Form 5500	Annual Return/Report of Employee Benefit Plan	OMB Nos. 1210-0110 1210-0089
Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	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.**	**2021** **This Form is Open to Public Inspection**

Part I Annual Report Identification Information

For calendar plan year 2021 or fiscal plan year beginning 09/01/2021 and ending 08/31/2022

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

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

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

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

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

Part II Basic Plan Information—enter all requested information

1a Name of plan
403(B) THRIFT PLAN FOR EMPLOYEES OF MISSOURI VALLEY COMMUNITY ACTION AGENCY

1b Three-digit plan number (PN) ▶ 002

1c Effective date of plan 03/01/1992

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)
MISSOURI VALLEY COMMUNITY ACTI

1415 S ODELL AVE
MARSHALL, MO 65340-3144

2b Employer Identification Number (EIN) 43-0837257

2c Plan Sponsor's telephone number 660-886-7476

2d Business code (see instructions) 624200

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.	06/14/2023	ANGIE STOLL
	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.

3a Plan administrator's name and address [X] Same as Plan Sponsor	**3b** Administrator's EIN	
	3c Administrator's telephone number	
4 If the name and/or EIN of the plan sponsor or the plan name has changed since the last return/report filed for this plan, enter the plan sponsor's name, EIN, the plan name and the plan number from the last return/report: **a** Sponsor's name **c** Plan Name	**4b** EIN **4d** PN	
5 Total number of participants at the beginning of the plan year	**5**	215
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)**	128
a(2) Total number of active participants at the end of the plan year	**6a(2)**	182
b Retired or separated participants receiving benefits	**6b**	1
c Other retired or separated participants entitled to future benefits	**6c**	92
d Subtotal. Add lines **6a(2)**, **6b**, and **6c**.	**6d**	275
e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.	**6e**	0
f Total. Add lines **6d** and **6e**.	**6f**	275
g Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item)	**6g**	219
h Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested	**6h**	11
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:

2F 2G 2S 2T 3D

b If the plan provides welfare benefits, enter the applicable welfare feature codes from the List of Plan Characteristics Codes in the instructions:

9a Plan funding arrangement (check all that apply)	**9b** Plan benefit arrangement (check all that apply)
(1) [X] Insurance	**(1)** [X] Insurance
(2) [ ] Code section 412(e)(3) insurance contracts	**(2)** [ ] Code section 412(e)(3) insurance contracts
(3) [ ] Trust	**(3)** [ ] Trust
(4) [ ] General assets of the sponsor	**(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)** [X] **H** (Financial Information)
- **(2)** [ ] **I** (Financial Information – Small Plan)
- **(3)** [X] 1 **A** (Insurance Information)
- **(4)** [X] **C** (Service Provider Information)
- **(5)** [X] **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)	Insurance Information	OMB No. 1210-0110
Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ▶ **File as an attachment to Form 5500.** ▶ Insurance companies are required to provide the information pursuant to ERISA section 103(a)(2).	**2021** **This Form is Open to Public Inspection**

For calendar plan year 2021 or fiscal plan year beginning 09/01/2021 and ending 08/31/2022

A Name of plan	**B** Three-digit plan number (PN) ▶
403(B) THRIFT PLAN FOR EMPLOYEES OF MISSOURI VALLEY COMMUNITY ACTION AGENCY	002
C Plan sponsor's name as shown on line 2a of Form 5500	**D** Employer Identification Number (EIN)
MISSOURI VALLEY COMMUNITY ACTI	43-0837257

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.

1 Coverage Information:

(a) Name of insurance carrier

MUTUAL OF AMERICA

(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
13-1614399	88668	058637G	275	09/01/2021	08/31/2022

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

(a) Total amount of commissions paid	**(b)** Total amount of fees paid
0	169

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

ST. LOUIS REGIONAL OFFICE
7733 FORSYTH BOULEVARD SUITE 625
ST. LOUIS, MO 63105-1882

(b) Amount of sales and base commissions paid	Fees and other commissions paid **(c)** Amount	**(d)** Purpose	**(e)** Organization code
0	169	PORTION OF INCENTIVE COMP. PROGRAM	3

(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 **(c)** Amount	**(d)** Purpose	**(e)** Organization code

(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	395273
5	Current value of plan's interest under this contract in separate accounts at year end	5	2826169

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.	6d	

Specify nature of costs ▶

e Type of contract: (1) ☐ individual policies (2) ☐ group deferred annuity

(3) ☐ other (specify) ▶

f If contract purchased, in whole or in part, to distribute benefits from a terminating plan, check here ▶ ☐

7 Contracts With Unallocated Funds (Do not include portions of these contracts maintained in separate accounts)

a Type of contract: (1) ☒ deposit administration (2) ☐ immediate participation guarantee

(3) ☐ guaranteed investment (4) ☐ other ▶

b	Balance at the end of the previous year		7b	184983
c	Additions: (1) Contributions deposited during the year	7c(1)	22486	
	(2) Dividends and credits	7c(2)	0	
	(3) Interest credited during the year	7c(3)	795	
	(4) Transferred from separate account	7c(4)	232306	
	(5) Other (specify below)	7c(5)	31120	
	▶			
	(6)Total additions		7c(6)	286707
d	Total of balance and additions (add lines **7b** and **7c(6)**).		7d	471690
e	Deductions:			
	(1) Disbursed from fund to pay benefits or purchase annuities during year	7e(1)	52700	
	(2) Administration charge made by carrier	7e(2)	25	
	(3) Transferred to separate account	7e(3)	23398	
	(4) Other (specify below)	7e(4)	294	
	▶			
	(5) Total deductions		7e(5)	76417
f	Balance at the end of the current year (subtract line **7e(5)** from line **7d**)		7f	395273

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)**	0
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)**	0
(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)**	0
(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.			**10b**	

Specify nature of costs.

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

For calendar plan year 2021 or fiscal plan year beginning 09/01/2021 and ending 08/31/2022

A Name of plan
403(B) THRIFT PLAN FOR EMPLOYEES OF MISSOURI VALLEY COMMUNITY ACTION AGENCY

B Three-digit plan number (PN) ▶ 002

C Plan sponsor's name as shown on line 2a of Form 5500
MISSOURI VALLEY COMMUNITY ACTI

D Employer Identification Number (EIN)
43-0837257

Part I Service Provider Information (see instructions)

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

1 Information on Persons Receiving Only Eligible Indirect Compensation

a Check "Yes" or "No" to indicate whether you are excluding a person from the remainder of this Part because they received only eligible indirect compensation for which the plan received the required disclosures (see instructions for definitions and conditions).. . . . . [X] 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	
DWS	210 WEST 10TH STREET KANSAS CITY, MO 64105

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation	
FIDELITY INVESTMENTS	82 DEVONSHIRE STREET BOSTON, MA 02109

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation	
GOLDMAN SACHS	200 WEST STREET NEW YORK, NY 10282

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation	
MUTUAL OF AMERICA	320 PARK AVE NEW YORK, NY 10022

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

NEUBERGER BERMAN

1290 AVENUE OF THE AMERICAS
NEW YORK, NY 10104

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

INVESCO

11 GREENWAY PLAZA
STE. 2500
HOUSTON, TX 77046

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

T. ROWE PRICE

100 EAST PRATT STREET
BALTIMORE, MD 21202

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

VANGUARD

100 VANGUARD BOULEVARD
MALVERN, PA 19355

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

AMERICAN CENTURY INVESTMENTS

P.O. BOX 419200
4500 MAIN STREET
KANSAS CITY, MO 64141

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

MFS

111 HUNTINGTON AVENUE
BOSTON, MA 02199

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

DELAWARE FUNDS BY MACQUARIE

PO BOX 9876
PROVIDENCE, RI 02940

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

VICTORY CAPITAL MANAGEMENT INC.

15935 LA CANTERA PARKWAY
BUILDING TWO
SAN ANTONIO, TX 78256

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

PIMCO

840 NEWPORT CENTER DRIVE
SUITE 100
NEWPORT BEACH, CA 92660

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

AMERICAN FUNDS

333 SOUTH HOPE STREET
LOS ANGELES, CA 90071-1406

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

CALVERT RESEARCH AND MANAGEMENT

1825 CONNECTICUT AVENUE NW
SUITE 400
WASHINGTON, DC 20009

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

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

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

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

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

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

MUTUAL OF AMERICA INVESTMENT CORP

320 PARK AVENUE
NEW YORK, NY 10022

(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?
12 15 37 65	INSURANCE CARRIER	457	Yes [X] No [ ]	Yes [X] No [ ]	0	Yes [X] No [ ]

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

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

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

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

Part I Service Provider Information (continued)

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

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation

(d) Enter name and EIN (address) of source of indirect compensation	**(e)** Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation

(d) Enter name and EIN (address) of source of indirect compensation	**(e)** Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation

(d) Enter name and EIN (address) of source of indirect compensation	**(e)** Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.

Part II Service Providers Who Fail or Refuse to Provide Information

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

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

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

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

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

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

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

Part III Termination Information on Accountants and Enrolled Actuaries (see instructions)

(complete as many entries as needed)

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

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

For calendar plan year 2021 or fiscal plan year beginning 09/01/2021 and ending 08/31/2022

A Name of plan
403(B) THRIFT PLAN FOR EMPLOYEES OF MISSOURI VALLEY COMMUNITY ACTION AGENCY

B Three-digit plan number (PN) ▶ 002

C Plan or DFE sponsor's name as shown on line 2a of Form 5500
MISSOURI VALLEY COMMUNITY ACTI

D Employer Identification Number (EIN)
43-0837257

Part I Information on interests in MTIAs, CCTs, PSAs, and 103-12 IEs (to be completed by plans and DFEs)

(Complete as many entries as needed to report all interests in DFEs)

a Name of MTIA, CCT, PSA, or 103-12 IE: SEPARATE ACCOUNT NUMBER SA2

b Name of sponsor of entity listed in (a): MUTUAL OF AMERICA

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)
13-1614399-002	P	2826166

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

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

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

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

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

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

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

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

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

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

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

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

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

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

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

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

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

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

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

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

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

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

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

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

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

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

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

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

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

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

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

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

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

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

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

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

a Plan name

b Name of plan sponsor | **c** EIN-PN

a Plan name

b Name of plan sponsor | **c** EIN-PN

a Plan name

b Name of plan sponsor | **c** EIN-PN

a Plan name

b Name of plan sponsor | **c** EIN-PN

a Plan name

b Name of plan sponsor | **c** EIN-PN

a Plan name

b Name of plan sponsor | **c** EIN-PN

a Plan name

b Name of plan sponsor | **c** EIN-PN

a Plan name

b Name of plan sponsor | **c** EIN-PN

a Plan name

b Name of plan sponsor | **c** EIN-PN

a Plan name

b Name of plan sponsor | **c** EIN-PN

a Plan name

b Name of plan sponsor | **c** EIN-PN

a Plan name

b Name of plan sponsor | **c** EIN-PN

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

For calendar plan year 2021 or fiscal plan year beginning 09/01/2021 and ending 08/31/2022

A Name of plan
403(B) THRIFT PLAN FOR EMPLOYEES OF MISSOURI VALLEY COMMUNITY ACTION AGENCY

B Three-digit plan number (PN) ▶ 002

C Plan sponsor's name as shown on line 2a of Form 5500
MISSOURI VALLEY COMMUNITY ACTI

D Employer Identification Number (EIN)
43-0837257

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)	0	0
(2) Participant contributions	1b(2)	0	0
(3) Other	1b(3)		
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)	0	0
(2) U.S. Government securities	1c(2)	0	0
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)	0	0
(B) All other	1c(3)(B)	0	0
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)	0	0
(B) Common	1c(4)(B)	0	0
(5) Partnership/joint venture interests	1c(5)	0	0
(6) Real estate (other than employer real property)	1c(6)	0	0
(7) Loans (other than to participants)	1c(7)	0	0
(8) Participant loans	1c(8)	0	0
(9) Value of interest in common/collective trusts	1c(9)	0	0
(10) Value of interest in pooled separate accounts	1c(10)	3407723	2826169
(11) Value of interest in master trust investment accounts	1c(11)	0	0
(12) Value of interest in 103-12 investment entities	1c(12)	0	0
(13) Value of interest in registered investment companies (e.g., mutual funds)	1c(13)	0	0
(14) Value of funds held in insurance company general account (unallocated contracts)	1c(14)	184983	395273
(15) Other	1c(15)	0	0

		(a) Beginning of Year	(b) End of Year
1d Employer-related investments:			
(1) Employer securities	1d(1)		
(2) Employer real property	1d(2)		
e Buildings and other property used in plan operation	1e		
f Total assets (add all amounts in lines 1a through 1e)	1f	3592706	3221442
Liabilities			
g Benefit claims payable	1g		
h Operating payables	1h		
i Acquisition indebtedness	1i		
j Other liabilities	1j		
k Total liabilities (add all amounts in lines 1g through1j)	1k	0	0
Net Assets			
l Net assets (subtract line 1k from line 1f)	1l	3592706	3221442

Part II Income and Expense Statement

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

Income		(a) Amount	(b) Total
a Contributions:			
(1) Received or receivable in cash from: **(A)** Employers	2a(1)(A)	97446	
(B) Participants	2a(1)(B)	183875	
(C) Others (including rollovers)	2a(1)(C)	0	
(2) Noncash contributions	2a(2)	0	
(3) Total contributions. Add lines **2a(1)(A), (B), (C),** and line **2a(2)**	2a(3)		281321
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)	0	
(B) U.S. Government securities	2b(1)(B)	0	
(C) Corporate debt instruments	2b(1)(C)	0	
(D) Loans (other than to participants)	2b(1)(D)	0	
(E) Participant loans	2b(1)(E)	0	
(F) Other	2b(1)(F)	1460	
(G) Total interest. Add lines **2b(1)(A)** through **(F)**	2b(1)(G)		1460
(2) Dividends: **(A)** Preferred stock	2b(2)(A)	0	
(B) Common stock	2b(2)(B)	0	
(C) Registered investment company shares (e.g. mutual funds)	2b(2)(C)	0	
(D) Total dividends. Add lines **2b(2)(A)**, **(B)**, and **(C)**	2b(2)(D)		0
(3) Rents	2b(3)		
(4) Net gain (loss) on sale of assets: **(A)** Aggregate proceeds	2b(4)(A)	0	
(B) Aggregate carrying amount (see instructions)	2b(4)(B)	0	
(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)	0	
(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)		0
(7) Net investment gain (loss) from pooled separate accounts	2b(7)		-409572
(8) Net investment gain (loss) from master trust investment accounts	2b(8)		0
(9) Net investment gain (loss) from 103-12 investment entities	2b(9)		0
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds)	2b(10)		0
c Other income	2c		0
d Total income. Add all **income** amounts in column (b) and enter total	2d		-126791
Expenses			
e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	244003	
(2) To insurance carriers for the provision of benefits	2e(2)	0	
(3) Other	2e(3)		
(4) Total benefit payments. Add lines **2e(1)** through **(3)**	2e(4)		244003
f Corrective distributions (see instructions)	2f		0
g Certain deemed distributions of participant loans (see instructions)	2g		0
h Interest expense	2h		
i Administrative expenses: (1) Professional fees	2i(1)		
(2) Contract administrator fees	2i(2)		
(3) Investment advisory and management fees	2i(3)		
(4) Other	2i(4)	470	
(5) Total administrative expenses. Add lines **2i(1)** through **(4)**	2i(5)		470
j Total expenses. Add all **expense** amounts in column (b) and enter total	2j		244473
Net Income and Reconciliation			
k Net income (loss). Subtract line **2j** from line **2d**	2k		-371264
l Transfers of assets:			
(1) To this plan	2l(1)		0
(2) From this plan	2l(2)		0

Part III Accountant's Opinion

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

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

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

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

(1) [ ] DOL Regulation 2520.103-8 **(2)** [ ] DOL Regulation 2520.103-12(d) **(3)** [X] 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: JARRED GILMORE & PHILLIPS PA **(2)** EIN: 20-3906022

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

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

Part IV Compliance Questions

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

During the plan year:

		Yes	No	Amount
a Was there a failure to transmit to the plan any participant contributions within the time period described in 29 CFR 2510.3-102? Continue to answer "Yes" for any prior year failures until fully corrected. (See instructions and DOL's Voluntary Fiduciary Correction Program.)	4a	X		14489

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

403(B) THRIFT PLAN OF MISSOURI VALLEY COMMUNITY ACTION AGENCY

Marshall, Missouri

Independent Auditor's Report
And Financial Statements
With Supplemental Information

For the Years Ended
August 31, 2022 and 2021

403(B) THRIFT PLAN OF MISSOURI VALLEY COMMUNITY ACTION AGENCY
Marshall, Missouri

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Schedule of Delinquent Participantion Contributions	12

Note: Supplemental schedules, other than the two listed above, are omitted because of the absence of conditions under which they are required by Department of Labor Rules and Regulations for Reporting and Disclosures under the Employee Retirement Income Security Act of 1974.

JARRED, GILMORE & PHILLIPS, PA
CERTIFIED PUBLIC ACCOUNTANTS

INDEPENDENT AUDITOR'S REPORT

403(B) Thrift Plan of Missouri Valley
Community Action Agency
Marshall, Missouri

Opinion
We have audited the accompanying financial statements of the 403(b) Thrift Plan of Missouri Valley Community Action Agency, an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 (ERISA), which comprise the statements of net assets available for benefits as of August 31, 2022 and 2021, and the related statements of changes in net assets available for benefits for the years then ended, and the related notes to the financial statements.

In our opinion, the financial statements referred to above present fairly, in all material respects, the net assets available for benefits of the 403(b) Thrift Plan of Missouri Valley Community Action Agency as of August 31, 2022 and 2021, and the changes in its net assets available for benefits for the years then ended, in accordance with accounting principles generally accepted in the United States of America.

Basis for Opinion
We conducted our audits in accordance with auditing standards generally accepted in the United States of America. Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are required to be independent of the 403(b) Thrift Plan of Missouri Valley Community Action Agency and to meet our other ethical responsibilities, in accordance with the relevant ethical requirements relating to our audits. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

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

In preparing the financial statements, management is required to evaluate whether there are conditions or events, considered in the aggregate, that raise substantial doubt about the 403(b) Thrift Plan of Missouri Valley Community Action Agency's ability to continue as a going concern for one year after the date the financial statements are available to be issued.

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

Auditor's Responsibilities for the Audit of the Financial Statements
Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in

accordance with generally accepted auditing standards will always detect a material misstatement when it exists. The risk of not detecting a material misstatement resulting fromraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control. Misstatements are considered material if there is a substantial likelihood that, individually or in the aggregate, they would influence the judgment made by a reasonable user based on the financial statements.

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

- Exercise professional judgment and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the 403(b) Thrift Plan of Missouri Valley Community Action Agency's internal control. Accordingly, no such opinion is expressed.
- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements.
- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about the 403(b) Thrift Plan of Missouri Valley Community Action Agency's ability to continue as a going concern for a reasonable period of time.

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

Supplemental Schedules Required by ERISA

Our audits were conducted for the purpose of forming an opinion on the financial statements as a whole. The supplemental schedules on pages 11-12 are presented for purposes of additional analysis and are not a required part of the financial statements but are supplementary information required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information has been subjected to the auditing procedures applied in the audits of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with generally accepted auditing standards.

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

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

Jarred, Gilmore & Phillips, PA

JARRED, GILMORE & PHILLIPS, PA
Certified Public Accountants

June 14, 2023
Chanute, Kansas

403(B) THRIFT PLAN OF MISSOURI VALLEY COMMUNITY ACTION AGENCY

Marshall, Missouri

Statements of Net Assets

Available for Benefits

August 31, 2022 and 2021

ASSETS	2022	2021
Investments (Note D)		
Group Annuity Contract Separate Account	$ 2,826,169	$ 3,407,723
Group Annuity Contract General Account	395,273	184,983
Total Investments	3,221,442	3,592,706
TOTAL ASSETS	3,221,442	3,592,706
LIABILITIES		
Accrued Expenses	-	-
NET ASSETS AVAILABLE FOR BENEFITS	$ 3,221,442	$ 3,592,706

The accompanying notes are an integral part of these financial statements.

403(B) THRIFT PLAN OF MISSOURI VALLEY COMMUNITY ACTION AGENCY

Marshall, Missouri

Statements of Changes in Net Assets

Available for Benefits

For the Years Ended August 31, 2022 and 2021

	2022	2021
ADDITIONS:		
INVESTMENT INCOME:		
Net Appreciation in Fair Value of Investments	$ (409,572)	$ 578,275
Interest	1,460	5,371
	(408,112)	583,646
CONTRIBUTIONS:		
Employer's	97,446	73,394
Participants'	183,875	167,151
Rollover	-	838
	281,321	241,383
TOTAL ADDITIONS	(126,791)	825,029
DEDUCTIONS:		
Benefits Paid to Participants	244,003	418,581
Administrative Fees	470	648
TOTAL DEDUCTIONS	244,473	419,229
NET INCREASE (DECREASE)	(371,264)	405,800
NET ASSETS AVAILABLE FOR BENEFITS BEGINNING OF YEAR	3,592,706	3,186,906
END OF YEAR	$ 3,221,442	$ 3,592,706

The accompanying notes are an integral part of these financial statements.

NOTE A: DESCRIPTION OF THE PLAN

The following description of the 403(B) Thrift Plan of Missouri Valley Community Action Agency ("Plan") provides only general information. Participants should refer to the Plan agreement for a more complete description of the Plan's provisions. The Plan is the retirement plan provided for employees of Missouri Valley Community Action Agency ("Agency").

1) General - The Plan was restated effective February 1, 2012. The Plan is a defined contribution plan covering all employees of Missouri Valley Community Action Agency. The Plan is subject to the provisions of the Employee Retirement Income Security Act. The Board of Directors is responsible for oversight of the plan.

2) Tax-Deferred Contributions – For each plan year, each eligible participant may make an election to make tax-deferred contributions. This election to defer will be a percentage or fixed amount of the participant's compensation per paycheck of up to a maximum dollar amount determined by the Federal government each year. The tax-deferred contributions are always 100 percent vested. Participants who have attained age 50 before the end of the Plan year are eligible to make catch-up contributions. The Plan includes an auto-enrollment provision whereby all newly hired 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 4% of eligible compensation and their contributions invested in a designated target date retirement fund until changed by the participant.

3) Rollover Contributions – An employee may elect to roll over qualified distributions from another plan or a rollover IRA into the Plan. The rollover contributions are always 100 percent vested.

4) Employer Contributions – The employer will contribute a fixed match equal to a percentage of the Participant's elective deferrals based on years of service for vesting as set forth in the table below.

Years of Service	Matching Rate
0 – 10	50% of deferred compensation up to 8%
After 10	50% of deferred compensation up to 9%
After 15	50% of deferred compensation up to 10%
After 20	50% of deferred compensation up to 11%

5) Participant Accounts - Each participant's account is credited with the participant's contribution as stated in 2) and when eligible 4) above. 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.

NOTE A: DESCRIPTION OF THE PLAN (Continued)

6) Vesting – Participants are vested immediately in their contributions plus actual earning thereon. Vesting in the Company's portion of their accounts is based on the number of years of service. The plans vesting schedule is as follows: Years of Service: 0-1= 0%, 1-2= 20%, 2-3= 40%, 3-4= 60%, 4-5= 80%, 5-6= 100%. Vesting is not continuous service; break-in-service rules are recognized.

7) Payment of Benefits - On termination of service due to death, disability, or retirement, a participant may elect to receive either a lump sum or rollover amount equal to the value of the participant's vested interest in his or her account. 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 rollover. The Plan will make a mandatory distribution of the participant's account if the value of the participant's vested interest in their plan account is $1,000 or less. If the value of the participant's vested interest in their Plan account is more the $1,000, distribution of the Plan account cannot be made before the normal retirement date of the participant without their written consent.

8) Hardship Withdrawals – If a participant incurs an immediate and heavy financial need, they may make a hardship withdrawal of their tax-deferred contributions, but only if the Administrator determines that the withdrawal is necessary to meet their financial need. The Plan had $2,600.00 and $0.00 in hardship withdrawals made during the year ended August 31, 2022 and August 31, 2021.

9) Participant Loans – The plan does not allow loans to Participants.

NOTE B: SIGNIFICANT ACCOUNTING POLICIES

Basis of Accounting
The accounting records of the Plan are maintained on the accrual basis of accounting.

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

Investment Valuation and Income Recognition
Investments are reported at estimated fair value. Fair Value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. See Note C 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 gains and losses on investments bought and sold as well as held during the year.

Payments of Benefits
Benefit payments are recognized upon payment.

Expenses
Certain expenses of maintaining the Plan are paid by the Plan, unless otherwise paid by the Agency. Expenses that are paid by the Agency are excluded from these financial statements. Investment related expenses are included in net appreciation of fair value of investments.

NOTE C: TAX STATUS

The Plan is a 403(b) plan. The IRS has not yet established a process for issuing determination and opinion letters for 403(b) plans. 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 IRS. The Plan administrator has analyzed the tax positions taken by the Plan, and has concluded that as of August 31, 2022, there are no uncertain positions taken or expected to be taken that would require recognition of a liability (or asset) or disclosure in the financial statements. The Plan is subject to routine audits by taxing jurisdictions; however, there are currently no audits for any tax periods in progress.

NOTE D: FAIR VALUE MEASUREMENTS

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

Level 1: Inputs to the valuation methodology are unadjusted quoted prices for identical assets or liabilities in active markets that the Plan as the ability to access

Level 2: Inputs to the valuation methodology include:

- Quoted prices for similar assets or liabilities in active markets
- Quoted prices for identical or similar assets or liabilities in inactive markets
- Inputs other than quoted prices that are observable for the asset or liability
- Inputs that are derived principally from or corroborated by observable market data by correlation or other means. If the asset has a specified (contractual) term, the level 2 input must be observable for substantially the full term of the asset or liability.

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

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

Following is a description of the valuation methodologies used for assets measured at fair value. There have been no changes in methodologies used as August 31, 2022 and August 31, 2021.

Pooled Separate Accounts: Pooled separate accounts (PSAs) of the custodian invest in registered investment companies, which are invested in debt and equity securities of U.S. and foreign companies at various levels of market capitalization. The Mutual of America Money Markey Fund invests in money market instruments and other short term securities. Units held in PSAs are valued using the NAV of the fund. The NAV is based on fair value of the underlying assets owned by the fund, minus its liabilities, and then divided by the number of units outstanding. The NAV of a pooled separate account is calculated based on a compilation of primarily observable market information. The number of units of the fund that are outstanding on the calculation

NOTE D: **FAIR VALUE MEASUREMENTS** (Continued)

date is derived from observable purchase and redemption activity in the fund. Accordingly, the unit value for a collective investment fund is classified within level 2 of the valuation hierarchy.

Interest Accumulation Account: The IAA is valued at fair value as of the last day of the Plan year. Fair value approximates contract value and is the total of all amounts allocated under the contract through contributions plus accrued interest, minus withdrawals, transfers and administrative charges. Amounts allocated to the IAA become part of the general assets of the custodian (General Account). The General Account supports insurance and annuity obligations of the custodian. The General Account consists of all general assets, other than those in separate accounts and other segregated asset accounts of the custodian.

The custodian guarantees the value and bears full investment risk for all amounts that participants allocate to the General Account. The custodian guarantees a minimum interest credit, which was 1.00% at August 31, 2022 and 2021, respectively. Interest is credited on dates determined by the custodian, but not less frequently than once each calendar month. Accordingly, investment is classified within level 1 of the valuation hierarchy.

The following table sets forth by level, with the fair value hierarchy, the Plan's assets at fair value as of August 31, 2022 and August 31, 2021:

8/31/2022

	Fair Value Measurements Using Input Type		
	Level 1	Level 2	Total
Pooled Separate Accounts			
Retirement	$ --	$ 2,240,216	$ 2,240,216
Fixed Income	--	82,798	82,798
Asset Allocation	--	91,244	91,244
Equity	--	344,243	344,243
Real Estate	--	539	539
Balanced	--	67,129	67,129
Interest Accumulation Account	395,273	--	395,273
Total Investments Measured At Fair Value	$ 395,273	$ 2,826,169	$ 3,221,442

8/31/2021

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Retirement	$ --	$ 2,775,806	$ 2,775,806
Fixed Income	--	86,373	86,373
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Balanced	--	77,240	77,240
Interest Accumulation Account	184,983	--	184,983
Total Investments Measured At Fair Value	$ 184,983	$ 3,407,723	$ 3,592,706

NOTE E: PLAN TERMINATION

Although it has not expressed any intent to do so, the Agency has the right under the Plan to terminate the Plan subject to the provisions of ERISA. In the event of Plan termination, participants will become 100 percent vested in their Plan account.

NOTE F: RELATED PARTY/ PARTY-IN-INTEREST TRANSACTIONS

Certain Plan investments are shares of mutual funds managed by Mutual of America Financial Group. Mutual of America is the Plan Administrator as defined by the Plan and, therefore, these transactions qualify as party-in-interest transactions.

Other service providers include Jarred, Gilmore, and Phillips, PA, the plan auditor, and Missouri Valley Community Action Agency, the plan sponsor.

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

NOTE G: 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.

NOTE H: SUBSEQUENT EVENTS

The Plan evaluated events and transactions occurring subsequent to August 31, 2022, through June 14, 2023, the date the financial statements were available to be issued. During this period, there were no subsequent events requiring recognition in the financial statements. Additionally, there were no nonrecognized subsequent events requiring disclosure.

SUPPLEMENTAL INFORMATION

403(B) THRIFT PLAN OF MISSOURI VALLEY COMMUNITY ACTION AGENCY

Marshall, Missouri

EMPLOYER ID# 43-0837257

PLAN #002

FORM 5500, SCHEDULE H, PART IV, 4i

Schedule of Assets Held at End of Year

August 31, 2022

(A)	(B) IDENTITY OF ISSUE, BORROWER LESSOR OR SIMILAR PARTY	(C) DESCRIPTION	(E) CURRENT VALUE
*	Mutual of America	Guaranteed Interest Account	$ 395,273
*	Mutual of America	Pooled Separate Accounts	2,826,169
	Total Value of Group Annuity Contract		$ 3,221,442

* = Known party-of-interest

403(B) THRIFT PLAN OF MISSOURI VALLEY COMMUNITY ACTION AGENCY

Marshall, Missouri

EMPLOYER ID# 43-0837257

PLAN #002

FORM 5500, SCHEDULE H, LINE 4a

Schedule of Delinquent Participant Contributions

For the Year Ended August 31, 2022

Plan Year	Participant Contributions Transferred Late to Plan	Total that Constitute Nonexempt Prohibited Transactions			Total Fully Corrected Under VFCP and PTE 2002-51
	Check here if Late Participant Loan Repayments are included:	Contributions Not Corrected	Contributions Corrected Outside VFCP	Contributions Pending Correction in VFCP	
2022	$ 14,489	$ 14,489	$ -	$ -	$ -

403(B) THRIFT PLAN OF MISSOURI VALLEY COMMUNITY ACTION AGENCY

Marshall, Missouri

Independent Auditor's Report
And Financial Statements
With Supplemental Information

For the Years Ended
August 31, 2022 and 2021

403(B) THRIFT PLAN OF MISSOURI VALLEY COMMUNITY ACTION AGENCY
Marshall, Missouri

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Note: Supplemental schedules, other than the two listed above, are omitted because of the absence of conditions under which they are required by Department of Labor Rules and Regulations for Reporting and Disclosures under the Employee Retirement Income Security Act of 1974.

JARRED, GILMORE & PHILLIPS, PA
CERTIFIED PUBLIC ACCOUNTANTS

INDEPENDENT AUDITOR'S REPORT

403(B) Thrift Plan of Missouri Valley
Community Action Agency
Marshall, Missouri

Opinion
We have audited the accompanying financial statements of the 403(b) Thrift Plan of Missouri Valley Community Action Agency, an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 (ERISA), which comprise the statements of net assets available for benefits as of August 31, 2022 and 2021, and the related statements of changes in net assets available for benefits for the years then ended, and the related notes to the financial statements.

In our opinion, the financial statements referred to above present fairly, in all material respects, the net assets available for benefits of the 403(b) Thrift Plan of Missouri Valley Community Action Agency as of August 31, 2022 and 2021, and the changes in its net assets available for benefits for the years then ended, in accordance with accounting principles generally accepted in the United States of America.

Basis for Opinion
We conducted our audits in accordance with auditing standards generally accepted in the United States of America. Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are required to be independent of the 403(b) Thrift Plan of Missouri Valley Community Action Agency and to meet our other ethical responsibilities, in accordance with the relevant ethical requirements relating to our audits. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

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

In preparing the financial statements, management is required to evaluate whether there are conditions or events, considered in the aggregate, that raise substantial doubt about the 403(b) Thrift Plan of Missouri Valley Community Action Agency's ability to continue as a going concern for one year after the date the financial statements are available to be issued.

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

Auditor's Responsibilities for the Audit of the Financial Statements
Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in

accordance with generally accepted auditing standards will always detect a material misstatement when it exists. The risk of not detecting a material misstatement resulting fromraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control. Misstatements are considered material if there is a substantial likelihood that, individually or in the aggregate, they would influence the judgment made by a reasonable user based on the financial statements.

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

- Exercise professional judgment and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the 403(b) Thrift Plan of Missouri Valley Community Action Agency's internal control. Accordingly, no such opinion is expressed.
- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements.
- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about the 403(b) Thrift Plan of Missouri Valley Community Action Agency's ability to continue as a going concern for a reasonable period of time.

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

Supplemental Schedules Required by ERISA

Our audits were conducted for the purpose of forming an opinion on the financial statements as a whole. The supplemental schedules on pages 11-12 are presented for purposes of additional analysis and are not a required part of the financial statements but are supplementary information required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information has been subjected to the auditing procedures applied in the audits of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with generally accepted auditing standards.

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

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

Jarred, Gilmore & Phillips, PA

JARRED, GILMORE & PHILLIPS, PA
Certified Public Accountants

June 14, 2023
Chanute, Kansas

403(B) THRIFT PLAN OF MISSOURI VALLEY COMMUNITY ACTION AGENCY

Marshall, Missouri

Statements of Net Assets

Available for Benefits

August 31, 2022 and 2021

ASSETS	2022	2021
Investments (Note D)		
Group Annuity Contract Separate Account	$ 2,826,169	$ 3,407,723
Group Annuity Contract General Account	395,273	184,983
Total Investments	3,221,442	3,592,706
TOTAL ASSETS	3,221,442	3,592,706
LIABILITIES		
Accrued Expenses	-	-
NET ASSETS AVAILABLE FOR BENEFITS	$ 3,221,442	$ 3,592,706

The accompanying notes are an integral part of these financial statements.

403(B) THRIFT PLAN OF MISSOURI VALLEY COMMUNITY ACTION AGENCY

Marshall, Missouri

Statements of Changes in Net Assets

Available for Benefits

For the Years Ended August 31, 2022 and 2021

	2022	2021
ADDITIONS:		
INVESTMENT INCOME:		
Net Appreciation in Fair Value of Investments	$ (409,572)	$ 578,275
Interest	1,460	5,371
	(408,112)	583,646
CONTRIBUTIONS:		
Employer's	97,446	73,394
Participants'	183,875	167,151
Rollover	-	838
	281,321	241,383
TOTAL ADDITIONS	(126,791)	825,029
DEDUCTIONS:		
Benefits Paid to Participants	244,003	418,581
Administrative Fees	470	648
TOTAL DEDUCTIONS	244,473	419,229
NET INCREASE (DECREASE)	(371,264)	405,800
NET ASSETS AVAILABLE FOR BENEFITS BEGINNING OF YEAR	3,592,706	3,186,906
END OF YEAR	$ 3,221,442	$ 3,592,706

The accompanying notes are an integral part of these financial statements.

NOTE A: DESCRIPTION OF THE PLAN

The following description of the 403(B) Thrift Plan of Missouri Valley Community Action Agency ("Plan") provides only general information. Participants should refer to the Plan agreement for a more complete description of the Plan's provisions. The Plan is the retirement plan provided for employees of Missouri Valley Community Action Agency ("Agency").

1) General - The Plan was restated effective February 1, 2012. The Plan is a defined contribution plan covering all employees of Missouri Valley Community Action Agency. The Plan is subject to the provisions of the Employee Retirement Income Security Act. The Board of Directors is responsible for oversight of the plan.

2) Tax-Deferred Contributions – For each plan year, each eligible participant may make an election to make tax-deferred contributions. This election to defer will be a percentage or fixed amount of the participant's compensation per paycheck of up to a maximum dollar amount determined by the Federal government each year. The tax-deferred contributions are always 100 percent vested. Participants who have attained age 50 before the end of the Plan year are eligible to make catch-up contributions. The Plan includes an auto-enrollment provision whereby all newly hired 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 4% of eligible compensation and their contributions invested in a designated target date retirement fund until changed by the participant.

3) Rollover Contributions – An employee may elect to roll over qualified distributions from another plan or a rollover IRA into the Plan. The rollover contributions are always 100 percent vested.

4) Employer Contributions – The employer will contribute a fixed match equal to a percentage of the Participant's elective deferrals based on years of service for vesting as set forth in the table below.

Years of Service	Matching Rate
0 – 10	50% of deferred compensation up to 8%
After 10	50% of deferred compensation up to 9%
After 15	50% of deferred compensation up to 10%
After 20	50% of deferred compensation up to 11%

5) Participant Accounts - Each participant's account is credited with the participant's contribution as stated in 2) and when eligible 4) above. 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.

NOTE A: DESCRIPTION OF THE PLAN (Continued)

6) Vesting – Participants are vested immediately in their contributions plus actual earning thereon. Vesting in the Company's portion of their accounts is based on the number of years of service. The plans vesting schedule is as follows: Years of Service: 0-1= 0%, 1-2= 20%, 2-3= 40%, 3-4= 60%, 4-5= 80%, 5-6= 100%. Vesting is not continuous service; break-in-service rules are recognized.

7) Payment of Benefits - On termination of service due to death, disability, or retirement, a participant may elect to receive either a lump sum or rollover amount equal to the value of the participant's vested interest in his or her account. 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 rollover. The Plan will make a mandatory distribution of the participant's account if the value of the participant's vested interest in their plan account is $1,000 or less. If the value of the participant's vested interest in their Plan account is more the $1,000, distribution of the Plan account cannot be made before the normal retirement date of the participant without their written consent.

8) Hardship Withdrawals – If a participant incurs an immediate and heavy financial need, they may make a hardship withdrawal of their tax-deferred contributions, but only if the Administrator determines that the withdrawal is necessary to meet their financial need. The Plan had $2,600.00 and $0.00 in hardship withdrawals made during the year ended August 31, 2022 and August 31, 2021.

9) Participant Loans – The plan does not allow loans to Participants.

NOTE B: SIGNIFICANT ACCOUNTING POLICIES

Basis of Accounting
The accounting records of the Plan are maintained on the accrual basis of accounting.

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

Investment Valuation and Income Recognition
Investments are reported at estimated fair value. Fair Value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. See Note C for discussion of fair value measurements.

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Payments of Benefits
Benefit payments are recognized upon payment.

Expenses
Certain expenses of maintaining the Plan are paid by the Plan, unless otherwise paid by the Agency. Expenses that are paid by the Agency are excluded from these financial statements. Investment related expenses are included in net appreciation of fair value of investments.

NOTE C: TAX STATUS

The Plan is a 403(b) plan. The IRS has not yet established a process for issuing determination and opinion letters for 403(b) plans. 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 IRS. The Plan administrator has analyzed the tax positions taken by the Plan, and has concluded that as of August 31, 2022, there are no uncertain positions taken or expected to be taken that would require recognition of a liability (or asset) or disclosure in the financial statements. The Plan is subject to routine audits by taxing jurisdictions; however, there are currently no audits for any tax periods in progress.

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

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NOTE D: **FAIR VALUE MEASUREMENTS** (Continued)

date is derived from observable purchase and redemption activity in the fund. Accordingly, the unit value for a collective investment fund is classified within level 2 of the valuation hierarchy.

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SUPPLEMENTAL INFORMATION

403(B) THRIFT PLAN OF MISSOURI VALLEY COMMUNITY ACTION AGENCY

Marshall, Missouri

EMPLOYER ID# 43-0837257

PLAN #002

FORM 5500, SCHEDULE H, PART IV, 4i

Schedule of Assets Held at End of Year

August 31, 2022

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*	Mutual of America	Pooled Separate Accounts	2,826,169
	Total Value of Group Annuity Contract		$ 3,221,442

* = Known party-of-interest

403(B) THRIFT PLAN OF MISSOURI VALLEY COMMUNITY ACTION AGENCY

Marshall, Missouri

EMPLOYER ID# 43-0837257

PLAN #002

FORM 5500, SCHEDULE H, LINE 4a

Schedule of Delinquent Participant Contributions

For the Year Ended August 31, 2022

Plan Year	Participant Contributions Transferred Late to Plan	Total that Constitute Nonexempt Prohibited Transactions			Total Fully Corrected Under VFCP and PTE 2002-51
	Check here if Late Participant Loan Repayments are included:	Contributions Not Corrected	Contributions Corrected Outside VFCP	Contributions Pending Correction in VFCP	
2022	$ 14,489	$ 14,489	$ -	$ -	$ -

403(B) THRIFT PLAN OF MISSOURI VALLEY COMMUNITY ACTION AGENCY

Marshall, Missouri

Independent Auditor's Report
And Financial Statements
With Supplemental Information

For the Years Ended
August 31, 2022 and 2021

403(B) THRIFT PLAN OF MISSOURI VALLEY COMMUNITY ACTION AGENCY
Marshall, Missouri

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Schedule of Delinquent Participantion Contributions	12

Note: Supplemental schedules, other than the two listed above, are omitted because of the absence of conditions under which they are required by Department of Labor Rules and Regulations for Reporting and Disclosures under the Employee Retirement Income Security Act of 1974.

JARRED, GILMORE & PHILLIPS, PA
CERTIFIED PUBLIC ACCOUNTANTS

INDEPENDENT AUDITOR'S REPORT

403(B) Thrift Plan of Missouri Valley
Community Action Agency
Marshall, Missouri

Opinion
We have audited the accompanying financial statements of the 403(b) Thrift Plan of Missouri Valley Community Action Agency, an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 (ERISA), which comprise the statements of net assets available for benefits as of August 31, 2022 and 2021, and the related statements of changes in net assets available for benefits for the years then ended, and the related notes to the financial statements.

In our opinion, the financial statements referred to above present fairly, in all material respects, the net assets available for benefits of the 403(b) Thrift Plan of Missouri Valley Community Action Agency as of August 31, 2022 and 2021, and the changes in its net assets available for benefits for the years then ended, in accordance with accounting principles generally accepted in the United States of America.

Basis for Opinion
We conducted our audits in accordance with auditing standards generally accepted in the United States of America. Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are required to be independent of the 403(b) Thrift Plan of Missouri Valley Community Action Agency and to meet our other ethical responsibilities, in accordance with the relevant ethical requirements relating to our audits. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

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

In preparing the financial statements, management is required to evaluate whether there are conditions or events, considered in the aggregate, that raise substantial doubt about the 403(b) Thrift Plan of Missouri Valley Community Action Agency's ability to continue as a going concern for one year after the date the financial statements are available to be issued.

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

Auditor's Responsibilities for the Audit of the Financial Statements
Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in

accordance with generally accepted auditing standards will always detect a material misstatement when it exists. The risk of not detecting a material misstatement resulting fromraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control. Misstatements are considered material if there is a substantial likelihood that, individually or in the aggregate, they would influence the judgment made by a reasonable user based on the financial statements.

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

- Exercise professional judgment and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the 403(b) Thrift Plan of Missouri Valley Community Action Agency's internal control. Accordingly, no such opinion is expressed.
- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements.
- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about the 403(b) Thrift Plan of Missouri Valley Community Action Agency's ability to continue as a going concern for a reasonable period of time.

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

Supplemental Schedules Required by ERISA

Our audits were conducted for the purpose of forming an opinion on the financial statements as a whole. The supplemental schedules on pages 11-12 are presented for purposes of additional analysis and are not a required part of the financial statements but are supplementary information required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information has been subjected to the auditing procedures applied in the audits of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with generally accepted auditing standards.

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

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

Jarred, Gilmore & Phillips, PA

JARRED, GILMORE & PHILLIPS, PA
Certified Public Accountants

June 14, 2023
Chanute, Kansas

403(B) THRIFT PLAN OF MISSOURI VALLEY COMMUNITY ACTION AGENCY

Marshall, Missouri

Statements of Net Assets

Available for Benefits

August 31, 2022 and 2021

ASSETS	2022	2021
Investments (Note D)		
Group Annuity Contract Separate Account	$ 2,826,169	$ 3,407,723
Group Annuity Contract General Account	395,273	184,983
Total Investments	3,221,442	3,592,706
TOTAL ASSETS	3,221,442	3,592,706
LIABILITIES		
Accrued Expenses	-	-
NET ASSETS AVAILABLE FOR BENEFITS	$ 3,221,442	$ 3,592,706

The accompanying notes are an integral part of these financial statements.

403(B) THRIFT PLAN OF MISSOURI VALLEY COMMUNITY ACTION AGENCY

Marshall, Missouri

Statements of Changes in Net Assets

Available for Benefits

For the Years Ended August 31, 2022 and 2021

	2022	2021
ADDITIONS:		
INVESTMENT INCOME:		
Net Appreciation in Fair Value of Investments	$ (409,572)	$ 578,275
Interest	1,460	5,371
	(408,112)	583,646
CONTRIBUTIONS:		
Employer's	97,446	73,394
Participants'	183,875	167,151
Rollover	-	838
	281,321	241,383
TOTAL ADDITIONS	(126,791)	825,029
DEDUCTIONS:		
Benefits Paid to Participants	244,003	418,581
Administrative Fees	470	648
TOTAL DEDUCTIONS	244,473	419,229
NET INCREASE (DECREASE)	(371,264)	405,800
NET ASSETS AVAILABLE FOR BENEFITS BEGINNING OF YEAR	3,592,706	3,186,906
END OF YEAR	$ 3,221,442	$ 3,592,706

The accompanying notes are an integral part of these financial statements.

NOTE A: DESCRIPTION OF THE PLAN

The following description of the 403(B) Thrift Plan of Missouri Valley Community Action Agency ("Plan") provides only general information. Participants should refer to the Plan agreement for a more complete description of the Plan's provisions. The Plan is the retirement plan provided for employees of Missouri Valley Community Action Agency ("Agency").

1) General - The Plan was restated effective February 1, 2012. The Plan is a defined contribution plan covering all employees of Missouri Valley Community Action Agency. The Plan is subject to the provisions of the Employee Retirement Income Security Act. The Board of Directors is responsible for oversight of the plan.

2) Tax-Deferred Contributions – For each plan year, each eligible participant may make an election to make tax-deferred contributions. This election to defer will be a percentage or fixed amount of the participant's compensation per paycheck of up to a maximum dollar amount determined by the Federal government each year. The tax-deferred contributions are always 100 percent vested. Participants who have attained age 50 before the end of the Plan year are eligible to make catch-up contributions. The Plan includes an auto-enrollment provision whereby all newly hired 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 4% of eligible compensation and their contributions invested in a designated target date retirement fund until changed by the participant.

3) Rollover Contributions – An employee may elect to roll over qualified distributions from another plan or a rollover IRA into the Plan. The rollover contributions are always 100 percent vested.

4) Employer Contributions – The employer will contribute a fixed match equal to a percentage of the Participant's elective deferrals based on years of service for vesting as set forth in the table below.

Years of Service	Matching Rate
0 – 10	50% of deferred compensation up to 8%
After 10	50% of deferred compensation up to 9%
After 15	50% of deferred compensation up to 10%
After 20	50% of deferred compensation up to 11%

5) Participant Accounts - Each participant's account is credited with the participant's contribution as stated in 2) and when eligible 4) above. 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.

NOTE A: DESCRIPTION OF THE PLAN (Continued)

6) Vesting – Participants are vested immediately in their contributions plus actual earning thereon. Vesting in the Company's portion of their accounts is based on the number of years of service. The plans vesting schedule is as follows: Years of Service: 0-1= 0%, 1-2= 20%, 2-3= 40%, 3-4= 60%, 4-5= 80%, 5-6= 100%. Vesting is not continuous service; break-in-service rules are recognized.

7) Payment of Benefits - On termination of service due to death, disability, or retirement, a participant may elect to receive either a lump sum or rollover amount equal to the value of the participant's vested interest in his or her account. 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 rollover. The Plan will make a mandatory distribution of the participant's account if the value of the participant's vested interest in their plan account is $1,000 or less. If the value of the participant's vested interest in their Plan account is more the $1,000, distribution of the Plan account cannot be made before the normal retirement date of the participant without their written consent.

8) Hardship Withdrawals – If a participant incurs an immediate and heavy financial need, they may make a hardship withdrawal of their tax-deferred contributions, but only if the Administrator determines that the withdrawal is necessary to meet their financial need. The Plan had $2,600.00 and $0.00 in hardship withdrawals made during the year ended August 31, 2022 and August 31, 2021.

9) Participant Loans – The plan does not allow loans to Participants.

NOTE B: SIGNIFICANT ACCOUNTING POLICIES

Basis of Accounting
The accounting records of the Plan are maintained on the accrual basis of accounting.

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

Investment Valuation and Income Recognition
Investments are reported at estimated fair value. Fair Value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. See Note C 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 gains and losses on investments bought and sold as well as held during the year.

Payments of Benefits
Benefit payments are recognized upon payment.

Expenses
Certain expenses of maintaining the Plan are paid by the Plan, unless otherwise paid by the Agency. Expenses that are paid by the Agency are excluded from these financial statements. Investment related expenses are included in net appreciation of fair value of investments.

NOTE C: TAX STATUS

The Plan is a 403(b) plan. The IRS has not yet established a process for issuing determination and opinion letters for 403(b) plans. 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 IRS. The Plan administrator has analyzed the tax positions taken by the Plan, and has concluded that as of August 31, 2022, there are no uncertain positions taken or expected to be taken that would require recognition of a liability (or asset) or disclosure in the financial statements. The Plan is subject to routine audits by taxing jurisdictions; however, there are currently no audits for any tax periods in progress.

NOTE D: FAIR VALUE MEASUREMENTS

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

Level 1: Inputs to the valuation methodology are unadjusted quoted prices for identical assets or liabilities in active markets that the Plan as the ability to access

Level 2: Inputs to the valuation methodology include:

- Quoted prices for similar assets or liabilities in active markets
- Quoted prices for identical or similar assets or liabilities in inactive markets
- Inputs other than quoted prices that are observable for the asset or liability
- Inputs that are derived principally from or corroborated by observable market data by correlation or other means. If the asset has a specified (contractual) term, the level 2 input must be observable for substantially the full term of the asset or liability.

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

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

Following is a description of the valuation methodologies used for assets measured at fair value. There have been no changes in methodologies used as August 31, 2022 and August 31, 2021.

Pooled Separate Accounts: Pooled separate accounts (PSAs) of the custodian invest in registered investment companies, which are invested in debt and equity securities of U.S. and foreign companies at various levels of market capitalization. The Mutual of America Money Markey Fund invests in money market instruments and other short term securities. Units held in PSAs are valued using the NAV of the fund. The NAV is based on fair value of the underlying assets owned by the fund, minus its liabilities, and then divided by the number of units outstanding. The NAV of a pooled separate account is calculated based on a compilation of primarily observable market information. The number of units of the fund that are outstanding on the calculation

NOTE D: **FAIR VALUE MEASUREMENTS** (Continued)

date is derived from observable purchase and redemption activity in the fund. Accordingly, the unit value for a collective investment fund is classified within level 2 of the valuation hierarchy.

Interest Accumulation Account: The IAA is valued at fair value as of the last day of the Plan year. Fair value approximates contract value and is the total of all amounts allocated under the contract through contributions plus accrued interest, minus withdrawals, transfers and administrative charges. Amounts allocated to the IAA become part of the general assets of the custodian (General Account). The General Account supports insurance and annuity obligations of the custodian. The General Account consists of all general assets, other than those in separate accounts and other segregated asset accounts of the custodian.

The custodian guarantees the value and bears full investment risk for all amounts that participants allocate to the General Account. The custodian guarantees a minimum interest credit, which was 1.00% at August 31, 2022 and 2021, respectively. Interest is credited on dates determined by the custodian, but not less frequently than once each calendar month. Accordingly, investment is classified within level 1 of the valuation hierarchy.

The following table sets forth by level, with the fair value hierarchy, the Plan's assets at fair value as of August 31, 2022 and August 31, 2021:

8/31/2022

	Fair Value Measurements Using Input Type		
	Level 1	Level 2	Total
Pooled Separate Accounts			
Retirement	$ --	$ 2,240,216	$ 2,240,216
Fixed Income	--	82,798	82,798
Asset Allocation	--	91,244	91,244
Equity	--	344,243	344,243
Real Estate	--	539	539
Balanced	--	67,129	67,129
Interest Accumulation Account	395,273	--	395,273
Total Investments Measured At Fair Value	$ 395,273	$ 2,826,169	$ 3,221,442

8/31/2021

	Fair Value Measurements Using Input Type		
	Level 1	Level 2	Total
Pooled Separate Accounts			
Retirement	$ --	$ 2,775,806	$ 2,775,806
Fixed Income	--	86,373	86,373
Asset Allocation	--	94,747	94,747
Real Estate	--	83	83
Equity	--	373,474	373,474
Balanced	--	77,240	77,240
Interest Accumulation Account	184,983	--	184,983
Total Investments Measured At Fair Value	$ 184,983	$ 3,407,723	$ 3,592,706

NOTE E: PLAN TERMINATION

Although it has not expressed any intent to do so, the Agency has the right under the Plan to terminate the Plan subject to the provisions of ERISA. In the event of Plan termination, participants will become 100 percent vested in their Plan account.

NOTE F: RELATED PARTY/ PARTY-IN-INTEREST TRANSACTIONS

Certain Plan investments are shares of mutual funds managed by Mutual of America Financial Group. Mutual of America is the Plan Administrator as defined by the Plan and, therefore, these transactions qualify as party-in-interest transactions.

Other service providers include Jarred, Gilmore, and Phillips, PA, the plan auditor, and Missouri Valley Community Action Agency, the plan sponsor.

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

NOTE G: 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.

NOTE H: SUBSEQUENT EVENTS

The Plan evaluated events and transactions occurring subsequent to August 31, 2022, through June 14, 2023, the date the financial statements were available to be issued. During this period, there were no subsequent events requiring recognition in the financial statements. Additionally, there were no nonrecognized subsequent events requiring disclosure.

SUPPLEMENTAL INFORMATION

403(B) THRIFT PLAN OF MISSOURI VALLEY COMMUNITY ACTION AGENCY

Marshall, Missouri

EMPLOYER ID# 43-0837257

PLAN #002

FORM 5500, SCHEDULE H, PART IV, 4i

Schedule of Assets Held at End of Year

August 31, 2022

(A)	(B) IDENTITY OF ISSUE, BORROWER LESSOR OR SIMILAR PARTY	(C) DESCRIPTION	(E) CURRENT VALUE
*	Mutual of America	Guaranteed Interest Account	$ 395,273
*	Mutual of America	Pooled Separate Accounts	2,826,169
	Total Value of Group Annuity Contract		$ 3,221,442

* = Known party-of-interest

403(B) THRIFT PLAN OF MISSOURI VALLEY COMMUNITY ACTION AGENCY

Marshall, Missouri

EMPLOYER ID# 43-0837257

PLAN #002

FORM 5500, SCHEDULE H, LINE 4a

Schedule of Delinquent Participant Contributions

For the Year Ended August 31, 2022

Plan Year	Participant Contributions Transferred Late to Plan	Total that Constitute Nonexempt Prohibited Transactions			Total Fully Corrected Under VFCP and PTE 2002-51
	Check here if Late Participant Loan Repayments are included:	Contributions Not Corrected	Contributions Corrected Outside VFCP	Contributions Pending Correction in VFCP	
2022	$ 14,489	$ 14,489	$ -	$ -	$ -

Attachment to September 2021 Form 5500
Schedule H, line 4i - Schedule of Assets (Held at End of Year)

Plan Name 403(b) Thrift Plan for Employees of Missouri Valley Community Action Agency **EIN:** 43-0837257
PN: 002

(a)	(b) identity of issuer, borrower, lessor, or similar party	(c) Description of investment including maturity date, rate of interest, collateral par, or maturity value.	(d) Cost	(e) Current value
*	Mutual of America	GROUP ANNUITY CONTRACT American Century Investments VP Capital Appreciation Fund		11,547
*	Mutual of America	GROUP ANNUITY CONTRACT DWS Capital Growth VIP		4,035
*	Mutual of America	GROUP ANNUITY CONTRACT Fidelity VIP Asset Manager Portfolio		66,925
*	Mutual of America	GROUP ANNUITY CONTRACT Fidelity VIP Contrafund Portfolio		6,974
*	Mutual of America	GROUP ANNUITY CONTRACT Fidelity VIP Equity-Income Portfolio		90,556
*	Mutual of America	GROUP ANNUITY CONTRACT Fidelity VIP Mid Cap Portfolio		8,672
*	Mutual of America	GROUP ANNUITY CONTRACT Goldman Sachs VIT Small Cap Equity Insights Fund		145
*	Mutual of America	GROUP ANNUITY CONTRACT Goldman Sachs VIT US Equity Insights Fund		145
*	Mutual of America	GROUP ANNUITY CONTRACT Mutual of America 2015 Retirement Fund		98,637
*	Mutual of America	GROUP ANNUITY CONTRACT Mutual of America 2020 Retirement Fund		298,633
*	Mutual of America	GROUP ANNUITY CONTRACT Mutual of America 2025 Retirement Fund		404,708
*	Mutual of America	GROUP ANNUITY CONTRACT Mutual of America 2030 Retirement Fund		470,304
*	Mutual of America	GROUP ANNUITY CONTRACT Mutual of America 2035 Retirement Fund		51,374
*	Mutual of America	GROUP ANNUITY CONTRACT Mutual of America 2040 Retirement Fund		278,237
*	Mutual of America	GROUP ANNUITY CONTRACT Mutual of America 2045 Retirement Fund		323,716
*	Mutual of America	GROUP ANNUITY CONTRACT Mutual of America 2050 Retirement Fund		129,037
*	Mutual of America	GROUP ANNUITY CONTRACT Mutual of America 2055 Retirement Fund		67,101
*	Mutual of America	GROUP ANNUITY CONTRACT Mutual of America 2060 Retirement Fund		62,882

Attachment to September 2021 Form 5500
Schedule H, line 4i - Schedule of Assets (Held at End of Year)

Plan Name 403(b) Thrift Plan for Employees of Missouri Valley Community Action Agency **EIN:** 43-0837257
PN: 002

(a)	(b) identity of issuer, borrower, lessor, or similar party	(c) Description of investment including maturity date, rate of interest, collateral par, or maturity value.	(d) Cost	(e) Current value
*	Mutual of America	GROUP ANNUITY CONTRACT Mutual of America 2065 Retirement Fund		11,215
*	Mutual of America	GROUP ANNUITY CONTRACT Mutual of America Aggressive Allocation Fund		2,753
*	Mutual of America	GROUP ANNUITY CONTRACT Mutual of America All America Fund		9,400
*	Mutual of America	GROUP ANNUITY CONTRACT Mutual of America Bond Fund		26,300
*	Mutual of America	GROUP ANNUITY CONTRACT Mutual of America Composite Fund		204
*	Mutual of America	GROUP ANNUITY CONTRACT Mutual of America Conservative Allocation Fund		7,423
*	Mutual of America	GROUP ANNUITY CONTRACT Mutual of America Equity Index Fund		28,041
*	Mutual of America	GROUP ANNUITY CONTRACT Mutual of America Interest Accumulation Account		395,273
*	Mutual of America	GROUP ANNUITY CONTRACT Mutual of America International Fund		92
*	Mutual of America	GROUP ANNUITY CONTRACT Mutual of America Mid Cap Value Fund		14,154
*	Mutual of America	GROUP ANNUITY CONTRACT Mutual of America Mid-Term Bond Fund		55,902
*	Mutual of America	GROUP ANNUITY CONTRACT Mutual of America Moderate Allocation Fund		81,067
*	Mutual of America	GROUP ANNUITY CONTRACT Mutual of America Money Market Fund		596
*	Mutual of America	GROUP ANNUITY CONTRACT Mutual of America Retirement Income Fund		44,370
*	Mutual of America	GROUP ANNUITY CONTRACT Mutual of America Small Cap Growth Fund		1,447
*	Mutual of America	GROUP ANNUITY CONTRACT Mutual of America Small Cap Value Fund		66,624
*	Mutual of America	GROUP ANNUITY CONTRACT T. Rowe Price Blue Chip Growth Portfolio		8,684
*	Mutual of America	GROUP ANNUITY CONTRACT Vanguard VIF Diversified Value Portfolio		84,334
*	Mutual of America	GROUP ANNUITY CONTRACT Vanguard VIF Real Estate Index Portfolio		540

Attachment to September 2021 Form 5500
Schedule H, line 4i - Schedule of Assets (Held at End of Year)

Plan Name 403(b) Thrift Plan for Employees of Missouri Valley Community Action Agency

EIN: 43-0837257
PN: 002

(a)	(b) identity of issuer, borrower, lessor, or similar party	(c) Description of investment including maturity date, rate of interest, collateral par, or maturity value.	(d) Cost	(e) Current value
*	Mutual of America	GROUP ANNUITY CONTRACT Victory RS Small Cap Growth Equity VIP Series		9,392