 22-1913711	

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

1 Information on Persons Receiving Only Eligible Indirect Compensation

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

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation
PRUDENTIAL RETIREMENT INSURANCE AND
06-1050034

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

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

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

PRUDENTIAL RETIREMENT INSURANCE AND

06-1050034

(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?
13 15 37 50 64	NONE	17843	Yes ☒ No ☐	Yes ☒ No ☐	0	Yes ☒ No ☐

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

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

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

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

Part I Service Provider Information (continued)

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

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

Part II Service Providers Who Fail or Refuse to Provide Information

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

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

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

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

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
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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
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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
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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
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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
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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
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For calendar plan year 2021 or fiscal plan year beginning 01/01/2021 and ending 12/31/2021		
A Name of plan FLASTER/GREENBERG P. C. PROFIT SHARING PLAN	B Three-digit plan number (PN) ►	002
C Plan sponsor's name as shown on line 2a of Form 5500 FLASTER/GREENBERG P.C.	D Employer Identification Number (EIN) 22-1913711	

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)	689445	874232
(2) Participant contributions.....	1b(2)	581115	730482
(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)	317686	271403
(9) Value of interest in common/collective trusts	1c(9)		
(10) Value of interest in pooled separate accounts	1c(10)	5171455	4510599
(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)	20980971	23118993
(14) Value of funds held in insurance company general account (unallocated contracts).....	1c(14)	4604029	4424691
(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	32344701 33930400
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	32344701 33930400

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)	874232
	(B) Participants	2a(1)(B)	1062053
	(C) Others (including rollovers).....	2a(1)(C)	120627
(2)	Noncash contributions.....	2a(2)	
(3)	Total contributions. Add lines 2a(1)(A) , (B) , (C) , and line 2a(2)	2a(3)	2056912
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)	17581
	(F) Other	2b(1)(F)	72242
	(G) Total interest. Add lines 2b(1)(A) through (F)	2b(1)(G)	89823
(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)	420258
	(D) Total dividends. Add lines 2b(2)(A) , (B) , and (C)	2b(2)(D)	420258
(3)	Rents	2b(3)	
(4)	Net gain (loss) on sale of assets: (A) Aggregate proceeds	2b(4)(A)	
	(B) Aggregate carrying amount (see instructions).....	2b(4)(B)	
	(C) Subtract line 2b(4)(B) from line 2b(4)(A) and enter result	2b(4)(C)	0
(5)	Unrealized appreciation (depreciation) of assets: (A) Real estate	2b(5)(A)	
	(B) Other	2b(5)(B)	
	(C) Total unrealized appreciation of assets. Add lines 2b(5)(A) and (B)	2b(5)(C)	0

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts.....	2b(6)		
(7) Net investment gain (loss) from pooled separate accounts.....	2b(7)		730335
(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)		2708506
c Other income.....	2c		
d Total income. Add all income amounts in column (b) and enter total.....	2d		6005834
Expenses			
e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers.....	2e(1)	4361166	
(2) To insurance carriers for the provision of benefits.....	2e(2)		
(3) Other.....	2e(3)		
(4) Total benefit payments. Add lines 2e(1) through (3).....	2e(4)		4361166
f Corrective distributions (see instructions).....	2f		
g Certain deemed distributions of participant loans (see instructions).....	2g		40901
h Interest expense.....	2h		
i Administrative expenses: (1) Professional fees.....	2i(1)		
(2) Contract administrator fees.....	2i(2)	18068	
(3) Investment advisory and management fees.....	2i(3)		
(4) Other.....	2i(4)		
(5) Total administrative expenses. Add lines 2i(1) through (4).....	2i(5)		18068
j Total expenses. Add all expense amounts in column (b) and enter total.....	2j		4420135
Net Income and Reconciliation			
k Net income (loss). Subtract line 2j from line 2d.....	2k		1585699
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: SKLAR CARMOSIN & COMPANY

(2) EIN: 23-1285212

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

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

Part IV Compliance Questions

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

During the plan year:

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

	Yes	No	Amount
4a		X	

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

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

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

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

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

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

A Name of plan FLASTER/GREENBERG P. C. PROFIT SHARING PLAN	B Three-digit plan number (PN) ► 002
C Plan sponsor's name as shown on line 2a of Form 5500 FLASTER/GREENBERG P.C.	D Employer Identification Number (EIN) 22-1913711

Part I	Distributions
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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): 22-1211670	
Profit-sharing plans, ESOPs, and stock bonus plans, skip line 3.	
3 Number of participants (living or deceased) whose benefits were distributed in a single sum, during the plan year	3

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

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

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

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

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

Schedule R (Form 5500) 2021
v. 201209

Part V Additional Information for Multiemployer Defined Benefit Pension Plans

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

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

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

14a

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

14b

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

14c

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

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

15a

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

15b

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

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

16a

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

16b

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

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

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

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

a Enter the percentage of plan assets held as:

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

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

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

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

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

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

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

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

☐ Yes.

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

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

☐ No. Other. Provide explanation _____

**FLASTER/GREENBERG P.C.
PROFIT SHARING PLAN**

**FINANCIAL STATEMENTS
AND SUPPLEMENTARY INFORMATION**

YEARS ENDED DECEMBER 31, 2021 AND 2020

SKLAR CARMOSIN

& company • CERTIFIED PUBLIC ACCOUNTANTS

INDEPENDENT AUDITOR'S REPORT

To the Administrative Committee of
Flaster/Greenberg P.C. Profit Sharing Plan

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

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

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

Management has obtained a certification from a qualified institution as of and for the year ended December 31, 2021, stating that the certified investment information, as described in Note 6 to the financial statements, is complete and accurate.

Opinion on the 2021 Financial Statements

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

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

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

Basis for Opinion

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

Responsibilities of Management for the 2021 Financial Statements

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

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

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

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

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

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

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

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

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

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

Other Matters

Supplemental Schedules Required by ERISA

The supplemental schedules of (1) Schedule H, line 4-i - Schedule of Assets (Held at End of Year) and (2) Schedule H, line 4-i - Schedule of Assets (Acquired and Disposed of Within Year) as of or for the year ended December 31, 2021 are presented for purposes of additional analysis and are not a required part of the financial statements but are supplementary information required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements.

The information included in the supplemental schedules, other than that agreed to or derived from the certified investment information, has been subjected to auditing procedures applied in the audit of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with GAAS. For information included in the supplemental schedules 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 schedules, we evaluated whether the supplemental schedules, other than the information agreed to or derived from the certified investment information, including their form or content, are 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 schedules, other than the information in the supplemental schedules that agreed to or is derived from the certified investment information, are presented, in all material respects, in conformity with the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.
- the information in the supplemental schedules related to assets held by and certified to by a qualified institution agrees to or is derived from, in all material respects, the information prepared and certified by an institution that management determined meets the requirements of ERISA Section 103(a)(3)(C).

Auditor's Report on the 2020 Financial Statements

We were engaged to audit the 2020 financial statements of Flaster/Greenberg P.C. Profit Sharing Plan. 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 October 12, 2021, we indicated that (a) because of the significance of the information that we did not audit, we were not able to obtain sufficient appropriate audit evidence to provide a basis for an audit opinion and accordingly, we did not express an opinion on the 2020 financial statements, and (b) the form and content of the information included in the 2020 financial statements other than that derived from the certified information were presented in compliance with the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.



Jenkintown, PA
October 14, 2022

FLASTER/GREENBERG P.C. PROFIT SHARING PLAN
STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS
DECEMBER 31, 2021 AND 2020

	2021	2020
ASSETS		
Investments at Fair Value (Notes 3 and 6)	\$27,629,592	\$26,152,426
Investments at Contract Value (Notes 4 and 6)	4,424,691	4,604,029
Receivables:		
Employer Contributions (Note 5)	874,232	689,445
Participant Contributions	730,482	581,115
Notes Receivable from Participants	<u>271,403</u>	<u>317,686</u>
Total Receivables	<u>1,876,117</u>	<u>1,588,246</u>
NET ASSETS AVAILABLE FOR BENEFITS	<u>\$33,930,400</u>	<u>\$32,344,701</u>

See accompanying notes and independent auditor's report.

FLASTER/GREENBERG P.C. PROFIT SHARING PLAN

STATEMENT OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS
YEAR ENDED DECEMBER 31, 2021

ADDITIONS:

Additions to Net Assets Attributed to:

Investment Income:

Net Appreciation in Fair Value of Investments	\$ 3,438,841
Dividends	420,258
Interest	<u>72,242</u>
	3,931,341

Interest Income on Notes Receivable from Participants 17,581

Contributions:

Participants	1,062,053
Participant Rollovers	119,001
Employer	874,232
Other	<u>1,626</u>
	<u>2,056,912</u>

TOTAL ADDITIONS 6,005,834

DEDUCTIONS:

Deductions from Net Assets Attributed to:

Benefits Paid to Participants	4,402,067
Administrative Expenses	<u>18,068</u>
TOTAL DEDUCTIONS	<u>4,420,135</u>

CHANGE IN NET ASSETS 1,585,699

NET ASSETS AVAILABLE FOR BENEFITS:

BEGINNING OF YEAR 32,344,701

END OF YEAR \$33,930,400

FLASTER/GREENBERG P.C. PROFIT SHARING PLAN

NOTES TO FINANCIAL STATEMENTS
YEARS ENDED DECEMBER 31, 2021 AND 2020

NOTE 1 - DESCRIPTION OF PLAN

The following description of the Flaster/Greenberg, P.C. (Company) Profit Sharing Plan (Plan) provides only general information. Participants should refer to the Plan document for a more complete description of the Plan's provisions.

General - The Plan is a defined contribution plan covering all full-time employees of the Company who are age 21 or older (for employer contributions) and have been credited with one year of service (for employer contributions) or credited with one day of employment (for elective deferrals) during an eligibility computation period; except for any employee who is employed as an attorney designated as "Of Counsel". The Plan is subject to the provisions of Employee Retirement Income Security Act of 1974 (ERISA). The Administrative Committee is responsible for oversight of the Plan. The Investment Committee determines the appropriateness of the Plan's investment offerings, monitors investment performance, and reports to the Plan's Administrative Committee.

Contributions - Each year, participants may contribute up to the maximum amount of pre-tax annual compensation, as defined in the Plan or the Internal Revenue Service limit. The Plan also has an after-tax (Roth) feature. Participants who have attained age 50 before the end of the Plan year are eligible to make catch-up contributions. Participants may also contribute amounts representing distributions from other qualified defined benefit or defined contribution plans (rollover). Participants direct the investment of their contributions into various investment options offered by the Plan. The Plan currently offers various mutual funds, a pooled separate account, and a stable value fund as investment options for participants. The Plan includes an auto-enrollment provision whereby all newly eligible employees are automatically enrolled in the Plan unless they affirmatively elect not to participate in the Plan. Automatically enrolled participants have their deferral rate set at 3% of eligible compensation and their contributions invested in a default investment alternative established under the Plan until changed by the participant. The Company may elect to make a matching contribution to the Plan. Additional profit-sharing amounts may be contributed at the option of the Company's board of directors and are credited to each participant's account and invested in the same manner as the participant's contributions. For the year ended December 31, 2021, the Plan recorded a \$874,232 profit sharing contribution receivable from the Company, to be paid by the extended due date of the Company's income tax return. Contributions are subject to certain statutory limitations.

See independent auditor's report.

FLASTER/GREENBERG P.C. PROFIT SHARING PLAN

NOTES TO FINANCIAL STATEMENTS
YEARS ENDED DECEMBER 31, 2021 AND 2020

NOTE 1 - DESCRIPTION OF PLAN (*continued*)

Participant Accounts – Each participant's account is credited with the participant's contributions and allocations of the Company's contributions and Plan earnings (losses). 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.

Vesting – Participants are vested immediately in their contributions plus actual earnings thereon. Vesting in the Company's contribution portion of their accounts is based on years of service. A participant is 100% vested after six years of credited service.

Notes Receivable from Participants – Participants may borrow from their accounts a minimum of \$1,000 up to a maximum equal to the lesser of \$50,000 or 50% of their vested account balance. Loan terms cannot exceed five years. The notes are secured by the vested balance in the participant's account. The loan interest rate, determined quarterly, is set at 1% above the prime rate, as defined. Interest rates on participant loans outstanding at December 31, 2021 and 2020 ranged from 4.25% to 6.50%. Principal and interest is paid ratably through periodic payroll deductions.

The Coronavirus Aid, Relief, and Economic Security Act of 2020 (CARES Act), signed into law on March 27, 2020, contained a provision allowing the repayment period for any loan of a qualified individual, as defined in the CARES Act, to be delayed by one year if the payment due date of the loan occurs sometime between March 27, 2020 and December 31, 2020. Interest accrues on the delayed payments and the delay is disregarded in determining the term of the loan for purposes of determining the maximum loan term. The Plan Sponsor provided a directive authorization to Prudential Retirement, the administrator of the Plan, to adopt these Plan provisions.

FLASTER/GREENBERG P.C. PROFIT SHARING PLAN

NOTES TO FINANCIAL STATEMENTS
YEARS ENDED DECEMBER 31, 2021 AND 2020

NOTE 1 - DESCRIPTION OF PLAN *(continued)*

Payment of Benefits – On termination of service due to death, disability or retirement, a participant may elect to receive either a lump-sum amount equal to the value of the participant's vested interest in his or her account, a partial payment in installment payments over a period not to exceed the life expectancy of the participant or the joint and last survivor life expectancy of the participant and the participant's beneficiary. For termination of service for other reasons, a participant may receive the value of the vested interest in his or her account as a lump-sum distribution or a partial payment in installments over a period not to exceed the life expectancy of the participant. A participant's account will be fully vested upon death, disability or attainment of normal retirement age as defined in the Plan.

Forfeited Accounts – At December 31, 2021 and 2020, forfeited non-vested accounts totaled \$12,546 and \$14,229, respectively. These accounts will be used to pay administrative expenses incurred by the Plan and to reduce future employer contributions. Also, in 2021, employer contributions were reduced by \$10,425 from forfeited non-vested accounts.

NOTE 2 – SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

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

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

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

See independent auditor's report.

FLASTER/GREENBERG P.C. PROFIT SHARING PLAN

NOTES TO FINANCIAL STATEMENTS
YEARS ENDED DECEMBER 31, 2021 AND 2020

NOTE 2 – SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (*continued*)

Investment Valuation and Income Recognition – Investments are reported at fair value, except for the fully benefit-responsive investment contract, which is reported at contract value. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. The Plan's Investment Committee determines the Plan's valuation policies utilizing information provided by the investment advisors, custodians, and insurance company. See Note 3 for discussion of fair value measurements.

Purchases and sales of securities are recorded on a trade-date basis. Interest income is recorded on the accrual basis. Dividends are recorded on the ex-dividend date. Net appreciation includes the Plan's capital gain distributions, and 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 on the accrual basis. Related fees are charged directly to the borrowing participant's account and are included in administrative expenses when incurred.

As of December 31, 2021 and 2020, no allowance for credit losses has been recorded. If a participant does not make loan repayments and the plan administrator considers the participant loan to be in default, the loan balance is reduced, and the delinquent participant note receivable is recorded as a benefit payment based on the terms of the Plan agreement.

Payment of Benefits – Benefits are recorded when paid.

Expenses – Certain expenses of maintaining the Plan are paid by the Company and are therefore excluded from these financial statements. Investment-related expenses are included in net appreciation in fair value of investments. Fees for the administration of notes receivable from participants are charged directly to the participant's account and are included in administrative expenses.

Subsequent Events – The Plan has evaluated subsequent events through October 14, 2022, the date the financial statements were available to be issued. See Note 12.

FLASTER/GREENBERG P.C. PROFIT SHARING PLAN

NOTES TO FINANCIAL STATEMENTS
YEARS ENDED DECEMBER 31, 2021 AND 2020

NOTE 3 - FAIR VALUE MEASUREMENTS

The fair value measurement accounting literature establishes a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. This hierarchy consists of three broad levels: Level 1 inputs consist of unadjusted quoted prices in active markets for identical assets and have the highest priority. Level 2 inputs consist of observable inputs other than quoted prices for identical assets (Level 1). Level 3 inputs are unobservable and have the lowest priority. The Plan uses appropriate valuation techniques based on the available inputs to measure the fair value of its investments. When available, the Plan measures fair value using Level 1 inputs because they generally provide the most reliable evidence of fair value. Level 2 inputs are used for investments for which Level 1 inputs were not available. Level 3 inputs would only be used if Level 1 or Level 2 inputs were not available. There are no Plan assets requiring the use of Level 2 or Level 3 inputs for the period presented and there were no changes in the methods used to measure fair value at December 31, 2021 and 2020.

Level 1 Fair Value Measurements - The fair value of mutual funds is the quoted net asset values of the shares as reported by the fund. Mutual funds held by the Plan are open-end mutual funds that are registered with the U.S. Securities and Exchange Commission. The funds are required to publish their daily net asset value (NAV) and transact at that price. The mutual funds held by the Plan are deemed to be actively traded.

Investments Measured at Net Asset Value (NAV) - The fair value of the Pooled Separate Account is the NAV of units held. The NAV 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 account less its liabilities. This practical expedient is not used when it is determined to be probable that the account will sell the investment for an amount different than the reported NAV.

The following tables set forth by level, within the fair value hierarchy, the Plan's assets at fair value as of December 31, 2021 and 2020:

	ASSETS AT FAIR VALUE AS OF DECEMBER 31, 2021			
	LEVEL 1	LEVEL 2	LEVEL 3	TOTAL
Total Investments in the Fair Value Hierarchy				
Mutual Funds	\$23,118,993	\$ -	\$ -	\$23,118,993
Investments Measured at NAV	<u>-</u>	<u>-</u>	<u>-</u>	<u>4,510,599</u>
Total Investments at Fair Value	<u>\$23,118,993</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$27,629,592</u>

See independent auditor's report.

FLASTER/GREENBERG P.C. PROFIT SHARING PLAN

NOTES TO FINANCIAL STATEMENTS
YEARS ENDED DECEMBER 31, 2021 AND 2020NOTE 3 - FAIR VALUE MEASUREMENTS *(continued)*

	ASSETS AT FAIR VALUE AS OF DECEMBER 31, 2020			
	LEVEL 1	LEVEL 2	LEVEL 3	TOTAL
Total Investments in the Fair Value Hierarchy				
Mutual Funds	\$20,980,971	\$ -	\$ -	\$20,980,971
Investments Measured at NAV	<u>-</u>	<u>-</u>	<u>-</u>	<u>5,171,455</u>
Total Investments at Fair Value	<u>\$20,980,971</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$26,152,426</u>

Gains and losses (realized and unrealized) included in changes in net assets available for benefits for the year ended December 31, 2021, are reported in net appreciation in fair value of investments.

The Plan's policy is to recognize transfers into and out of Level 3 as of the date of the event or change in circumstances that caused the transfer. For the year ended December 31, 2021, there were no transfers into or out of Level 3.

NOTE 4 – GROUP ANNUITY CONTRACT WITH PRUDENTIAL RETIREMENT
INSURANCE AND ANNUITY COMPANY

In 2016, the Plan entered into a traditional fully benefit-responsive group annuity contract with Prudential Retirement Insurance and Annuity Company (Prudential). Prudential maintains the contributions in a general account. The account is credited with earnings on the underlying investments and charged for participant withdrawals and administrative expenses. The group annuity contract issuer is contractually obligated to repay the principal and a specified interest rate that is guaranteed to the Plan. The crediting interest rate is based on a formula established by the contract issuer with a minimum rate. The crediting rate is reviewed on a semi-annual basis for resetting. The group annuity contract does not permit Prudential to terminate the contract or require the Plan Sponsor to settle at an amount different than contract value paid either within 90 days or over time. The group annuity contract does not have a maturity date. There are no reserves against contract value for credit risk of the contract issuer or otherwise. The contract value of the investment contract at December 31, 2021 and 2020 was \$4,424,691 and \$4,604,029, respectively.

FLASTER/GREENBERG P.C. PROFIT SHARING PLAN

NOTES TO FINANCIAL STATEMENTS
YEARS ENDED DECEMBER 31, 2021 AND 2020

NOTE 4 – GROUP ANNUITY CONTRACT WITH PRUDENTIAL RETIREMENT
INSURANCE AND ANNUITY COMPANY (*continued*)

This contract meets the fully benefit-responsive investment contract criteria and therefore is reported at contract value. Contract value is the relevant measure for fully benefit-responsive investment contracts because this is the amount received by participants if they were to initiate permitted transactions under the terms of the Plan. Contract value, as reported to the Plan by Prudential, represents contributions made under the contract, plus earnings, less participant withdrawals, and administrative expenses. Participants may ordinarily direct the withdrawal or transfer of all or a portion of their investment at contract value.

The Plan's ability to receive amounts due is dependent on the issuer's ability to meet its financial obligations. The issuer's ability to meet its contractual obligations may be affected by future economic and regulatory developments.

Certain events limit the ability of the Plan to transact at contract value with the issuer. Such events include (a) amendments to the Plan documents (including complete or partial Plan termination or merger with another plan), (b) changes to the Plan's prohibition on competing investment options or deletion of equity wash provisions, (c) bankruptcy of the Plan sponsor or other Plan sponsor events (for example, divestitures or spin-offs of a subsidiary) that cause a significant withdrawal from the Plan, or (d) the failure of the trust to qualify for exemption from federal income taxes or any required prohibited transaction exemption under ERISA.

No events are probable of occurring that might limit the ability of the Plan to transact at contract value with the contract issuers and that would also limit the ability of the Plan to transact at contract value with the participants.

In addition, certain events allow the issuer to terminate the contract with the Plan and settle at an amount different from contract value. Such events include (a) an uncured violation of the Plan's investment guidelines, (b) a breach of material obligation under the contract, (c) a material misrepresentation, or (d) a material amendment to the agreement without the consent of the issuer. The Plan administrator does not believe that any events that would limit the ability of the Plan to transact at contract value with the Plan participants or the issuer are probable of occurring.

See independent auditor's report.

FLASTER/GREENBERG P.C. PROFIT SHARING PLAN

NOTES TO FINANCIAL STATEMENTS
YEARS ENDED DECEMBER 31, 2021 AND 2020

NOTE 5 – CONTRIBUTIONS RECEIVABLE

Contributions receivable in the aggregate totaled \$1,604,714 and \$1,270,560 at December 31, 2021 and 2020, respectively. Management has deemed these contributions fully collectible and no allowance has been made.

NOTE 6 – INFORMATION CERTIFIED BY THE PLAN'S TRUSTEE AND CUSTODIAN

The plan management has elected the method of compliance permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA for 2021 and 2020. Accordingly, as permitted under such election, the Plan management instructed the Plan's independent auditors to not perform any auditing procedures with respect to the following information certified by Prudential Bank & Trust, F.S.B., the trustee of the Plan, and Prudential Retirement Insurance and Annuity Company, the custodian of certain assets of the Plan, as complete and accurate, except for comparing such information certified by the trustee and custodian with the information included in the Plan's Statement of Net Assets Available for Benefits as of December 31, 2021 and 2020 and the information in the accompanying supplemental Schedule H, Line 4-i – Schedule of Assets (Held at End of Year) as of December 31, 2021, and the related investment activity reported in the Statement of Changes in Net Assets Available for Benefits for the year ended December 31, 2021.

The fair value of investments at December 31, 2021 and 2020, as reported by the trustee and custodian and net investment earnings is summarized as follows:

	2021	2020
INVESTMENTS, AT FAIR VALUE:		
Mutual Funds	\$23,118,993	\$20,980,971
Pooled Separate Accounts	<u>4,510,599</u>	<u>5,171,455</u>
	27,629,592	26,152,426
INVESTMENTS, AT CONTRACT VALUE:		
Stable Value Fund	<u>4,424,691</u>	<u>4,604,029</u>
	<u>\$32,054,283</u>	<u>\$30,756,455</u>
INVESTMENT EARNINGS:		
Interest and Dividends	\$ 492,500	
Net Appreciation in Fair Value of Investments	3,438,841	
Administrative Expenses	<u>(18,068)</u>	
TOTAL	<u>\$ 3,913,273</u>	

See independent auditor's report.

FLASTER/GREENBERG P.C. PROFIT SHARING PLAN

NOTES TO FINANCIAL STATEMENTS
YEARS ENDED DECEMBER 31, 2021 AND 2020

NOTE 7 – RELATED-PARTY TRANSACTIONS AND PARTY-IN-INTEREST
TRANSACTIONS

Certain Plan investments are shares of a pooled separate account and a stable value fund managed by Prudential Retirement Insurance and Annuity Company. Prudential Retirement Insurance and Annuity Company is the record keeper for the Plan and is a wholly-owned subsidiary of Prudential Financial. Prudential Bank & Trust, F.S.B. is the directed Trustee as defined by the Plan and is a wholly-owned subsidiary of Prudential Financial. Therefore, these transactions qualify as party-in-interest transactions. Fees incurred by the Plan for the administration of notes receivable from participants and participant distribution fees by Prudential Retirement Insurance and Annuity Company are recorded as a separate line item in deductions from net assets attributed to administrative expenses.

Prudential Retirement Insurance and Annuity Company provides certain administrative services to the Plan pursuant to a Services Agreement between the Company and Prudential Retirement Insurance and Annuity Company.

Prudential Retirement Insurance and Annuity Company receives revenue from mutual fund service providers for services Prudential Retirement Insurance and Annuity Company provides to the funds. This revenue is used to offset certain amounts owed to Prudential Retirement Insurance and Annuity Company for its administrative services to the Plan.

If the revenue received by Prudential Retirement Insurance and Annuity Company from such mutual fund service providers exceeds the amount owed under the Services Agreement, Prudential Retirement Insurance and Annuity Company remits the excess to the Plan's trust on a quarterly basis. Such amounts may be applied to pay Plan administrative expenses. The Plan or Plan Sponsor may make a payment to Prudential Retirement Insurance and Annuity Company for administrative expenses not covered by revenue sharing.

Additionally, the Plan issues loans to participants, which are secured by the participant's account balances. Certain administrative functions of the Plan are performed by officers or employees of the Company. No such officer or employee receives compensation from the Plan.

These party-in-interest transactions are exempt from the prohibited transaction rules of ERISA.

FLASTER/GREENBERG P.C. PROFIT SHARING PLAN

NOTES TO FINANCIAL STATEMENTS
YEARS ENDED DECEMBER 31, 2021 AND 2020

NOTE 8 – PLAN TERMINATION

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

NOTE 9 – TAX STATUS

On April 1, 2016, the Plan adopted an amendment to adopt the Prudential Insurance Company of America Defined Contribution Prototype Plan and Trust. On January 1, 2018, the Plan adopted an amendment to adopt the Prudential Insurance Company of America Defined Contribution Prototype Plan and Trust, which is an amendment and restatement of the existing plan.

On April 29, 2014, the Internal Revenue Service stated that the prototype plan adopted by the Plan, as then designed, qualifies under Internal Revenue Code Section 401. The Plan has not modified the prototype plan and operates the Plan under the terms of the prototype plan; therefore, the Company, in its capacity as the Plan Administrator, believes that the Plan is designed and is currently being operated in compliance with the applicable requirements of the Internal Revenue Code. Therefore, no provision for income taxes has been included in the Plan's financial statements.

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 (or asset) if the Plan has taken an uncertain position that more likely than not would not be sustained upon examination by the Internal Revenue Service. The Plan is subject to routine audits by taxing jurisdictions; however, there are currently no audits for any tax periods in progress. The Plan administrator believes it is no longer subject to income tax examinations for years prior to 2018.

FLASTER/GREENBERG P.C. PROFIT SHARING PLAN

NOTES TO FINANCIAL STATEMENTS
YEARS ENDED DECEMBER 31, 2021 AND 2020

NOTE 10 – RISKS AND UNCERTAINTIES

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

Certain risks are associated with the Plan's investments with its third-party investment company, such as fraud, intentional or inadvertent deviation from stated investment strategies, human error, systems malfunction, and poor judgment.

In March 2020, the World Health Organization declared the outbreak of COVID-19 as a pandemic. This coronavirus outbreak has severely restricted the level of economic activity around the world. In response to this coronavirus outbreak, the governments of many countries, states, cities and other geographic regions have taken preventative or protective actions, such as imposing restrictions on travel and business operations and advising or requiring individuals to limit or forego their time outside of their homes.

Temporary closures of businesses were ordered, and numerous other businesses were closed voluntarily. These actions may increase or decrease depending upon containment or outbreak of this coronavirus and given the uncertainty regarding the spread of this coronavirus, the related financial impact on the Plan or Plan Sponsor cannot be reasonably estimated at this time.

NOTE 11 – RECONCILIATION OF FINANCIAL STATEMENTS TO FORM 5500

The following are reconciliations of additions to net assets per the financial statements for the year ended December 31, 2021 to Form 5500:

Additions to Net Assets Attributed to Net Appreciation in Fair Value of Investments per the Financial Statements	\$3,438,841
Less: Amounts Classified as Net Investment Gain (Loss) from Pooled Separate Accounts per Form 5500	<u>(730,335)</u>
Net Investment Gain from Registered Investment Companies per Form 5500	<u>\$2,708,506</u>

See independent auditor's report.

FLASTER/GREENBERG P.C. PROFIT SHARING PLAN

NOTES TO FINANCIAL STATEMENTS
YEARS ENDED DECEMBER 31, 2021 AND 2020NOTE 11 – RECONCILIATION OF FINANCIAL STATEMENTS TO FORM 5500
(continued)

Additions to Net Assets Attributed to Net Investment Gain (Loss) from Pooled Separate Accounts per the Financial Statements	\$ -
Add: Amounts Classified as Net Appreciation in Fair Value of Investments per the Financial Statements	<u>730,335</u>
Net Investment Gain from Pooled Separate Accounts per Form 5500	<u>\$ 730,335</u>

The following are reconciliations of deductions from net assets per the financial statements for the year ended December 31, 2021 to Form 5500:

Deductions from Net Assets Attributed to Benefits Paid to Participants per the Financial Statements	\$4,402,067
Less: Amounts Classified as Certain Deemed Distributions of Participant Loans per Form 5500	<u>(40,901)</u>
Benefit Payments and Payments to Provide Benefits: Directly to Participants or Beneficiaries, Including Direct Rollovers per Form 5500	<u>\$4,361,166</u>
Deductions from Net Assets Attributed to Certain Deemed Distributions of Participant Loans per the Financial Statements	\$ -
Add: Amounts Classified as Deductions from Net Assets Attributed to Certain Deemed Distributions of Participant Loans per the Financial Statements	<u>40,901</u>
Certain Deemed Distributions of Participant Loans per Form 5500	<u>\$ 40,901</u>

NOTE 12 – SUBSEQUENT EVENT

Effective January 1, 2022, the Plan was amended and restated to adopt the Prudential Retirement Basic Plan Document #01. The amended and restated plan does not have a significant effect on operations or benefits of the previous plan. On December 4, 2020, the Internal Revenue Service stated that the newly adopted plan is acceptable for use by employers for the benefit of their employees under Internal Revenue Code (IRC) Section 401.

SUPPLEMENTAL INFORMATION

FLASTER/GREENBERG P.C. PROFIT SHARING PLAN
 EIN 22-1913711, PLAN #002
 SUPPLEMENTAL SCHEDULE 1
 QUESTION 4I SCHEDULE H FORM 5500
 YEAR ENDED DECEMBER 31, 2021

Schedule H, line 4i – Schedule of Assets (Held at End of Year)

(a)	(b) Identity of issue, borrower, lessor or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par or maturity value	(d) Cost	(e) Current Value
	American Century Investment Management, Inc.	American Century Mid Cap Value Fund R6 Class – 53,105.5450 Shares Mutual Fund		\$ 955,369
	Amundi Pioneer Asset Management, Inc.	Pioneer Strategic Income Fund Class K – 98,606.3735 Shares Mutual Fund		1,062,977
	Capital Research and Management Company	American Funds New World Fund Class R-6 – 14,749.6308 Shares Mutual Fund		1,268,026
	Cohen & Steers Capital Management, Inc.	Cohen & Steers Global Realty Shares, Inc. Class Z – 3,037.5515 Shares Mutual Fund		201,967
	Franklin Mutual Advisers, LLC	Franklin Small Cap Value Fund Class R6 – 12,026.1673 Shares Mutual Fund		733,356
	Janus Capital Management LLC	Janus Henderson Enterprise Fund Class N – 7,754.5050 Shares Mutual Fund		1,237,231
	Nationwide Fund Advisors	Nationwide Geneva Small Cap Growth Fund Class R6 – 8,751.5120 Shares Mutual Fund		787,723
	Neuberger Berman Investment Advisers LLC	Neuberger Berman International Equity Fund Class R6 – 171,816.5705 Shares Mutual Fund		2,592,712

See independent auditor's report.

FLASTER/GREENBERG P.C. PROFIT SHARING PLAN
 EIN 22-1913711, PLAN #002
 SUPPLEMENTAL SCHEDULE 1
 QUESTION 4I SCHEDULE H FORM 5500
 YEAR ENDED DECEMBER 31, 2021

Schedule H, line 4i – Schedule of Assets (Held at End of Year) (continued)

(a)	(b) Identity of issue, borrower, lessor or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par or maturity value	(d) Cost	(e) Current Value
	Pacific Investment Management Company LLC	Pimco GNMA and Government Securities Fund Institutional Class - 60,028.2274 Shares Mutual Fund		\$ 669,915
	PGIM Investments, LLC	PGIM Total Return Bond Fund - Class R6 - 218,004.9497 Shares Mutual Fund		3,158,892
*	Prudential Retirement Insurance and Annuity Company	Guaranteed Income Fund - 160,112.4710 Shares Stable Value Fund		4,424,691
*	Prudential Retirement Insurance and Annuity Company	T. Rowe Price Large Cap Growth I Fund - 19,799.2726 Shares Pooled Separate Account		4,510,599
	Vanguard Group, Inc.	Vanguard 500 Index Fund Admiral Shares - 10,990.2781 Shares Mutual Fund		4,833,854
	Vanguard Group, Inc.	Vanguard Equity-Income Fund Admiral Shares - 34,511.0276 Shares Mutual Fund		3,182,607
	Vanguard Group, Inc.	Vanguard Extended Market Index Fund Admiral Shares - 3,344.1094 Shares Mutual Fund		463,828
	Vanguard Group, Inc.	Vanguard Mid-Cap Index Fund Admiral Shares - 1,417.5256 Shares Mutual Fund		447,172
	Vanguard Group, Inc.	Vanguard Small-Cap Index Fund Admiral Shares - 7,132.6468 Shares Mutual Fund		772,965

See independent auditor's report.

FLASTER/GREENBERG P.C. PROFIT SHARING PLAN
 EIN 22-1913711, PLAN #002
 SUPPLEMENTAL SCHEDULE 1
 QUESTION 4I SCHEDULE H FORM 5500
 YEAR ENDED DECEMBER 31, 2021

Schedule H, line 4i – Schedule of Assets (Held at End of Year) (continued)

(a)	(b) Identity of issue, borrower, lessor or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par or maturity value	(d) Cost	(e) Current Value
Vanguard Group, Inc.		Vanguard Total International Stock Index Fund Admiral Shares - 21,941.4829 Shares Mutual Fund		\$ 750,399
* Participant Loans		Interest rates varying from 4.25% to 6.50%	\$ -	<u>271,403</u>
				<u>\$32,325,686</u>

* Indicates an investment with a known party-in-interest to the Plan.

FLASTER/GREENBERG P.C. PROFIT SHARING PLAN
 EIN 22-1913711, PLAN #002
 SUPPLEMENTAL SCHEDULE 2
 QUESTION 4I SCHEDULE H FORM 5500
 YEAR ENDED DECEMBER 31, 2021

Schedule H, line 4i – Schedule of Assets (Acquired and Disposed of Within Year)

(a) Identity of issue, borrower, lessor or similar party	(b) Description of investment including maturity date, rate of interest, collateral, par or maturity value	(c) Cost of Acquisitions	(d) Proceeds of Dispositions
Northern Trust Investments, Inc.	Northern Small Cap Value Fund - 1,176.8844 Shares Mutual Fund	\$24,519	\$28,481
Participant Loans	Interest rates varying from 4.25% to 6.50%	-	-
		<u>\$24,519</u>	<u>\$28,481</u>

Flaster/Greenberg P.C. Profit Sharing Plan
 EIN: 22-1913711
 SCHEDULE H, LINE 4i
 Schedule of Assets (Held at end of year)
 Plan Year Ended 12/31/2021, Plan #002

(a)	(b)Identity of Issue	(c)Description	(d)Cost	(e)Current Value
	Cash	Interest Bearing Cash	\$ -	\$ -
	CONTRACT #300433			
*	Prudential Retirement Insurance and Annuity Company	Guaranteed Income Fund	\$ 4,424,692	\$ 4,424,691
*	Prudential Retirement Insurance and Annuity Company	Large Cp Growth I (Trowe)	\$ 2,029,558	\$ 4,510,599
	Prudential Mutual Funds	Amer Funds New World RD	\$ 1,029,279	\$ 1,268,026
	Prudential Mutual Funds	PIMCO GNMA & Gov Sec IST]	\$ 675,332	\$ 669,915
	Prudential Mutual Funds	Cohen & Steer Gbl Rlty Z	\$ 164,187	\$ 201,967
	Prudential Mutual Funds	NB Intl Eq R6	\$ 2,194,125	\$ 2,592,712
	Prudential Mutual Funds	American Century MCV R6	\$ 890,860	\$ 955,369
	Prudential Mutual Funds	Van Small Cap Index Admir	\$ 490,607	\$ 772,965
	Prudential Mutual Funds	Vanguard 500 Idx Admiral	\$ 2,649,700	\$ 4,833,854
	Prudential Mutual Funds	Vanguard Equ Inco Admiral	\$ 2,663,650	\$ 3,182,607
	Prudential Mutual Funds	Ntnwd Geneva Sc Gro R6	\$ 595,476	\$ 787,724
	Prudential Mutual Funds	Franklin Sm Cap R6	\$ 789,385	\$ 733,356
	Prudential Mutual Funds	Janus Hen Enterprise N	\$ 974,208	\$ 1,237,231
	Prudential Mutual Funds	PGIM Total Return Bond R6	\$ 3,176,601	\$ 3,158,892
	Prudential Mutual Funds	Vanguard Mid Cap Index Fd	\$ 324,236	\$ 447,173
	Prudential Mutual Funds	Vanguard Tot Stk Admiral	\$ 69,166	\$ 750,399
	Prudential Mutual Funds	Pioneer Strategic Inc K	\$ 1,053,565	\$ 1,062,977
	Prudential Mutual Funds	Vanguard Ext Mark Idx Adm	\$ 311,234	\$ 463,828
	Participant Loans	4.25%-6.50%	\$ -	\$ 271,162
	Sub-total Assets		\$ 24,505,861	\$ 32,325,447
	Total Assets		\$ 24,505,861	\$ 32,325,447

**FLASTER/GREENBERG P.C.
PROFIT SHARING PLAN**

**FINANCIAL STATEMENTS
AND SUPPLEMENTARY INFORMATION**

YEARS ENDED DECEMBER 31, 2021 AND 2020

SKLAR CARMOSIN

& company • CERTIFIED PUBLIC ACCOUNTANTS

INDEPENDENT AUDITOR'S REPORT

To the Administrative Committee of
Flaster/Greenberg P.C. Profit Sharing Plan

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

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

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

Management has obtained a certification from a qualified institution as of and for the year ended December 31, 2021, stating that the certified investment information, as described in Note 6 to the financial statements, is complete and accurate.

Opinion on the 2021 Financial Statements

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

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

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

Basis for Opinion

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

Responsibilities of Management for the 2021 Financial Statements

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

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

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

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

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

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

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

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

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

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

Other Matters

Supplemental Schedules Required by ERISA

The supplemental schedules of (1) Schedule H, line 4-i - Schedule of Assets (Held at End of Year) and (2) Schedule H, line 4-i - Schedule of Assets (Acquired and Disposed of Within Year) as of or for the year ended December 31, 2021 are presented for purposes of additional analysis and are not a required part of the financial statements but are supplementary information required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements.

The information included in the supplemental schedules, other than that agreed to or derived from the certified investment information, has been subjected to auditing procedures applied in the audit of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with GAAS. For information included in the supplemental schedules 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 schedules, we evaluated whether the supplemental schedules, other than the information agreed to or derived from the certified investment information, including their form or content, are 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 schedules, other than the information in the supplemental schedules that agreed to or is derived from the certified investment information, are presented, in all material respects, in conformity with the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.
- the information in the supplemental schedules related to assets held by and certified to by a qualified institution agrees to or is derived from, in all material respects, the information prepared and certified by an institution that management determined meets the requirements of ERISA Section 103(a)(3)(C).

Auditor's Report on the 2020 Financial Statements

We were engaged to audit the 2020 financial statements of Flaster/Greenberg P.C. Profit Sharing Plan. 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 October 12, 2021, we indicated that (a) because of the significance of the information that we did not audit, we were not able to obtain sufficient appropriate audit evidence to provide a basis for an audit opinion and accordingly, we did not express an opinion on the 2020 financial statements, and (b) the form and content of the information included in the 2020 financial statements other than that derived from the certified information were presented in compliance with the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.



Jenkintown, PA
October 14, 2022

FLASTER/GREENBERG P.C. PROFIT SHARING PLAN
STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS
DECEMBER 31, 2021 AND 2020

	2021	2020
ASSETS		
Investments at Fair Value (Notes 3 and 6)	\$27,629,592	\$26,152,426
Investments at Contract Value (Notes 4 and 6)	4,424,691	4,604,029
Receivables:		
Employer Contributions (Note 5)	874,232	689,445
Participant Contributions	730,482	581,115
Notes Receivable from Participants	<u>271,403</u>	<u>317,686</u>
Total Receivables	<u>1,876,117</u>	<u>1,588,246</u>
NET ASSETS AVAILABLE FOR BENEFITS	<u>\$33,930,400</u>	<u>\$32,344,701</u>

See accompanying notes and independent auditor's report.

FLASTER/GREENBERG P.C. PROFIT SHARING PLAN

STATEMENT OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS
YEAR ENDED DECEMBER 31, 2021

ADDITIONS:

Additions to Net Assets Attributed to:

Investment Income:

Net Appreciation in Fair Value of Investments	\$ 3,438,841
Dividends	420,258
Interest	<u>72,242</u>
	3,931,341

Interest Income on Notes Receivable from Participants 17,581

Contributions:

Participants	1,062,053
Participant Rollovers	119,001
Employer	874,232
Other	<u>1,626</u>
	<u>2,056,912</u>

TOTAL ADDITIONS 6,005,834

DEDUCTIONS:

Deductions from Net Assets Attributed to:

Benefits Paid to Participants	4,402,067
Administrative Expenses	<u>18,068</u>
TOTAL DEDUCTIONS	<u>4,420,135</u>

CHANGE IN NET ASSETS 1,585,699

NET ASSETS AVAILABLE FOR BENEFITS:

BEGINNING OF YEAR 32,344,701

END OF YEAR \$33,930,400

FLASTER/GREENBERG P.C. PROFIT SHARING PLAN

NOTES TO FINANCIAL STATEMENTS
YEARS ENDED DECEMBER 31, 2021 AND 2020

NOTE 1 - DESCRIPTION OF PLAN

The following description of the Flaster/Greenberg, P.C. (Company) Profit Sharing Plan (Plan) provides only general information. Participants should refer to the Plan document for a more complete description of the Plan's provisions.

General - The Plan is a defined contribution plan covering all full-time employees of the Company who are age 21 or older (for employer contributions) and have been credited with one year of service (for employer contributions) or credited with one day of employment (for elective deferrals) during an eligibility computation period; except for any employee who is employed as an attorney designated as "Of Counsel". The Plan is subject to the provisions of Employee Retirement Income Security Act of 1974 (ERISA). The Administrative Committee is responsible for oversight of the Plan. The Investment Committee determines the appropriateness of the Plan's investment offerings, monitors investment performance, and reports to the Plan's Administrative Committee.

Contributions - Each year, participants may contribute up to the maximum amount of pre-tax annual compensation, as defined in the Plan or the Internal Revenue Service limit. The Plan also has an after-tax (Roth) feature. Participants who have attained age 50 before the end of the Plan year are eligible to make catch-up contributions. Participants may also contribute amounts representing distributions from other qualified defined benefit or defined contribution plans (rollover). Participants direct the investment of their contributions into various investment options offered by the Plan. The Plan currently offers various mutual funds, a pooled separate account, and a stable value fund as investment options for participants. The Plan includes an auto-enrollment provision whereby all newly eligible employees are automatically enrolled in the Plan unless they affirmatively elect not to participate in the Plan. Automatically enrolled participants have their deferral rate set at 3% of eligible compensation and their contributions invested in a default investment alternative established under the Plan until changed by the participant. The Company may elect to make a matching contribution to the Plan. Additional profit-sharing amounts may be contributed at the option of the Company's board of directors and are credited to each participant's account and invested in the same manner as the participant's contributions. For the year ended December 31, 2021, the Plan recorded a \$874,232 profit sharing contribution receivable from the Company, to be paid by the extended due date of the Company's income tax return. Contributions are subject to certain statutory limitations.

See independent auditor's report.

FLASTER/GREENBERG P.C. PROFIT SHARING PLAN

NOTES TO FINANCIAL STATEMENTS
YEARS ENDED DECEMBER 31, 2021 AND 2020

NOTE 1 - DESCRIPTION OF PLAN (*continued*)

Participant Accounts – Each participant's account is credited with the participant's contributions and allocations of the Company's contributions and Plan earnings (losses). 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.

Vesting – Participants are vested immediately in their contributions plus actual earnings thereon. Vesting in the Company's contribution portion of their accounts is based on years of service. A participant is 100% vested after six years of credited service.

Notes Receivable from Participants – Participants may borrow from their accounts a minimum of \$1,000 up to a maximum equal to the lesser of \$50,000 or 50% of their vested account balance. Loan terms cannot exceed five years. The notes are secured by the vested balance in the participant's account. The loan interest rate, determined quarterly, is set at 1% above the prime rate, as defined. Interest rates on participant loans outstanding at December 31, 2021 and 2020 ranged from 4.25% to 6.50%. Principal and interest is paid ratably through periodic payroll deductions.

The Coronavirus Aid, Relief, and Economic Security Act of 2020 (CARES Act), signed into law on March 27, 2020, contained a provision allowing the repayment period for any loan of a qualified individual, as defined in the CARES Act, to be delayed by one year if the payment due date of the loan occurs sometime between March 27, 2020 and December 31, 2020. Interest accrues on the delayed payments and the delay is disregarded in determining the term of the loan for purposes of determining the maximum loan term. The Plan Sponsor provided a directive authorization to Prudential Retirement, the administrator of the Plan, to adopt these Plan provisions.

FLASTER/GREENBERG P.C. PROFIT SHARING PLAN

NOTES TO FINANCIAL STATEMENTS
YEARS ENDED DECEMBER 31, 2021 AND 2020

NOTE 1 - DESCRIPTION OF PLAN *(continued)*

Payment of Benefits – On termination of service due to death, disability or retirement, a participant may elect to receive either a lump-sum amount equal to the value of the participant's vested interest in his or her account, a partial payment in installment payments over a period not to exceed the life expectancy of the participant or the joint and last survivor life expectancy of the participant and the participant's beneficiary. For termination of service for other reasons, a participant may receive the value of the vested interest in his or her account as a lump-sum distribution or a partial payment in installments over a period not to exceed the life expectancy of the participant. A participant's account will be fully vested upon death, disability or attainment of normal retirement age as defined in the Plan.

Forfeited Accounts – At December 31, 2021 and 2020, forfeited non-vested accounts totaled \$12,546 and \$14,229, respectively. These accounts will be used to pay administrative expenses incurred by the Plan and to reduce future employer contributions. Also, in 2021, employer contributions were reduced by \$10,425 from forfeited non-vested accounts.

NOTE 2 – SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

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

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

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

See independent auditor's report.

FLASTER/GREENBERG P.C. PROFIT SHARING PLAN

NOTES TO FINANCIAL STATEMENTS
YEARS ENDED DECEMBER 31, 2021 AND 2020

NOTE 2 – SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (*continued*)

Investment Valuation and Income Recognition – Investments are reported at fair value, except for the fully benefit-responsive investment contract, which is reported at contract value. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. The Plan's Investment Committee determines the Plan's valuation policies utilizing information provided by the investment advisors, custodians, and insurance company. See Note 3 for discussion of fair value measurements.

Purchases and sales of securities are recorded on a trade-date basis. Interest income is recorded on the accrual basis. Dividends are recorded on the ex-dividend date. Net appreciation includes the Plan's capital gain distributions, and 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 on the accrual basis. Related fees are charged directly to the borrowing participant's account and are included in administrative expenses when incurred.

As of December 31, 2021 and 2020, no allowance for credit losses has been recorded. If a participant does not make loan repayments and the plan administrator considers the participant loan to be in default, the loan balance is reduced, and the delinquent participant note receivable is recorded as a benefit payment based on the terms of the Plan agreement.

Payment of Benefits – Benefits are recorded when paid.

Expenses – Certain expenses of maintaining the Plan are paid by the Company and are therefore excluded from these financial statements. Investment-related expenses are included in net appreciation in fair value of investments. Fees for the administration of notes receivable from participants are charged directly to the participant's account and are included in administrative expenses.

Subsequent Events – The Plan has evaluated subsequent events through October 14, 2022, the date the financial statements were available to be issued. See Note 12.

FLASTER/GREENBERG P.C. PROFIT SHARING PLAN

NOTES TO FINANCIAL STATEMENTS
YEARS ENDED DECEMBER 31, 2021 AND 2020

NOTE 3 - FAIR VALUE MEASUREMENTS

The fair value measurement accounting literature establishes a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. This hierarchy consists of three broad levels: Level 1 inputs consist of unadjusted quoted prices in active markets for identical assets and have the highest priority. Level 2 inputs consist of observable inputs other than quoted prices for identical assets (Level 1). Level 3 inputs are unobservable and have the lowest priority. The Plan uses appropriate valuation techniques based on the available inputs to measure the fair value of its investments. When available, the Plan measures fair value using Level 1 inputs because they generally provide the most reliable evidence of fair value. Level 2 inputs are used for investments for which Level 1 inputs were not available. Level 3 inputs would only be used if Level 1 or Level 2 inputs were not available. There are no Plan assets requiring the use of Level 2 or Level 3 inputs for the period presented and there were no changes in the methods used to measure fair value at December 31, 2021 and 2020.

Level 1 Fair Value Measurements - The fair value of mutual funds is the quoted net asset values of the shares as reported by the fund. Mutual funds held by the Plan are open-end mutual funds that are registered with the U.S. Securities and Exchange Commission. The funds are required to publish their daily net asset value (NAV) and transact at that price. The mutual funds held by the Plan are deemed to be actively traded.

Investments Measured at Net Asset Value (NAV) - The fair value of the Pooled Separate Account is the NAV of units held. The NAV 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 account less its liabilities. This practical expedient is not used when it is determined to be probable that the account will sell the investment for an amount different than the reported NAV.

The following tables set forth by level, within the fair value hierarchy, the Plan's assets at fair value as of December 31, 2021 and 2020:

	ASSETS AT FAIR VALUE AS OF DECEMBER 31, 2021			
	LEVEL 1	LEVEL 2	LEVEL 3	TOTAL
Total Investments in the Fair Value Hierarchy				
Mutual Funds	\$23,118,993	\$ -	\$ -	\$23,118,993
Investments Measured at NAV	<u>-</u>	<u>-</u>	<u>-</u>	<u>4,510,599</u>
Total Investments at Fair Value	<u>\$23,118,993</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$27,629,592</u>

See independent auditor's report.

FLASTER/GREENBERG P.C. PROFIT SHARING PLAN

NOTES TO FINANCIAL STATEMENTS
YEARS ENDED DECEMBER 31, 2021 AND 2020NOTE 3 - FAIR VALUE MEASUREMENTS *(continued)*

	ASSETS AT FAIR VALUE AS OF DECEMBER 31, 2020			
	LEVEL 1	LEVEL 2	LEVEL 3	TOTAL
Total Investments in the Fair Value Hierarchy				
Mutual Funds	\$20,980,971	\$ -	\$ -	\$20,980,971
Investments Measured at NAV	<u>-</u>	<u>-</u>	<u>-</u>	<u>5,171,455</u>
Total Investments at Fair Value	<u>\$20,980,971</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$26,152,426</u>

Gains and losses (realized and unrealized) included in changes in net assets available for benefits for the year ended December 31, 2021, are reported in net appreciation in fair value of investments.

The Plan's policy is to recognize transfers into and out of Level 3 as of the date of the event or change in circumstances that caused the transfer. For the year ended December 31, 2021, there were no transfers into or out of Level 3.

NOTE 4 – GROUP ANNUITY CONTRACT WITH PRUDENTIAL RETIREMENT
INSURANCE AND ANNUITY COMPANY

In 2016, the Plan entered into a traditional fully benefit-responsive group annuity contract with Prudential Retirement Insurance and Annuity Company (Prudential). Prudential maintains the contributions in a general account. The account is credited with earnings on the underlying investments and charged for participant withdrawals and administrative expenses. The group annuity contract issuer is contractually obligated to repay the principal and a specified interest rate that is guaranteed to the Plan. The crediting interest rate is based on a formula established by the contract issuer with a minimum rate. The crediting rate is reviewed on a semi-annual basis for resetting. The group annuity contract does not permit Prudential to terminate the contract or require the Plan Sponsor to settle at an amount different than contract value paid either within 90 days or over time. The group annuity contract does not have a maturity date. There are no reserves against contract value for credit risk of the contract issuer or otherwise. The contract value of the investment contract at December 31, 2021 and 2020 was \$4,424,691 and \$4,604,029, respectively.

FLASTER/GREENBERG P.C. PROFIT SHARING PLAN

NOTES TO FINANCIAL STATEMENTS
YEARS ENDED DECEMBER 31, 2021 AND 2020

NOTE 4 – GROUP ANNUITY CONTRACT WITH PRUDENTIAL RETIREMENT
INSURANCE AND ANNUITY COMPANY (*continued*)

This contract meets the fully benefit-responsive investment contract criteria and therefore is reported at contract value. Contract value is the relevant measure for fully benefit-responsive investment contracts because this is the amount received by participants if they were to initiate permitted transactions under the terms of the Plan. Contract value, as reported to the Plan by Prudential, represents contributions made under the contract, plus earnings, less participant withdrawals, and administrative expenses. Participants may ordinarily direct the withdrawal or transfer of all or a portion of their investment at contract value.

The Plan's ability to receive amounts due is dependent on the issuer's ability to meet its financial obligations. The issuer's ability to meet its contractual obligations may be affected by future economic and regulatory developments.

Certain events limit the ability of the Plan to transact at contract value with the issuer. Such events include (a) amendments to the Plan documents (including complete or partial Plan termination or merger with another plan), (b) changes to the Plan's prohibition on competing investment options or deletion of equity wash provisions, (c) bankruptcy of the Plan sponsor or other Plan sponsor events (for example, divestitures or spin-offs of a subsidiary) that cause a significant withdrawal from the Plan, or (d) the failure of the trust to qualify for exemption from federal income taxes or any required prohibited transaction exemption under ERISA.

No events are probable of occurring that might limit the ability of the Plan to transact at contract value with the contract issuers and that would also limit the ability of the Plan to transact at contract value with the participants.

In addition, certain events allow the issuer to terminate the contract with the Plan and settle at an amount different from contract value. Such events include (a) an uncured violation of the Plan's investment guidelines, (b) a breach of material obligation under the contract, (c) a material misrepresentation, or (d) a material amendment to the agreement without the consent of the issuer. The Plan administrator does not believe that any events that would limit the ability of the Plan to transact at contract value with the Plan participants or the issuer are probable of occurring.

See independent auditor's report.

FLASTER/GREENBERG P.C. PROFIT SHARING PLAN

NOTES TO FINANCIAL STATEMENTS
YEARS ENDED DECEMBER 31, 2021 AND 2020

NOTE 5 – CONTRIBUTIONS RECEIVABLE

Contributions receivable in the aggregate totaled \$1,604,714 and \$1,270,560 at December 31, 2021 and 2020, respectively. Management has deemed these contributions fully collectible and no allowance has been made.

NOTE 6 – INFORMATION CERTIFIED BY THE PLAN'S TRUSTEE AND CUSTODIAN

The plan management has elected the method of compliance permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA for 2021 and 2020. Accordingly, as permitted under such election, the Plan management instructed the Plan's independent auditors to not perform any auditing procedures with respect to the following information certified by Prudential Bank & Trust, F.S.B., the trustee of the Plan, and Prudential Retirement Insurance and Annuity Company, the custodian of certain assets of the Plan, as complete and accurate, except for comparing such information certified by the trustee and custodian with the information included in the Plan's Statement of Net Assets Available for Benefits as of December 31, 2021 and 2020 and the information in the accompanying supplemental Schedule H, Line 4-i – Schedule of Assets (Held at End of Year) as of December 31, 2021, and the related investment activity reported in the Statement of Changes in Net Assets Available for Benefits for the year ended December 31, 2021.

The fair value of investments at December 31, 2021 and 2020, as reported by the trustee and custodian and net investment earnings is summarized as follows:

	2021	2020
INVESTMENTS, AT FAIR VALUE:		
Mutual Funds	\$23,118,993	\$20,980,971
Pooled Separate Accounts	<u>4,510,599</u>	<u>5,171,455</u>
	27,629,592	26,152,426
INVESTMENTS, AT CONTRACT VALUE:		
Stable Value Fund	<u>4,424,691</u>	<u>4,604,029</u>
	<u>\$32,054,283</u>	<u>\$30,756,455</u>
INVESTMENT EARNINGS:		
Interest and Dividends	\$ 492,500	
Net Appreciation in Fair Value of Investments	3,438,841	
Administrative Expenses	<u>(18,068)</u>	
TOTAL	<u>\$ 3,913,273</u>	

See independent auditor's report.

FLASTER/GREENBERG P.C. PROFIT SHARING PLAN

NOTES TO FINANCIAL STATEMENTS
YEARS ENDED DECEMBER 31, 2021 AND 2020

NOTE 7 – RELATED-PARTY TRANSACTIONS AND PARTY-IN-INTEREST
TRANSACTIONS

Certain Plan investments are shares of a pooled separate account and a stable value fund managed by Prudential Retirement Insurance and Annuity Company. Prudential Retirement Insurance and Annuity Company is the record keeper for the Plan and is a wholly-owned subsidiary of Prudential Financial. Prudential Bank & Trust, F.S.B. is the directed Trustee as defined by the Plan and is a wholly-owned subsidiary of Prudential Financial. Therefore, these transactions qualify as party-in-interest transactions. Fees incurred by the Plan for the administration of notes receivable from participants and participant distribution fees by Prudential Retirement Insurance and Annuity Company are recorded as a separate line item in deductions from net assets attributed to administrative expenses.

Prudential Retirement Insurance and Annuity Company provides certain administrative services to the Plan pursuant to a Services Agreement between the Company and Prudential Retirement Insurance and Annuity Company.

Prudential Retirement Insurance and Annuity Company receives revenue from mutual fund service providers for services Prudential Retirement Insurance and Annuity Company provides to the funds. This revenue is used to offset certain amounts owed to Prudential Retirement Insurance and Annuity Company for its administrative services to the Plan.

If the revenue received by Prudential Retirement Insurance and Annuity Company from such mutual fund service providers exceeds the amount owed under the Services Agreement, Prudential Retirement Insurance and Annuity Company remits the excess to the Plan's trust on a quarterly basis. Such amounts may be applied to pay Plan administrative expenses. The Plan or Plan Sponsor may make a payment to Prudential Retirement Insurance and Annuity Company for administrative expenses not covered by revenue sharing.

Additionally, the Plan issues loans to participants, which are secured by the participant's account balances. Certain administrative functions of the Plan are performed by officers or employees of the Company. No such officer or employee receives compensation from the Plan.

These party-in-interest transactions are exempt from the prohibited transaction rules of ERISA.

FLASTER/GREENBERG P.C. PROFIT SHARING PLAN

NOTES TO FINANCIAL STATEMENTS
YEARS ENDED DECEMBER 31, 2021 AND 2020

NOTE 8 – PLAN TERMINATION

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

NOTE 9 – TAX STATUS

On April 1, 2016, the Plan adopted an amendment to adopt the Prudential Insurance Company of America Defined Contribution Prototype Plan and Trust. On January 1, 2018, the Plan adopted an amendment to adopt the Prudential Insurance Company of America Defined Contribution Prototype Plan and Trust, which is an amendment and restatement of the existing plan.

On April 29, 2014, the Internal Revenue Service stated that the prototype plan adopted by the Plan, as then designed, qualifies under Internal Revenue Code Section 401. The Plan has not modified the prototype plan and operates the Plan under the terms of the prototype plan; therefore, the Company, in its capacity as the Plan Administrator, believes that the Plan is designed and is currently being operated in compliance with the applicable requirements of the Internal Revenue Code. Therefore, no provision for income taxes has been included in the Plan's financial statements.

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 (or asset) if the Plan has taken an uncertain position that more likely than not would not be sustained upon examination by the Internal Revenue Service. The Plan is subject to routine audits by taxing jurisdictions; however, there are currently no audits for any tax periods in progress. The Plan administrator believes it is no longer subject to income tax examinations for years prior to 2018.

FLASTER/GREENBERG P.C. PROFIT SHARING PLAN

NOTES TO FINANCIAL STATEMENTS YEARS ENDED DECEMBER 31, 2021 AND 2020

NOTE 10 – RISKS AND UNCERTAINTIES

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

Certain risks are associated with the Plan's investments with its third-party investment company, such as fraud, intentional or inadvertent deviation from stated investment strategies, human error, systems malfunction, and poor judgment.

In March 2020, the World Health Organization declared the outbreak of COVID-19 as a pandemic. This coronavirus outbreak has severely restricted the level of economic activity around the world. In response to this coronavirus outbreak, the governments of many countries, states, cities and other geographic regions have taken preventative or protective actions, such as imposing restrictions on travel and business operations and advising or requiring individuals to limit or forego their time outside of their homes.

Temporary closures of businesses were ordered, and numerous other businesses were closed voluntarily. These actions may increase or decrease depending upon containment or outbreak of this coronavirus and given the uncertainty regarding the spread of this coronavirus, the related financial impact on the Plan or Plan Sponsor cannot be reasonably estimated at this time.

NOTE 11 – RECONCILIATION OF FINANCIAL STATEMENTS TO FORM 5500

The following are reconciliations of additions to net assets per the financial statements for the year ended December 31, 2021 to Form 5500:

Additions to Net Assets Attributed to Net Appreciation in Fair Value of Investments per the Financial Statements	\$3,438,841
Less: Amounts Classified as Net Investment Gain (Loss) from Pooled Separate Accounts per Form 5500	<u>(730,335)</u>
Net Investment Gain from Registered Investment Companies per Form 5500	<u>\$2,708,506</u>

See independent auditor's report.

FLASTER/GREENBERG P.C. PROFIT SHARING PLAN

NOTES TO FINANCIAL STATEMENTS
YEARS ENDED DECEMBER 31, 2021 AND 2020NOTE 11 – RECONCILIATION OF FINANCIAL STATEMENTS TO FORM 5500
(continued)

Additions to Net Assets Attributed to Net Investment Gain (Loss) from Pooled Separate Accounts per the Financial Statements	\$ -
Add: Amounts Classified as Net Appreciation in Fair Value of Investments per the Financial Statements	<u>730,335</u>
Net Investment Gain from Pooled Separate Accounts per Form 5500	<u>\$ 730,335</u>

The following are reconciliations of deductions from net assets per the financial statements for the year ended December 31, 2021 to Form 5500:

Deductions from Net Assets Attributed to Benefits Paid to Participants per the Financial Statements	\$4,402,067
Less: Amounts Classified as Certain Deemed Distributions of Participant Loans per Form 5500	<u>(40,901)</u>
Benefit Payments and Payments to Provide Benefits: Directly to Participants or Beneficiaries, Including Direct Rollovers per Form 5500	<u>\$4,361,166</u>
Deductions from Net Assets Attributed to Certain Deemed Distributions of Participant Loans per the Financial Statements	\$ -
Add: Amounts Classified as Deductions from Net Assets Attributed to Certain Deemed Distributions of Participant Loans per the Financial Statements	<u>40,901</u>
Certain Deemed Distributions of Participant Loans per Form 5500	<u>\$ 40,901</u>

NOTE 12 – SUBSEQUENT EVENT

Effective January 1, 2022, the Plan was amended and restated to adopt the Prudential Retirement Basic Plan Document #01. The amended and restated plan does not have a significant effect on operations or benefits of the previous plan. On December 4, 2020, the Internal Revenue Service stated that the newly adopted plan is acceptable for use by employers for the benefit of their employees under Internal Revenue Code (IRC) Section 401.

SUPPLEMENTAL INFORMATION

FLASTER/GREENBERG P.C. PROFIT SHARING PLAN
 EIN 22-1913711, PLAN #002
 SUPPLEMENTAL SCHEDULE 1
 QUESTION 4I SCHEDULE H FORM 5500
 YEAR ENDED DECEMBER 31, 2021

Schedule H, line 4i – Schedule of Assets (Held at End of Year)

(a)	(b) Identity of issue, borrower, lessor or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par or maturity value	(d) Cost	(e) Current Value
	American Century Investment Management, Inc.	American Century Mid Cap Value Fund R6 Class – 53,105.5450 Shares Mutual Fund		\$ 955,369
	Amundi Pioneer Asset Management, Inc.	Pioneer Strategic Income Fund Class K – 98,606.3735 Shares Mutual Fund		1,062,977
	Capital Research and Management Company	American Funds New World Fund Class R-6 – 14,749.6308 Shares Mutual Fund		1,268,026
	Cohen & Steers Capital Management, Inc.	Cohen & Steers Global Realty Shares, Inc. Class Z – 3,037.5515 Shares Mutual Fund		201,967
	Franklin Mutual Advisers, LLC	Franklin Small Cap Value Fund Class R6 – 12,026.1673 Shares Mutual Fund		733,356
	Janus Capital Management LLC	Janus Henderson Enterprise Fund Class N – 7,754.5050 Shares Mutual Fund		1,237,231
	Nationwide Fund Advisors	Nationwide Geneva Small Cap Growth Fund Class R6 – 8,751.5120 Shares Mutual Fund		787,723
	Neuberger Berman Investment Advisers LLC	Neuberger Berman International Equity Fund Class R6 – 171,816.5705 Shares Mutual Fund		2,592,712

See independent auditor's report.

FLASTER/GREENBERG P.C. PROFIT SHARING PLAN
 EIN 22-1913711, PLAN #002
 SUPPLEMENTAL SCHEDULE 1
 QUESTION 4I SCHEDULE H FORM 5500
 YEAR ENDED DECEMBER 31, 2021

Schedule H, line 4i – Schedule of Assets (Held at End of Year) (continued)

(a)	(b) Identity of issue, borrower, lessor or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par or maturity value	(d) Cost	(e) Current Value
	Pacific Investment Management Company LLC	Pimco GNMA and Government Securities Fund Institutional Class - 60,028.2274 Shares Mutual Fund		\$ 669,915
	PGIM Investments, LLC	PGIM Total Return Bond Fund - Class R6 - 218,004.9497 Shares Mutual Fund		3,158,892
*	Prudential Retirement Insurance and Annuity Company	Guaranteed Income Fund - 160,112.4710 Shares Stable Value Fund		4,424,691
*	Prudential Retirement Insurance and Annuity Company	T. Rowe Price Large Cap Growth I Fund - 19,799.2726 Shares Pooled Separate Account		4,510,599
	Vanguard Group, Inc.	Vanguard 500 Index Fund Admiral Shares - 10,990.2781 Shares Mutual Fund		4,833,854
	Vanguard Group, Inc.	Vanguard Equity-Income Fund Admiral Shares - 34,511.0276 Shares Mutual Fund		3,182,607
	Vanguard Group, Inc.	Vanguard Extended Market Index Fund Admiral Shares - 3,344.1094 Shares Mutual Fund		463,828
	Vanguard Group, Inc.	Vanguard Mid-Cap Index Fund Admiral Shares - 1,417.5256 Shares Mutual Fund		447,172
	Vanguard Group, Inc.	Vanguard Small-Cap Index Fund Admiral Shares - 7,132.6468 Shares Mutual Fund		772,965

See independent auditor's report.

FLASTER/GREENBERG P.C. PROFIT SHARING PLAN
 EIN 22-1913711, PLAN #002
 SUPPLEMENTAL SCHEDULE 1
 QUESTION 4I SCHEDULE H FORM 5500
 YEAR ENDED DECEMBER 31, 2021

Schedule H, line 4i – Schedule of Assets (Held at End of Year) (continued)

(a)	(b) Identity of issue, borrower, lessor or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par or maturity value	(d) Cost	(e) Current Value
	Vanguard Group, Inc.	Vanguard Total International Stock Index Fund Admiral Shares - 21,941.4829 Shares Mutual Fund		\$ 750,399
*	Participant Loans	Interest rates varying from 4.25% to 6.50%		<u>271,403</u>
			\$ -	<u>\$32,325,686</u>

* Indicates an investment with a known party-in-interest to the Plan.

FLASTER/GREENBERG P.C. PROFIT SHARING PLAN
 EIN 22-1913711, PLAN #002
 SUPPLEMENTAL SCHEDULE 2
 QUESTION 4I SCHEDULE H FORM 5500
 YEAR ENDED DECEMBER 31, 2021

Schedule H, line 4i – Schedule of Assets (Acquired and Disposed of Within Year)

(a) Identity of issue, borrower, lessor or similar party	(b) Description of investment including maturity date, rate of interest, collateral, par or maturity value	(c) Cost of Acquisitions	(d) Proceeds of Dispositions
Northern Trust Investments, Inc.	Northern Small Cap Value Fund - 1,176.8844 Shares Mutual Fund	\$24,519	\$28,481
Participant Loans	Interest rates varying from 4.25% to 6.50%	-	-
		<u>\$24,519</u>	<u>\$28,481</u>