

Form 5500 Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Annual Return/Report of Employee Benefit Plan This form is required to be filed for employee benefit plans under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and sections 6057(b) and 6058(a) of the Internal Revenue Code (the Code). ▶ Complete all entries in accordance with the instructions to the Form 5500.	OMB Nos. 1210-0110 1210-0089 2021 This Form is Open to Public Inspection
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Part I	Annual Report Identification Information
For calendar plan year 2021 or fiscal plan year beginning <u>11/01/2021</u> and ending <u>10/31/2022</u>	

A This return/report is for:

☐ a multiemployer plan

☐ a multiple-employer plan (Filers checking this box must attach a list of participating employer information in accordance with the form instructions.)

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

B This return/report is:

☐ the first return/report

☐ the final return/report

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

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

D Check box if filing under:

☒ Form 5558

☐ automatic extension

☐ special extension (enter description) ☐ the DFVC program

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

Part II	Basic Plan Information—enter all requested information				
1a Name of plan <u>MOMAR INCORPORATED RETIREMENT PLAN AND TRUST</u>	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 80%;">1b Three-digit plan number (PN) ▶</td> <td style="width: 20%; text-align: center;"><u>002</u></td> </tr> <tr> <td colspan="2">1c Effective date of plan <u>01/01/1981</u></td> </tr> </table>	1b Three-digit plan number (PN) ▶	<u>002</u>	1c Effective date of plan <u>01/01/1981</u>	
1b Three-digit plan number (PN) ▶	<u>002</u>				
1c Effective date of plan <u>01/01/1981</u>					
2a Plan sponsor's name (employer, if for a single-employer plan) Mailing address (include room, apt., suite no. and street, or P.O. Box) City or town, state or province, country, and ZIP or foreign postal code (if foreign, see instructions) <u>MOMAR INCORPORATED</u> <u>1830 ELLSWORTH INDUSTRIAL DRIVE NW</u> <u>ATLANTA, GA 30318</u>	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td>2b Employer Identification Number (EIN) <u>58-0524461</u></td> </tr> <tr> <td>2c Plan Sponsor's telephone number <u>404-355-4580</u></td> </tr> <tr> <td>2d Business code (see instructions) <u>325100</u></td> </tr> </table>	2b Employer Identification Number (EIN) <u>58-0524461</u>	2c Plan Sponsor's telephone number <u>404-355-4580</u>	2d Business code (see instructions) <u>325100</u>	
2b Employer Identification Number (EIN) <u>58-0524461</u>					
2c Plan Sponsor's telephone number <u>404-355-4580</u>					
2d Business code (see instructions) <u>325100</u>					

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

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

SIGN HERE	Filed with authorized/valid electronic signature.	08/10/2023	MIKE BEARD
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE			
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
SIGN HERE			
	Signature of DFE	Date	Enter name of individual signing as DFE

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

Form 5500 (2021)
v. 210624

3a Plan administrator's name and address ☒ Same as Plan Sponsor		3b Administrator's EIN	
		3c Administrator's telephone number	
4 If the name and/or EIN of the plan sponsor or the plan name has changed since the last return/report filed for this plan, enter the plan sponsor's name, EIN, the plan name and the plan number from the last return/report: a Sponsor's name c Plan Name		4b EIN 4d PN	
5 Total number of participants at the beginning of the plan year		5	341
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)	291
a(2) Total number of active participants at the end of the plan year		6a(2)	289
b Retired or separated participants receiving benefits.....		6b	12
c Other retired or separated participants entitled to future benefits		6c	44
d Subtotal. Add lines 6a(2) , 6b , and 6c		6d	345
e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.		6e	0
f Total. Add lines 6d and 6e		6f	345
g Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item)		6g	226
h Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested		6h	6
7 Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item).....		7	
8a If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristics Codes in the instructions: 2E 2J 2K 3D			
b If the plan provides welfare benefits, enter the applicable welfare feature codes from the List of Plan Characteristics Codes in the instructions:			
9a Plan funding arrangement (check all that apply) (1) ☐ Insurance (2) ☐ Code section 412(e)(3) insurance contracts (3) ☒ Trust (4) ☐ General assets of the sponsor		9b Plan benefit arrangement (check all that apply) (1) ☐ Insurance (2) ☐ Code section 412(e)(3) insurance contracts (3) ☒ Trust (4) ☐ General assets of the sponsor	
10 Check all applicable boxes in 10a and 10b to indicate which schedules are attached, and, where indicated, enter the number attached. (See instructions)			
a Pension Schedules (1) ☒ R (Retirement Plan Information) (2) ☐ MB (Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information) - signed by the plan actuary (3) ☐ SB (Single-Employer Defined Benefit Plan Actuarial Information) - signed by the plan actuary		b General Schedules (1) ☒ H (Financial Information) (2) ☐ I (Financial Information – Small Plan) (3) ☐ A (Insurance Information) (4) ☒ C (Service Provider Information) (5) ☐ D (DFE/Participating Plan Information) (6) ☐ G (Financial Transaction Schedules)	

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

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

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

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

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

Receipt Confirmation Code _____

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

For calendar plan year 2021 or fiscal plan year beginning 11/01/2021 and ending 10/31/2022		
A Name of plan MOMAR INCORPORATED RETIREMENT PLAN AND TRUST	B Three-digit plan number (PN) ▶	002
C Plan sponsor's name as shown on line 2a of Form 5500 MOMAR INCORPORATED	D Employer Identification Number (EIN) 58-0524461	

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

1 Information on Persons Receiving Only Eligible Indirect Compensation

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

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

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

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

ROCKEFELLER CAPITAL MANAGEMENT

82-3091545

(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?
51	INV MANAGER	159249	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

FUTUREPLAN AN ASCENSUS COMPANY

82-3719843

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
13	TPA	31052	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

HOWARD MOORE & MCDUFFIE PC

58-1484212

(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?
10	AUDITOR	12469	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
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(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide
(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide

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

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

SCHEDULE H (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Financial Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA), and section 6058(a) of the Internal Revenue Code (the Code). ► File as an attachment to Form 5500.	OMB No. 1210-0110 2021 This Form is Open to Public Inspection
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For calendar plan year 2021 or fiscal plan year beginning 11/01/2021 and ending 10/31/2022		
A Name of plan MOMAR INCORPORATED RETIREMENT PLAN AND TRUST	B Three-digit plan number (PN) ►	002
C Plan sponsor's name as shown on line 2a of Form 5500 MOMAR INCORPORATED	D Employer Identification Number (EIN) 58-0524461	

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

Assets		(a) Beginning of Year	(b) End of Year
a Total noninterest-bearing cash.....	1a	448876	249152
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)	268556	257451
(2) Participant contributions.....	1b(2)	0	
(3) Other	1b(3)	22028	19219
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)	2050012	657092
(2) U.S. Government securities	1c(2)	1744285	2936349
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)	227996	174829
(B) All other	1c(3)(B)	704751	264897
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)		
(B) Common	1c(4)(B)	14206618	12440738
(5) Partnership/joint venture interests	1c(5)		
(6) Real estate (other than employer real property)	1c(6)		
(7) Loans (other than to participants)	1c(7)		
(8) Participant loans	1c(8)	585793	617583
(9) Value of interest in common/collective trusts	1c(9)		
(10) Value of interest in pooled separate accounts	1c(10)		
(11) Value of interest in master trust investment accounts	1c(11)		
(12) Value of interest in 103-12 investment entities	1c(12)		
(13) Value of interest in registered investment companies (e.g., mutual funds)	1c(13)	9718897	6381048
(14) Value of funds held in insurance company general account (unallocated contracts).....	1c(14)		
(15) Other.....	1c(15)		

		(a) Beginning of Year	(b) End of Year
1d	Employer-related investments:		
(1)	Employer securities.....	1d(1)	
(2)	Employer real property.....	1d(2)	
e	Buildings and other property used in plan operation	1e	
f	Total assets (add all amounts in lines 1a through 1e)	1f	29977812 23998358
Liabilities			
g	Benefit claims payable	1g	
h	Operating payables	1h	239 1006
i	Acquisition indebtedness.....	1i	
j	Other liabilities.....	1j	
k	Total liabilities (add all amounts in lines 1g through 1j)	1k	239 1006
Net Assets			
l	Net assets (subtract line 1k from line 1f)	1l	29977573 23997352

Part II Income and Expense Statement

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

		(a) Amount	(b) Total
Income			
a	Contributions:		
(1)	Received or receivable in cash from: (A) Employers	2a(1)(A)	257451
	(B) Participants	2a(1)(B)	1198898
	(C) Others (including rollovers).....	2a(1)(C)	
(2)	Noncash contributions.....	2a(2)	
(3)	Total contributions. Add lines 2a(1)(A) , (B) , (C) , and line 2a(2)	2a(3)	1456349
b	Earnings on investments:		
(1)	Interest:		
	(A) Interest-bearing cash (including money market accounts and certificates of deposit).....	2b(1)(A)	3592
	(B) U.S. Government securities	2b(1)(B)	16551
	(C) Corporate debt instruments	2b(1)(C)	37253
	(D) Loans (other than to participants)	2b(1)(D)	
	(E) Participant loans.....	2b(1)(E)	29847
	(F) Other	2b(1)(F)	
	(G) Total interest. Add lines 2b(1)(A) through (F)	2b(1)(G)	87243
(2)	Dividends: (A) Preferred stock.....	2b(2)(A)	
	(B) Common stock	2b(2)(B)	231447
	(C) Registered investment company shares (e.g. mutual funds).....	2b(2)(C)	389168
	(D) Total dividends. Add lines 2b(2)(A) , (B) , and (C)	2b(2)(D)	620615
(3)	Rents	2b(3)	
(4)	Net gain (loss) on sale of assets: (A) Aggregate proceeds	2b(4)(A)	
	(B) Aggregate carrying amount (see instructions).....	2b(4)(B)	
	(C) Subtract line 2b(4)(B) from line 2b(4)(A) and enter result	2b(4)(C)	0
(5)	Unrealized appreciation (depreciation) of assets: (A) Real estate	2b(5)(A)	
	(B) Other	2b(5)(B)	
	(C) Total unrealized appreciation of assets. Add lines 2b(5)(A) and (B)	2b(5)(C)	0

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts.....	2b(6)		
(7) Net investment gain (loss) from pooled separate accounts.....	2b(7)		
(8) Net investment gain (loss) from master trust investment accounts.....	2b(8)		
(9) Net investment gain (loss) from 103-12 investment entities.....	2b(9)		
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds).....	2b(10)		-4213277
c Other income.....	2c		99
d Total income. Add all income amounts in column (b) and enter total.....	2d		-2048971
Expenses			
e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers.....	2e(1)	3728480	
(2) To insurance carriers for the provision of benefits.....	2e(2)		
(3) Other.....	2e(3)		
(4) Total benefit payments. Add lines 2e(1) through (3).....	2e(4)		3728480
f Corrective distributions (see instructions).....	2f		
g Certain deemed distributions of participant loans (see instructions).....	2g		
h Interest expense.....	2h		
i Administrative expenses: (1) Professional fees.....	2i(1)	12469	
(2) Contract administrator fees.....	2i(2)	31052	
(3) Investment advisory and management fees.....	2i(3)	159249	
(4) Other.....	2i(4)		
(5) Total administrative expenses. Add lines 2i(1) through (4).....	2i(5)		202770
j Total expenses. Add all expense amounts in column (b) and enter total.....	2j		3931250
Net Income and Reconciliation			
k Net income (loss). Subtract line 2j from line 2d.....	2k		-5980221
l Transfers of assets:			
(1) To this plan.....	2l(1)		
(2) From this plan.....	2l(2)		

Part III Accountant's Opinion

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

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

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

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

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

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

(1) Name: HOWARD MOORE & MCDUFFIE PC

(2) EIN: 58-1484212

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

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

Part IV Compliance Questions

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

During the plan year:

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

	Yes	No	Amount
4a		X	

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

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

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

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

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

SCHEDULE R (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Retirement Plan Information This schedule is required to be filed under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6058(a) of the Internal Revenue Code (the Code). ► File as an attachment to Form 5500.	OMB No. 1210-0110 2021 This Form is Open to Public Inspection.
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For calendar plan year 2021 or fiscal plan year beginning 11/01/2021 and ending 10/31/2022

A Name of plan MOMAR INCORPORATED RETIREMENT PLAN AND TRUST	B Three-digit plan number (PN) ► 002
C Plan sponsor's name as shown on line 2a of Form 5500 MOMAR INCORPORATED	D Employer Identification Number (EIN) 58-0524461

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

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

1	Total value of distributions paid in property other than in cash or the forms of property specified in the instructions.....	1	0
2	Enter the EIN(s) of payor(s) who paid benefits on behalf of the plan to participants or beneficiaries during the year (if more than two, enter EINs of the two payors who paid the greatest dollar amounts of benefits): EIN(s): 75-3182674		
Profit-sharing plans, ESOPs, and stock bonus plans, skip line 3.			
3	Number of participants (living or deceased) whose benefits were distributed in a single sum, during the plan year	3	

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

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

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

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

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

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

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

Schedule R (Form 5500) 2021
v. 201209

Part V Additional Information for Multiemployer Defined Benefit Pension Plans

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

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

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

14a

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

14b

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

14c

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

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

15a

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

15b

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

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

16a

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

16b

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

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

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

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

a Enter the percentage of plan assets held as:

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

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

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

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

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

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

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

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

☐ Yes.

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

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

☐ No. Other. Provide explanation _____



INDEPENDENT AUDITOR'S REPORT

To the Administrative Committee
Momar, Inc. Retirement Plan and Trust
Atlanta, Georgia

Opinion

We have audited the accompanying financial statements of Momar, Inc. Retirement Plan and Trust, 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 October 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 Momar, Inc. Retirement Plan and Trust as of October 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 Momar, Inc. Retirement Plan and Trust and to meet our other ethical responsibilities, in accordance with 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 Momar, Inc. Retirement Plan and Trust'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 from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control. Misstatements are considered material if there is a substantial likelihood that, individually or in the aggregate, they would influence the judgment made by a reasonable user based on the financial statements.

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

- Exercise professional judgment and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of Momar, Inc. Retirement Plan and Trust'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 Momar, Inc. Retirement Plan and Trust'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 schedule of assets held (at end of year) is presented for the purpose of additional analysis and is not a required part of the basic financial statements but is supplementary information required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information has been subjected to the auditing procedures applied in the audits of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with 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.

Harvard, Moore & McDuffin, P.C.

August 15, 2023

Form 5500 Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Annual Return/Report of Employee Benefit Plan This form is required to be filed for employee benefit plans under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and sections 6057(b) and 6058(a) of the Internal Revenue Code (the Code). ▶ Complete all entries in accordance with the instructions to the Form 5500.	OMB Nos. 1210-0110 1210-0089 2021 This Form is Open to Public Inspection
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Part I Annual Report Identification Information				
For calendar plan year 2021 or fiscal plan year beginning		11/01/2021	and ending	10/31/2022
A This return/report is for:	☐ a multiemployer plan ☒ a single-employer plan	☐ a multiple-employer plan (Filers checking this box must attach a list of participating employer information in accordance with the form instructions.) ☐ a DFE (specify) ____		
B This return/report is:	☐ the first return/report ☐ an amended return/report	☐ the final return/report ☐ a short plan year return/report (less than 12 months)		
C If the plan is a collectively-bargained plan, check here. ▶ ☐				
D Check box if filing under:	☒ Form 5558 ☐ special extension (enter description)	☐ automatic extension ☐ the DFVC program		
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 Momar Incorporated Retirement Plan and Trust	1b	Three-digit plan number (PN) ▶	002
	1c	Effective date of plan 01/01/1981	
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) Momar Incorporated 1830 Ellsworth Industrial Drive NW Atlanta GA 30318	2b	Employer Identification Number (EIN) 58-0524461	
	2c	Plan Sponsor's telephone number (404) 355-4580	
	2d	Business code (see instructions) 325100	

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	 Signature of plan administrator	8/11/23 Date	Mike Beard Enter name of individual signing as plan administrator
SIGN HERE	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
SIGN HERE	Signature of DFE	Date	Enter name of individual signing as DFE

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

Form 5500 (2021)
v. 210624

MOMAR, INC. RETIREMENT PLAN AND TRUST

FINANCIAL STATEMENTS
AND SUPPLEMENTARY INFORMATION

October 31, 2022 and 2021

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INDEPENDENT AUDITOR'S REPORT

To the Administrative Committee
Momar, Inc. Retirement Plan and Trust
Atlanta, Georgia

Opinion

We have audited the accompanying financial statements of Momar, Inc. Retirement Plan and Trust, 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 October 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 Momar, Inc. Retirement Plan and Trust as of October 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 Momar, Inc. Retirement Plan and Trust and to meet our other ethical responsibilities, in accordance with 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 Momar, Inc. Retirement Plan and Trust'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 from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control. Misstatements are considered material if there is a substantial likelihood that, individually or in the aggregate, they would influence the judgment made by a reasonable user based on the financial statements.

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

- Exercise professional judgment and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of Momar, Inc. Retirement Plan and Trust'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 Momar, Inc. Retirement Plan and Trust'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 schedule of assets held (at end of year) is presented for the purpose of additional analysis and is not a required part of the basic financial statements but is supplementary information required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information has been subjected to the auditing procedures applied in the audits of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with 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.

Harvard, Moore & McDuffin, P.C.

August 15, 2023

MOMAR, INC. RETIREMENT PLAN AND TRUST

STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS

Years Ended October 31, 2022 and 2021

	<u>2022</u>	<u>2021</u>
ASSETS		
Investments at fair value:		
Common stock	\$ 12,440,738	\$ 14,206,618
Corporate preferred bonds	174,829	227,996
Corporate bonds	264,897	704,751
Government bonds	2,936,349	1,744,285
Mutual funds	6,381,048	9,718,897
Interest-bearing cash	<u>657,092</u>	<u>2,050,012</u>
Total investments	<u>22,854,953</u>	<u>28,652,559</u>
Receivables:		
Employer contributions	257,451	268,556
Notes receivable from participants	617,583	585,793
Accrued interest and dividends	<u>19,219</u>	<u>22,028</u>
Total receivables	<u>894,253</u>	<u>876,377</u>
Cash - non interest-bearing	<u>249,152</u>	<u>448,876</u>
TOTAL ASSETS	<u>23,998,358</u>	<u>29,977,812</u>
LIABILITIES		
Accrued expenses	<u>1,006</u>	<u>239</u>
TOTAL LIABILITIES	<u>1,006</u>	<u>239</u>
NET ASSETS AVAILABLE FOR BENEFITS	<u><u>\$ 23,997,352</u></u>	<u><u>\$ 29,977,573</u></u>

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

MOMAR, INC. RETIREMENT PLAN AND TRUST

STATEMENTS OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS

Years Ended October 31, 2022 and 2021

	2022	2021
ADDITIONS		
Investment income:		
Net realized and unrealized appreciation (depreciation) in fair value of investments	\$ (4,213,277)	\$ 5,244,011
Interest	57,396	63,576
Dividends	620,615	475,984
	<u>(3,535,266)</u>	<u>5,783,571</u>
Less investment expenses	<u>(159,249)</u>	<u>(171,280)</u>
Net investment income	(3,694,515)	5,612,291
Interest on notes receivables from participants	29,847	32,663
Other income	99	-
	<u>(3,664,569)</u>	<u>5,644,954</u>
Contributions:		
Participants	1,198,898	1,238,905
Employee rollover	-	105,201
Employer	257,451	268,556
	<u>1,456,349</u>	<u>1,612,662</u>
TOTAL ADDITIONS	<u>(2,208,220)</u>	<u>7,257,616</u>
DEDUCTIONS		
Benefits paid	3,728,480	1,009,151
Administrative expenses	43,521	49,177
TOTAL DEDUCTIONS	<u>3,772,001</u>	<u>1,058,328</u>
NET INCREASE (DECREASE) IN NET ASSETS	(5,980,221)	6,199,288
NET ASSETS AVAILABLE FOR BENEFITS - Beginning	<u>29,977,573</u>	<u>23,778,285</u>
NET ASSETS AVAILABLE FOR BENEFITS - Ending	<u><u>\$ 23,997,352</u></u>	<u><u>\$ 29,977,573</u></u>

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

MOMAR, INC. RETIREMENT PLAN AND TRUST

NOTES TO THE FINANCIAL STATEMENTS

NOTE 1. DESCRIPTION OF PLAN

The following description of Momar, Inc. Retirement Plan and Trust (the “Plan”) provides only general information. Participants should refer to the Plan agreement for a more complete description of the Plan’s provisions.

General

The Plan is a defined contribution plan covering substantially all employees of Momar, Inc. (the “Company”) who have 3 months of service and are age 18 or older. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA). The Plan’s Administrative Committee is responsible for oversight of the plan and determining the appropriateness of the Plan’s investments, monitoring investment performance and reporting to the Plan’s Trustees.

Contributions

Each year, plan participants may contribute up to 90% of their pre-tax and post-tax (Roth 401k) annual compensation, as defined in the plan. Participants who have attained age 50 before the end of the plan year are eligible to make catch-up contributions. Participants may also contribute amounts representing distributions from other qualified defined benefit or defined contribution plans (rollover). In addition, the Company may make a discretionary matching contribution for all employee contributions. The matching percentage determined by the Company is 40% of elective deferrals up to the first 5% of compensation. Additional profit sharing amounts may be contributed at the option of the Company’s board of directors and are invested in a portfolio of investments as directed by the Plan’s Administrative Committee. Profit sharing contributions shall only be allocated to those participants who are compensated on a noncommissioned basis. Contributions are subject to certain IRS limitations.

Participant Accounts

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

MOMAR, INC. RETIREMENT PLAN AND TRUST

NOTES TO THE FINANCIAL STATEMENTS

NOTE 1. DESCRIPTION OF PLAN (Continued)

Vesting

Participants are vested immediately in their contributions plus actual earnings thereon. Vesting in the Company's contribution portion of their account is based on years of continuous service. A participant is 100% vested after five years of service. If a participant terminates by reason of death or disability prior to the attainment of retirement age, 100% of the participant's account will become vested and paid to the participant's beneficiary.

Notes Receivable from Participants

Participants may borrow from their fund accounts a minimum of \$250 up to a maximum equal to the lesser of \$50,000 or 50% of their vested account balance. The loans are secured by the balance in the participant's account. The loan interest rate, determined quarterly, is set at 2 percent above the prime rate. Principal and interest is paid ratably through payroll deductions or personal check. Participants are allowed to have up to eight loans outstanding at any time.

Payment of Benefits

Generally, upon termination of service, a participant may elect to receive a lump sum amount equal to the value of the participant's vested interest in his or her account. In-service distributions may be made for reason of financial hardship or if the participant has attained age 59 ½. Involuntary distributions may be made for terminated participants with vested account balances less than \$5,000. Distributions may be made in cash only.

Forfeitures

At October 31, 2022 and 2021, forfeited non-vested accounts totaled \$10,520 and \$6,251 respectively. These amounts will be used to reduce future employer matching contributions.

NOTE 2. SUMMARY OF ACCOUNTING POLICIES

Basis of Accounting

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

MOMAR, INC. RETIREMENT PLAN AND TRUST

NOTES TO THE FINANCIAL STATEMENTS

NOTE 2. SUMMARY OF ACCOUNTING POLICIES (Continued)

Use of Estimates

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

Investment Valuation and Income Recognition

Investments are reported at fair value. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. The Plan's Administrative Committee determines the Plan's valuation policies utilizing information provided by the investment advisers and custodians. See Note 4 for disclosure of fair value measurements.

Purchases and sales of securities are recorded on a trade-date basis. Interest income is recorded on the accrual basis. Dividend income is recognized 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.

Notes Receivable from Participants

Notes receivable from participants are measured at their unpaid principal balance plus any accrued but unpaid interest. Interest income is recorded on the accrual basis. No allowance for credit losses has been recorded as of October 31, 2022 and 2021. If a participant ceases to make loan payments and the plan administrator deems the participant loan to be in default, the participant loan balance is reduced and a benefit payment is recorded.

Payment of Benefits

Benefits are recorded when paid.

Administrative Expenses

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

MOMAR, INC. RETIREMENT PLAN AND TRUST

NOTES TO THE FINANCIAL STATEMENTS

NOTE 2. SUMMARY OF ACCOUNTING POLICIES (Continued)

Subsequent Events

The Plan has evaluated subsequent events through August 15, 2023, the date the financial statements were available to be issued.

NOTE 3. INVESTMENTS

All information about the net assets and the significant components of the changes in net assets relating to the nonparticipant-directed investments are presented in the accompanying statements of net assets available for benefits and changes in net assets available for benefits.

NOTE 4. FAIR VALUE MEASUREMENT

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 has the ability to access.

Level 2 – Inputs to the valuation methodology include

- quoted prices for similar assets or liabilities in active markets;
- quoted prices for identical or similar assets or liabilities in inactive markets;
- inputs other than quoted prices that are observable for the asset or liability;
- inputs that are derived principally from or corroborated by observable market data by correlation or other means.

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

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

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.

MOMAR, INC. RETIREMENT PLAN AND TRUST

NOTES TO THE FINANCIAL STATEMENTS

NOTE 4. FAIR VALUE MEASUREMENT (Continued)

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

Common and preferred stocks: Valued at closing price reported on the active market on which the individual securities are traded.

Corporate and government bonds: Valued using pricing models maximizing the use of observable inputs for similar securities. This includes basing value on yields currently available on comparable securities of issuers with similar credit ratings.

Mutual funds: Valued at the daily closing price as reported by the fund. Mutual funds held by the plan are mutual funds that are registered with the Securities and Exchange Commission. These funds are required to publish their daily net asset value (NAV) and to transact at that price. The mutual funds held by the plan are deemed to be actively traded.

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

	Assets at Fair Value as of October 31, 2022		
	Level 1	Level 2	Total
Common stock	\$ 12,440,738	\$ -	\$ 12,440,738
Corporate preferred bonds	-	174,829	174,829
Corporate bonds	-	264,897	264,897
Government debt	-	2,936,349	2,936,349
Mutual funds	6,381,048	-	6,381,048
Interest-bearing cash	657,092	-	657,092
Grand totals	\$ 19,478,878	\$ 3,376,075	\$ 22,854,953

MOMAR, INC. RETIREMENT PLAN AND TRUST

NOTES TO THE FINANCIAL STATEMENTS

NOTE 4. FAIR VALUE MEASUREMENT (Continued)

	Assets at Fair Value as of October 31, 2021		
	Level 1	Level 2	Total
Common stock	\$ 14,206,618	\$ -	\$ 14,206,618
Corporate preferred bonds	-	227,996	227,996
Corporate bonds	-	704,751	704,751
Government debt	-	1,744,285	1,744,285
Mutual funds	9,718,897	-	9,718,897
Interest-bearing cash	2,050,012	-	2,050,012
Grand totals	\$ 25,975,527	\$ 2,677,032	\$ 28,652,559

NOTE 5. TAX STATUS

The Internal Revenue Service (IRS) has determined and informed the Company by a letter dated June 30, 2020, that the Plan and related trust are designed in accordance with applicable sections of the Internal Revenue Code (IRC). Although the Plan has been amended since receiving the determination letter, the Plan Administrator and the Plan's tax counsel believe that the Plan is designed, and is currently being operated, in compliance within the requirements of the IRC, and therefore, believe that the Plan is qualified, and the related trust is tax-exempt.

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 be sustained upon examination by the IRS or DOL. The Plan is subject to routine audits by taxing jurisdictions; however, there are currently no audits for any tax periods in progress.

NOTE 6. PLAN TERMINATION

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

NOTE 7. 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 change could materially affect participants' account balances and the amounts reported in the statement of net assets available for benefits.

MOMAR, INC. RETIREMENT PLAN AND TRUST

NOTES TO THE FINANCIAL STATEMENTS

NOTE 8. CONCENTRATION OF CREDIT RISKS

Certain cash balances held in bank deposit sweep programs are covered under Federal Deposit Insurance Corporation (FDIC) up to \$500,000. Certain non-interest bearing cash held is not covered by FDIC. Therefore, uninsured cash totaled \$406,244 and \$1,998,888 as of October 31, 2022 and 2021, respectively.

NOTE 9. RELATED-PARTY AND PARTY-IN-INTEREST TRANSACTIONS

All of the plan investments are managed by Rockefeller Capital Management. FuturePlan is the recordkeeper for the Plan and provides certain administrative services. Therefore, transactions for administrative and investment fees qualify as party-in-interest transactions. Fees paid during the plan year ended October 31, 2022 and 2021, for accounting and other services were based on customary rates for such services. Transactions with related-parties consist of normal contributions, notes receivable from participants, and distributions.

MOMAR, INC. RETIREMENT PLAN AND TRUST

SUPPLEMENTAL INFORMATION

ID# 58-0524461 PLAN NO: 002

Schedule H, Part IV, Line 4i
Schedule of Assets Held (At End of Year)

October 31, 2022

(a) Party-in- interest	(b) Identity of Issue, Borrower, Lessor, or Similar Party	(c) Description of Investment	(d) Cost	(e) Current Value
Cash				
*	Bank Deposits	Trust	\$ 249,152	\$ 249,152
*	Bank Deposit Sweep Program	Money market	657,092	657,092
			<u>906,244</u>	<u>906,244</u>
Corporate Common Stock				
*	Abb LTD	1,750 shares	44,417	48,720
*	Abbvie, Inc.	2,400 shares	234,336	351,360
*	Accelleron Industries	87 shares	1,686	1,476
*	Advance Auto Parts, Inc.	490 shares	51,842	93,061
*	Agnico Eagle Mines LTD	6,220 shares	365,639	273,431
*	Air Products and Chemicals, Inc.	255 shares	66,771	63,852
*	Akamai Technologies	670 shares	35,191	59,181
*	Alphabet, Inc.	7,780 shares	183,949	736,455
*	Amazon.com, Inc.	4,900 shares	171,840	501,956
*	Arista Networks, Inc.	616 shares	12,028	74,450
*	Bristol-Myers Squibb Co.	1,287 shares	65,244	99,704
*	Carrier Global Corporation	3,488 shares	61,675	138,683
*	Caterpillar, Inc.	2,000 shares	439,301	432,920
*	Chesapeake Energy Corporation	2,500 shares	216,500	255,675
*	Chevron Corporation	2,000 shares	310,722	361,800
*	Chubb Limited	450 shares	56,790	96,700
*	Cognizant Technology Solutions Corp.	1,280 shares	62,208	79,680
*	Continental Ag Spon	5,400 shares	51,067	28,010
*	Costco Wholesale Corp.	352 shares	58,133	176,528
*	CRH Spon ADR	1,500 shares	59,880	54,315
*	CSX Corp.	6,000 shares	180,000	174,360
*	Danaher Corp.	646 shares	34,742	162,579
*	Deutsche Post	1,750 shares	78,925	62,111

See independent auditor's report.

MOMAR, INC. RETIREMENT PLAN AND TRUST

SUPPLEMENTAL INFORMATION

ID# 58-0524461 PLAN NO: 002

Schedule H, Part IV, Line 4i
Schedule of Assets Held (At End of Year)

October 31, 2022

(a) Party-in- interest	(b) Identity of Issue, Borrower, Lessor, or Similar Party	(c) Description of Investment	(d) Cost	(e) Current Value
*	Devon Energy Corp.	1,198 shares	\$ 23,766	\$ 92,665
*	Diageo Plc.	850 shares	93,254	141,924
*	Diamond Offshore Drilling, Inc.	27,000 shares	170,311	265,950
*	Ecolab, Inc.	735 shares	63,074	115,446
*	Enel	9,500 shares	87,868	42,427
*	EOG Resources, Inc.	6,000 shares	716,400	819,120
*	Epam Sys, Inc.	420 shares	28,573	147,000
*	Exact Sciences Corp.	1,000 shares	73,250	34,780
*	Fortinet, Inc.	2,200 shares	14,872	125,752
*	Glaxosmithkline	2,040 shares	87,931	67,667
*	Haleon	2,550 shares	16,211	15,606
*	Hologic, Inc.	950 shares	32,753	64,410
*	Home Depot, Inc.	930 shares	136,723	275,401
*	Johnson & Johnson	1,358 shares	202,347	236,251
*	JPMorgan Chase & Co.	3,714 shares	402,148	467,518
*	KDDI Corp.	5,000 shares	78,950	73,925
*	Kyocera Corp.	1,125 shares	66,352	56,320
*	L Air Liquide ORD	1,512 shares	45,951	39,542
*	Lennox International, Inc.	230 shares	36,524	53,721
*	Linde PLC Com Fund	600 shares	154,020	178,410
*	Lloyds Banking Group	42,850 shares	61,704	81,844
*	Lockheed Martin Corp.	410 shares	97,879	199,539
*	Marsh & McLennan Companies, Inc.	1,700 shares	114,002	274,533
*	McCormick & Company, Inc.	660 shares	33,785	51,902
*	McKesson Corp.	437 shares	71,712	170,155
*	Microsoft Corp.	3,827 shares	152,575	888,361
*	Nextera Energy, Inc.	3,696 shares	104,953	286,440
*	Nintendo	3,750 shares	47,336	38,288
*	Novartis	1,350 shares	115,479	109,525
*	Nuvasive, Inc.	570 shares	36,776	25,154

See independent auditor's report.

MOMAR, INC. RETIREMENT PLAN AND TRUST

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Schedule H, Part IV, Line 4i
Schedule of Assets Held (At End of Year)

October 31, 2022

(a) Party-in- interest	(b) Identity of Issue, Borrower, Lessor, or Similar Party	(c) Description of Investment	(d) Cost	(e) Current Value
*	Palo Alto Networks, Inc.	2,010 shares	\$ 114,169	\$ 344,896
*	Panasonic	3,000 shares	27,097	21,486
*	Parker-Hannifin Corp.	800 shares	248,000	232,496
*	PNC Financial Services Group	710 shares	41,702	114,899
*	Procter & Gamble	1,700 shares	172,134	228,939
*	Raytheon Technologies Corp.	988 shares	33,817	93,682
*	Republic Services, Inc.	1,110 shares	76,636	147,208
*	Schneider Electric	3,575 shares	88,424	90,637
*	Sony Group Corp.	1,200 shares	97,500	80,964
*	Standard Motor Products, Inc.	1,000 shares	46,780	37,930
*	Svenska Handelsbanken	9,950 shares	49,128	46,218
*	Swedbank ADR	3,100 shares	51,360	46,190
*	Thermo Fisher Scientific, Inc.	631 shares	167,059	324,315
*	Ubi Soft Entertainment	875 shares	14,428	4,803
*	Umicore	1,300 shares	15,251	10,712
*	Unilever	560 shares	32,773	25,486
*	UTZ Brands, Inc.	7,850 shares	124,815	127,249
*	V F Corp.	550 shares	33,519	15,538
*	Visa, Inc.	2,990 shares	552,376	619,408
*	Willis Towers Watson	280 shares	35,739	61,099
			8,233,072	12,440,738
Corporate Debt -Preferred				
*	Wells Fargo & Co. 7.5%,	150 shares	195,000	174,829
Corporate Debt -Other				
*	Comcast Corp. 3.375%, 8/15/25	100,000 units	108,324	95,598
*	Jefferies Financial Group 5.5%, 10/18/23	25,000 units	26,384	24,946
*	Microsoft Corp. 3.125%, 11/3/25	150,000 units	160,041	144,353
			294,749	264,897

See independent auditor's report.

MOMAR, INC. RETIREMENT PLAN AND TRUST

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Schedule H, Part IV, Line 4i
Schedule of Assets Held (At End of Year)

October 31, 2022

(a) Party-in- interest	(b) Identity of Issue, Borrower, Lessor, or Similar Party	(c) Description of Investment	(d) Cost	(e) Current Value
Mutual Funds				
*	Axonic Strategic Income Fund	27,028.03 shares	\$ 250,000	\$ 239,460
*	Blackrock Event Driven Equity Fund	114,955.38 shares	1,067,032	1,138,058
*	Diamond Hill Long Short Fund	30,945.93 shares	764,589	806,451
*	Harding Loevner Emerging Markets Fund	5,742.11 shares	358,882	222,162
*	Intrepid Income Fund	125,691.25 shares	1,122,663	1,102,312
*	Invesco Convertible Securities	7,527.88 shares	167,194	163,656
*	Ishares Russell Fund	4,150.00 shares	704,321	760,819
*	Ishares Tr Cybersecurity Fund	2,774.00 shares	94,094	99,809
*	Ishares Tr Ishares Semiconductor Fund	500.00 shares	167,123	163,240
*	Lord Abbett Short Duration Income Fund	63,121.40 shares	247,436	240,493
*	Neuberger Berman Long Short Fund	29,531.30 shares	371,362	485,790
*	SPDR Gold Fund	3,978.00 shares	624,168	604,298
*	Vanguard International Equity Index Fund	10,000.00 shares	457,874	354,500
			6,396,738	6,381,048
Government Securities				
*	US Treasury Bond 0.000%, 1/17/23	250,000 units	247,269	247,882
*	US Treasury Note 0.250%, 4/15/23	250,000 units	245,052	245,390
*	US Treasury Note 0.125%, 7/15/23	250,000 units	242,297	242,168
*	US Treasury Note 0.125%, 10/15/23	250,000 units	239,695	239,433
*	US Treasury Note 0.375%, 7/15/25	500,000 units	560,963	603,453
*	US Treasury Bond 0.000%, 8/15/25	500,000 units	451,755	442,050
*	US Treasury Bond 2.375%, 1/15/27	250,000 units	364,596	376,301
*	US Treasury Note 0.875%, 1/15/29	250,000 units	274,054	279,191
*	US Treasury Bond 1.000%, 2/15/46	250,000 units	278,283	260,481
			2,903,964	2,936,349

See independent auditor's report.

MOMAR, INC. RETIREMENT PLAN AND TRUST

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Schedule H, Part IV, Line 4i
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October 31, 2022

(a) Party-in- interest	(b) Identity of Issue, Borrower, Lessor, or Similar Party	(c) Description of Investment	(d) Cost	(e) Current Value
*	Participant Loans	5.25% - 8.25% maturing through 2036	\$ -	\$ 617,583
		Total Investments	\$ 18,929,767	\$ 23,721,688

See independent auditor's report.

MOMAR, INC. RETIREMENT PLAN AND TRUST

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ID# 58-0524461 PLAN NO: 002

Schedule H, Part IV, Line 4i
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October 31, 2022

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*	Bank Deposits	Trust	\$ 249,152	\$ 249,152
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			<u>906,244</u>	<u>906,244</u>
Corporate Common Stock				
*	Abb LTD	1,750 shares	44,417	48,720
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*	Diamond Offshore Drilling, Inc.	27,000 shares	170,311	265,950
*	Ecolab, Inc.	735 shares	63,074	115,446
*	Enel	9,500 shares	87,868	42,427
*	EOG Resources, Inc.	6,000 shares	716,400	819,120
*	Epam Sys, Inc.	420 shares	28,573	147,000
*	Exact Sciences Corp.	1,000 shares	73,250	34,780
*	Fortinet, Inc.	2,200 shares	14,872	125,752
*	Glaxosmithkline	2,040 shares	87,931	67,667
*	Haleon	2,550 shares	16,211	15,606
*	Hologic, Inc.	950 shares	32,753	64,410
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*	Kyocera Corp.	1,125 shares	66,352	56,320
*	L Air Liquide ORD	1,512 shares	45,951	39,542
*	Lennox International, Inc.	230 shares	36,524	53,721
*	Linde PLC Com Fund	600 shares	154,020	178,410
*	Lloyds Banking Group	42,850 shares	61,704	81,844
*	Lockheed Martin Corp.	410 shares	97,879	199,539
*	Marsh & McLennan Companies, Inc.	1,700 shares	114,002	274,533
*	McCormick & Company, Inc.	660 shares	33,785	51,902
*	McKesson Corp.	437 shares	71,712	170,155
*	Microsoft Corp.	3,827 shares	152,575	888,361
*	Nextera Energy, Inc.	3,696 shares	104,953	286,440
*	Nintendo	3,750 shares	47,336	38,288
*	Novartis	1,350 shares	115,479	109,525
*	Nuvasive, Inc.	570 shares	36,776	25,154

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Schedule H, Part IV, Line 4i
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October 31, 2022

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*	Panasonic	3,000 shares	27,097	21,486
*	Parker-Hannifin Corp.	800 shares	248,000	232,496
*	PNC Financial Services Group	710 shares	41,702	114,899
*	Procter & Gamble	1,700 shares	172,134	228,939
*	Raytheon Technologies Corp.	988 shares	33,817	93,682
*	Republic Services, Inc.	1,110 shares	76,636	147,208
*	Schneider Electric	3,575 shares	88,424	90,637
*	Sony Group Corp.	1,200 shares	97,500	80,964
*	Standard Motor Products, Inc.	1,000 shares	46,780	37,930
*	Svenska Handelsbanken	9,950 shares	49,128	46,218
*	Swedbank ADR	3,100 shares	51,360	46,190
*	Thermo Fisher Scientific, Inc.	631 shares	167,059	324,315
*	Ubi Soft Entertainment	875 shares	14,428	4,803
*	Umicore	1,300 shares	15,251	10,712
*	Unilever	560 shares	32,773	25,486
*	UTZ Brands, Inc.	7,850 shares	124,815	127,249
*	V F Corp.	550 shares	33,519	15,538
*	Visa, Inc.	2,990 shares	552,376	619,408
*	Willis Towers Watson	280 shares	35,739	61,099
			8,233,072	12,440,738
Corporate Debt -Preferred				
*	Wells Fargo & Co. 7.5%,	150 shares	195,000	174,829
Corporate Debt -Other				
*	Comcast Corp. 3.375%, 8/15/25	100,000 units	108,324	95,598
*	Jefferies Financial Group 5.5%, 10/18/23	25,000 units	26,384	24,946
*	Microsoft Corp. 3.125%, 11/3/25	150,000 units	160,041	144,353
			294,749	264,897

See independent auditor's report.

MOMAR, INC. RETIREMENT PLAN AND TRUST

SUPPLEMENTAL INFORMATION

ID# 58-0524461 PLAN NO: 002

Schedule H, Part IV, Line 4i
Schedule of Assets Held (At End of Year)

October 31, 2022

(a) Party-in- interest	(b) Identity of Issue, Borrower, Lessor, or Similar Party	(c) Description of Investment	(d) Cost	(e) Current Value
Mutual Funds				
*	Axonic Strategic Income Fund	27,028.03 shares	\$ 250,000	\$ 239,460
*	Blackrock Event Driven Equity Fund	114,955.38 shares	1,067,032	1,138,058
*	Diamond Hill Long Short Fund	30,945.93 shares	764,589	806,451
*	Harding Loevner Emerging Markets Fund	5,742.11 shares	358,882	222,162
*	Intrepid Income Fund	125,691.25 shares	1,122,663	1,102,312
*	Invesco Convertible Securities	7,527.88 shares	167,194	163,656
*	Ishares Russell Fund	4,150.00 shares	704,321	760,819
*	Ishares Tr Cybersecurity Fund	2,774.00 shares	94,094	99,809
*	Ishares Tr Ishares Semiconductor Fund	500.00 shares	167,123	163,240
*	Lord Abbett Short Duration Income Fund	63,121.40 shares	247,436	240,493
*	Neuberger Berman Long Short Fund	29,531.30 shares	371,362	485,790
*	SPDR Gold Fund	3,978.00 shares	624,168	604,298
*	Vanguard International Equity Index Fund	10,000.00 shares	457,874	354,500
			6,396,738	6,381,048
Government Securities				
*	US Treasury Bond 0.000%, 1/17/23	250,000 units	247,269	247,882
*	US Treasury Note 0.250%, 4/15/23	250,000 units	245,052	245,390
*	US Treasury Note 0.125%, 7/15/23	250,000 units	242,297	242,168
*	US Treasury Note 0.125%, 10/15/23	250,000 units	239,695	239,433
*	US Treasury Note 0.375%, 7/15/25	500,000 units	560,963	603,453
*	US Treasury Bond 0.000%, 8/15/25	500,000 units	451,755	442,050
*	US Treasury Bond 2.375%, 1/15/27	250,000 units	364,596	376,301
*	US Treasury Note 0.875%, 1/15/29	250,000 units	274,054	279,191
*	US Treasury Bond 1.000%, 2/15/46	250,000 units	278,283	260,481
			2,903,964	2,936,349

See independent auditor's report.

MOMAR, INC. RETIREMENT PLAN AND TRUST

SUPPLEMENTAL INFORMATION

ID# 58-0524461 PLAN NO: 002

Schedule H, Part IV, Line 4i
Schedule of Assets Held (At End of Year)

October 31, 2022

(a) Party-in- interest	(b) Identity of Issue, Borrower, Lessor, or Similar Party	(c) Description of Investment	(d) Cost	(e) Current Value
*	Participant Loans	5.25% - 8.25%		
		maturing through 2036	\$ -	\$ 617,583
	Total Investments		\$ 18,929,767	\$ 23,721,688

See independent auditor's report.