

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 ☐ the DFVC program ☐ special extension (enter description)
E If this is a retroactively adopted plan permitted by SECURE Act section 201, check here.	☐

Part II	Basic Plan Information—enter all requested information										
1a Name of plan <u>FULL COMPASS SYSTEMS, LTD. 401(K) PLAN</u>	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 80%;">1b Three-digit plan number (PN) ▶</td> <td style="width: 20%; text-align: center;"><u>001</u></td> </tr> <tr> <td colspan="2">1c Effective date of plan <u>11/01/1986</u></td> </tr> <tr> <td colspan="2">2b Employer Identification Number (EIN) <u>39-1279698</u></td> </tr> <tr> <td colspan="2">2c Plan Sponsor's telephone number <u>608-831-7330</u></td> </tr> <tr> <td colspan="2">2d Business code (see instructions) <u>454110</u></td> </tr> </table>	1b Three-digit plan number (PN) ▶	<u>001</u>	1c Effective date of plan <u>11/01/1986</u>		2b Employer Identification Number (EIN) <u>39-1279698</u>		2c Plan Sponsor's telephone number <u>608-831-7330</u>		2d Business code (see instructions) <u>454110</u>	
1b Three-digit plan number (PN) ▶	<u>001</u>										
1c Effective date of plan <u>11/01/1986</u>											
2b Employer Identification Number (EIN) <u>39-1279698</u>											
2c Plan Sponsor's telephone number <u>608-831-7330</u>											
2d Business code (see instructions) <u>454110</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>FULL COMPASS SYSTEMS, LTD.</u> <u>9770 SILICON PRAIRIE PKWY</u> <u>MADISON, WI 53593</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.	08/15/2023	KIMBERLY FREEMAN
	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	240
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)	169
a(2) Total number of active participants at the end of the plan year		6a(2)	176
b Retired or separated participants receiving benefits.....		6b	0
c Other retired or separated participants entitled to future benefits		6c	86
d Subtotal. Add lines 6a(2) , 6b , and 6c		6d	262
e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.		6e	0
f Total. Add lines 6d and 6e		6f	262
g Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item)		6g	256
h Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested		6h	13
7 Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item).....		7	
8a If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristics Codes in the instructions: 2E 2F 2G 2J 2K 2S 2T 3D			
b If the plan provides welfare benefits, enter the applicable welfare feature codes from the List of Plan Characteristics Codes in the instructions:			
9a Plan funding arrangement (check all that apply) (1) ☐ Insurance (2) ☐ Code section 412(e)(3) insurance contracts (3) ☒ Trust (4) ☐ General assets of the sponsor		9b Plan benefit arrangement (check all that apply) (1) ☐ Insurance (2) ☐ Code section 412(e)(3) insurance contracts (3) ☒ Trust (4) ☐ General assets of the sponsor	
10 Check all applicable boxes in 10a and 10b to indicate which schedules are attached, and, where indicated, enter the number attached. (See instructions)			
a Pension Schedules (1) ☒ R (Retirement Plan Information) (2) ☐ MB (Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information) - signed by the plan actuary (3) ☐ SB (Single-Employer Defined Benefit Plan Actuarial Information) - signed by the plan actuary		b General Schedules (1) ☒ H (Financial Information) (2) ☐ I (Financial Information – Small Plan) (3) ☐ <u>0</u> A (Insurance Information) (4) ☒ C (Service Provider Information) (5) ☒ D (DFE/Participating Plan Information) (6) ☐ G (Financial Transaction Schedules)	

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

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

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

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

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

Receipt Confirmation Code _____

SCHEDULE 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 FULL COMPASS SYSTEMS, LTD. 401(K) PLAN	B Three-digit plan number (PN) ▶	001
C Plan sponsor's name as shown on line 2a of Form 5500 FULL COMPASS SYSTEMS, LTD.	D Employer Identification Number (EIN) 39-1279698	

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
FIDELITY INVESTMENTS INSTITUTIONAL
04-2647786

(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)

PRIVATE ADVISOR GROUP LLC

27-3463733

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
27	ADVISOR	36459	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

FIDELITY INVESTMENTS INSTITUTIONAL

04-2647786

(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?
37 60 64 65	RECORDKEEPER	31690	Yes ☒ No ☐	Yes ☒ No ☐	0	Yes ☒ No ☐

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

BDO USA LLP

13-5381590

(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	ACCOUNTANT/AUDITOR	18712	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
FIDELITY INVESTMENTS INSTITUTIONAL	60	0
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	
COHEN & STEERS RLTY - DST ASSET MA 52-2269240	0.40%	
(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

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) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration	DFE/Participating Plan 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.
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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 <u>FULL COMPASS SYSTEMS, LTD. 401(K) PLAN</u>	B Three-digit plan number (PN) ▶	<u>001</u>
C Plan or DFE sponsor's name as shown on line 2a of Form 5500 <u>FULL COMPASS SYSTEMS, LTD.</u>	D Employer Identification Number (EIN) <u>39-1279698</u>	

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)
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a Name of MTIA, CCT, PSA, or 103-12 IE: <u>GALLIARD STBLE RTN C</u>		
b Name of sponsor of entity listed in (a): <u>WELLS FARGO BANK, N.A.</u>		
c EIN-PN <u>52-2250946-001</u>	d Entity code <u>C</u>	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>882631</u>
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
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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
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plan sponsor**c** EIN-PN

SCHEDULE H (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Financial Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA), and section 6058(a) of the Internal Revenue Code (the Code). ► File as an attachment to Form 5500.	OMB No. 1210-0110 2021 This Form is Open to Public Inspection
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For calendar plan year 2021 or fiscal plan year beginning 11/01/2021 and ending 10/31/2022		
A Name of plan FULL COMPASS SYSTEMS, LTD. 401(K) PLAN	B Three-digit plan number (PN) ►	001
C Plan sponsor's name as shown on line 2a of Form 5500 FULL COMPASS SYSTEMS, LTD.	D Employer Identification Number (EIN) 39-1279698	

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	0	0
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)	0	0
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)	115366	99526
(9) Value of interest in common/collective trusts.....	1c(9)	814854	882631
(10) Value of interest in pooled separate accounts	1c(10)	0	0
(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)	12219861	10351941
(14) Value of funds held in insurance company general account (unallocated contracts).....	1c(14)	0	0
(15) Other.....	1c(15)	0	0

1d Employer-related investments:		(a) Beginning of Year	(b) End of Year
(1) Employer securities.....	1d(1)	0	0
(2) Employer real property.....	1d(2)	0	0
e Buildings and other property used in plan operation	1e	0	0
f Total assets (add all amounts in lines 1a through 1e)	1f	13150081	11334098

Liabilities

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

Net Assets

l Net assets (subtract line 1k from line 1f)	1l	13150081	11334098
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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)	86311	
(B) Participants	2a(1)(B)	1087326	
(C) Others (including rollovers).....	2a(1)(C)	68886	
(2) Noncash contributions.....	2a(2)	0	1242523
(3) Total contributions. Add lines 2a(1)(A) , (B) , (C) , and line 2a(2)	2a(3)		
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)	5221	
(F) Other	2b(1)(F)	0	
(G) Total interest. Add lines 2b(1)(A) through (F)	2b(1)(G)		5221
(2) Dividends: (A) Preferred stock.....	2b(2)(A)	0	1159009
(B) Common stock	2b(2)(B)	0	
(C) Registered investment company shares (e.g. mutual funds).....	2b(2)(C)	1159009	
(D) Total dividends. Add lines 2b(2)(A) , (B) , and (C)	2b(2)(D)		1159009
(3) Rents	2b(3)		0
(4) Net gain (loss) on sale of assets: (A) Aggregate proceeds	2b(4)(A)	0	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)		
(5) Unrealized appreciation (depreciation) of assets: (A) Real estate	2b(5)(A)	0	0
(B) Other	2b(5)(B)	0	
(C) Total unrealized appreciation of assets. Add lines 2b(5)(A) and (B)	2b(5)(C)		

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts.....	2b(6)		14863
(7) Net investment gain (loss) from pooled separate accounts.....	2b(7)		0
(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)		-3771105
c Other income.....	2c		0
d Total income. Add all income amounts in column (b) and enter total.....	2d		-1349489
Expenses			
e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers.....	2e(1)	379633	
(2) To insurance carriers for the provision of benefits.....	2e(2)	0	
(3) Other.....	2e(3)	0	
(4) Total benefit payments. Add lines 2e(1) through (3).....	2e(4)		379633
f Corrective distributions (see instructions).....	2f		0
g Certain deemed distributions of participant loans (see instructions).....	2g		0
h Interest expense.....	2h		0
i Administrative expenses: (1) Professional fees.....	2i(1)	0	
(2) Contract administrator fees.....	2i(2)	0	
(3) Investment advisory and management fees.....	2i(3)	0	
(4) Other.....	2i(4)	86861	
(5) Total administrative expenses. Add lines 2i(1) through (4).....	2i(5)		86861
j Total expenses. Add all expense amounts in column (b) and enter total.....	2j		466494
Net Income and Reconciliation			
k Net income (loss). Subtract line 2j from line 2d.....	2k		-1815983
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) ☒ 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: BDO USA, P.A.

(2) EIN: 13-5381590

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		40358

	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?			
4g		X	
h Did the plan receive any noncash contributions whose value was neither readily determinable on an established market nor set by an independent third party appraiser?			
4h		X	
i Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.)	X		
4i	X		
j Were any plan transactions or series of transactions in excess of 5% of the current value of plan assets? (Attach schedule of transactions if "Yes" is checked and see instructions for format requirements.)			
4j		X	
k Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?			
4k		X	
l Has the plan failed to provide any benefit when due under the plan?			
4l		X	
m If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)			
4m		X	
n If 4m was answered "Yes," check the "Yes" box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3.			
4n		X	

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 <u>FULL COMPASS SYSTEMS, LTD. 401(K) PLAN</u>	B Three-digit plan number (PN) ▶ <u>001</u>
C Plan sponsor's name as shown on line 2a of Form 5500 <u>FULL COMPASS SYSTEMS, LTD.</u>	D Employer Identification Number (EIN) <u>39-1279698</u>

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

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

1 Total value of distributions paid in property other than in cash or the forms of property specified in the instructions.....	1	
2 Enter the EIN(s) of payor(s) who paid benefits on behalf of the plan to participants or beneficiaries during the year (if more than two, enter EINs of the two payors who paid the greatest dollar amounts of benefits): EIN(s): <u>04-6568107</u>		
Profit-sharing plans, ESOPs, and stock bonus plans, skip line 3.		
3 Number of participants (living or deceased) whose benefits were distributed in a single sum, during the plan year	3	

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

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

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

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

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

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

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

Schedule R (Form 5500) 2021
v. 201209

Part V Additional Information for Multiemployer Defined Benefit Pension Plans

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

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

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

14a

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

14b

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

14c

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

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

15a

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

15b

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

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

16a

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

16b

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

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

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

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

a Enter the percentage of plan assets held as:

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

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

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

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

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

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

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

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

☐ Yes.

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

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

☐ No. Other. Provide explanation _____



Full Compass Systems, Ltd. 401(k) Plan

**Financial Statements
(and Supplemental Schedules)
As of October 31, 2022 and 2021, and
for the Year Ended October 31, 2022**

Full Compass Systems, Ltd. 401(k) Plan

Financial Statements

(and Supplemental Schedules)

As of October 31, 2022 and 2021, and for the Year Ended October 31, 2022

Full Compass Systems, Ltd. 401(k) Plan

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Tel: 608-836-7500
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One Erdman Place, Suite 404
Madison, WI 53717

Independent Auditor's Report

Plan Administrator
Full Compass Systems, Ltd. 401(k) Plan
Madison, Wisconsin

Scope and Nature of the ERISA Section 103(a)(3)(C) Audit

We have performed audits of the financial statements of Full Compass Systems, Ltd. 401(k) Plan (the Plan), an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 (ERISA), as permitted by ERISA Section 103(a)(3)(C). The financial statements comprise the statement of net assets available for benefits as of October 31, 2022 and 2021, and the related statement of changes in net assets available for benefits for the year then ended, and the related notes to the financial statements.

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

Management has obtained certifications from a qualified institution as of October 31, 2022, and 2021, and for the year then ended October 31, 2022, stating that the certified investment information, as described in Note 3 to the financial statements, is complete and accurate.

Opinion

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

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



Basis for Opinion

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

Responsibilities of Management for the Financial Statements

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

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

Management is responsible for maintaining a current plan instrument, including all plan amendments. Management is also responsible for 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

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

In performing an audit in accordance with GAAS, we:

- Exercise professional judgment and maintain professional skepticism throughout the audit.



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

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

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

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

Other Matter - Supplemental Schedules Required by ERISA

The supplemental schedules of Schedule H, Line 4a - Schedule of Delinquent Participant Contributions and Schedule H, Line 4i - Schedule of Assets (Held at End of Year) as of October 31, 2022 are presented for purposes of additional analysis and are not a required part of the financial statements but is supplementary information required by the DOL's Rules and Regulations for Reporting and Disclosure under ERISA. Such information is the responsibility of management and were derived from and relate directly to the underlying accounting and other records used to prepare the financial statements. The information included in the supplemental schedules, other than that agreed to or derived from the certified investment information, have been subjected to auditing procedures applied in the audit of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with GAAS. For information included in the supplemental schedules that agreed to or are derived from the



certified investment information, we compared such information to the related certified investment information.

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

In our opinion:

- the form and content of the supplemental schedules, other than the information in the supplemental schedules that agreed to or is derived from the certified investment information, is presented, in all material respects, in conformity with the DOL's Rules and Regulations for Reporting and Disclosure under ERISA.
- the certified investment information in the supplemental schedules agree to, or is derived from, in all material respects, the information prepared and certified by a qualified institution that management determined meet the requirements of ERISA Section 103(a)(3)(C).

BDO USA, PA

Madison, Wisconsin
August 14, 2023

Financial Statements

Full Compass Systems, Ltd. 401(k) Plan

Statements of Net Assets Available for Benefits

<i>October 31,</i>	2022	2021
Assets		
Investments, at fair value		
Mutual funds	\$ 10,351,941	\$ 12,219,861
Common collective trust fund	882,631	814,854
Total Investments, at fair value	11,234,572	13,034,715
Notes Receivable from Participants	99,526	115,366
Net Assets Available for Benefits	\$ 11,334,098	\$ 13,150,081

See accompanying notes to financial statements.

Full Compass Systems, Ltd. 401(k) Plan
Statement of Changes Net Assets Available for Benefits

Year ended October 31, **2022**

Additions

Investment Income (Loss)

Net depreciation in fair value of investments	\$ (3,756,250)
Interest and dividends	1,159,017

Net Investment Income (Loss)	(2,597,233)
-------------------------------------	--------------------

Interest Income on Notes Receivable from Participants	5,221
---	-------

Contributions

Employee	1,087,326
Employer	86,311
Rollovers	68,886

Total Contributions	1,242,523
----------------------------	------------------

Total Additions	(1,349,489)
------------------------	--------------------

Deductions

Benefits paid to participants	379,633
Administrative expenses	86,861

Total Deductions	466,494
-------------------------	----------------

Net Decrease in Net Assets Available for Benefits	(1,815,983)
---	-------------

Net Assets Available for Benefits, beginning of year	13,150,081
--	------------

Net Assets Available for Benefits, end of year	\$ 11,334,098
--	---------------

See accompanying notes to financial statements.

Full Compass Systems, Ltd. 401(k) Plan

Notes to Financial Statements

1. Description of the Plan

The following description of the Full Compass Systems, Ltd. 401(k) Plan (“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 Section 401(k) Plan covering all employees of Full Compass Systems, Ltd. and VU Technologies (collectively referred to as “the Employer”) who have 2 months of service with the Employer. The Plan also allows the Employer to make matching and profit sharing contributions at its discretion. It is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA). The Plan is considered a single-employer plan since Full Compass Systems, Ltd. and VU Technologies are members of the same controlled group under IRS Code Section 414(b). The Plan’s year ends on October 31 of each year (fiscal year). Fidelity Management Trust Company is the Plan’s trustee and Fidelity Workplace Services LLC is the Plan’s recordkeeper.

Contributions

Employees may elect to contribute annual compensation to the Section 401(k) portion of the Plan in a percentage not to exceed the limits of IRS Code Sections 401(k), 404, and 415. Participants may elect to contribute on a pre-tax basis, post-tax basis, or both. Participants may contribute up to \$20,500 for the calendar year of 2022. In addition, participants aged 50 or over can make catch-up contributions up to \$6,500 for the calendar year of 2022. Participants may also contribute amounts representing distributions from other qualified Plans (rollovers). The Plan includes an automatic enrollment provision. Upon eligibility, 6% of a participant’s compensation is withheld and remitted to the Plan unless a contrary election is made. The automatic deferral increases by 1% each Plan year following automatic enrollment until a maximum automatic deferral of 10% is reached.

The Employer has the option to make discretionary employer match contributions. During fiscal year 2022, the Employer matched 25% of the first 3% of employee contributions. The Employer also has the option to make qualified nonelective employer contributions. For fiscal year 2022, there were no qualified nonelective employer contributions.

Participant Accounts

Each participant’s account is credited with the participant’s contributions, the employer contributions, and an allocation of Plan investment earnings. Each participant’s account is charged with any distributions and an allocation of administrative fees and Plan investment losses. Allocations are based on participant earnings, account balances, or specific participant transactions, as defined. The benefit to which a participant is entitled is the benefit that can be provided from the participant’s vested account.

Vesting

Participants are immediately vested in their voluntary contributions plus actual earnings thereon. A participant’s employer contributions are cliff vested at 100% after three years.

Full Compass Systems, Ltd. 401(k) Plan

Notes to Financial Statements

Forfeitures

Forfeitures arise as a result of participants who separate from service with the Employer before becoming 100% vested in the Employer's contributions. Forfeitures of nonvested participant balances were used to pay expenses of the Plan. As of October 31, 2022 and 2021, unallocated forfeited balances totaled \$38,545 and \$50,818, respectively. During 2022, \$18,712 of forfeitures were applied or used to reduce plan expenses.

Investment Options

All fund options are participant directed. Participants may change their investment options daily.

Payment of Benefits

On termination of service due to retirement (age 65), death, or disability, a participant may elect to defer payment, receive either a lump-sum withdrawal equal to the value of his or her vested account balance or periodic partial withdrawals. On termination of service for any other reason, a participant may defer payment unless a participant's vested account balance does not exceed \$5,000, then their vested account balance may only be distributed to them in a single lump-sum payment. If a participant's vested account balance does not exceed \$1,000, then their vested account balance will be distributed to them in a single lump-sum payment as soon as administratively feasible. In-service distributions are available from any 100% vested type of contribution to participants attaining age 59.5 who continue to work for the Employer. Participants' rollover contributions are available to be distributed at any time.

As of October 31, 2022, no distributions had been requested by participants but not yet distributed.

Notes Receivable from Participants

Participants may borrow from their accounts up to a maximum of the lesser of \$50,000 or 50% of their vested account balance. The term of loan repayment shall not exceed five years or up to 10 years if the purpose of the loan is for the purchase of a primary residence. A participant may have only one loan outstanding at any time. The loans are collateralized by the participant's vested benefits and bear interest at rates that range from 4.25% to 5.75%, which are commensurate with local prevailing rates as determined by the Plan Administrator. Delinquent notes receivable from participants are reclassified as distributions based upon the terms of the plan document. Principal and interest are paid ratably through payroll deductions. At October 31, 2022, loans were due on various dates through August 2027.

2. Information About the Company and Summary of Significant Accounting Policies

Basis of Accounting

The financial statements of the Plan have been prepared on the accrual basis of accounting, except for benefit payments, which are recorded when paid.

Use of Estimates

The preparation of financial statements in conformity with generally accepted accounting principles in the United States of America (U.S. GAAP) requires management to make estimates and

Full Compass Systems, Ltd. 401(k) Plan

Notes to Financial Statements

assumptions that affect the reported amounts of net assets available for benefits and changes therein. Actual results could differ from those estimates.

Valuations of Investments 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 Administrator determines the Plan's valuation policies utilizing information provided by the investment advisor and trustee. See Note 4 for further discussion of fair value measurement.

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

Notes Receivable from Participants

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

Payment of Benefits

Benefits paid to participants are recorded when the funds are disbursed.

Expenses

Certain expenses of maintaining the Plan are paid directly by the Employer and 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 (depreciation) in fair value of investments.

3. Information Certified by the Trustee

The Plan Administrator has elected the method of annual reporting compliance permitted by ERISA Section 103(a)(3)(C) pursuant to 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Accordingly, the trustee, a qualified institution, has certified that the following investment information included in the accompanying financial statements and ERISA-required supplemental schedules is complete and accurate:

Full Compass Systems, Ltd. 401(k) Plan

Notes to Financial Statements

<i>October 31,</i>	2022	2021
Mutual funds, at fair value	\$ 10,351,941	\$ 12,219,861
Common collective trust fund, at fair value	882,631	814,854
Notes receivable from participants	99,526	115,366

Year ended October 31, 2022

Net depreciation in fair value of investments	\$ (3,756,250)
Interest and dividends	1,159,017
Interest income on notes receivable from participants	5,221

The Plan's independent auditors did not perform auditing procedures with respect to the above information, except for comparing such information to the related amounts included in the accompanying financial statements and supplemental schedules.

4. Fair Value Measurements

Accounting Standards Codification (ASC) 820, *Fair Value Measurement*, provides for 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 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.

A financial instrument's 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.

Full Compass Systems, Ltd. 401(k) Plan

Notes to Financial Statements

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

Mutual Funds

Mutual funds represent investments with various investment managers. The fair values of these investments are determined by reference to the fund's underlying assets, which are principally marketable equity and fixed income securities. Shares held in mutual funds traded on national securities exchanges are valued at the net asset value (NAV) as of October 31, 2022 and 2021.

Common Collective Trust Fund

Common collective trust funds are stated at fair value. These investments are reported at the NAV of units of the common and collective trust funds. The NAV, as provided by the trustee, is used as a practical expedient to estimating fair value. The NAV is based upon the fair value of the underlying investments held by the fund less its liabilities. This practical expedient is not used when it is determined to be probable that the fund will sell the investment for an amount different than the reported NAV.

The following tables set forth by level, within the fair value hierarchy, the Plan's investments measured at fair value as of October 31, 2022 and 2021:

<i>October 31, 2022</i>	Fair Value Measurements			Total
	Level 1	Level 2	Level 3	
Mutual funds	\$ 10,351,941	\$ -	\$ -	\$ 10,351,941
Total investments included in fair value hierarchy	\$ 10,351,941	\$ -	\$ -	10,351,941
Investments measured at net asset value*				<u>882,631</u>
Total Investments, at fair value				<u>\$ 11,234,572</u>

Full Compass Systems, Ltd. 401(k) Plan

Notes to Financial Statements

October 31, 2021	Fair Value Measurements			
	Level 1	Level 2	Level 3	Total
Mutual funds	\$ 12,219,861	\$ -	\$ -	\$ 12,219,861
Total investments included in fair value hierarchy	\$ 12,219,861	\$ -	\$ -	12,219,861
Investments measured at net asset value*				814,854
Total Investments, at fair value				\$ 13,034,715

* The investment in the common collective trust fund is measured at fair value using the net asset value per share (or its equivalent) as a practical expedient and has not been categorized in the fair value hierarchy. The fair value amounts presented in this table are intended to permit reconciliation of the fair value hierarchy to the amounts presented in the Statements of Net Assets Available for Benefits.

Investments Measured Using the Net Asset Value per Share Practical Expedient

The following table summarizes investments for which fair value is measured using the net asset value per share practical expedient as of October 31, 2022 and 2021. There are no participant redemption restrictions for this investment; the redemption notice period is applicable only to the Plan:

October 31, 2022	Fair Value	Unfunded Commitments	Redemption Frequency (if currently eligible)	Redemption Notice Period
Wells Fargo Stable Value Fund	\$ 882,631	\$ -	Daily	None
Total	\$ 882,631	\$ -		

October 31, 2021	Fair Value	Unfunded Commitments	Redemption Frequency (if currently eligible)	Redemption Notice Period
Wells Fargo Stable Value Fund	\$ 814,854	\$ -	Daily	None
Total	\$ 814,854	\$ -		

Full Compass Systems, Ltd. 401(k) Plan

Notes to Financial Statements

5. Related Party and Party-in-Interest Transactions

Certain Plan investments are interests or shares in funds managed by the trustee. The trustee also performs administrative and recordkeeping services for the Plan; therefore, these transactions qualify as party-in-interest transactions. Administrative expenses paid by the Plan to the trustee amounted to \$86,861 for the year ended October 31, 2022.

The Plan also allows participants to take out loans from the Plan, which are considered party-in-interest transactions.

Certain accounting and administrative functions are performed by officers or employees of the Employer. No such officer or employee receives compensation from the plan. In addition, the Employer pays certain administrative expenses of the plan.

6. Plan Termination

Although it has not expressed any intent to do so, the Employer has the right under the Plan to discontinue its contributions at any time and to terminate the Plan subject to the provisions of ERISA. In the event of Plan termination, participants' accounts will become fully vested and non-forfeitable.

7. Tax Status

The Plan uses a pre-approved plan document sponsored by the trustee. The trustee received an opinion letter from the IRS, dated June 30, 2020, which states that the pre-approved plan document, as then designed, satisfies the applicable provisions of the IRC. Although the Plan has been amended since the date of the opinion letter, Plan management believes that the Plan is currently designed and being operated in compliance with the applicable requirements of the IRC.

U.S. GAAP requires Plan management to evaluate tax positions taken by the Plan and recognize a tax liability (or asset) if the Plan has taken an uncertain tax 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 October 31, 2022 and 2021, 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 in progress for any tax periods.

8. Risks and Uncertainties

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

9. Subsequent Events

The Plan has evaluated subsequent events through August 14, 2023, the date the financial statements were available to be issued.

Supplemental Schedules

Full Compass Systems, Ltd.
401(k) Plan

Schedule H, Line 4a - Schedule of Delinquent Participant Contributions

<i>Year ended October 31, 2022</i>	EIN: 39-1279698 Plan Number: 001
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Participant Contributions Transferred Late to Plan	Total That Constitute Non-Exempt 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	
\$ 40,358	\$ -	\$ 40,358	\$ -	-

* Voluntary Fiduciary Correction Program (DOL)

Full Compass Systems, Ltd.

401(k) Plan

Schedule H, Line 4i - Schedule of Assets (Held at End of Year)

October 31, 2022		EIN: 39-1279698 Plan Number: 001	
(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) (e) Cost Current Value
Mutual Funds			
	American Century	Mid Cap Value Index	** \$ 339,963
	American Funds	EuroPacific Growth	** 254,573
	Cohen & Steers	Realty Shares	** 221,883
*	Fidelity	US Bond Index	** 209,588
*	Fidelity	500 Index	** 842,717
*	Fidelity	Mid Cap Index	** 136,333
*	Fidelity	International Index	** 183,477
*	Fidelity	Large Cap Index	** 539,214
	Franklin Templeton	Small Cap Value	** 215,528
	Invesco	Small Cap Growth	** 294,671
	Investor Development	Market Index	** 281,150
	JP Morgan	Mid Cap Value	** 428,176
	Lord Abbett	Bond Debenture Fund Class R6	** 445,555
	Prudential	Total Return Bond	** 452,076
	T. Rowe Price	Value Fund	** 629,969
	Vanguard	International Growth Fund	** 264,975
	Vanguard	International Value	** 264,114
	Vanguard	Small Cap Index	** 163,571
	Vanguard	Target Retirement Income	** 17,403
	Vanguard	Target Retirement 2020	** 271,552
	Vanguard	Target Retirement 2025	** 70,335
	Vanguard	Target Retirement 2030	** 696,072
	Vanguard	Target Retirement 2035	** 755,797
	Vanguard	Target Retirement 2040	** 813,416
	Vanguard	Target Retirement 2045	** 166,132
	Vanguard	Target Retirement 2050	** 973,646
	Vanguard	Target Retirement 2055	** 120,926
	Vanguard	Target Retirement 2060	** 101,322
	Vanguard	Target Retirement 2065	** 8,663
	Victory Trivalent	International Small Cap Fund	** 189,144
Common Collective Trust			
	Wells Fargo	Stable Value Fund	** 882,631
Total Investments			11,234,572
Notes Receivable from Participants			
*	Participant loans	Interest rate from 4.25% - 5.75%. Maturity dates from March 2023 to August 2027	-0- 99,526
Total			\$ 11,334,098

* Party-in-interest

** The cost of participant-directed investments is not required to be disclosed.

See accompanying notes to financial statements.



Full Compass Systems, Ltd. 401(k) Plan

**Financial Statements
(and Supplemental Schedules)
As of October 31, 2022 and 2021, and
for the Year Ended October 31, 2022**

Full Compass Systems, Ltd. 401(k) Plan

Financial Statements

(and Supplemental Schedules)

As of October 31, 2022 and 2021, and for the Year Ended October 31, 2022

Full Compass Systems, Ltd. 401(k) Plan

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Independent Auditor's Report

Plan Administrator
Full Compass Systems, Ltd. 401(k) Plan
Madison, Wisconsin

Scope and Nature of the ERISA Section 103(a)(3)(C) Audit

We have performed audits of the financial statements of Full Compass Systems, Ltd. 401(k) Plan (the Plan), an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 (ERISA), as permitted by ERISA Section 103(a)(3)(C). The financial statements comprise the statement of net assets available for benefits as of October 31, 2022 and 2021, and the related statement of changes in net assets available for benefits for the year then ended, and the related notes to the financial statements.

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

Management has obtained certifications from a qualified institution as of October 31, 2022, and 2021, and for the year then ended October 31, 2022, stating that the certified investment information, as described in Note 3 to the financial statements, is complete and accurate.

Opinion

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

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



Basis for Opinion

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

Responsibilities of Management for the Financial Statements

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

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

Management is responsible for maintaining a current plan instrument, including all plan amendments. Management is also responsible for 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

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

In performing an audit in accordance with GAAS, we:

- Exercise professional judgment and maintain professional skepticism throughout the audit.



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

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

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

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

Other Matter - Supplemental Schedules Required by ERISA

The supplemental schedules of Schedule H, Line 4a - Schedule of Delinquent Participant Contributions and Schedule H, Line 4i - Schedule of Assets (Held at End of Year) as of October 31, 2022 are presented for purposes of additional analysis and are not a required part of the financial statements but is supplementary information required by the DOL's Rules and Regulations for Reporting and Disclosure under ERISA. Such information is the responsibility of management and were derived from and relate directly to the underlying accounting and other records used to prepare the financial statements. The information included in the supplemental schedules, other than that agreed to or derived from the certified investment information, have been subjected to auditing procedures applied in the audit of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with GAAS. For information included in the supplemental schedules that agreed to or are derived from the



certified investment information, we compared such information to the related certified investment information.

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

In our opinion:

- the form and content of the supplemental schedules, other than the information in the supplemental schedules that agreed to or is derived from the certified investment information, is presented, in all material respects, in conformity with the DOL's Rules and Regulations for Reporting and Disclosure under ERISA.
- the certified investment information in the supplemental schedules agree to, or is derived from, in all material respects, the information prepared and certified by a qualified institution that management determined meet the requirements of ERISA Section 103(a)(3)(C).

BDO USA, PA

Madison, Wisconsin
August 14, 2023

Financial Statements

Full Compass Systems, Ltd. 401(k) Plan

Statements of Net Assets Available for Benefits

<i>October 31,</i>	2022	2021
Assets		
Investments, at fair value		
Mutual funds	\$ 10,351,941	\$ 12,219,861
Common collective trust fund	882,631	814,854
Total Investments, at fair value	11,234,572	13,034,715
Notes Receivable from Participants	99,526	115,366
Net Assets Available for Benefits	\$ 11,334,098	\$ 13,150,081

See accompanying notes to financial statements.

Full Compass Systems, Ltd. 401(k) Plan
Statement of Changes Net Assets Available for Benefits

Year ended October 31, **2022**

Additions

Investment Income (Loss)

Net depreciation in fair value of investments	\$ (3,756,250)
Interest and dividends	1,159,017

Net Investment Income (Loss)	(2,597,233)
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Interest Income on Notes Receivable from Participants	5,221
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Contributions

Employee	1,087,326
Employer	86,311
Rollovers	68,886

Total Contributions	1,242,523
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Total Additions	(1,349,489)
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Deductions

Benefits paid to participants	379,633
Administrative expenses	86,861

Total Deductions	466,494
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Net Decrease in Net Assets Available for Benefits	(1,815,983)
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Net Assets Available for Benefits, beginning of year	13,150,081
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Net Assets Available for Benefits, end of year	\$ 11,334,098
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See accompanying notes to financial statements.

Full Compass Systems, Ltd. 401(k) Plan

Notes to Financial Statements

1. Description of the Plan

The following description of the Full Compass Systems, Ltd. 401(k) Plan (“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 Section 401(k) Plan covering all employees of Full Compass Systems, Ltd. and VU Technologies (collectively referred to as “the Employer”) who have 2 months of service with the Employer. The Plan also allows the Employer to make matching and profit sharing contributions at its discretion. It is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA). The Plan is considered a single-employer plan since Full Compass Systems, Ltd. and VU Technologies are members of the same controlled group under IRS Code Section 414(b). The Plan’s year ends on October 31 of each year (fiscal year). Fidelity Management Trust Company is the Plan’s trustee and Fidelity Workplace Services LLC is the Plan’s recordkeeper.

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The Employer has the option to make discretionary employer match contributions. During fiscal year 2022, the Employer matched 25% of the first 3% of employee contributions. The Employer also has the option to make qualified nonelective employer contributions. For fiscal year 2022, there were no qualified nonelective employer contributions.

Participant Accounts

Each participant’s account is credited with the participant’s contributions, the employer contributions, and an allocation of Plan investment earnings. Each participant’s account is charged with any distributions and an allocation of administrative fees and Plan investment losses. Allocations are based on participant earnings, account balances, or specific participant transactions, as defined. The benefit to which a participant is entitled is the benefit that can be provided from the participant’s vested account.

Vesting

Participants are immediately vested in their voluntary contributions plus actual earnings thereon. A participant’s employer contributions are cliff vested at 100% after three years.

Full Compass Systems, Ltd. 401(k) Plan

Notes to Financial Statements

Forfeitures

Forfeitures arise as a result of participants who separate from service with the Employer before becoming 100% vested in the Employer's contributions. Forfeitures of nonvested participant balances were used to pay expenses of the Plan. As of October 31, 2022 and 2021, unallocated forfeited balances totaled \$38,545 and \$50,818, respectively. During 2022, \$18,712 of forfeitures were applied or used to reduce plan expenses.

Investment Options

All fund options are participant directed. Participants may change their investment options daily.

Payment of Benefits

On termination of service due to retirement (age 65), death, or disability, a participant may elect to defer payment, receive either a lump-sum withdrawal equal to the value of his or her vested account balance or periodic partial withdrawals. On termination of service for any other reason, a participant may defer payment unless a participant's vested account balance does not exceed \$5,000, then their vested account balance may only be distributed to them in a single lump-sum payment. If a participant's vested account balance does not exceed \$1,000, then their vested account balance will be distributed to them in a single lump-sum payment as soon as administratively feasible. In-service distributions are available from any 100% vested type of contribution to participants attaining age 59.5 who continue to work for the Employer. Participants' rollover contributions are available to be distributed at any time.

As of October 31, 2022, no distributions had been requested by participants but not yet distributed.

Notes Receivable from Participants

Participants may borrow from their accounts up to a maximum of the lesser of \$50,000 or 50% of their vested account balance. The term of loan repayment shall not exceed five years or up to 10 years if the purpose of the loan is for the purchase of a primary residence. A participant may have only one loan outstanding at any time. The loans are collateralized by the participant's vested benefits and bear interest at rates that range from 4.25% to 5.75%, which are commensurate with local prevailing rates as determined by the Plan Administrator. Delinquent notes receivable from participants are reclassified as distributions based upon the terms of the plan document. Principal and interest are paid ratably through payroll deductions. At October 31, 2022, loans were due on various dates through August 2027.

2. Information About the Company and Summary of Significant Accounting Policies

Basis of Accounting

The financial statements of the Plan have been prepared on the accrual basis of accounting, except for benefit payments, which are recorded when paid.

Use of Estimates

The preparation of financial statements in conformity with generally accepted accounting principles in the United States of America (U.S. GAAP) requires management to make estimates and

Full Compass Systems, Ltd. 401(k) Plan

Notes to Financial Statements

assumptions that affect the reported amounts of net assets available for benefits and changes therein. Actual results could differ from those estimates.

Valuations of Investments 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 Administrator determines the Plan's valuation policies utilizing information provided by the investment advisor and trustee. See Note 4 for further discussion of fair value measurement.

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

Notes Receivable from Participants

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

Payment of Benefits

Benefits paid to participants are recorded when the funds are disbursed.

Expenses

Certain expenses of maintaining the Plan are paid directly by the Employer and 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 (depreciation) in fair value of investments.

3. Information Certified by the Trustee

The Plan Administrator has elected the method of annual reporting compliance permitted by ERISA Section 103(a)(3)(C) pursuant to 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Accordingly, the trustee, a qualified institution, has certified that the following investment information included in the accompanying financial statements and ERISA-required supplemental schedules is complete and accurate:

Full Compass Systems, Ltd. 401(k) Plan

Notes to Financial Statements

<i>October 31,</i>	2022	2021
Mutual funds, at fair value	\$ 10,351,941	\$ 12,219,861
Common collective trust fund, at fair value	882,631	814,854
Notes receivable from participants	99,526	115,366

Year ended October 31, 2022

Net depreciation in fair value of investments	\$ (3,756,250)
Interest and dividends	1,159,017
Interest income on notes receivable from participants	5,221

The Plan's independent auditors did not perform auditing procedures with respect to the above information, except for comparing such information to the related amounts included in the accompanying financial statements and supplemental schedules.

4. Fair Value Measurements

Accounting Standards Codification (ASC) 820, *Fair Value Measurement*, provides for 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 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.

A financial instrument's 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.

Full Compass Systems, Ltd. 401(k) Plan

Notes to Financial Statements

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

Mutual Funds

Mutual funds represent investments with various investment managers. The fair values of these investments are determined by reference to the fund's underlying assets, which are principally marketable equity and fixed income securities. Shares held in mutual funds traded on national securities exchanges are valued at the net asset value (NAV) as of October 31, 2022 and 2021.

Common Collective Trust Fund

Common collective trust funds are stated at fair value. These investments are reported at the NAV of units of the common and collective trust funds. The NAV, as provided by the trustee, is used as a practical expedient to estimating fair value. The NAV is based upon the fair value of the underlying investments held by the fund less its liabilities. This practical expedient is not used when it is determined to be probable that the fund will sell the investment for an amount different than the reported NAV.

The following tables set forth by level, within the fair value hierarchy, the Plan's investments measured at fair value as of October 31, 2022 and 2021:

<i>October 31, 2022</i>	Fair Value Measurements			Total
	Level 1	Level 2	Level 3	
Mutual funds	\$ 10,351,941	\$ -	\$ -	\$ 10,351,941
Total investments included in fair value hierarchy	\$ 10,351,941	\$ -	\$ -	10,351,941
Investments measured at net asset value*				<u>882,631</u>
Total Investments, at fair value				<u>\$ 11,234,572</u>

Full Compass Systems, Ltd. 401(k) Plan

Notes to Financial Statements

October 31, 2021	Fair Value Measurements			
	Level 1	Level 2	Level 3	Total
Mutual funds	\$ 12,219,861	\$ -	\$ -	\$ 12,219,861
Total investments included in fair value hierarchy	\$ 12,219,861	\$ -	\$ -	12,219,861
Investments measured at net asset value*				814,854
Total Investments, at fair value				\$ 13,034,715

* The investment in the common collective trust fund is measured at fair value using the net asset value per share (or its equivalent) as a practical expedient and has not been categorized in the fair value hierarchy. The fair value amounts presented in this table are intended to permit reconciliation of the fair value hierarchy to the amounts presented in the Statements of Net Assets Available for Benefits.

Investments Measured Using the Net Asset Value per Share Practical Expedient

The following table summarizes investments for which fair value is measured using the net asset value per share practical expedient as of October 31, 2022 and 2021. There are no participant redemption restrictions for this investment; the redemption notice period is applicable only to the Plan:

October 31, 2022	Fair Value	Unfunded Commitments	Redemption Frequency (if currently eligible)	Redemption Notice Period
Wells Fargo Stable Value Fund	\$ 882,631	\$ -	Daily	None
Total	\$ 882,631	\$ -		

October 31, 2021	Fair Value	Unfunded Commitments	Redemption Frequency (if currently eligible)	Redemption Notice Period
Wells Fargo Stable Value Fund	\$ 814,854	\$ -	Daily	None
Total	\$ 814,854	\$ -		

Full Compass Systems, Ltd. 401(k) Plan

Notes to Financial Statements

5. Related Party and Party-in-Interest Transactions

Certain Plan investments are interests or shares in funds managed by the trustee. The trustee also performs administrative and recordkeeping services for the Plan; therefore, these transactions qualify as party-in-interest transactions. Administrative expenses paid by the Plan to the trustee amounted to \$86,861 for the year ended October 31, 2022.

The Plan also allows participants to take out loans from the Plan, which are considered party-in-interest transactions.

Certain accounting and administrative functions are performed by officers or employees of the Employer. No such officer or employee receives compensation from the plan. In addition, the Employer pays certain administrative expenses of the plan.

6. Plan Termination

Although it has not expressed any intent to do so, the Employer has the right under the Plan to discontinue its contributions at any time and to terminate the Plan subject to the provisions of ERISA. In the event of Plan termination, participants' accounts will become fully vested and non-forfeitable.

7. Tax Status

The Plan uses a pre-approved plan document sponsored by the trustee. The trustee received an opinion letter from the IRS, dated June 30, 2020, which states that the pre-approved plan document, as then designed, satisfies the applicable provisions of the IRC. Although the Plan has been amended since the date of the opinion letter, Plan management believes that the Plan is currently designed and being operated in compliance with the applicable requirements of the IRC.

U.S. GAAP requires Plan management to evaluate tax positions taken by the Plan and recognize a tax liability (or asset) if the Plan has taken an uncertain tax 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 October 31, 2022 and 2021, 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 in progress for any tax periods.

8. Risks and Uncertainties

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

9. Subsequent Events

The Plan has evaluated subsequent events through August 14, 2023, the date the financial statements were available to be issued.

Supplemental Schedules

Full Compass Systems, Ltd.
401(k) Plan

Schedule H, Line 4a - Schedule of Delinquent Participant Contributions

<i>Year ended October 31, 2022</i>	EIN: 39-1279698 Plan Number: 001
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Participant Contributions Transferred Late to Plan	Total That Constitute Non-Exempt 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	
\$ 40,358	\$ -	\$ 40,358	\$ -	-

* Voluntary Fiduciary Correction Program (DOL)

Full Compass Systems, Ltd.

401(k) Plan

Schedule H, Line 4i - Schedule of Assets (Held at End of Year)

October 31, 2022			EIN: 39-1279698 Plan Number: 001	
(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 Funds				
	American Century	Mid Cap Value Index	** \$	339,963
	American Funds	EuroPacific Growth	**	254,573
	Cohen & Steers	Realty Shares	**	221,883
*	Fidelity	US Bond Index	**	209,588
*	Fidelity	500 Index	**	842,717
*	Fidelity	Mid Cap Index	**	136,333
*	Fidelity	International Index	**	183,477
*	Fidelity	Large Cap Index	**	539,214
	Franklin Templeton	Small Cap Value	**	215,528
	Invesco	Small Cap Growth	**	294,671
	Investor Development	Market Index	**	281,150
	JP Morgan	Mid Cap Value	**	428,176
	Lord Abbett	Bond Debenture Fund Class R6	**	445,555
	Prudential	Total Return Bond	**	452,076
	T. Rowe Price	Value Fund	**	629,969
	Vanguard	International Growth Fund	**	264,975
	Vanguard	International Value	**	264,114
	Vanguard	Small Cap Index	**	163,571
	Vanguard	Target Retirement Income	**	17,403
	Vanguard	Target Retirement 2020	**	271,552
	Vanguard	Target Retirement 2025	**	70,335
	Vanguard	Target Retirement 2030	**	696,072
	Vanguard	Target Retirement 2035	**	755,797
	Vanguard	Target Retirement 2040	**	813,416
	Vanguard	Target Retirement 2045	**	166,132
	Vanguard	Target Retirement 2050	**	973,646
	Vanguard	Target Retirement 2055	**	120,926
	Vanguard	Target Retirement 2060	**	101,322
	Vanguard	Target Retirement 2065	**	8,663
	Victory Trivalent	International Small Cap Fund	**	189,144
Common Collective Trust				
	Wells Fargo	Stable Value Fund	**	882,631
Total Investments				11,234,572
Notes Receivable from Participants				
*	Participant loans	Interest rate from 4.25% - 5.75%. Maturity dates from March 2023 to August 2027	-0-	99,526
Total				\$ 11,334,098

* Party-in-interest

** The cost of participant-directed investments is not required to be disclosed.

See accompanying notes to financial statements.



Full Compass Systems, Ltd. 401(k) Plan

**Financial Statements
(and Supplemental Schedules)
As of October 31, 2022 and 2021, and
for the Year Ended October 31, 2022**

Full Compass Systems, Ltd. 401(k) Plan

Financial Statements

(and Supplemental Schedules)

As of October 31, 2022 and 2021, and for the Year Ended October 31, 2022

Full Compass Systems, Ltd. 401(k) Plan

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Independent Auditor's Report

Plan Administrator
Full Compass Systems, Ltd. 401(k) Plan
Madison, Wisconsin

Scope and Nature of the ERISA Section 103(a)(3)(C) Audit

We have performed audits of the financial statements of Full Compass Systems, Ltd. 401(k) Plan (the Plan), an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 (ERISA), as permitted by ERISA Section 103(a)(3)(C). The financial statements comprise the statement of net assets available for benefits as of October 31, 2022 and 2021, and the related statement of changes in net assets available for benefits for the year then ended, and the related notes to the financial statements.

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

Management has obtained certifications from a qualified institution as of October 31, 2022, and 2021, and for the year then ended October 31, 2022, stating that the certified investment information, as described in Note 3 to the financial statements, is complete and accurate.

Opinion

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

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



Basis for Opinion

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

Responsibilities of Management for the Financial Statements

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

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

Management is responsible for maintaining a current plan instrument, including all plan amendments. Management is also responsible for 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

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

In performing an audit in accordance with GAAS, we:

- Exercise professional judgment and maintain professional skepticism throughout the audit.



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

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

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

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

Other Matter - Supplemental Schedules Required by ERISA

The supplemental schedules of Schedule H, Line 4a - Schedule of Delinquent Participant Contributions and Schedule H, Line 4i - Schedule of Assets (Held at End of Year) as of October 31, 2022 are presented for purposes of additional analysis and are not a required part of the financial statements but is supplementary information required by the DOL's Rules and Regulations for Reporting and Disclosure under ERISA. Such information is the responsibility of management and were derived from and relate directly to the underlying accounting and other records used to prepare the financial statements. The information included in the supplemental schedules, other than that agreed to or derived from the certified investment information, have been subjected to auditing procedures applied in the audit of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with GAAS. For information included in the supplemental schedules that agreed to or are derived from the



certified investment information, we compared such information to the related certified investment information.

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

In our opinion:

- the form and content of the supplemental schedules, other than the information in the supplemental schedules that agreed to or is derived from the certified investment information, is presented, in all material respects, in conformity with the DOL's Rules and Regulations for Reporting and Disclosure under ERISA.
- the certified investment information in the supplemental schedules agree to, or is derived from, in all material respects, the information prepared and certified by a qualified institution that management determined meet the requirements of ERISA Section 103(a)(3)(C).

BDO USA, PA

Madison, Wisconsin
August 14, 2023

Financial Statements

Full Compass Systems, Ltd. 401(k) Plan

Statements of Net Assets Available for Benefits

<i>October 31,</i>	2022	2021
Assets		
Investments, at fair value		
Mutual funds	\$ 10,351,941	\$ 12,219,861
Common collective trust fund	882,631	814,854
Total Investments, at fair value	11,234,572	13,034,715
Notes Receivable from Participants	99,526	115,366
Net Assets Available for Benefits	\$ 11,334,098	\$ 13,150,081

See accompanying notes to financial statements.

Full Compass Systems, Ltd. 401(k) Plan
Statement of Changes Net Assets Available for Benefits

Year ended October 31, **2022**

Additions

Investment Income (Loss)

Net depreciation in fair value of investments	\$ (3,756,250)
Interest and dividends	1,159,017

Net Investment Income (Loss) **(2,597,233)**

Interest Income on Notes Receivable from Participants **5,221**

Contributions

Employee	1,087,326
Employer	86,311
Rollovers	68,886

Total Contributions **1,242,523**

Total Additions **(1,349,489)**

Deductions

Benefits paid to participants	379,633
Administrative expenses	86,861

Total Deductions **466,494**

Net Decrease in Net Assets Available for Benefits **(1,815,983)**

Net Assets Available for Benefits, beginning of year **13,150,081**

Net Assets Available for Benefits, end of year **\$ 11,334,098**

See accompanying notes to financial statements.

Full Compass Systems, Ltd. 401(k) Plan

Notes to Financial Statements

1. Description of the Plan

The following description of the Full Compass Systems, Ltd. 401(k) Plan (“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 Section 401(k) Plan covering all employees of Full Compass Systems, Ltd. and VU Technologies (collectively referred to as “the Employer”) who have 2 months of service with the Employer. The Plan also allows the Employer to make matching and profit sharing contributions at its discretion. It is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA). The Plan is considered a single-employer plan since Full Compass Systems, Ltd. and VU Technologies are members of the same controlled group under IRS Code Section 414(b). The Plan’s year ends on October 31 of each year (fiscal year). Fidelity Management Trust Company is the Plan’s trustee and Fidelity Workplace Services LLC is the Plan’s recordkeeper.

Contributions

Employees may elect to contribute annual compensation to the Section 401(k) portion of the Plan in a percentage not to exceed the limits of IRS Code Sections 401(k), 404, and 415. Participants may elect to contribute on a pre-tax basis, post-tax basis, or both. Participants may contribute up to \$20,500 for the calendar year of 2022. In addition, participants aged 50 or over can make catch-up contributions up to \$6,500 for the calendar year of 2022. Participants may also contribute amounts representing distributions from other qualified Plans (rollovers). The Plan includes an automatic enrollment provision. Upon eligibility, 6% of a participant’s compensation is withheld and remitted to the Plan unless a contrary election is made. The automatic deferral increases by 1% each Plan year following automatic enrollment until a maximum automatic deferral of 10% is reached.

The Employer has the option to make discretionary employer match contributions. During fiscal year 2022, the Employer matched 25% of the first 3% of employee contributions. The Employer also has the option to make qualified nonelective employer contributions. For fiscal year 2022, there were no qualified nonelective employer contributions.

Participant Accounts

Each participant’s account is credited with the participant’s contributions, the employer contributions, and an allocation of Plan investment earnings. Each participant’s account is charged with any distributions and an allocation of administrative fees and Plan investment losses. Allocations are based on participant earnings, account balances, or specific participant transactions, as defined. The benefit to which a participant is entitled is the benefit that can be provided from the participant’s vested account.

Vesting

Participants are immediately vested in their voluntary contributions plus actual earnings thereon. A participant’s employer contributions are cliff vested at 100% after three years.

Full Compass Systems, Ltd. 401(k) Plan

Notes to Financial Statements

Forfeitures

Forfeitures arise as a result of participants who separate from service with the Employer before becoming 100% vested in the Employer's contributions. Forfeitures of nonvested participant balances were used to pay expenses of the Plan. As of October 31, 2022 and 2021, unallocated forfeited balances totaled \$38,545 and \$50,818, respectively. During 2022, \$18,712 of forfeitures were applied or used to reduce plan expenses.

Investment Options

All fund options are participant directed. Participants may change their investment options daily.

Payment of Benefits

On termination of service due to retirement (age 65), death, or disability, a participant may elect to defer payment, receive either a lump-sum withdrawal equal to the value of his or her vested account balance or periodic partial withdrawals. On termination of service for any other reason, a participant may defer payment unless a participant's vested account balance does not exceed \$5,000, then their vested account balance may only be distributed to them in a single lump-sum payment. If a participant's vested account balance does not exceed \$1,000, then their vested account balance will be distributed to them in a single lump-sum payment as soon as administratively feasible. In-service distributions are available from any 100% vested type of contribution to participants attaining age 59.5 who continue to work for the Employer. Participants' rollover contributions are available to be distributed at any time.

As of October 31, 2022, no distributions had been requested by participants but not yet distributed.

Notes Receivable from Participants

Participants may borrow from their accounts up to a maximum of the lesser of \$50,000 or 50% of their vested account balance. The term of loan repayment shall not exceed five years or up to 10 years if the purpose of the loan is for the purchase of a primary residence. A participant may have only one loan outstanding at any time. The loans are collateralized by the participant's vested benefits and bear interest at rates that range from 4.25% to 5.75%, which are commensurate with local prevailing rates as determined by the Plan Administrator. Delinquent notes receivable from participants are reclassified as distributions based upon the terms of the plan document. Principal and interest are paid ratably through payroll deductions. At October 31, 2022, loans were due on various dates through August 2027.

2. Information About the Company and Summary of Significant Accounting Policies

Basis of Accounting

The financial statements of the Plan have been prepared on the accrual basis of accounting, except for benefit payments, which are recorded when paid.

Use of Estimates

The preparation of financial statements in conformity with generally accepted accounting principles in the United States of America (U.S. GAAP) requires management to make estimates and

Full Compass Systems, Ltd. 401(k) Plan

Notes to Financial Statements

assumptions that affect the reported amounts of net assets available for benefits and changes therein. Actual results could differ from those estimates.

Valuations of Investments 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 Administrator determines the Plan's valuation policies utilizing information provided by the investment advisor and trustee. See Note 4 for further discussion of fair value measurement.

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

Notes Receivable from Participants

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

Payment of Benefits

Benefits paid to participants are recorded when the funds are disbursed.

Expenses

Certain expenses of maintaining the Plan are paid directly by the Employer and 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 (depreciation) in fair value of investments.

3. Information Certified by the Trustee

The Plan Administrator has elected the method of annual reporting compliance permitted by ERISA Section 103(a)(3)(C) pursuant to 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Accordingly, the trustee, a qualified institution, has certified that the following investment information included in the accompanying financial statements and ERISA-required supplemental schedules is complete and accurate:

Full Compass Systems, Ltd. 401(k) Plan

Notes to Financial Statements

<i>October 31,</i>	2022	2021
Mutual funds, at fair value	\$ 10,351,941	\$ 12,219,861
Common collective trust fund, at fair value	882,631	814,854
Notes receivable from participants	99,526	115,366

Year ended October 31, 2022

Net depreciation in fair value of investments	\$ (3,756,250)
Interest and dividends	1,159,017
Interest income on notes receivable from participants	5,221

The Plan's independent auditors did not perform auditing procedures with respect to the above information, except for comparing such information to the related amounts included in the accompanying financial statements and supplemental schedules.

4. Fair Value Measurements

Accounting Standards Codification (ASC) 820, *Fair Value Measurement*, provides for 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 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.

A financial instrument's 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.

Full Compass Systems, Ltd. 401(k) Plan

Notes to Financial Statements

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

Mutual Funds

Mutual funds represent investments with various investment managers. The fair values of these investments are determined by reference to the fund's underlying assets, which are principally marketable equity and fixed income securities. Shares held in mutual funds traded on national securities exchanges are valued at the net asset value (NAV) as of October 31, 2022 and 2021.

Common Collective Trust Fund

Common collective trust funds are stated at fair value. These investments are reported at the NAV of units of the common and collective trust funds. The NAV, as provided by the trustee, is used as a practical expedient to estimating fair value. The NAV is based upon the fair value of the underlying investments held by the fund less its liabilities. This practical expedient is not used when it is determined to be probable that the fund will sell the investment for an amount different than the reported NAV.

The following tables set forth by level, within the fair value hierarchy, the Plan's investments measured at fair value as of October 31, 2022 and 2021:

<i>October 31, 2022</i>	Fair Value Measurements				Total
	Level 1	Level 2	Level 3		
Mutual funds	\$ 10,351,941	\$ -	\$ -	\$	\$ 10,351,941
Total investments included in fair value hierarchy	\$ 10,351,941	\$ -	\$ -		10,351,941
Investments measured at net asset value*					<u>882,631</u>
Total Investments, at fair value				\$	<u>11,234,572</u>

Full Compass Systems, Ltd. 401(k) Plan

Notes to Financial Statements

October 31, 2021	Fair Value Measurements				Total
	Level 1	Level 2	Level 3		
Mutual funds	\$ 12,219,861	\$ -	\$ -	\$	12,219,861
Total investments included in fair value hierarchy	\$ 12,219,861	\$ -	\$ -		12,219,861
Investments measured at net asset value*					814,854
Total Investments, at fair value				\$	13,034,715

* The investment in the common collective trust fund is measured at fair value using the net asset value per share (or its equivalent) as a practical expedient and has not been categorized in the fair value hierarchy. The fair value amounts presented in this table are intended to permit reconciliation of the fair value hierarchy to the amounts presented in the Statements of Net Assets Available for Benefits.

Investments Measured Using the Net Asset Value per Share Practical Expedient

The following table summarizes investments for which fair value is measured using the net asset value per share practical expedient as of October 31, 2022 and 2021. There are no participant redemption restrictions for this investment; the redemption notice period is applicable only to the Plan:

October 31, 2022	Fair Value	Unfunded Commitments	Redemption Frequency (if currently eligible)	Redemption Notice Period
Wells Fargo Stable Value Fund	\$ 882,631	\$ -	Daily	None
Total	\$ 882,631	\$ -		

October 31, 2021	Fair Value	Unfunded Commitments	Redemption Frequency (if currently eligible)	Redemption Notice Period
Wells Fargo Stable Value Fund	\$ 814,854	\$ -	Daily	None
Total	\$ 814,854	\$ -		

Full Compass Systems, Ltd. 401(k) Plan

Notes to Financial Statements

5. Related Party and Party-in-Interest Transactions

Certain Plan investments are interests or shares in funds managed by the trustee. The trustee also performs administrative and recordkeeping services for the Plan; therefore, these transactions qualify as party-in-interest transactions. Administrative expenses paid by the Plan to the trustee amounted to \$86,861 for the year ended October 31, 2022.

The Plan also allows participants to take out loans from the Plan, which are considered party-in-interest transactions.

Certain accounting and administrative functions are performed by officers or employees of the Employer. No such officer or employee receives compensation from the plan. In addition, the Employer pays certain administrative expenses of the plan.

6. Plan Termination

Although it has not expressed any intent to do so, the Employer has the right under the Plan to discontinue its contributions at any time and to terminate the Plan subject to the provisions of ERISA. In the event of Plan termination, participants' accounts will become fully vested and non-forfeitable.

7. Tax Status

The Plan uses a pre-approved plan document sponsored by the trustee. The trustee received an opinion letter from the IRS, dated June 30, 2020, which states that the pre-approved plan document, as then designed, satisfies the applicable provisions of the IRC. Although the Plan has been amended since the date of the opinion letter, Plan management believes that the Plan is currently designed and being operated in compliance with the applicable requirements of the IRC.

U.S. GAAP requires Plan management to evaluate tax positions taken by the Plan and recognize a tax liability (or asset) if the Plan has taken an uncertain tax 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 October 31, 2022 and 2021, 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 in progress for any tax periods.

8. Risks and Uncertainties

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

9. Subsequent Events

The Plan has evaluated subsequent events through August 14, 2023, the date the financial statements were available to be issued.

Supplemental Schedules

Full Compass Systems, Ltd.
401(k) Plan

Schedule H, Line 4a - Schedule of Delinquent Participant Contributions

Year ended October 31, 2022

EIN: 39-1279698
Plan Number: 001

Participant Contributions Transferred Late to Plan		Total That Constitute Non-Exempt Prohibited Transactions				
☒ Check Here if Late Participant Loan Repayments Are Included:		Contributions Not Corrected	Contributions Corrected Outside VFCP*	Contributions Pending Correction in VFCP		Total Fully Corrected Under VFCP and PTE 2002-51
\$	40,358	\$ -	\$ 40,358	\$ -	\$	-

* Voluntary Fiduciary Correction Program (DOL)

Full Compass Systems, Ltd.

401(k) Plan

Schedule H, Line 4i - Schedule of Assets (Held at End of Year)

October 31, 2022		EIN: 39-1279698 Plan Number: 001	
(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) (e) Cost Current Value
Mutual Funds			
	American Century	Mid Cap Value Index	** \$ 339,963
	American Funds	EuroPacific Growth	** 254,573
	Cohen & Steers	Realty Shares	** 221,883
*	Fidelity	US Bond Index	** 209,588
*	Fidelity	500 Index	** 842,717
*	Fidelity	Mid Cap Index	** 136,333
*	Fidelity	International Index	** 183,477
*	Fidelity	Large Cap Index	** 539,214
	Franklin Templeton	Small Cap Value	** 215,528
	Invesco	Small Cap Growth	** 294,671
	Investor Development	Market Index	** 281,150
	JP Morgan	Mid Cap Value	** 428,176
	Lord Abbett	Bond Debenture Fund Class R6	** 445,555
	Prudential	Total Return Bond	** 452,076
	T. Rowe Price	Value Fund	** 629,969
	Vanguard	International Growth Fund	** 264,975
	Vanguard	International Value	** 264,114
	Vanguard	Small Cap Index	** 163,571
	Vanguard	Target Retirement Income	** 17,403
	Vanguard	Target Retirement 2020	** 271,552
	Vanguard	Target Retirement 2025	** 70,335
	Vanguard	Target Retirement 2030	** 696,072
	Vanguard	Target Retirement 2035	** 755,797
	Vanguard	Target Retirement 2040	** 813,416
	Vanguard	Target Retirement 2045	** 166,132
	Vanguard	Target Retirement 2050	** 973,646
	Vanguard	Target Retirement 2055	** 120,926
	Vanguard	Target Retirement 2060	** 101,322
	Vanguard	Target Retirement 2065	** 8,663
	Victory Trivalent	International Small Cap Fund	** 189,144
Common Collective Trust			
	Wells Fargo	Stable Value Fund	** 882,631
Total Investments			11,234,572
Notes Receivable from Participants			
*	Participant loans	Interest rate from 4.25% - 5.75%. Maturity dates from March 2023 to August 2027	-0- 99,526
Total			\$ 11,334,098

* Party-in-interest

** The cost of participant-directed investments is not required to be disclosed.

See accompanying notes to financial statements.