

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 2022 This Form is Open to Public Inspection
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Part I	Annual Report Identification Information
For calendar plan year 2022 or fiscal plan year beginning 01/01/2022 and ending 12/31/2022	
A This return/report is for:	☐ a multiemployer plan ☐ a multiple-employer plan (Filers checking this box must attach a list of participating employer information in accordance with the form instructions.) ☒ 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 AMICA 401(K) RETIREMENT SAVINGS PLAN	1b Three-digit plan number (PN) ▶ 002
	1c Effective date of plan 01/01/1980
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) AMICA MUTUAL INSURANCE COMPANY PO BOX 6008 PROVIDENCE, RI 02940-6008	2b Employer Identification Number (EIN) 05-0348344
	2c Plan Sponsor's telephone number 800-652-6422
	2d Business code (see instructions) 524150

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.	08/28/2023	SAMUEL C. PALMISANO
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE	Filed with authorized/valid electronic signature.	08/28/2023	SAMUEL C. PALMISANO
	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 (2022)
v. 220413

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 5242
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) 3416
a(2) Total number of active participants at the end of the plan year		6a(2) 3456
b Retired or separated participants receiving benefits		6b 190
c Other retired or separated participants entitled to future benefits.....		6c 1698
d Subtotal. Add lines 6a(2) , 6b , and 6c		6d 5344
e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.		6e 42
f Total. Add lines 6d and 6e		6f 5386
g Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item).....		6g 5311
h Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested.....		6h 0
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 2R 2S 2T 3F 3H		
b If the plan provides welfare benefits, enter the applicable welfare feature codes from the List of Plan Characteristics Codes in the instructions:		
9a Plan funding arrangement (check all that apply) (1) ☐ Insurance (2) ☐ Code section 412(e)(3) insurance contracts (3) ☒ Trust (4) ☐ General assets of the sponsor		9b Plan benefit arrangement (check all that apply) (1) ☐ Insurance (2) ☐ Code section 412(e)(3) insurance contracts (3) ☒ Trust (4) ☐ General assets of the sponsor
10 Check all applicable boxes in 10a and 10b to indicate which schedules are attached, and, where indicated, enter the number attached. (See instructions)		
a Pension Schedules (1) ☒ R (Retirement Plan Information) (2) ☐ MB (Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information) - signed by the plan actuary (3) ☐ SB (Single-Employer Defined Benefit Plan Actuarial Information) - signed by the plan actuary		b General Schedules (1) ☒ H (Financial Information) (2) ☐ I (Financial Information – Small Plan) (3) ☐ A (Insurance Information) (4) ☒ C (Service Provider Information) (5) ☒ D (DFE/Participating Plan Information) (6) ☐ G (Financial Transaction Schedules)

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

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

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

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

11c Enter the Receipt Confirmation Code for the 2022 Form M-1 annual report. If the plan was not required to file the 2022 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
		2022
		This Form is Open to Public Inspection.

For calendar plan year 2022 or fiscal plan year beginning 01/01/2022 and ending 12/31/2022		
A Name of plan AMICA 401(K) RETIREMENT SAVINGS PLAN	B Three-digit plan number (PN) ▶	002
C Plan sponsor's name as shown on line 2a of Form 5500 AMICA MUTUAL INSURANCE COMPANY	D Employer Identification Number (EIN) 05-0348344	

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

1 Information on Persons Receiving Only Eligible Indirect Compensation

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

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

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

VANGUARD ADVISERS INC.

23-2811930

(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?
26	NONE	168290	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

THE VANGUARD GROUP, INC.

23-1945930

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
15 25 26 37 52	NONE	53980	Yes ☒ No ☐	Yes ☒ No ☐	0	Yes ☒ No ☐

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

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

Part I Service Provider Information (continued)

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

(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
THE VANGUARD GROUP, INC.	99	0
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	
TD AMERITRADE, INC. 06-0988655	UP TO \$25 PER QUARTER, PER ACTIVE BROKERAGE PARTICIPANT; UP TO A \$50 ONE TIME PER PARTICIPANT BROKERAGE SET-UP FEE AS COMPENSATION FOR VANGUARD'S INITIAL/ONGOING ENHANCEMENTS TO INTEGRATE TD AMERITRADE'S BROKERAGE SERVICE FOR PLAN PARTICIPANTS	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	

Part II Service Providers Who Fail or Refuse to Provide Information

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

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

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

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

SCHEDULE D (Form 5500) 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 2022 This Form is Open to Public Inspection.
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For calendar plan year 2022 or fiscal plan year beginning 01/01/2022 and ending 12/31/2022		
A Name of plan AMICA 401(K) RETIREMENT SAVINGS PLAN	B Three-digit plan number (PN) ►	002
C Plan or DFE sponsor's name as shown on line 2a of Form 5500 AMICA MUTUAL INSURANCE COMPANY	D Employer Identification Number (EIN) 05-0348344	

Part I	Information on interests in MTIAs, CCTs, PSAs, and 103-12 IEs (to be completed by plans and DFEs) (Complete as many entries as needed to report all interests in DFEs)		
a Name of MTIA, CCT, PSA, or 103-12 IE: VFTC TARGET RET INCOME TRUST II			
b Name of sponsor of entity listed in (a): VANGUARD FIDUCIARY TRUST COMPANY			
c EIN-PN 90-6083967-001	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 12111408	
a Name of MTIA, CCT, PSA, or 103-12 IE: VFTC TARGET RET 2015 TRUST II			
b Name of sponsor of entity listed in (a): VANGUARD FIDUCIARY TRUST COMPANY			
c EIN-PN 90-6083984-001	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 0	
a Name of MTIA, CCT, PSA, or 103-12 IE: VFTC TARGET RET 2020 TRUST II			
b Name of sponsor of entity listed in (a): VANGUARD FIDUCIARY TRUST COMPANY			
c EIN-PN 90-6083982-001	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 13051022	
a Name of MTIA, CCT, PSA, or 103-12 IE: VFTC TARGET RET 2025 TRUST II			
b Name of sponsor of entity listed in (a): VANGUARD FIDUCIARY TRUST COMPANY			
c EIN-PN 90-6083980-001	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 26864164	
a Name of MTIA, CCT, PSA, or 103-12 IE: VFTC TARGET RET 2030 TRUST II			
b Name of sponsor of entity listed in (a): VANGUARD FIDUCIARY TRUST COMPANY			
c EIN-PN 90-6083978-001	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 27531370	
a Name of MTIA, CCT, PSA, or 103-12 IE: VFTC TARGET RET 2035 TRUST II			
b Name of sponsor of entity listed in (a): VANGUARD FIDUCIARY TRUST COMPANY			
c EIN-PN 90-6083976-001	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 26996734	
a Name of MTIA, CCT, PSA, or 103-12 IE: VFTC TARGET RET 2040 TRUST II			
b Name of sponsor of entity listed in (a): VANGUARD FIDUCIARY TRUST COMPANY			
c EIN-PN 90-6083974-001	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 19473974	

a Name of MTIA, CCT, PSA, or 103-12 IE: VFTC TARGET RET 2045 TRUST II

b Name of sponsor of entity listed in (a): VANGUARD FIDUCIARY TRUST COMPANY

c EIN-PN 90-6083972-001	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 25125426
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a Name of MTIA, CCT, PSA, or 103-12 IE: VFTC TARGET RET 2050 TRUST II

b Name of sponsor of entity listed in (a): VANGUARD FIDUCIARY TRUST COMPANY

c EIN-PN 90-6083970-001	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 34208991
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a Name of MTIA, CCT, PSA, or 103-12 IE: VFTC TARGET RET 2055 TRUST II

b Name of sponsor of entity listed in (a): VANGUARD FIDUCIARY TRUST COMPANY

c EIN-PN 27-6715091-001	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 29558903
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a Name of MTIA, CCT, PSA, or 103-12 IE: VFTC TARGET RET 2060 TRUST II

b Name of sponsor of entity listed in (a): VANGUARD FIDUCIARY TRUST COMPANY

c EIN-PN 45-3799419-001	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 12778895
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a Name of MTIA, CCT, PSA, or 103-12 IE: VFTC TARGET RET 2065 TRUST II

b Name of sponsor of entity listed in (a): VANGUARD FIDUCIARY TRUST COMPANY

c EIN-PN 82-6194314-001	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 1601679
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a Name of MTIA, CCT, PSA, or 103-12 IE: VFTC TARGET RET 2070 TRUST II

b Name of sponsor of entity listed in (a): VANGUARD FIDUCIARY TRUST COMPANY

c EIN-PN 87-7039453-001	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 13719
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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)
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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)
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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)
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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)
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Part II **Information on Participating Plans (to be completed by DFEs)**

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

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

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 2022 This Form is Open to Public Inspection
For calendar plan year 2022 or fiscal plan year beginning <u>01/01/2022</u> and ending <u>12/31/2022</u>		
A Name of plan <u>AMICA 401(K) RETIREMENT SAVINGS PLAN</u>		B Three-digit plan number (PN) <u>002</u>
C Plan sponsor's name as shown on line 2a of Form 5500 <u>AMICA MUTUAL INSURANCE COMPANY</u>		D Employer Identification Number (EIN) <u>05-0348344</u>

Part I Asset and Liability Statement			
1 Current value of plan assets and liabilities at the beginning and end of the plan year. Combine the value of plan assets held in more than one trust. Report the value of the plan's interest in a commingled fund containing the assets of more than one plan on a line-by-line basis unless the value is reportable on lines 1c(9) through 1c(14). Do not enter the value of that portion of an insurance contract which guarantees, during this plan year, to pay a specific dollar benefit at a future date. Round off amounts to the nearest dollar. MTIAs, CCTs, PSAs, and 103-12 IEs do not complete lines 1b(1), 1b(2), 1c(8), 1g, 1h, and 1i. CCTs, PSAs, and 103-12 IEs also do not complete lines 1d and 1e. See instructions.			
Assets		(a) Beginning of Year	(b) End of Year
a Total noninterest-bearing cash.....	1a		
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions.....	1b(1)	2040489	2536046
(2) Participant contributions.....	1b(2)	523855	561764
(3) Other.....	1b(3)		
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit).....	1c(1)		
(2) U.S. Government securities	1c(2)		
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)		
(B) All other	1c(3)(B)		
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)		
(B) Common.....	1c(4)(B)		
(5) Partnership/joint venture interests	1c(5)		
(6) Real estate (other than employer real property)	1c(6)		
(7) Loans (other than to participants).....	1c(7)		
(8) Participant loans.....	1c(8)	12580759	12812252
(9) Value of interest in common/collective trusts.....	1c(9)	264474142	229316285
(10) Value of interest in pooled separate accounts	1c(10)		
(11) Value of interest in master trust investment accounts.....	1c(11)		
(12) Value of interest in 103-12 investment entities	1c(12)		
(13) Value of interest in registered investment companies (e.g., mutual funds).....	1c(13)	617223957	498176643
(14) Value of funds held in insurance company general account (unallocated contracts).....	1c(14)		
(15) Other	1c(15)	13685217	9461253

1d Employer-related investments:		(a) Beginning of Year	(b) End of Year
(1) Employer securities	1d(1)		
(2) Employer real property	1d(2)		
e Buildings and other property used in plan operation	1e		
f Total assets (add all amounts in lines 1a through 1e)	1f	910528419	752864243

Liabilities

g Benefit claims payable	1g		
h Operating payables	1h		
i Acquisition indebtedness	1i		
j Other liabilities	1j	29963	365
k Total liabilities (add all amounts in lines 1g through 1j)	1k	29963	365

Net Assets

l Net assets (subtract line 1k from line 1f)	1l	910498456	752863878
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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)	17296532	
(B) Participants	2a(1)(B)	26188961	
(C) Others (including rollovers)	2a(1)(C)	2232614	
(2) Noncash contributions	2a(2)		
(3) Total contributions. Add lines 2a(1)(A) , (B) , (C) , and line 2a(2)	2a(3)		45718107
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)		
(B) U.S. Government securities	2b(1)(B)		
(C) Corporate debt instruments	2b(1)(C)		
(D) Loans (other than to participants)	2b(1)(D)		
(E) Participant loans	2b(1)(E)	604520	
(F) Other	2b(1)(F)		
(G) Total interest. Add lines 2b(1)(A) through (F)	2b(1)(G)		604520
(2) Dividends: (A) Preferred stock	2b(2)(A)		
(B) Common stock	2b(2)(B)		
(C) Registered investment company shares (e.g. mutual funds)	2b(2)(C)	10628717	
(D) Total dividends. Add lines 2b(2)(A) , (B) , and (C)	2b(2)(D)		10628717
(3) Rents	2b(3)		
(4) Net gain (loss) on sale of assets: (A) Aggregate proceeds	2b(4)(A)		
(B) Aggregate carrying amount (see instructions)	2b(4)(B)		
(C) Subtract line 2b(4)(B) from line 2b(4)(A) and enter result	2b(4)(C)		0
(5) Unrealized appreciation (depreciation) of assets: (A) Real estate	2b(5)(A)		
(B) Other	2b(5)(B)		
(C) Total unrealized appreciation of assets. Add lines 2b(5)(A) and (B)	2b(5)(C)		0

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts	2b(6)		-43579920
(7) Net investment gain (loss) from pooled separate accounts	2b(7)		
(8) Net investment gain (loss) from master trust investment accounts	2b(8)		
(9) Net investment gain (loss) from 103-12 investment entities.....	2b(9)		
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds)	2b(10)		-109248247
c Other income	2c		-3134887
d Total income. Add all income amounts in column (b) and enter total	2d		-99011710
Expenses			
e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	58339148	
(2) To insurance carriers for the provision of benefits	2e(2)		
(3) Other	2e(3)	73174	
(4) Total benefit payments. Add lines 2e(1) through (3)	2e(4)		58412322
f Corrective distributions (see instructions)	2f		6666
g Certain deemed distributions of participant loans (see instructions)	2g		
h Interest expense	2h		
i Administrative expenses: (1) Professional fees	2i(1)		
(2) Contract administrator fees	2i(2)		
(3) Investment advisory and management fees	2i(3)		
(4) Other	2i(4)	203880	
(5) Total administrative expenses. Add lines 2i(1) through (4)	2i(5)		203880
j Total expenses. Add all expense amounts in column (b) and enter total	2j		58622868
Net Income and Reconciliation			
k Net income (loss). Subtract line 2j from line 2d	2k		-157634578
l Transfers of assets:			
(1) To this plan	2l(1)		
(2) From this plan	2l(2)		

Part III Accountant's Opinion

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

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

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

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

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

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

(1) Name: **KPMG**

(2) EIN: **13-5565307**

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

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

Part IV Compliance Questions

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

During the plan year:

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

	Yes	No	Amount
4a		X	

	Yes	No	Amount
b Were any loans by the plan or fixed income obligations due the plan in default as of the close of the plan year or classified during the year as uncollectible? Disregard participant loans secured by participant's account balance. (Attach Schedule G (Form 5500) Part I if "Yes" is checked.)			
4b		X	
c Were any leases to which the plan was a party in default or classified during the year as uncollectible? (Attach Schedule G (Form 5500) Part II if "Yes" is checked.)			
4c		X	
d Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 4a. Attach Schedule G (Form 5500) Part III if "Yes" is checked.)			
4d		X	
e Was this plan covered by a fidelity bond?	X		10000000
f Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?		X	
4f		X	
g Did the plan hold any assets whose current value was neither readily determinable on an established market nor set by an independent third party appraiser?			
4g		X	
h Did the plan receive any noncash contributions whose value was neither readily determinable on an established market nor set by an independent third party appraiser?			
4h		X	
i Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.)	X		
4i	X		
j Were any plan transactions or series of transactions in excess of 5% of the current value of plan assets? (Attach schedule of transactions if "Yes" is checked and see instructions for format requirements.)			
4j		X	
k Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?			
4k		X	
l Has the plan failed to provide any benefit when due under the plan?			
4l		X	
m If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)			
4m		X	
n If 4m was answered "Yes," check the "Yes" box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3.			
4n			

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

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

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

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

SCHEDULE R (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Retirement Plan Information This schedule is required to be filed under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6058(a) of the Internal Revenue Code (the Code). ► File as an attachment to Form 5500.	OMB No. 1210-0110 2022 This Form is Open to Public Inspection.
For calendar plan year 2022 or fiscal plan year beginning 01/01/2022 and ending 12/31/2022		
A Name of plan AMICA 401(K) RETIREMENT SAVINGS PLAN		B Three-digit plan number (PN) ► 002
C Plan sponsor's name as shown on line 2a of Form 5500 AMICA MUTUAL INSURANCE COMPANY		D Employer Identification Number (EIN) 05-0348344
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): 23-2186884		
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.....		3 611
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) 2022 v. 220413		

Part V Additional Information for Multiemployer Defined Benefit Pension Plans

13 Enter the following information for each employer that (1) contributed more than 5% of total contributions to the plan during the plan year or (2) was one of the top-ten highest contributors (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
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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 _____



KPMG LLP
One Financial Plaza, Suite 2300
Providence, RI 02903

Independent Auditors' Report

The Plan Administrator and Plan Participants
Amica 401(k) Retirement Savings Plan:

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

We have performed audits of the financial statements of Amica 401(k) Retirement Savings Plan (the Plan), an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 (ERISA), as permitted by ERISA Section 103(a)(3)(C) (ERISA Section 103(a)(3)(C) audit). The financial statements comprise the statements of net assets available for benefits as of December 31, 2022 and December 31, 2021, and the related statement of changes in net assets available for benefits for the year ended December 31, 2022, 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 Rules and Regulations for Reporting and Disclosure under ERISA. 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, provided that the statements or information regarding assets so held are prepared and certified to by the bank or similar institution or insurance carrier in accordance with 29 CFR 2520.103-5 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA (qualified institution).

Management has obtained a certification from a qualified institution as of December 31, 2022 and December 31, 2021, and for the year ended December 31, 2022, stating that the certified investment information, as described in Note 5 to the financial statements, is complete and accurate.

Opinion

In our opinion, based on our audits and on the procedures performed as described in the Auditors' Responsibilities for the Audit of the Financial Statements section:

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

Basis for Opinion

We conducted our 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 Auditors' 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 U.S. generally accepted accounting principles, and for the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error. Management's election of the ERISA Section 103(a)(3)(C) audit does not affect management's responsibility for the financial statements.

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

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

Auditors' Responsibilities for the Audit of the 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 auditors' report that includes our opinion. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with GAAS will always detect a material misstatement when it exists. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control. Misstatements are considered material if there is a substantial likelihood that, individually or in the aggregate, they would influence the judgment made by a reasonable user based on the financial statements.

In performing an audit in accordance with 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 audits 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 U.S. generally accepted accounting principles.



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 U.S. generally accepted accounting principles.

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

Supplemental Schedule Required by ERISA

The supplemental schedule of Schedule H, line 4i - Schedule of Assets (Held at End of Year) as of December 31, 2022 (Schedule 1) is presented for purposes of additional analysis and is not a required part of the financial statements but is supplementary information required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information included in the supplemental schedule, other than that agreed to or derived from the certified investment information, has been subjected to the 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 schedule that agreed to or is derived from the certified investment information, we compared such information to the related certified investment information.

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

In our opinion:

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

KPMG LLP

Providence, Rhode Island
August 10, 2023



**AMICA 401(k) RETIREMENT
SAVINGS PLAN**

Financial Statements and Supplemental Schedule

December 31, 2022 and 2021

(With Independent Auditors' Report Thereon)



KPMG LLP
One Financial Plaza, Suite 2300
Providence, RI 02903

Independent Auditors' Report

The Plan Administrator and Plan Participants
Amica 401(k) Retirement Savings Plan:

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

We have performed audits of the financial statements of Amica 401(k) Retirement Savings Plan (the Plan), an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 (ERISA), as permitted by ERISA Section 103(a)(3)(C) (ERISA Section 103(a)(3)(C) audit). The financial statements comprise the statements of net assets available for benefits as of December 31, 2022 and December 31, 2021, and the related statement of changes in net assets available for benefits for the year ended December 31, 2022, 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 Rules and Regulations for Reporting and Disclosure under ERISA. 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, provided that the statements or information regarding assets so held are prepared and certified to by the bank or similar institution or insurance carrier in accordance with 29 CFR 2520.103-5 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA (qualified institution).

Management has obtained a certification from a qualified institution as of December 31, 2022 and December 31, 2021, and for the year ended December 31, 2022, stating that the certified investment information, as described in Note 5 to the financial statements, is complete and accurate.

Opinion

In our opinion, based on our audits and on the procedures performed as described in the Auditors' Responsibilities for the Audit of the Financial Statements section:

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

Basis for Opinion

We conducted our 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 Auditors' 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 U.S. generally accepted accounting principles, and for the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error. Management's election of the ERISA Section 103(a)(3)(C) audit does not affect management's responsibility for the financial statements.

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

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

Auditors' Responsibilities for the Audit of the 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 auditors' report that includes our opinion. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with GAAS will always detect a material misstatement when it exists. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control. Misstatements are considered material if there is a substantial likelihood that, individually or in the aggregate, they would influence the judgment made by a reasonable user based on the financial statements.

In performing an audit in accordance with 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 audits 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 U.S. generally accepted accounting principles.



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 U.S. generally accepted accounting principles.

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

Supplemental Schedule Required by ERISA

The supplemental schedule of Schedule H, line 4i - Schedule of Assets (Held at End of Year) as of December 31, 2022 (Schedule 1) is presented for purposes of additional analysis and is not a required part of the financial statements but is supplementary information required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information included in the supplemental schedule, other than that agreed to or derived from the certified investment information, has been subjected to the 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 schedule that agreed to or is derived from the certified investment information, we compared such information to the related certified investment information.

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

In our opinion:

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

KPMG LLP

Providence, Rhode Island
August 10, 2023

AMICA 401(k) RETIREMENT SAVINGS PLAN
Statements of Net Assets Available for Benefits
December 31, 2022 and 2021

	<u>2022</u>	<u>2021</u>
<u>Assets:</u>		
Investments, at fair value (notes 1 and 5)	\$ 736,954,181	\$ 895,383,316
Total investments	<u>736,954,181</u>	<u>895,383,316</u>
Receivables:		
Participant contributions	561,764	523,855
Employer contributions	2,536,046	2,040,489
Notes receivable from participants	<u>12,812,252</u>	<u>12,580,759</u>
Total receivables	<u>15,910,062</u>	<u>15,145,103</u>
Total assets	<u>752,864,243</u>	<u>910,528,419</u>
<u>Liabilities:</u>		
Payable for securities	<u>365</u>	<u>29,963</u>
Total liabilities	<u>365</u>	<u>29,963</u>
Net assets available for benefits	<u><u>\$ 752,863,878</u></u>	<u><u>\$ 910,498,456</u></u>

See accompanying notes to financial statements.

AMICA 401(k) RETIREMENT SAVINGS PLAN
Statement of Changes in Net Assets Available for Benefits
Year ended December 31, 2022

	<u>2022</u>
Additions to net assets attributed to:	
Interest income, participant loans	\$ 604,520
Interest and dividend income, investments	10,628,730
Net depreciation in fair value of investments	<u>(156,113,967)</u>
Total investment (loss) income	<u>(144,880,717)</u>
Contributions:	
Participants	28,421,575
Employer	<u>17,296,532</u>
Total contributions	<u>45,718,107</u>
Other additions	<u>150,900</u>
Total additions	<u>(99,011,710)</u>
Deductions from net assets attributed to:	
Participant withdrawals	58,345,814
Administrative expenses	<u>277,054</u>
Total deductions	<u>58,622,868</u>
Net decrease	(157,634,578)
Net assets available for benefits:	
Beginning of year	<u>910,498,456</u>
End of year	<u><u>\$ 752,863,878</u></u>

See accompanying notes to financial statements.

AMICA 401(k) RETIREMENT SAVINGS PLAN

Notes to Financial Statements

December 31, 2022 and 2021

(1) Description of Plan

The following brief description of the Amica 401(k) Retirement Savings Plan (the Plan), is provided for general information purposes only. Participants should refer to the Plan document for more complete information.

(a) General

The Plan is a defined contribution (savings) plan sponsored by Amica Mutual Insurance Company (Plan Sponsor) (with participation by Amica Life Insurance Company) (the Companies) and is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA). The Plan allows before-tax savings and after-tax savings under Section 401(k) of the Internal Revenue Code (IRC) and also provides a loan feature. The Plan uses Vanguard Fiduciary Trust Company (Vanguard) as its custodian, record keeper and investment manager. The Plan currently invests in various mutual funds through Vanguard. The Companies and the participants do not have ownership of any individual investments or other assets of the Plan.

Effective January 1, 2022, the Plan has been amended and restated in order to incorporate necessary changes pursuant to law changes as outlined in Internal Revenue Service Notice 2019-64, including the Bipartisan Budget Act of 2018, the Setting Every Community Up for Retirement Enhancement Act of 2019 (SECURE ACT), and the CARES Act.

(b) Notes Receivable from Participants

The loan feature of the Plan allows each participant to borrow up to the lesser of (a) \$50,000 reduced by the highest outstanding loan balance during the past twelve months less the current loan balance or (b) 50% of the total vested account balance. Interest on the loan will be determined by the Companies or the custodian based on the prevailing prime rate of interest plus one percentage point. Each loan must be repaid over a period up to five years unless it is used to purchase the principal residence of a participant in which case it may be repaid over a period up to twenty-five years. Principal and interest is paid ratably through payroll deduction.

On March 27, 2020 the Coronavirus Aid, Relief, and Economic Security (CARES) Act was enacted, pursuant to which retirement plan sponsors may amend their plans to include several relief provisions available to tax-qualified retirement plans and their participants. Management decided to adopt the loan repayment deferral provision of the CARES Act. Participants with an outstanding loan balance as of March 27, 2020, were permitted to delay payments for up to a year. Payments made after the suspension period will be adjusted to reflect the delay in the due date of the payments and any interest accruing during such delay. Further, management also decided to adopt the Coronavirus-Related Distributions (CRDs) which allows participants impacted by COVID-19, through the end of 2020, to take CRDs from their Plan balance of up to \$100,000. These CRDs were not penalized for early withdrawal and can be repaid over a period of up to three years. CRDs will be considered separate from the Plan's standard hardship withdrawals and loans, allowing participants the ability to still take loans and standard hardship withdrawals during this time.

(c) Contributions

Effective April 1, 2022, all employees other than interns, work study or seasonal employees are eligible to contribute to the Plan as of the first day of employment. Previously, part-time employees were eligible after one year of service, with a minimum of 1,000 hours in an employment year.

Eligible participants not classified as highly compensated may contribute up to 50% of their salary. Highly compensated participants may contribute up to 50% of their salary, of which after-tax contributions may not exceed 10%. Both classes of participants are limited by the Internal Revenue Service dollar limitation of \$20,500 for 2022 plus the "catch up" contribution of \$6,500 for participants that are at least 50 years of age.

The Companies match 100% of the first 6% of participant contributions. Effective April 1, 2022, part-time employees who were not previously members of the Plan may contribute, but they are ineligible to receive Company match. The investment election chosen by the participants applies to all contributions, including the Company match.

When employees first become eligible to participate in the Plan, absent an affirmative election to decline participation in the Plan, they will be deemed to have elected a pre-tax contribution of 6% of their compensation. Absent affirmative

AMICA 401(k) RETIREMENT SAVINGS PLAN

Notes to Financial Statements

December 31, 2022 and 2021

election in subsequent years, such employee's deferral rates will be automatically increased by 1% each year until their pre-tax deferral percentage equals 12% of compensation.

Participant and employer contributions are fully vested, including employer contributions.

During 2019, Amica Mutual Insurance Company amended the Amica Pension Fund to close the Pension Plan to new participants such that no new participants may be added on or after July 1, 2019. As a result, employees hired on or after July 1, 2019 are eligible for an additional 3% non-elective annual company contribution under an amendment to the Plan. In addition, employees hired on or after January 1, 2004 and before July 1, 2019 were given a one-time option in December 2019 of continuing to earn retirement benefits through the Amica Pension Fund or to freeze pension benefits and earn the additional 3% annual company contribution under the Plan. This one-time option was effective for January 1, 2020. The additional 3% non-elective annual company contribution is paid out in the February following the calendar year in which it was earned, to eligible participants.

(d) Participant Accounts

Each participant's account is credited with the participant's contributions, the Companies' contributions, and Plan earnings based on Plan provisions. Contributions are allocated to the investment vehicle(s) as selected by each participant. The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested account.

(e) Withdrawals

Active participants are limited to one withdrawal every six months, subject to a \$200 minimum for the following: after-tax contributions made prior to January 1, 2010, Company matching contributions made before 2008 and Company matching contributions made in 2008 and 2009 in excess of 3.5%. All company matching contributions made on or after January 1, 2010, are considered non-withdrawable and may not be withdrawn until age 59 ½. There is a \$1,000 minimum when withdrawing after-tax contributions made on or after January 1, 2010. At age 59½, unlimited withdrawals may be made from after-tax, rollover, Company match, before-tax, Roth rollover and Roth contributions subject to a \$200 minimum. Certain early withdrawal provisions exist for active employees who qualify for a financial hardship as defined in the Plan.

(2) Summary of Significant Accounting Policies**(a) Basis of Presentation**

The accompanying financial statements are prepared on the accrual basis of accounting in accordance with U.S. generally accepted accounting principles (GAAP).

(b) Use of Estimates

The preparation of financial statements in conformity with GAAP requires management to make estimates and assumptions that affect the reported amounts of assets, liabilities, and changes therein, and disclosure of contingent assets and liabilities. Actual results could differ from those estimates.

(c) Investment Valuation and Income Recognition

The Plan's investments, excluding participant loans, are stated at fair value. Shares of registered investment companies are valued at quoted market prices which represent the net asset value of shares held by the Plan at year-end. Equities are valued at last quoted sales price as of the close of trading at year-end; such securities not traded on the year-end date are valued at the last quoted bid price. Fixed income securities are valued using the last quoted bid price. Purchases and sales of investments are recorded on a trade-date basis. Interest income is accrued when earned. Dividend income is recorded on the ex-dividend date. Capital gain distributions are included in dividend income.

(d) Participant Loans

Participant loans are valued at the outstanding principal balance.

(Continued)

AMICA 401(k) RETIREMENT SAVINGS PLAN

Notes to Financial Statements

December 31, 2022 and 2021

(e) Payment of Benefits

Benefits are recorded when paid.

(f) Going Concern

Management's review of relevant conditions and events, considered in the aggregate, indicate that it is probable that the Plan will be able to meet its obligations as they become due within one year after the date that the financial statements are available to be issued.

(3) Related Party and Party in Interest Transactions

The Plan Sponsor pays for certain administrative services on behalf of the Plan at no cost to the participants. The Plan paid certain expenses related to plan operations and investment activity to various service providers. These transactions are party in interest transactions under ERISA. In addition to the trustee and custodian of the Plan, KPMG LLP, the auditor of the Plan's financial statements, is also a party in interest as defined by ERISA.

(4) Tax Status

The Plan received its latest determination letter from the Internal Revenue Service dated June 9, 2015, stating that the Plan is qualified under Section 401(a) of the Internal Revenue Code (the Code), and therefore, the related trust is exempt from federal taxation. Once qualified, the Plan is required to operate in conformity with the Code to maintain its qualification. The Plan has been amended since receiving the determination letter. Management believes the Plan is designed and being operated in compliance with the applicable requirements of the Code and, therefore, believes that the Plan is qualified and the related trust is exempt from federal taxation.

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 position that more-likely-than-not would not be sustained upon examination by the Internal Revenue Service. Plan management has analyzed the tax positions taken by the Plan, and has concluded that as of December 31, 2022, there are no uncertain positions taken or expected to be taken that would require recognition of a liability (or asset) or disclosure in the financial statements. The Plan is subject to routine audits by taxing jurisdictions; however, there are currently no audits for any tax periods in progress.

(5) Investment Information Certified by Vanguard

The plan administrator has elected the method of compliance permitted by Title 29 U.S. Code of Federal Regulations (CFR) Part 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. All information related to investments and notes receivable from participants disclosed in the accompanying financial statements and ERISA-required supplemental schedules, including investments and notes receivable from participants held at December 31, 2022 and 2021, and net appreciation in fair value of investments, interest and dividend income, and interest income on participant loans for the year ended December 31, 2022, was obtained by management and agreed to or derived from information certified as complete and accurate by Vanguard Fiduciary Trust Company (the trustee of the Plan). The Plan's independent accountants did not extend their audit procedures to the information certified by the Trustee, 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 U.S. GAAP. All Plan investments are managed by Vanguard and are considered to be party in interest transactions.

(a) Fair Value Measurements (Unaudited)

1. ASC Topic 820 "Fair Value Measurements and Disclosures" establishes a framework for measuring fair value. That framework provides a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets or liabilities (level 1 measurements) and the lowest priority to unobservable inputs (Level 3 measurements).

(Continued)

AMICA 401(k) RETIREMENT SAVINGS PLAN

Notes to Financial Statements

December 31, 2022 and 2021

The three levels of the fair value hierarchy under ASC Topic 820 are described as follows:

Level 1 – Observable inputs in the form of quoted prices for identical instruments in active markets.

Level 2 – Observable inputs other than quoted prices included within Level 1 that are observable for the asset or liability, either directly or indirectly. If the asset or liability has a specified (contractual) term, a Level 2 input must be observable for substantially the full term of the asset or liability. Level 2 inputs would include, for example, quoted prices for similar assets or liabilities.

Level 3 – One or more unobservable inputs that are supported by little or no market activity and are significant to the fair value of the assets and liabilities. Level 3 assets and liabilities include financial instruments whose value is determined using internal models, as well as instruments for which the determination of fair value requires significant management judgment or estimation.

2. The following tables provide information as of December 31, 2022 and 2021 about the Plan's financial assets and liabilities measured at fair value on a recurring basis:

2022	Level 1	Level 2	Level 3	Total
Registered investment companies	\$727,492,929	\$0	\$0	\$727,492,929
Common stocks	5,911,232	0	0	5,911,232
Closed-end funds	49,335	0	0	49,335
Mutual funds	1,223,094	0	0	1,223,094
Exchange traded funds	1,561,382	0	0	1,561,382
Bonds	0	25,261	0	25,261
Certificates of Deposit	0	690,948	0	690,948
Total assets at fair value	<u>\$736,237,972</u>	<u>\$716,209</u>	<u>\$0</u>	<u>\$736,954,181</u>

2021	Level 1	Level 2	Level 3	Total
Registered investment companies	\$881,698,098	\$0	\$0	\$881,698,098
Common stocks	8,950,108	0	0	8,950,108
Closed-end funds	40,709	0	0	40,709
Mutual funds	1,936,558	0	0	1,936,558
Exchange traded funds	1,620,001	0	0	1,620,001
Certificates of Deposit	0	1,137,842	0	1,137,842
Total assets at fair value	<u>\$894,245,474</u>	<u>\$1,137,842</u>	<u>\$0</u>	<u>\$895,383,316</u>

Level 1 financial assets at December 31, 2022 and 2021 include actively traded diversified mutual funds, actively traded exchange-listed equity securities, U.S. Treasury Notes and Vanguard Exchange Traded Funds.

Level 2 financial assets at December 31, 2022 include debt securities whose quoted prices are provided by an independent pricing service. Level 2 financial assets at December 31, 2022 and 2021 include an FDIC insured deposit account with quoted prices provided by an independent pricing service.

There were no transfers in or out of Level 3 in the current year. The Plan recognizes transfers between levels at the end of the reporting period.

(6) Plan Termination

Although no intent to do so has been expressed, the Companies have the right under the Plan to change their contributions at any time and to terminate the Plan subject to the provisions of ERISA.

(Continued)

AMICA 401(k) RETIREMENT SAVINGS PLAN

Notes to Financial Statements

December 31, 2022 and 2021

(7) Risk and Uncertainties

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

(8) Subsequent Events

For purposes of determining the effects of subsequent events on these financial statements, the Plan has evaluated events subsequent to December 31, 2022 and through August 10, 2023, the date at which the financial statements were available to be issued.

There were no other events occurring subsequent to the end of the year that merited recognition or disclosure in these statements.

(Continued)

Schedule 1

AMICA 401(k) RETIREMENT SAVINGS PLAN

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

December 31, 2022

Identity of issue, borrower, lessor, or similar party	Description of investment including maturity date, rate of interest, collateral, par or maturity value	Current Value ¹
# * VANGUARD BALANCED INDEX FUND INSTITUTIONAL SHARES	Registered Investment Company	\$ 31,716,218
# * VANGUARD FEDERAL MONEY MARKET FUND	Registered Investment Company	70,230,653
# * VANGUARD GROWTH INDEX FUND INST	Registered Investment Company	59,751,066
# * VANGUARD INFLATION-PROTECTED SECURITIES FUND INSTL SHARES	Registered Investment Company	11,056,919
# * VANGUARD MID-CAP INDEX FUND INSTITUTIONAL SHARES	Registered Investment Company	31,580,924
# * VANGUARD REAL ESTATE INDE FUND - INSTL SHARES	Registered Investment Company	8,755,659
# * VANGUARD SHORT-TERM BOND INDEX FUND ADMIRAL SHARES	Registered Investment Company	3,903,350
# * VANGUARD SMALL-CAP INDEX FUND INSTITUTIONAL SHARES	Registered Investment Company	26,838,696
# * VANGUARD TOTAL BOND MARKET INDEX FUND INSTL SHARES	Registered Investment Company	62,457,339
# * VANGUARD TOTAL INTERNATIONAL STOCK INDEX FUND INSTL SHARES	Registered Investment Company	58,791,204
# * VANGUARD TOTAL STOCK MARKET INDEX FUND INSTL PLUS SHARES	Registered Investment Company	84,782,843
# * VANGUARD VALUE INDEX FUND INSTITUTIONAL SHARES	Registered Investment Company	48,311,773
# * VANGUARD TARGET RETIREMENT 2020 TRUST II	Common/Collective Trust	13,051,022
# * VANGUARD TARGET RETIREMENT 2025 TRUST II	Common/Collective Trust	26,864,164
# * VANGUARD TARGET RETIREMENT 2030 TRUST II	Common/Collective Trust	27,531,370
# * VANGUARD TARGET RETIREMENT 2035 TRUST II	Common/Collective Trust	26,996,734
# * VANGUARD TARGET RETIREMENT 2040 TRUST II	Common/Collective Trust	19,473,974
# * VANGUARD TARGET RETIREMENT 2045 TRUST II	Common/Collective Trust	25,125,426
# * VANGUARD TARGET RETIREMENT 2050 TRUST II	Common/Collective Trust	34,208,991
# * VANGUARD TARGET RETIREMENT 2055 TRUST II	Common/Collective Trust	29,558,903
# * VANGUARD TARGET RETIREMENT 2060 TRUST II	Common/Collective Trust	12,778,895
# * VANGUARD TARGET RETIREMENT 2065 TRUST II	Common/Collective Trust	1,601,679
# * VANGUARD TARGET RETIREMENT 2070 TRUST II	Common/Collective Trust	13,719
# * VANGUARD TARGET RETIREMENT INCOME TRUST II	Common/Collective Trust	12,111,408
# * FORD MOTOR CREDIT CO LLC NOTE M/W CLBL	Bond	14,484
# * GOLDMAN SACHS GROUP INC NOTE M/W CLBL	Bond	9,772
# * WELLS FARGO BANK NATIONAL ASSN CD MTHLY	Bond	1,005
# * Participant Loans	4.25% - 10.50%	12,812,252
@ FDIC INSURED DEPOSIT ACCOUNT IDA02 NOT COVERED BY SIPC	Certificate Of Deposit	690,948
@ BARINGS GLOBAL SHORT DURATION COM	Closed-End Fund	3,328
@ COHEN & STEERS LTD DURATION PF COM	Closed-End Fund	8,559
@ SPROTT PHYSICAL GOLD TRUST UNIT	Closed-End Fund	2,115
@ SPROTT PHYSICAL SILVER TRUST TR UNIT	Closed-End Fund	35,333
@ 360 DIGITECH INC ADR	Common Stock	45

See accompanying independent auditors' report.

(Continued)

Schedule 1

AMICA 401(k) RETIREMENT SAVINGS PLAN

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

December 31, 2022

Identity of issue, borrower, lessor, or similar party	Description of investment including maturity date, rate of interest, collateral, par or maturity value	Current Value ¹
@ 3M COMPANY COM	Common Stock	607
@ 88 ENERGY LTD COM	Common Stock	31
@ 89BIO INC COM	Common Stock	1,273
@ ABBVIE INC COM	Common Stock	10,598
@ ACACIA RESEARCH CORP COM	Common Stock	253
@ ACCENTURE PLC COM	Common Stock	1,095
@ ACTIVISION BLIZZARD INC COM	Common Stock	1,962
@ ADAPTIVE BIOTECHNOLOGIES CORP COM	Common Stock	153
@ ADOBE INC COM	Common Stock	1,010
@ ADVANCED MICRO DEVICES INC COM	Common Stock	13,537
@ AIR PRODUCTS & CHEMICALS INC COM	Common Stock	7,778
@ AIRBNB INC COM CL A	Common Stock	4,788
@ AIRGAIN INC COM	Common Stock	195
@ AKAMAI TECHNOLOGIES COM	Common Stock	8,430
@ ALASKA AIR GROUP INC COM	Common Stock	4,379
@ ALCOA CORPORATION COM	Common Stock	1,546
@ ALEXANDRIA REAL ESTATE EQUITIE COM USD0.01	Common Stock	2,284
@ ALLBIRDS INC COM CL A	Common Stock	242
@ ALPHABET INC COM CL A	Common Stock	53,644
@ ALPHABET INC COM CL C	Common Stock	42,945
@ ALTERYX INC COM CL A	Common Stock	1,216
@ ALTRIA GROUP INC COM	Common Stock	7,307
@ AMARIN CORP ADR SPONSORED	Common Stock	3,025
@ AMAZON COM INC COM	Common Stock	87,780
@ AMBARELLA INC COM	Common Stock	822
@ AMC ENTERTAINMENT HOLDINGS INC COM CL A	Common Stock	81
@ AMC ENTERTAINMENT HOLDINGS INC PFD EQT UNIT DEP REP 1/100	Common Stock	28
@ AMER INTL GRP INC COM	Common Stock	3,794
@ AMERICAN ELECTRIC POWER CO INC COM	Common Stock	2,606
@ AMERICAN EXPRESS CO COM	Common Stock	25,863
@ AMERICAN LITHIUM CORP COM	Common Stock	2,076
@ AMERICAN TOWER CORP COM USD0.01	Common Stock	23,182
@ AMGEN INC COM	Common Stock	3,213
@ AMPHENOL CORP COM CL A	Common Stock	7,614

See accompanying independent auditors' report.

(Continued)

Schedule 1

AMICA 401(k) RETIREMENT SAVINGS PLAN

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

December 31, 2022

Identity of issue, borrower, lessor, or similar party	Description of investment including maturity date, rate of interest, collateral, par or maturity value	Current Value ¹
@ ANI PHARMACEUTICALS INC COM	Common Stock	80
@ ANIKA THERAPEUTICS INC COM	Common Stock	60,680
@ ANTERO MIDSTREAM CORPORATION COM	Common Stock	2,158
@ APPLE HOSPITALITY REIT INC COM NPV	Common Stock	162
@ APPLE INC COM	Common Stock	715,242
@ APPLIED MATERIALS INC COM	Common Stock	492
@ APPLOVIN CORP COM CL A	Common Stock	211
@ ARCONIC CORPORATION COM	Common Stock	529
@ ARCTURUS THERAPEUTICS HLDG INC COM	Common Stock	170
@ AST SPACEMOBILE INC COM CL A	Common Stock	2,410
@ AT&T INC COM	Common Stock	18,009
@ ATLISSIAN CORP COM CL A	Common Stock	643
@ ATMOS ENERGY CORP COM	Common Stock	1,897
@ AURORA CANNABIS INC COM	Common Stock	46
@ AUTODESK INC COM	Common Stock	934
@ AUXLY CANNABIS GROUP INC COM	Common Stock	89
@ AZIMUT EXPLORATION INC COM	Common Stock	805
@ BANK OF AMERICA CORPORATION COM	Common Stock	6,624
@ BANK OF MONTREAL MICROSECTORS FANG TM IND *CLBL	Common Stock	216
@ BARRICK GOLD CORPORATION COM	Common Stock	351
@ BECTON DICKINSON & CO COM	Common Stock	2,543
@ BERKSHIRE GREY INC COM CL A	Common Stock	60
@ BERKSHIRE HATHAWAY INC COM CL B	Common Stock	241,251
@ BIT DIGITAL INC COM	Common Stock	120
@ BJS WHSL CLUB HLDGS INC COM	Common Stock	9,924
@ BLACKBERRY LTD COM	Common Stock	652
@ BLACKLINE INC COM	Common Stock	1,009
@ BLACKROCK INC COM	Common Stock	1,496
@ BLACKSTONE INC COM	Common Stock	8,161
@ BLADE AIR MOBILITY INC COM CL A	Common Stock	1,790
@ BLOCK INC COM CL A	Common Stock	7,666
@ BOEING CO COM	Common Stock	952
@ BOSTON BEER CO INC COM CL A	Common Stock	659
@ BOX INC COM CL A	Common Stock	3,113

See accompanying independent auditors' report.

(Continued)

Schedule 1

AMICA 401(k) RETIREMENT SAVINGS PLAN

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

December 31, 2022

Identity of issue, borrower, lessor, or similar party	Description of investment including maturity date, rate of interest, collateral, par or maturity value	Current Value ¹
@ BRADY CORP COM CL A	Common Stock	5,824
@ BRISTOL-MYERS SQUIBB CO COM	Common Stock	2,562
@ BROADCOM INC COM	Common Stock	2,971
@ BROADRIDGE FIN SOLUTIONS INC COM	Common Stock	5,902
@ BROADWIND INC COM	Common Stock	45
@ BURGERFI INTERNATIONAL INC COM	Common Stock	1
@ C3.AI INC COM CL A	Common Stock	1,634
@ CAL DIVE INTERNATIONAL INC DEL COM	Common Stock	-
@ CAMBIUM NETWORKS CORPORATION COM	Common Stock	650
@ CANOPY GROWTH CORPORATION COM	Common Stock	6,803
@ CANSORTIUM INC COM	Common Stock	73
@ CAPRI HOLDINGS LTD COM	Common Stock	57
@ CARNIVAL CORP UNITS	Common Stock	1,668
@ CARVANA CO COM CL A	Common Stock	2,512
@ CASSAVA SCIENCES INC COM	Common Stock	739
@ CATALYST PHARMACEUTICALS INC COM	Common Stock	2,790
@ CATERPILLAR INC COM	Common Stock	2,516
@ CELLDX THERAPEUTICS INC COM	Common Stock	401
@ CELSIUS HOLDINGS INC COM	Common Stock	6,971
@ CENNTRO ELECTRIC GROUP LTD COM	Common Stock	6
@ CERAGON NETWORKS LTD COM	Common Stock	3,188
@ CHARGEPOINT HOLDINGS INC COM CL A	Common Stock	2,716
@ CHARLES RIVER LABORATORIES COM	Common Stock	5,448
@ CHARLOTTE WEB HOLDINGS INC COM	Common Stock	52
@ CHARTER COMMUNICATIONS INC COM CL A	Common Stock	6,782
@ CHECKPOINT THERAPEUTICS INC COM	Common Stock	767
@ CHEMED CORP COM	Common Stock	1,540
@ CHEVRON CORPORATION COM	Common Stock	43,616
@ CHIPOTLE MEXICAN GRILL COM	Common Stock	15,262
@ CIPHER MINING INC COM	Common Stock	70
@ CISCO SYSTEMS INC COM	Common Stock	12,434
@ CITIGROUP INC COM	Common Stock	27,273
@ CITIZENS FINL GROUP INC COM	Common Stock	673
@ CLEAN ENERGY FUELS CORPORATION COM	Common Stock	11,804

See accompanying independent auditors' report.

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Schedule 1

AMICA 401(k) RETIREMENT SAVINGS PLAN

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

December 31, 2022

Identity of issue, borrower, lessor, or similar party	Description of investment including maturity date, rate of interest, collateral, par or maturity value	Current Value ¹
@ CLEVELAND CLIFFS INC COM	Common Stock	36,248
@ CLOROX CO COM	Common Stock	1,621
@ CLOVIS ONCOLOGY INC COM	Common Stock	84
@ COCA-COLA CO COM	Common Stock	5,068
@ COHERENT CORP COM	Common Stock	18,252
@ COMMERCE BANCSHARES INC COM	Common Stock	4,180
@ COMPASS DIVERSIFIED COM	Common Stock	365
@ COPART INC COM	Common Stock	7,063
@ CORNING INC COM	Common Stock	1,255
@ CORSAIR GAMING INC COM	Common Stock	2,714
@ CORTEVA INC COM	Common Stock	3,879
@ COSTCO WHOLESALE CORP COM	Common Stock	11,413
@ COTERRA ENERGY INC COM	Common Stock	392
@ COUPA SOFTWARE INCORPORATED COM	Common Stock	3,721
@ CREDIT ACCEPTANCE CORPORATION COM	Common Stock	474
@ CRESCO LABS INC COM	Common Stock	900
@ CRISPR THERAPEUTICS AG COM	Common Stock	1,220
@ CROCS INC COM	Common Stock	7,590
@ CRONOS GROUP INC COM	Common Stock	9,144
@ CROWDSTRIKE HOLDINGS INC COM CL A	Common Stock	4,001
@ CROWN CASTLE INC COM USD0.01	Common Stock	27,865
@ CURALEAF HOLDINGS INC COM	Common Stock	7,950
@ CURRENTC POWER CORPORATION COM	Common Stock	1
@ CVS HEALTH CORPORATION COM	Common Stock	19,461
@ CYBERARK SOFTWARE LTD COM	Common Stock	1,945
@ DANAHER CORP COM	Common Stock	1,336
@ DANIMER SCIENTIFIC INC COM CL A	Common Stock	134
@ DEERE & CO COM	Common Stock	1,286
@ DELL TECHNOLOGIES INC COM CL C	Common Stock	25,826
@ DENISON MINES CORPORATION COM	Common Stock	4,600
@ DERMTECH INC COM	Common Stock	89
@ DESKTOP METAL INC COM CL A	Common Stock	476
@ DEUTSCHE BANK AG LONDON PWRSHS DB GOLD DBLE LNG *CLBL	Common Stock	745
@ DEVON ENERGY CORP COM	Common Stock	615,100

See accompanying independent auditors' report.

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Schedule 1

AMICA 401(k) RETIREMENT SAVINGS PLAN

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

December 31, 2022

Identity of issue, borrower, lessor, or similar party	Description of investment including maturity date, rate of interest, collateral, par or maturity value	Current Value ¹
@ DEXCOM INC COM	Common Stock	2,718
@ DIAMOND HILL INVESTMENT GROUP COM	Common Stock	1,850
@ DIAMONDBACK ENERGY INC COM	Common Stock	140
@ DICE THERAPEUTICS INC COM	Common Stock	6,240
@ DICKS SPORTING GOODS INC COM	Common Stock	2,165
@ DIEBOLD NIXDORF INCORPORATED COM	Common Stock	249
@ DIGIHOST TECHNOLOGY INC COM	Common Stock	72
@ DIGITAL TURBINE INC COM	Common Stock	152
@ DISCOVER FINANCIAL SERVICES COM	Common Stock	9,783
@ DNP SELECT INCOME FUND INC COM	Common Stock	96,949
@ DOCUSIGN INC COM	Common Stock	277
@ DOLLAR GENERAL CORP COM	Common Stock	11,328
@ DOMINOS PIZZA INC COM	Common Stock	7,967
@ DOW INC COM	Common Stock	3,326
@ DRAFTKINGS INC COM CL A	Common Stock	1,788
@ DRIVE SHACK INC COM	Common Stock	117
@ DUPONT DE NEMOURS INC COM	Common Stock	4,530
@ DUTCH BROS INC COM CL A	Common Stock	3,524
@ DYNATRACE INC COM	Common Stock	230
@ EDITAS MEDICINE INC COM	Common Stock	1,774
@ EGPI FIRECREEK INC COM	Common Stock	-
@ ELI LILLY AND COMPANY COM	Common Stock	4,433
@ EMBECTA CORPORATION COM	Common Stock	51
@ ENERGY FUELS INC COM	Common Stock	932
@ ENZOLYTICS INC COM	Common Stock	185
@ EQT CORPORATION COM	Common Stock	848
@ EQUINIX INC COM	Common Stock	2,032
@ EQUINOX GOLD CORP COM	Common Stock	49
@ EQUITY COMMONWEALTH USD0.01(BNF INT)	Common Stock	4,421
@ ESPORTS ENTERTAINMENT GRP INC COM	Common Stock	613
@ ESTABLISHMENT LABS HLDGS INC COM	Common Stock	657
@ ETSY INC COM	Common Stock	3,354
@ EVOFEM BIOSCIENCES INC COM	Common Stock	-
@ EXELIXIS INC COM	Common Stock	16,040

See accompanying independent auditors' report.

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December 31, 2022

Identity of issue, borrower, lessor, or similar party	Description of investment including maturity date, rate of interest, collateral, par or maturity value	Current Value ¹
@ EXP WORLD HOLDINGS INC COM	Common Stock	112
@ EXXON MOBIL CORPORATION COM	Common Stock	5,629
@ FAIR ISAAC CORP COM	Common Stock	1,197
@ FARMLAND PARTNERS INC COM USD0.01	Common Stock	638
@ FAURECIA S.E. COM	Common Stock	73
@ FERRARI N V COM	Common Stock	70,882
@ FISHER INC COM CL A	Common Stock	2,944
@ FIVERR INTERNATIONAL LTD COM	Common Stock	204
@ FLAHERTY & CRUMRINE/CLAYMORE P COM	Common Stock	13,894
@ FLEETCOR TECHNOLOGIES INC COM	Common Stock	735
@ FORD MOTOR CO COM	Common Stock	12,089
@ FORTINET INC COM	Common Stock	2,200
@ FPX NICKEL CORP COM	Common Stock	159
@ FREEPORT-MCMORAN INC COM CL B	Common Stock	4,314
@ FTI CONSULTING INC COM	Common Stock	1,588
@ FUBOTV INC COM	Common Stock	870
@ GAN LTD COM	Common Stock	75
@ GENERAL ELECTRIC CO COM	Common Stock	4,786
@ GENERAL MILLS INC COM	Common Stock	16,770
@ GENERAL MOTORS CO COM	Common Stock	18,716
@ GERMAN AMERN BANCORP COM	Common Stock	377
@ GILAT SATELLITE NETWORKS COM	Common Stock	348
@ GILEAD SCIENCES INC COM	Common Stock	11,894
@ GINKGO BIOWORKS HOLDINGS INC COM CL A	Common Stock	338
@ GLASS HOUSE BRANDS INC COM	Common Stock	191
@ GLOBAL CORD BLOOD CORPORATION COM	Common Stock	-
@ GLOBAL MEDICAL REIT INC COM USD0.001	Common Stock	3,959
@ GRAYSCALE BITCOIN TRUST BTC COM	Common Stock	589
@ GREEN THUMB INDUSTRIES INC COM	Common Stock	2,592
@ GUIDEWIRE SOFTWARE INC COM	Common Stock	3,128
@ GXO LOGISTICS INCORPORATED COM	Common Stock	256
@ HANMI FINANCIAL CORP COM	Common Stock	371
@ HASBRO INC COM	Common Stock	623
@ HCA HEALTHCARE INC COM	Common Stock	2,653

See accompanying independent auditors' report.

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AMICA 401(k) RETIREMENT SAVINGS PLAN

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

December 31, 2022

Identity of issue, borrower, lessor, or similar party	Description of investment including maturity date, rate of interest, collateral, par or maturity value	Current Value ¹
@ HELIOS & MATHESON ANALYTICS IN COM	Common Stock	-
@ HENRY JACK & ASSOCIATES INC COM	Common Stock	1,440
@ HERON THERAPEUTICS INC COM	Common Stock	75
@ HOMOLOGY MEDICINES INC COM	Common Stock	252
@ HONEYWELL INTERNATIONAL INC COM	Common Stock	5,682
@ HORIZONTE MINERALS COM	Common Stock	350
@ HOUSERAISING INC COM DELISTED	Common Stock	-
@ HOWMET AEROSPACE INC COM	Common Stock	4,059
@ HUBSPOT INC COM	Common Stock	867
@ HUMANA INC COM	Common Stock	8,244
@ HUT 8 MINING CORP COM	Common Stock	361
@ IBIO INC COM	Common Stock	213
@ ILLINOIS TOOL WORKS INC COM	Common Stock	1,154
@ ILLUMINA INC COM	Common Stock	2,022
@ IMMUNOGEN INC COM	Common Stock	1,240
@ INDIE SEMICONDUCTOR INC COM	Common Stock	292
@ INFINERA CORP COM	Common Stock	674
@ INTEL CORP COM	Common Stock	2,448
@ INTELLIA THERAPEUTICS INC COM	Common Stock	1,396
@ INTERCONTINENTAL EXCHANGE INC COM	Common Stock	529
@ INTERNATIONAL BUS MACH CORP COM	Common Stock	5,375
@ INTUIT INC COM	Common Stock	1,969
@ INTUITIVE SURGICAL INC COM	Common Stock	1,592
@ INVITAE CORP COM	Common Stock	47
@ IROBOT CORP COM	Common Stock	578
@ IVANHOE MINES LTD COM CL A	Common Stock	316
@ JOHN HANCOCK PFD INCOME FUND III COM	Common Stock	13,564
@ JOHNSON & JOHNSON COM	Common Stock	69,249
@ JP MORGAN CHASE & CO COM	Common Stock	2,181
@ JUSHI HOLDINGS INC COM CL B	Common Stock	1,476
@ JUVA LIFE INC COM	Common Stock	63
@ KEYSIGHT TECHNOLOGIES INC COM	Common Stock	1,711
@ KINDER MORGAN INC COM	Common Stock	5,096
@ KOPIN CORP COM	Common Stock	372

See accompanying independent auditors' report.

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AMICA 401(k) RETIREMENT SAVINGS PLAN

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

December 31, 2022

Identity of issue, borrower, lessor, or similar party	Description of investment including maturity date, rate of interest, collateral, par or maturity value	Current Value ¹
@ KOSMOS ENERGY LTD (NA) COM	Common Stock	318
@ KROGER CO COM	Common Stock	225
@ KULR TECHNOLOGY GROUP INC COM	Common Stock	120
@ KYNDRYL HLDGS INC COM	Common Stock	2,280
@ LAS VEGAS SANDS CORP COM	Common Stock	8,845
@ LATCH INC COM	Common Stock	355
@ LATTICE INCORPORATED COM	Common Stock	-
@ LEMONADE INC COM	Common Stock	2,599
@ LENDINGTREE INC COM	Common Stock	213
@ LENSAR INC COM	Common Stock	65
@ LI-CYCLE HOLDINGS CORP COM	Common Stock	167
@ LOCKHEED MARTIN CORP COM	Common Stock	6,698
@ LOEWS CORP COM	Common Stock	2,698
@ LUCID GROUP INC COM	Common Stock	34
@ LULULEMON ATHLETICA INC COM	Common Stock	26,592
@ LUMEN TECHNOLOGIES INC COM	Common Stock	1,128
@ LUMENTUM HLDGS INC COM	Common Stock	313
@ LUMINAR TECHNOLOGIES INC COM CL A	Common Stock	2,475
@ LYRA THERAPEUTICS INC COM	Common Stock	157
@ MARATHON DIGITAL HOLDINGS INC COM	Common Stock	393
@ MARATHON OIL CORPORATION COM	Common Stock	1,218
@ MARKEL CORP COM	Common Stock	1,317
@ MARTIN MARIETTA MATERIALS INC COM	Common Stock	5,070
@ MARVELL TECHNOLOGY INC COM	Common Stock	1,873
@ MASTERCARD INCORPORATED COM CL A	Common Stock	25,543
@ MATADOR RESOURCES COMPANY COM	Common Stock	4,638
@ MATCH GROUP INC COM	Common Stock	13,194
@ MATTERPORT INC COM CL A	Common Stock	700
@ MCCORMICK & COMPANY INC COM	Common Stock	1,027
@ MCEWEN MINING INC COM	Common Stock	820
@ MCKESSON CORPORATION COM	Common Stock	4,670
@ MEDTRONIC PLC COM	Common Stock	7,770
@ MERCK & CO INC COM	Common Stock	1,668
@ MERCK KGAA COM	Common Stock	6,825

See accompanying independent auditors' report.

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Schedule 1

AMICA 401(k) RETIREMENT SAVINGS PLAN

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

December 31, 2022

Identity of issue, borrower, lessor, or similar party	Description of investment including maturity date, rate of interest, collateral, par or maturity value	Current Value ¹
@ META PLATFORMS INC COM CL A	Common Stock	83,877
@ MFA FINANCIAL INC COM USD0.01(POST REV SPLIT)	Common Stock	20,564
@ MGM RESORTS INTERNATIONAL COM	Common Stock	503
@ MICRON TECHNOLOGY INC COM	Common Stock	702
@ MICROSOFT CORP COM	Common Stock	214,354
@ MICROSTRATEGY COM CL A	Common Stock	43,887
@ MIND MEDICINE (MINDMED) INC COM	Common Stock	183
@ MODERNA INC COM	Common Stock	1,796
@ MONGODB INC COM CL A	Common Stock	787
@ MOODYS CORP COM	Common Stock	1,133
@ MORGAN STANLEY COM	Common Stock	13,538
@ MOSAIC CO COM	Common Stock	310
@ MP MATERIALS CORP COM CL A	Common Stock	12,140
@ NAMIBIA CRITICAL METALS INC COM	Common Stock	139
@ NASDAQ INC COM	Common Stock	6,117
@ NAVIGATOR HOLDINGS LTD COM	Common Stock	3,289
@ NEPTUNE WELLNESS SOLUTIONS INC COM	Common Stock	32
@ NETFLIX INC COM	Common Stock	139,773
@ NEUROCRINE BIOSCIENCES INC COM	Common Stock	2,508
@ NEXTERA ENERGY INC COM	Common Stock	23,810
@ NEXTERA ENERGY PARTNERS LP COM UNIT LTD PARTNERSHIP IN	Common Stock	7,009
@ NIKE INC COM CL B	Common Stock	34,518
@ NIKOLA CORPORATION COM	Common Stock	648
@ NORDIC AMER TANKERS LTD COM	Common Stock	11,032
@ NORWEGIAN CRUISE LINE HLDGS LT COM	Common Stock	710
@ NOVABAY PHARMACEUTICALS INC COM	Common Stock	57
@ NUTANIX INC COM CL A	Common Stock	1,303
@ NUVVE HLDG CORP COM	Common Stock	40
@ NVIDIA CORP COM	Common Stock	45,830
@ OBSIDIAN ENERGY LTD COM	Common Stock	133
@ OKTA INC COM CL A	Common Stock	342
@ OLO INC COM CL A	Common Stock	469
@ ORACLE CORP COM	Common Stock	16,938
@ ORGANON & CO COM	Common Stock	29

See accompanying independent auditors' report.

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Schedule 1

AMICA 401(k) RETIREMENT SAVINGS PLAN

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

December 31, 2022

Identity of issue, borrower, lessor, or similar party	Description of investment including maturity date, rate of interest, collateral, par or maturity value	Current Value ¹
@ OVERSTOCK COM INC DEL COM	Common Stock	1,375
@ OZOP ENERGY SOLUTIONS INC COM	Common Stock	125
@ PAGERDUTY INC COM	Common Stock	664
@ PAGSEGURO DIGITAL LTD COM	Common Stock	87
@ PALANTIR TECH INC COM CL A	Common Stock	5,971
@ PALO ALTO NETWORKS INC COM	Common Stock	8,512
@ PAN AMERICAN SILVER CORP COM	Common Stock	331
@ PARAMOUNT GLOBAL COM	Common Stock	135
@ PAYPAL HOLDINGS INC COM	Common Stock	11,680
@ PDL BIOPHARMA INC COM DELISTED	Common Stock	-
@ PENUMBRA INC COM	Common Stock	1,780
@ PEPSICO INC COM	Common Stock	23,769
@ PERKINELMER INC COM	Common Stock	561
@ PETMED EXPRESS INC COM	Common Stock	116
@ PFIZER INC COM	Common Stock	17,479
@ PHILIP MORRIS INTL INC COM	Common Stock	12,651
@ PHILLIPS 66 COM	Common Stock	1,056
@ PIMCO DYNAMIC INCOME OPP FD COM BEN SHS	Common Stock	1,374
@ PINTEREST INC COM CL A	Common Stock	340
@ PLUG POWER INC COM	Common Stock	1,311
@ POTLATCHDELTIC CORPORATION COM USD1	Common Stock	556,474
@ PRESTO AUTOMATION INC COM	Common Stock	115
@ PROCTER & GAMBLE CO COM	Common Stock	305
@ QUALCOMM INC COM	Common Stock	5,560
@ QUANTUMSCAPE CORP COM CL A	Common Stock	567
@ QUANTUM-SI INC COM CL A	Common Stock	92
@ QUIDELORTHO CORP COM	Common Stock	428
@ QUIPT HOME MEDICAL CORP COM	Common Stock	236
@ RARE ELEMENT RESOURCES LTD COM	Common Stock	156
@ REPUBLIC SERVICES INC COM	Common Stock	1,462
@ RESMED INC COM	Common Stock	209
@ RIGETTI COMPUTING INC COM	Common Stock	73
@ RIOT BLOCKCHAIN INC COM	Common Stock	339
@ ROBLOX CORP COM CL A	Common Stock	3,501

See accompanying independent auditors' report.

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Schedule 1

AMICA 401(k) RETIREMENT SAVINGS PLAN

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

December 31, 2022

Identity of issue, borrower, lessor, or similar party	Description of investment including maturity date, rate of interest, collateral, par or maturity value	Current Value ¹
@ ROCKET LAB USA INC COM	Common Stock	3,393
@ ROKU INC COM CL A	Common Stock	4,558
@ ROOT INC COM CL A	Common Stock	144
@ RPM INTERNATIONAL INC COM	Common Stock	17,997
@ RXO INC COM	Common Stock	258
@ S&P GLOBAL INC COM	Common Stock	7,723
@ SALESFORCE INC COM	Common Stock	12,198
@ SANDSTORM GOLD LIMITED COM	Common Stock	531
@ SANGAMO THERAPEUTICS INC COM	Common Stock	628
@ SBA COMMUNICATIONS CORP COM USD0.01 CL A	Common Stock	1,139
@ SCHLUMBERGER LIMITED COM	Common Stock	59,979
@ SCHRODINGER INC COM	Common Stock	804
@ SEABRIDGE GOLD INC COM	Common Stock	1,258
@ SENESTECH INC COM	Common Stock	77
@ SERVICENOW INC COM	Common Stock	777
@ SHAKE SHACK INC COM CL A	Common Stock	4,153
@ SHAPEWAYS HOLDINGS INC COM	Common Stock	27
@ SHOPIFY INC COM CL A	Common Stock	17,529
@ SIGNATURE BANK COM	Common Stock	1,182
@ SILVERGATE CAPITAL CORPORATION COM CL A	Common Stock	487
@ SIMON PROPERTY GROUP INC COM USD0.0001	Common Stock	6,532
@ SIRIUS XM HOLDINGS INC COM	Common Stock	1,265
@ SMILEDIRECTCLUB INC COM CL A	Common Stock	158
@ SNAP INC COM CL A	Common Stock	537
@ SNDL INC COM	Common Stock	627
@ SNOWFLAKE INC COM CL A	Common Stock	39,473
@ SOFI TECHNOLOGIES INC COM	Common Stock	2,420
@ SOLAREDGE TECHNOLOGIES INC COM	Common Stock	1,416
@ SOUTHERN CO COM	Common Stock	4,991
@ SOUTHWEST AIRLINES CO COM	Common Stock	3,367
@ SOUTHWESTERN ENERGY CO COM	Common Stock	878
@ SPOTIFY TECHNOLOGY S.A. COM	Common Stock	7,895
@ STARBUCKS CORP COM	Common Stock	8,163
@ STELLANTIS N.V. COM	Common Stock	5,472

See accompanying independent auditors' report.

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AMICA 401(k) RETIREMENT SAVINGS PLAN

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December 31, 2022

Identity of issue, borrower, lessor, or similar party	Description of investment including maturity date, rate of interest, collateral, par or maturity value	Current Value ¹
@ STERIS PLC COM	Common Stock	14,775
@ STRONGHOLD DIGITAL MNG INC COM	Common Stock	48
@ SUPER GROUP LTD COM	Common Stock	399
@ SYNOPSYS INC COM	Common Stock	1,596
@ SYSCO CORP COM	Common Stock	10,117
@ SYSTEM1 INC COM CL A	Common Stock	19
@ TARGET CORP COM	Common Stock	1,794
@ TELADOC HEALTH INC COM	Common Stock	2,531
@ TELLURIAN INC COM	Common Stock	840
@ TESLA INC COM	Common Stock	480,032
@ TEXAS INSTRUMENTS INC COM	Common Stock	6,956
@ THAI AIRWAY INTL PUBLIC CO COM	Common Stock	63
@ THE BEACHBODY COMPANY INC COM CL A	Common Stock	105
@ THE TRADE DESK INC COM CL A	Common Stock	897
@ THERMO FISHER SCIENTIFIC INC COM	Common Stock	20,382
@ TILRAY BRANDS INC COM	Common Stock	2,437
@ TILT HOLDINGS INC COM	Common Stock	40
@ TIMBER PHARMACEUTICALS INC COM	Common Stock	35
@ T-MOBILE US INC COM	Common Stock	6,300
@ TOMPKINS FINANCIAL CORPORATION COM	Common Stock	7,462
@ TRACTOR SUPPLY CO COM	Common Stock	1,625
@ TRANSMEDICS GROUP INC COM	Common Stock	3,086
@ TRULIEVE CANNABIS CORP COM	Common Stock	174
@ TURNING POINT BRANDS INC COM	Common Stock	221
@ TWILIO INC COM CL A	Common Stock	1,665
@ TWIST BIOSCIENCE CORPORATION COM	Common Stock	1,190
@ UBER TECHNOLOGIES INC COM	Common Stock	2,720
@ UIPATH INC COM CL A	Common Stock	127
@ ULTA BEAUTY INC COM	Common Stock	2,345
@ UNDER ARMOUR INC COM CL A	Common Stock	782
@ UNION PACIFIC CORP COM	Common Stock	2,752
@ UNITED PARCEL SERVICE INC COM CL B	Common Stock	24,338
@ UNITED STATES ANTIMONY CORP COM	Common Stock	1,948
@ UNITED THERAPEUTICS CORP COM	Common Stock	834

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Identity of issue, borrower, lessor, or similar party	Description of investment including maturity date, rate of interest, collateral, par or maturity value	Current Value ¹
@ UNITEDHEALTH GROUP INC COM	Common Stock	21,496
@ UNITY SOFTWARE INC COM	Common Stock	8,434
@ UPSTART HLDGS INC COM	Common Stock	291
@ VAXART INC COM	Common Stock	961
@ VERIZON COMMUNICATIONS COM	Common Stock	14,821
@ VERTEX PHARMACEUTICAL COM	Common Stock	1,444
@ VERU INC COM	Common Stock	2,640
@ VIATRIS INC COM	Common Stock	1,239
@ VICARIOUS SURGICAL INC COM CL A	Common Stock	353
@ VICOR CORP COM	Common Stock	215,000
@ VIPER ENERGY PARTNERS LP COM	Common Stock	1,589
@ VIRGIN GALACTIC HLDGS INC COM	Common Stock	5,342
@ VISA INC COM CL A	Common Stock	28,999
@ VMWARE INC COM CL A	Common Stock	35,116
@ VUZIX CORP COM	Common Stock	1,820
@ WABTEC CORP COM	Common Stock	103
@ WALGREENS BOOTS ALLIANCE INC COM	Common Stock	10,087
@ WALMART INC COM	Common Stock	16,002
@ WALT DISNEY COMPANY (THE) COM	Common Stock	47,482
@ WARNER BROS DISCOVERY INC COM	Common Stock	1,507
@ WASHINGTON TRUST BANCORP INC COM	Common Stock	23,590
@ WASTE MANAGEMENT INC COM	Common Stock	20,453
@ WAVE SYSTEMS CORP COM CL A DELISTED	Common Stock	-
@ WELLS FARGO & COMPANY COM	Common Stock	5,191
@ WESTERN DIGITAL CORP COM	Common Stock	62,627
@ WESTPORT FUEL SYSTEMS INC COM	Common Stock	39
@ WHEATON PRECIOUS METALS CORP COM	Common Stock	1,937
@ WINGSTOP INC COM	Common Stock	751
@ WINMARK CORPORATION COM	Common Stock	472
@ WINNING BRANDS CORPORATION COM	Common Stock	10,800
@ WIX.COM LTD COM	Common Stock	461
@ WORKDAY INC COM CL A	Common Stock	1,673
@ WORKHORSE GROUP INC COM	Common Stock	152
@ XBIOTECH INC COM	Common Stock	877

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Identity of issue, borrower, lessor, or similar party	Description of investment including maturity date, rate of interest, collateral, par or maturity value	Current Value ¹
@ XOMETRY INC COM	Common Stock	161
@ XPO INC COM	Common Stock	499
@ YAMANA GOLD INC COM	Common Stock	1,243
@ YEXT INC COM	Common Stock	261
@ YOUNGEVITY INTERNATIONAL INC COM	Common Stock	8
@ ZOOM VIDEO COMMUNICATIONS INC COM CL A	Common Stock	406
@ ZSCALER INC COM	Common Stock	783
@ ZUORA INC COM CL A	Common Stock	318
@ ALIBABA GROUP HOLDING LTD ADR SPONSORED	Common Stock ADR Sponsored	9,778
@ ASML HOLDING NV ADR SPONSORED	Common Stock ADR Sponsored	1,663
@ BAIDU INC ADR	Common Stock ADR Sponsored	801
@ COMPASS PATHWAYS PLC ADR	Common Stock ADR Sponsored	803
@ DASSAULT SYSTEMES ADR SPONSORED	Common Stock ADR Sponsored	179
@ DIAGEO ADR SPONSORED	Common Stock ADR Sponsored	2,036
@ ENI SPA ADR SPONSORED	Common Stock ADR Sponsored	143
@ HSBC HOLDINGS PLC ADR SPONSORED	Common Stock ADR Sponsored	6,232
@ HUTCHISON TEL HK H ADR UNSPONSORED	Common Stock ADR Sponsored	341
@ IQIYI INC ADR	Common Stock ADR Sponsored	265
@ JD.COM INC ADR	Common Stock ADR Sponsored	34,645
@ JUMIA TECHNOLOGIES AG ADR SPONSORED	Common Stock ADR Sponsored	58
@ LYNAS RARE EARTHS LTD ADR SPONSORED	Common Stock ADR Sponsored	789
@ NANO DIMENSION LTD ADR SPONSORED	Common Stock ADR Sponsored	403
@ NICE LTD ADR SPONSORED	Common Stock ADR Sponsored	769
@ NIO INC ADR	Common Stock ADR Sponsored	3,656
@ NOKIA OYJ ADR SPONSORED	Common Stock ADR Sponsored	2,784
@ NOVARTIS AG ADR SPONSORED	Common Stock ADR Sponsored	10,082
@ NOVO NORDISK A/S ADR SPONSORED	Common Stock ADR Sponsored	541
@ PORSCHE AUTOMOBIL HOLDING SE ADR UNSPONSORED	Common Stock ADR Sponsored	539
@ SHELL PLC ADR SPONSORED	Common Stock ADR Sponsored	12,814
@ SIEMENS AG ADR SPONSORED	Common Stock ADR Sponsored	7,841
@ SIFY TECHNOLOGIES LIMITED ADR	Common Stock ADR Sponsored	115
@ STMICROELECTRONICS ADR SPONSORED	Common Stock ADR Sponsored	18,603
@ TAIWAN SEMICONDUCTOR MANUFACTU ADR SPONSORED	Common Stock ADR Sponsored	7,449
@ TENCENT HOLDINGS LIMITED ADR UNSPONSORED	Common Stock ADR Sponsored	743

See accompanying independent auditors' report.

(Continued)

Schedule 1

AMICA 401(k) RETIREMENT SAVINGS PLAN

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

December 31, 2022

Identity of issue, borrower, lessor, or similar party	Description of investment including maturity date, rate of interest, collateral, par or maturity value	Current Value ¹
@ TENCENT MUSIC ENTERTAINMENT GR ADR	Common Stock ADR Sponsored	580
@ UNILEVER PLC ADR SPONSORED	Common Stock ADR Sponsored	5,470
@ WIMI HOLOGRAM CLOUD INC ADR	Common Stock ADR Sponsored	148
@ WIPRO ADR SPONSORED	Common Stock ADR Sponsored	2,507
@ WISDOMTREE TRUST CHINADIV EX FI ETF	Common Stock ADR Sponsored	2,956
@ MICROSOFT CORP CALL January 260	Common Stock Option	194
@ AIRSPAN NETWORKS HLDGS INC WARRANT	Common Stock Warrant	9
@ APPHARVEST INC WARRANT *CLBL	Common Stock Warrant	28
@ ARIS MINING CORPORATION WARRANT	Common Stock Warrant	48
@ BENSON HILL INC WARRANT	Common Stock Warrant	75
@ CRESUD S. A. C. I. F. Y. A. WARRANT	Common Stock Warrant	93
@ DIAMOND OFFSHORE DRILLING WARRANT	Common Stock Warrant	130
@ EVGO INC WARRANT *CLBL	Common Stock Warrant	51
@ EVOLV TECHNOLOGIES HLDG INC WARRANT	Common Stock Warrant	107
@ INDIE SEMICONDUCTOR INC WARRANT	Common Stock Warrant	238
@ LANDSEA HOMES CORPORATION WARRANT	Common Stock Warrant	95
@ MCEWEN MINING INC WARRANT	Common Stock Warrant	75
@ NOBLE CORP PLC WARRANT	Common Stock Warrant	1
@ PAYSAFE LTD WARRANT	Common Stock Warrant	6
@ TARGET HOSPITALITY CORP WARRANT	Common Stock Warrant	1,156
@ VALENS SEMICONDUCTOR LTD WARRANT	Common Stock Warrant	122
@ VELOCITYNE LIDAR INC WARRANT *CLBL	Common Stock Warrant	51
@ VOLTA INC WARRANT	Common Stock Warrant	10
@ AMPLIFY ETF TR BLOCKCHAIN LDR ETF	Exchange Traded Fund	1,058
@ ARK ETF TR AUTNMUS TECHNLOGY ETF	Exchange Traded Fund	2,067
@ ARK ETF TR FINTECH INNOVA ETF	Exchange Traded Fund	3,427
@ ARK ETF TR GENOMIC REV ETF	Exchange Traded Fund	2,596
@ ARK ETF TR INNOVATION ETF	Exchange Traded Fund	3,977
@ ARK ETF TR NEXT GNRTN INTER ETF	Exchange Traded Fund	1,585
@ CAMBRIA ETF TRUST SHSHLD YIELD ETF	Exchange Traded Fund	7,613
@ EA SERIES TRUST STRIVE US ENERGY ETF	Exchange Traded Fund	1,473
@ ETF MANAGERS TRUST ETFMG ALTR HRVST	Exchange Traded Fund	121
@ GLOBAL X FDS NASDAQ 100 COVER ETF	Exchange Traded Fund	7,955
@ INNOVATOR ETFS TRUST LOUP FRONTIER ETF	Exchange Traded Fund	5,499

See accompanying independent auditors' report.

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Schedule 1

AMICA 401(k) RETIREMENT SAVINGS PLAN

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

December 31, 2022

Identity of issue, borrower, lessor, or similar party	Description of investment including maturity date, rate of interest, collateral, par or maturity value	Current Value ¹
@ INVESCO EXCHANGE TRADED FD TR S&P500 EQL WGT ETF	Exchange Traded Fund	882
@ INVESCO EXCHANGE TRADED FD TR WILDERHIL CLAN ETF	Exchange Traded Fund	1,008
@ INVESCO EXCHANGE TRADED FUND T NASDAQ NEXT GEN 100 ETF	Exchange Traded Fund	108,910
@ INVESCO EXCHANGE TRADED FUND T PFD ETF	Exchange Traded Fund	11,180
@ INVESCO EXCHANGE TRADED FUND T SOLAR ETF	Exchange Traded Fund	9,920
@ INVESCO EXCHANGE TRADED SELF I BULSHS 2026 CB ETF	Exchange Traded Fund	199,534
@ INVESCO EXCHANGE TRADED SELF I INVSCO BLSH 28 ETF	Exchange Traded Fund	186,522
@ INVESCO QQQ TRUST UNIT SER 1 ETF	Exchange Traded Fund	295,876
@ ISHARES GOLD TRUST ISHARES NEW ETF	Exchange Traded Fund	5,604
@ ISHARES INC CORE MSCI EMKT ETF	Exchange Traded Fund	680
@ ISHARES INC MSCI SINGPOR ETF	Exchange Traded Fund	607
@ ISHARES SILVER TRUST ISHARES ETF	Exchange Traded Fund	1,101
@ ISHARES TRUST CORE DIV GRWTH ETF	Exchange Traded Fund	5,114
@ ISHARES TRUST ISHARES BIOTECHNOLOGY ETF	Exchange Traded Fund	7,274
@ ISHARES TRUST U.S. MED DVC ETF	Exchange Traded Fund	5,294
@ ISHARES TRUST US AER DEF ETF	Exchange Traded Fund	4,853
@ JOHN HANCOCK EXCHANGE-TRADED F MULTIFACTOR MI ETF	Exchange Traded Fund	3,351
@ JP MORGAN ETF TRUST EQUITY PREMIUM INCOME ETF	Exchange Traded Fund	4,904
@ KRANESHARES TR CSI CHI INTERNET ETF	Exchange Traded Fund	1,658
@ KRANESHARES TR MSCI ALL CHINA ETF	Exchange Traded Fund	367
@ PROSHARES TRUST BITCOIN STRATEGY ETF	Exchange Traded Fund	10,430
@ PROSHARES TRUST PSHS ULT NASB ETF	Exchange Traded Fund	577
@ PROSHARES TRUST ULTPRO SHT ETF	Exchange Traded Fund	18,032
@ PROSHARES TRUST ULTRAPRO QQQ ETF	Exchange Traded Fund	25,646
@ SCHWAB STRATEGIC TR SCHWAB FDT US LG ETF	Exchange Traded Fund	3,642
@ SCHWAB STRATEGIC TR SCHWB FDT INT LG ETF	Exchange Traded Fund	2,998
@ SELECT SECTOR SPDR TRUST ENERGY ETF	Exchange Traded Fund	8,058
@ SIREN ETF TR NASDAQ NEXGEN ECONOMY ETF	Exchange Traded Fund	792
@ SPDR PORTFOLIO S&P 600 SM CAP ETF	Exchange Traded Fund	2,844
@ SPDR S&P KENSHO SMART ETF	Exchange Traded Fund	1,473
@ SPDR S&P OILGAS EXP ETF	Exchange Traded Fund	1,104
@ SPDR S&P500 ETF TRUST TR UNIT ETF	Exchange Traded Fund	8,168
@ SPDR SERIES TRUST S&P BIOTECH ETF	Exchange Traded Fund	2,075
@ SPROTT ETF TR GOLD MINERS ETF	Exchange Traded Fund	2,560

See accompanying independent auditors' report.

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AMICA 401(k) RETIREMENT SAVINGS PLAN

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

December 31, 2022

Identity of issue, borrower, lessor, or similar party	Description of investment including maturity date, rate of interest, collateral, par or maturity value	Current Value ¹
@ SPROTT FDS TR URANIUM MINERS ETF	Exchange Traded Fund	1,587
@ VANECK ETF TRUST VANECK JUNIOR GOLD MINERS ETF	Exchange Traded Fund	1,748
@ VANECK ETF TRUST VANECK OIL SERVICES ETF	Exchange Traded Fund	2,476
@ VANECK ETF TRUST VANECK PREFERRED SECURITIES	Exchange Traded Fund	29,660
@ VANECK ETF TRUST VANECK RARE EARTH/STRATEGIC	Exchange Traded Fund	816
@ VANECK ETF TRUST VANECK RUSSIA ETF	Exchange Traded Fund	198
@ VANECK ETF TRUST VANECK RUSSIA SMALL-CAP ETF	Exchange Traded Fund	169
@ VANGUARD 500 VAL IDX FD ETF	Exchange Traded Fund	70,030
@ VANGUARD FTSE DEVELOPED MKTS ETF	Exchange Traded Fund	1,296
@ VANGUARD GROWTH ETF	Exchange Traded Fund	10,655
@ VANGUARD INTL HIGH ETF	Exchange Traded Fund	5,957
@ VANGUARD INT-TERM CORP ETF	Exchange Traded Fund	35,810
@ VANGUARD LONG-TERM TREASURY ETF	Exchange Traded Fund	677
@ VANGUARD MEGA GRWTH IND ETF	Exchange Traded Fund	1,753
@ VANGUARD S&P 500 ETF SHS	Exchange Traded Fund	12,627
@ VANGUARD TOTAL STK MKT ETF	Exchange Traded Fund	405,514
@ AMERICAN FUNDS AMERICAN MUTUAL F1	Mutual Fund	5,251
@ BARON CAPITAL GROUP PARTNERS RETAIL	Mutual Fund	2,156
@ BLACKROCK FUNDS SYSTEMATIC MULTI-STRATEGY A	Mutual Fund	3,425
@ EATON VANCE FUNDS FLOATING RATE ADVANTAGE A	Mutual Fund	26,982
@ ENTREPRENEURSHARES SER TRUST US SMALL CAP I	Mutual Fund	13,585
@ FIDELITY INVESTMENTS FLOATING RATE HIGH INC RETAIL	Mutual Fund	4,616
@ FIDELITY INVESTMENTS HEALTH CARE RETAIL	Mutual Fund	10,108
@ FIDELITY INVESTMENTS INTL GROWTH RETAIL	Mutual Fund	1,932
@ HARBOR FUNDS DISRUPTIVE INNOVATION INVESTOR	Mutual Fund	18,082
@ HARTFORD MUTUAL FUNDS SHORT DURATION A	Mutual Fund	28,412
@ HARTFORD MUTUAL FUNDS STRATEGIC INCOME A	Mutual Fund	31,306
@ HUSSMAN FUNDS STRAT GROWTH INVESTOR	Mutual Fund	12,799
@ MATTHEWS INDIA INVESTOR	Mutual Fund	26
@ MFS FUNDS GROWTH I	Mutual Fund	1,910
@ NATIXIS FUNDS LOOMIS SAYLES GLOBAL ALLOC A	Mutual Fund	11,496
@ NORTHERN LIGHTS TR PFG AMERICAN GROWTH STRAT R	Mutual Fund	12,319
@ NORTHERN LIGHTS TR PFG BR EQTY ESG STRAT R	Mutual Fund	6,237
@ NORTHERN LIGHTS TR PFG EQTY INDEX FOCUSED R	Mutual Fund	5,854

See accompanying independent auditors' report.

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AMICA 401(k) RETIREMENT SAVINGS PLAN

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

December 31, 2022

Identity of issue, borrower, lessor, or similar party		Description of investment including maturity date, rate of interest, collateral, par or maturity value	Current Value ¹
@	NORTHERN LIGHTS TR PFG JANUS HEND BAL STRAT R	Mutual Fund	32,093
@	NORTHERN LIGHTS TR PFG SEC EQTY BUS CYC STRAT R	Mutual Fund	6,103
@	NORTHERN LIGHTS TR PFG TACTICAL INCOME STRAT R	Mutual Fund	13,912
@	NORTHERN LTS FD TR ACTIVE CORE BOND STRAT R	Mutual Fund	13,836
@	NORTHERN LTS FD TR BNY MELLON DIVERSIFIER STRAT R	Mutual Fund	18,057
@	NORTHERN LTS FD TR JP MORGAN TACTICL MOD STRAT R	Mutual Fund	10,634
@	NORTHERN LTS FD TR MEEDER TACTICAL STRAT R	Mutual Fund	4,277
@	NORTHERN LTS FD TR MFS AGGRESSIVE GROWTH STRAT R	Mutual Fund	12,207
@	PIMCO INVESTMENTS REAL RET ADMIN	Mutual Fund	20,587
@	PRIMECAP ODYSSEY FUNDS ODYSSEY GROWTH INVESTOR	Mutual Fund	10,901
@	PRINCIPAL FUNDS BLUE CHIP A	Mutual Fund	4,280
@	SCHWAB FUNDS GOVT MONEY MKT INVESTOR	Mutual Fund	15,010
@	SCHWAB FUNDS US TREASURY INVESTOR	Mutual Fund	33,192
@	SCHWAB FUNDS VALUE ADVANTAGE MONEY INVESTOR	Mutual Fund	1,893
@	T. ROWE PRICE FUNDS BLUE CHIP GROWTH INVESTOR	Mutual Fund	8,420
@	T. ROWE PRICE FUNDS DIV GROWTH INVESTOR	Mutual Fund	16,116
@	T. ROWE PRICE FUNDS SCI & TECH INVESTOR	Mutual Fund	12,851
@	TRUST FOR PROFESSIONAL MANAGER MAIRS & POWER GROWTH INVESTOR	Mutual Fund	11,650
@	VANGUARD BAL INDEX ADMIRAL	Mutual Fund	12,352
@	VANGUARD CASH RESERVES FED MMKT ADMIRAL	Mutual Fund	28,829
@	VANGUARD DIV APPRECIATION INDEX ADMIRAL	Mutual Fund	21,140
@	VANGUARD DIV GROWTH INVESTOR	Mutual Fund	205,345
@	VANGUARD EMRG MKTS STOCK INDEX ADMIRAL	Mutual Fund	4,365
@	VANGUARD ENERGY INVESTOR	Mutual Fund	54,790
@	VANGUARD EXTENDED MKT INDEX ADMIRAL	Mutual Fund	57,406
@	VANGUARD FTSE ALL WLD EX-US IDX ADMRL	Mutual Fund	25,067
@	VANGUARD GLOBAL CAP CYCLES INVESTOR	Mutual Fund	12,598
@	VANGUARD HEALTH CARE INVESTOR	Mutual Fund	38,197
@	VANGUARD HIGH DIV YIELD INDEX ADMIRAL	Mutual Fund	39,368
@	VANGUARD INTL GROWTH INVESTOR	Mutual Fund	16,882
@	VANGUARD MID CAP GROWTH INDEX ADMIRAL	Mutual Fund	33,606
@	VANGUARD PRIMECAP CORE INVESTOR	Mutual Fund	102,377
@	VANGUARD SM CAP GROWTH INDEX ADMIRAL	Mutual Fund	15,133
@	VANGUARD STRATEGIC SM CAP EQTY INVESTOR	Mutual Fund	19,623

See accompanying independent auditors' report.

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AMICA 401(k) RETIREMENT SAVINGS PLAN

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

December 31, 2022

Identity of issue, borrower, lessor, or similar party		Description of investment including maturity date, rate of interest, collateral, par or maturity value	Current Value ¹
@	VANGUARD US GROWTH INVESTOR	Mutual Fund	16,400
@	VANGUARD WELLINGTON INVESTOR	Mutual Fund	10,010
@	VANGUARD WINDSOR INVESTOR	Mutual Fund	67,091
			<u>\$ 749,766,433</u>
*	Party in interest.		
#	As certified by Vanguard.		
@	Held in the Vanguard Brokerage Option #.		
¹	Cost Information not included as investments are participant directed.		

See accompanying independent auditors' report.

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AMICA 401(k) RETIREMENT SAVINGS PLAN

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

December 31, 2022

Identity of issue, borrower, lessor, or similar party	Description of investment including maturity date, rate of interest, collateral, par or maturity value	Current Value ¹
# * VANGUARD BALANCED INDEX FUND INSTITUTIONAL SHARES	Registered Investment Company	\$ 31,716,218
# * VANGUARD FEDERAL MONEY MARKET FUND	Registered Investment Company	70,230,653
# * VANGUARD GROWTH INDEX FUND INST	Registered Investment Company	59,751,066
# * VANGUARD INFLATION-PROTECTED SECURITIES FUND INSTL SHARES	Registered Investment Company	11,056,919
# * VANGUARD MID-CAP INDEX FUND INSTITUTIONAL SHARES	Registered Investment Company	31,580,924
# * VANGUARD REAL ESTATE INDE FUND - INSTL SHARES	Registered Investment Company	8,755,659
# * VANGUARD SHORT-TERM BOND INDEX FUND ADMIRAL SHARES	Registered Investment Company	3,903,350
# * VANGUARD SMALL-CAP INDEX FUND INSTITUTIONAL SHARES	Registered Investment Company	26,838,696
# * VANGUARD TOTAL BOND MARKET INDEX FUND INSTL SHARES	Registered Investment Company	62,457,339
# * VANGUARD TOTAL INTERNATIONAL STOCK INDEX FUND INSTL SHARES	Registered Investment Company	58,791,204
# * VANGUARD TOTAL STOCK MARKET INDEX FUND INSTL PLUS SHARES	Registered Investment Company	84,782,843
# * VANGUARD VALUE INDEX FUND INSTITUTIONAL SHARES	Registered Investment Company	48,311,773
# * VANGUARD TARGET RETIREMENT 2020 TRUST II	Common/Collective Trust	13,051,022
# * VANGUARD TARGET RETIREMENT 2025 TRUST II	Common/Collective Trust	26,864,164
# * VANGUARD TARGET RETIREMENT 2030 TRUST II	Common/Collective Trust	27,531,370
# * VANGUARD TARGET RETIREMENT 2035 TRUST II	Common/Collective Trust	26,996,734
# * VANGUARD TARGET RETIREMENT 2040 TRUST II	Common/Collective Trust	19,473,974
# * VANGUARD TARGET RETIREMENT 2045 TRUST II	Common/Collective Trust	25,125,426
# * VANGUARD TARGET RETIREMENT 2050 TRUST II	Common/Collective Trust	34,208,991
# * VANGUARD TARGET RETIREMENT 2055 TRUST II	Common/Collective Trust	29,558,903
# * VANGUARD TARGET RETIREMENT 2060 TRUST II	Common/Collective Trust	12,778,895
# * VANGUARD TARGET RETIREMENT 2065 TRUST II	Common/Collective Trust	1,601,679
# * VANGUARD TARGET RETIREMENT 2070 TRUST II	Common/Collective Trust	13,719
# * VANGUARD TARGET RETIREMENT INCOME TRUST II	Common/Collective Trust	12,111,408
# * FORD MOTOR CREDIT CO LLC NOTE M/W CLBL	Bond	14,484
# * GOLDMAN SACHS GROUP INC NOTE M/W CLBL	Bond	9,772
# * WELLS FARGO BANK NATIONAL ASSN CD MTHLY	Bond	1,005
# * Participant Loans	4.25% - 10.50%	12,812,252
@ FDIC INSURED DEPOSIT ACCOUNT IDA02 NOT COVERED BY SIPC	Certificate Of Deposit	690,948
@ BARINGS GLOBAL SHORT DURATION COM	Closed-End Fund	3,328
@ COHEN & STEERS LTD DURATION PF COM	Closed-End Fund	8,559
@ SPROTT PHYSICAL GOLD TRUST UNIT	Closed-End Fund	2,115
@ SPROTT PHYSICAL SILVER TRUST TR UNIT	Closed-End Fund	35,333
@ 360 DIGITECH INC ADR	Common Stock	45

See accompanying independent auditors' report.

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AMICA 401(k) RETIREMENT SAVINGS PLAN

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

December 31, 2022

Identity of issue, borrower, lessor, or similar party	Description of investment including maturity date, rate of interest, collateral, par or maturity value	Current Value ¹
@ 3M COMPANY COM	Common Stock	607
@ 88 ENERGY LTD COM	Common Stock	31
@ 89BIO INC COM	Common Stock	1,273
@ ABBVIE INC COM	Common Stock	10,598
@ ACACIA RESEARCH CORP COM	Common Stock	253
@ ACCENTURE PLC COM	Common Stock	1,095
@ ACTIVISION BLIZZARD INC COM	Common Stock	1,962
@ ADAPTIVE BIOTECHNOLOGIES CORP COM	Common Stock	153
@ ADOBE INC COM	Common Stock	1,010
@ ADVANCED MICRO DEVICES INC COM	Common Stock	13,537
@ AIR PRODUCTS & CHEMICALS INC COM	Common Stock	7,778
@ AIRBNB INC COM CL A	Common Stock	4,788
@ AIRGAIN INC COM	Common Stock	195
@ AKAMAI TECHNOLOGIES COM	Common Stock	8,430
@ ALASKA AIR GROUP INC COM	Common Stock	4,379
@ ALCOA CORPORATION COM	Common Stock	1,546
@ ALEXANDRIA REAL ESTATE EQUITIE COM USD0.01	Common Stock	2,284
@ ALLBIRDS INC COM CL A	Common Stock	242
@ ALPHABET INC COM CL A	Common Stock	53,644
@ ALPHABET INC COM CL C	Common Stock	42,945
@ ALTERYX INC COM CL A	Common Stock	1,216
@ ALTRIA GROUP INC COM	Common Stock	7,307
@ AMARIN CORP ADR SPONSORED	Common Stock	3,025
@ AMAZON COM INC COM	Common Stock	87,780
@ AMBARELLA INC COM	Common Stock	822
@ AMC ENTERTAINMENT HOLDINGS INC COM CL A	Common Stock	81
@ AMC ENTERTAINMENT HOLDINGS INC PFD EQT UNIT DEP REP 1/100	Common Stock	28
@ AMER INTL GRP INC COM	Common Stock	3,794
@ AMERICAN ELECTRIC POWER CO INC COM	Common Stock	2,606
@ AMERICAN EXPRESS CO COM	Common Stock	25,863
@ AMERICAN LITHIUM CORP COM	Common Stock	2,076
@ AMERICAN TOWER CORP COM USD0.01	Common Stock	23,182
@ AMGEN INC COM	Common Stock	3,213
@ AMPHENOL CORP COM CL A	Common Stock	7,614

See accompanying independent auditors' report.

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

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Identity of issue, borrower, lessor, or similar party	Description of investment including maturity date, rate of interest, collateral, par or maturity value	Current Value ¹
@ ANI PHARMACEUTICALS INC COM	Common Stock	80
@ ANIKA THERAPEUTICS INC COM	Common Stock	60,680
@ ANTERO MIDSTREAM CORPORATION COM	Common Stock	2,158
@ APPLE HOSPITALITY REIT INC COM NPV	Common Stock	162
@ APPLE INC COM	Common Stock	715,242
@ APPLIED MATERIALS INC COM	Common Stock	492
@ APPLOVIN CORP COM CL A	Common Stock	211
@ ARCONIC CORPORATION COM	Common Stock	529
@ ARCTURUS THERAPEUTICS HLDG INC COM	Common Stock	170
@ AST SPACEMOBILE INC COM CL A	Common Stock	2,410
@ AT&T INC COM	Common Stock	18,009
@ ATLISSIAN CORP COM CL A	Common Stock	643
@ ATMOS ENERGY CORP COM	Common Stock	1,897
@ AURORA CANNABIS INC COM	Common Stock	46
@ AUTODESK INC COM	Common Stock	934
@ AUXLY CANNABIS GROUP INC COM	Common Stock	89
@ AZIMUT EXPLORATION INC COM	Common Stock	805
@ BANK OF AMERICA CORPORATION COM	Common Stock	6,624
@ BANK OF MONTREAL MICROSECTORS FANG TM IND *CLBL	Common Stock	216
@ BARRICK GOLD CORPORATION COM	Common Stock	351
@ BECTON DICKINSON & CO COM	Common Stock	2,543
@ BERKSHIRE GREY INC COM CL A	Common Stock	60
@ BERKSHIRE HATHAWAY INC COM CL B	Common Stock	241,251
@ BIT DIGITAL INC COM	Common Stock	120
@ BJS WHSL CLUB HLDGS INC COM	Common Stock	9,924
@ BLACKBERRY LTD COM	Common Stock	652
@ BLACKLINE INC COM	Common Stock	1,009
@ BLACKROCK INC COM	Common Stock	1,496
@ BLACKSTONE INC COM	Common Stock	8,161
@ BLADE AIR MOBILITY INC COM CL A	Common Stock	1,790
@ BLOCK INC COM CL A	Common Stock	7,666
@ BOEING CO COM	Common Stock	952
@ BOSTON BEER CO INC COM CL A	Common Stock	659
@ BOX INC COM CL A	Common Stock	3,113

See accompanying independent auditors' report.

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Identity of issue, borrower, lessor, or similar party	Description of investment including maturity date, rate of interest, collateral, par or maturity value	Current Value ¹
@ BRADY CORP COM CL A	Common Stock	5,824
@ BRISTOL-MYERS SQUIBB CO COM	Common Stock	2,562
@ BROADCOM INC COM	Common Stock	2,971
@ BROADRIDGE FIN SOLUTIONS INC COM	Common Stock	5,902
@ BROADWIND INC COM	Common Stock	45
@ BURGERFI INTERNATIONAL INC COM	Common Stock	1
@ C3.AI INC COM CL A	Common Stock	1,634
@ CAL DIVE INTERNATIONAL INC DEL COM	Common Stock	-
@ CAMBIUM NETWORKS CORPORATION COM	Common Stock	650
@ CANOPY GROWTH CORPORATION COM	Common Stock	6,803
@ CANSORTIUM INC COM	Common Stock	73
@ CAPRI HOLDINGS LTD COM	Common Stock	57
@ CARNIVAL CORP UNITS	Common Stock	1,668
@ CARVANA CO COM CL A	Common Stock	2,512
@ CASSAVA SCIENCES INC COM	Common Stock	739
@ CATALYST PHARMACEUTICALS INC COM	Common Stock	2,790
@ CATERPILLAR INC COM	Common Stock	2,516
@ CELLDX THERAPEUTICS INC COM	Common Stock	401
@ CELSIUS HOLDINGS INC COM	Common Stock	6,971
@ CENNTRO ELECTRIC GROUP LTD COM	Common Stock	6
@ CERAGON NETWORKS LTD COM	Common Stock	3,188
@ CHARGEPOINT HOLDINGS INC COM CL A	Common Stock	2,716
@ CHARLES RIVER LABORATORIES COM	Common Stock	5,448
@ CHARLOTTE WEB HOLDINGS INC COM	Common Stock	52
@ CHARTER COMMUNICATIONS INC COM CL A	Common Stock	6,782
@ CHECKPOINT THERAPEUTICS INC COM	Common Stock	767
@ CHEMED CORP COM	Common Stock	1,540
@ CHEVRON CORPORATION COM	Common Stock	43,616
@ CHIPOTLE MEXICAN GRILL COM	Common Stock	15,262
@ CIPHER MINING INC COM	Common Stock	70
@ CISCO SYSTEMS INC COM	Common Stock	12,434
@ CITIGROUP INC COM	Common Stock	27,273
@ CITIZENS FINL GROUP INC COM	Common Stock	673
@ CLEAN ENERGY FUELS CORPORATION COM	Common Stock	11,804

See accompanying independent auditors' report.

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Identity of issue, borrower, lessor, or similar party	Description of investment including maturity date, rate of interest, collateral, par or maturity value	Current Value ¹
@ CLEVELAND CLIFFS INC COM	Common Stock	36,248
@ CLOROX CO COM	Common Stock	1,621
@ CLOVIS ONCOLOGY INC COM	Common Stock	84
@ COCA-COLA CO COM	Common Stock	5,068
@ COHERENT CORP COM	Common Stock	18,252
@ COMMERCE BANCSHARES INC COM	Common Stock	4,180
@ COMPASS DIVERSIFIED COM	Common Stock	365
@ COPART INC COM	Common Stock	7,063
@ CORNING INC COM	Common Stock	1,255
@ CORSAIR GAMING INC COM	Common Stock	2,714
@ CORTEVA INC COM	Common Stock	3,879
@ COSTCO WHOLESALE CORP COM	Common Stock	11,413
@ COTERRA ENERGY INC COM	Common Stock	392
@ COUPA SOFTWARE INCORPORATED COM	Common Stock	3,721
@ CREDIT ACCEPTANCE CORPORATION COM	Common Stock	474
@ CRESCO LABS INC COM	Common Stock	900
@ CRISPR THERAPEUTICS AG COM	Common Stock	1,220
@ CROCS INC COM	Common Stock	7,590
@ CRONOS GROUP INC COM	Common Stock	9,144
@ CROWDSTRIKE HOLDINGS INC COM CL A	Common Stock	4,001
@ CROWN CASTLE INC COM USD0.01	Common Stock	27,865
@ CURALEAF HOLDINGS INC COM	Common Stock	7,950
@ CURRENTC POWER CORPORATION COM	Common Stock	1
@ CVS HEALTH CORPORATION COM	Common Stock	19,461
@ CYBERARK SOFTWARE LTD COM	Common Stock	1,945
@ DANAHER CORP COM	Common Stock	1,336
@ DANIMER SCIENTIFIC INC COM CL A	Common Stock	134
@ DEERE & CO COM	Common Stock	1,286
@ DELL TECHNOLOGIES INC COM CL C	Common Stock	25,826
@ DENISON MINES CORPORATION COM	Common Stock	4,600
@ DERMTECH INC COM	Common Stock	89
@ DESKTOP METAL INC COM CL A	Common Stock	476
@ DEUTSCHE BANK AG LONDON PWRSHS DB GOLD DBLE LNG *CLBL	Common Stock	745
@ DEVON ENERGY CORP COM	Common Stock	615,100

See accompanying independent auditors' report.

(Continued)

Schedule 1

AMICA 401(k) RETIREMENT SAVINGS PLAN

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

December 31, 2022

Identity of issue, borrower, lessor, or similar party	Description of investment including maturity date, rate of interest, collateral, par or maturity value	Current Value ¹
@ DEXCOM INC COM	Common Stock	2,718
@ DIAMOND HILL INVESTMENT GROUP COM	Common Stock	1,850
@ DIAMONDBACK ENERGY INC COM	Common Stock	140
@ DICE THERAPEUTICS INC COM	Common Stock	6,240
@ DICKS SPORTING GOODS INC COM	Common Stock	2,165
@ DIEBOLD NIXDORF INCORPORATED COM	Common Stock	249
@ DIGIHOST TECHNOLOGY INC COM	Common Stock	72
@ DIGITAL TURBINE INC COM	Common Stock	152
@ DISCOVER FINANCIAL SERVICES COM	Common Stock	9,783
@ DNP SELECT INCOME FUND INC COM	Common Stock	96,949
@ DOCUSIGN INC COM	Common Stock	277
@ DOLLAR GENERAL CORP COM	Common Stock	11,328
@ DOMINOS PIZZA INC COM	Common Stock	7,967
@ DOW INC COM	Common Stock	3,326
@ DRAFTKINGS INC COM CL A	Common Stock	1,788
@ DRIVE SHACK INC COM	Common Stock	117
@ DUPONT DE NEMOURS INC COM	Common Stock	4,530
@ DUTCH BROS INC COM CL A	Common Stock	3,524
@ DYNATRACE INC COM	Common Stock	230
@ EDITAS MEDICINE INC COM	Common Stock	1,774
@ EGPI FIRECREEK INC COM	Common Stock	-
@ ELI LILLY AND COMPANY COM	Common Stock	4,433
@ EMBECTA CORPORATION COM	Common Stock	51
@ ENERGY FUELS INC COM	Common Stock	932
@ ENZOLYTICS INC COM	Common Stock	185
@ EQT CORPORATION COM	Common Stock	848
@ EQUINIX INC COM	Common Stock	2,032
@ EQUINOX GOLD CORP COM	Common Stock	49
@ EQUITY COMMONWEALTH USD0.01(BNF INT)	Common Stock	4,421
@ ESPORTS ENTERTAINMENT GRP INC COM	Common Stock	613
@ ESTABLISHMENT LABS HLDGS INC COM	Common Stock	657
@ ETSY INC COM	Common Stock	3,354
@ EVOFEM BIOSCIENCES INC COM	Common Stock	-
@ EXELIXIS INC COM	Common Stock	16,040

See accompanying independent auditors' report.

(Continued)

Schedule 1

AMICA 401(k) RETIREMENT SAVINGS PLAN

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

December 31, 2022

Identity of issue, borrower, lessor, or similar party	Description of investment including maturity date, rate of interest, collateral, par or maturity value	Current Value ¹
@ EXP WORLD HOLDINGS INC COM	Common Stock	112
@ EXXON MOBIL CORPORATION COM	Common Stock	5,629
@ FAIR ISAAC CORP COM	Common Stock	1,197
@ FARMLAND PARTNERS INC COM USD0.01	Common Stock	638
@ FAURECIA S.E. COM	Common Stock	73
@ FERRARI N V COM	Common Stock	70,882
@ FISHER INC COM CL A	Common Stock	2,944
@ FIVERR INTERNATIONAL LTD COM	Common Stock	204
@ FLAHERTY & CRUMRINE/CLAYMORE P COM	Common Stock	13,894
@ FLEETCOR TECHNOLOGIES INC COM	Common Stock	735
@ FORD MOTOR CO COM	Common Stock	12,089
@ FORTINET INC COM	Common Stock	2,200
@ FPX NICKEL CORP COM	Common Stock	159
@ FREEPORT-MCMORAN INC COM CL B	Common Stock	4,314
@ FTI CONSULTING INC COM	Common Stock	1,588
@ FUBOTV INC COM	Common Stock	870
@ GAN LTD COM	Common Stock	75
@ GENERAL ELECTRIC CO COM	Common Stock	4,786
@ GENERAL MILLS INC COM	Common Stock	16,770
@ GENERAL MOTORS CO COM	Common Stock	18,716
@ GERMAN AMERN BANCORP COM	Common Stock	377
@ GILAT SATELLITE NETWORKS COM	Common Stock	348
@ GILEAD SCIENCES INC COM	Common Stock	11,894
@ GINKGO BIOWORKS HOLDINGS INC COM CL A	Common Stock	338
@ GLASS HOUSE BRANDS INC COM	Common Stock	191
@ GLOBAL CORD BLOOD CORPORATION COM	Common Stock	-
@ GLOBAL MEDICAL REIT INC COM USD0.001	Common Stock	3,959
@ GRAYSCALE BITCOIN TRUST BTC COM	Common Stock	589
@ GREEN THUMB INDUSTRIES INC COM	Common Stock	2,592
@ GUIDEWIRE SOFTWARE INC COM	Common Stock	3,128
@ GXO LOGISTICS INCORPORATED COM	Common Stock	256
@ HANMI FINANCIAL CORP COM	Common Stock	371
@ HASBRO INC COM	Common Stock	623
@ HCA HEALTHCARE INC COM	Common Stock	2,653

See accompanying independent auditors' report.

(Continued)

Schedule 1

AMICA 401(k) RETIREMENT SAVINGS PLAN

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

December 31, 2022

Identity of issue, borrower, lessor, or similar party		Description of investment including maturity date, rate of interest, collateral, par or maturity value	Current Value ¹
@	HELIOS & MATHESON ANALYTICS IN COM	Common Stock	-
@	HENRY JACK & ASSOCIATES INC COM	Common Stock	1,440
@	HERON THERAPEUTICS INC COM	Common Stock	75
@	HOMOLOGY MEDICINES INC COM	Common Stock	252
@	HONEYWELL INTERNATIONAL INC COM	Common Stock	5,682
@	HORIZONTE MINERALS COM	Common Stock	350
@	HOUSERAISING INC COM DELISTED	Common Stock	-
@	HOWMET AEROSPACE INC COM	Common Stock	4,059
@	HUBSPOT INC COM	Common Stock	867
@	HUMANA INC COM	Common Stock	8,244
@	HUT 8 MINING CORP COM	Common Stock	361
@	IBIO INC COM	Common Stock	213
@	ILLINOIS TOOL WORKS INC COM	Common Stock	1,154
@	ILLUMINA INC COM	Common Stock	2,022
@	IMMUNOGEN INC COM	Common Stock	1,240
@	INDIE SEMICONDUCTOR INC COM	Common Stock	292
@	INFINERA CORP COM	Common Stock	674
@	INTEL CORP COM	Common Stock	2,448
@	INTELLIA THERAPEUTICS INC COM	Common Stock	1,396
@	INTERCONTINENTAL EXCHANGE INC COM	Common Stock	529
@	INTERNATIONAL BUS MACH CORP COM	Common Stock	5,375
@	INTUIT INC COM	Common Stock	1,969
@	INTUITIVE SURGICAL INC COM	Common Stock	1,592
@	INVITAE CORP COM	Common Stock	47
@	IROBOT CORP COM	Common Stock	578
@	IVANHOE MINES LTD COM CL A	Common Stock	316
@	JOHN HANCOCK PFD INCOME FUND III COM	Common Stock	13,564
@	JOHNSON & JOHNSON COM	Common Stock	69,249
@	JP MORGAN CHASE & CO COM	Common Stock	2,181
@	JUSHI HOLDINGS INC COM CL B	Common Stock	1,476
@	JUVA LIFE INC COM	Common Stock	63
@	KEYSIGHT TECHNOLOGIES INC COM	Common Stock	1,711
@	KINDER MORGAN INC COM	Common Stock	5,096
@	KOPIN CORP COM	Common Stock	372

See accompanying independent auditors' report.

(Continued)

Schedule 1

AMICA 401(k) RETIREMENT SAVINGS PLAN

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

December 31, 2022

Identity of issue, borrower, lessor, or similar party		Description of investment including maturity date, rate of interest, collateral, par or maturity value	Current Value ¹
@	KOSMOS ENERGY LTD (NA) COM	Common Stock	318
@	KROGER CO COM	Common Stock	225
@	KULR TECHNOLOGY GROUP INC COM	Common Stock	120
@	KYNDRYL HLDGS INC COM	Common Stock	2,280
@	LAS VEGAS SANDS CORP COM	Common Stock	8,845
@	LATCH INC COM	Common Stock	355
@	LATTICE INCORPORATED COM	Common Stock	-
@	LEMONADE INC COM	Common Stock	2,599
@	LENDINGTREE INC COM	Common Stock	213
@	LENSAR INC COM	Common Stock	65
@	LI-CYCLE HOLDINGS CORP COM	Common Stock	167
@	LOCKHEED MARTIN CORP COM	Common Stock	6,698
@	LOEWS CORP COM	Common Stock	2,698
@	LUCID GROUP INC COM	Common Stock	34
@	LULULEMON ATHLETICA INC COM	Common Stock	26,592
@	LUMEN TECHNOLOGIES INC COM	Common Stock	1,128
@	LUMENTUM HLDGS INC COM	Common Stock	313
@	LUMINAR TECHNOLOGIES INC COM CL A	Common Stock	2,475
@	LYRA THERAPEUTICS INC COM	Common Stock	157
@	MARATHON DIGITAL HOLDINGS INC COM	Common Stock	393
@	MARATHON OIL CORPORATION COM	Common Stock	1,218
@	MARKEL CORP COM	Common Stock	1,317
@	MARTIN MARIETTA MATERIALS INC COM	Common Stock	5,070
@	MARVELL TECHNOLOGY INC COM	Common Stock	1,873
@	MASTERCARD INCORPORATED COM CL A	Common Stock	25,543
@	MATADOR RESOURCES COMPANY COM	Common Stock	4,638
@	MATCH GROUP INC COM	Common Stock	13,194
@	MATTERPORT INC COM CL A	Common Stock	700
@	MCCORMICK & COMPANY INC COM	Common Stock	1,027
@	MCEWEN MINING INC COM	Common Stock	820
@	MCKESSON CORPORATION COM	Common Stock	4,670
@	MEDTRONIC PLC COM	Common Stock	7,770
@	MERCK & CO INC COM	Common Stock	1,668
@	MERCK KGAA COM	Common Stock	6,825

See accompanying independent auditors' report.

(Continued)

Schedule 1

AMICA 401(k) RETIREMENT SAVINGS PLAN

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

December 31, 2022

Identity of issue, borrower, lessor, or similar party	Description of investment including maturity date, rate of interest, collateral, par or maturity value	Current Value ¹
@ META PLATFORMS INC COM CL A	Common Stock	83,877
@ MFA FINANCIAL INC COM USD0.01(POST REV SPLIT)	Common Stock	20,564
@ MGM RESORTS INTERNATIONAL COM	Common Stock	503
@ MICRON TECHNOLOGY INC COM	Common Stock	702
@ MICROSOFT CORP COM	Common Stock	214,354
@ MICROSTRATEGY COM CL A	Common Stock	43,887
@ MIND MEDICINE (MINDMED) INC COM	Common Stock	183
@ MODERNA INC COM	Common Stock	1,796
@ MONGODB INC COM CL A	Common Stock	787
@ MOODYS CORP COM	Common Stock	1,133
@ MORGAN STANLEY COM	Common Stock	13,538
@ MOSAIC CO COM	Common Stock	310
@ MP MATERIALS CORP COM CL A	Common Stock	12,140
@ NAMIBIA CRITICAL METALS INC COM	Common Stock	139
@ NASDAQ INC COM	Common Stock	6,117
@ NAVIGATOR HOLDINGS LTD COM	Common Stock	3,289
@ NEPTUNE WELLNESS SOLUTIONS INC COM	Common Stock	32
@ NETFLIX INC COM	Common Stock	139,773
@ NEUROCRINE BIOSCIENCES INC COM	Common Stock	2,508
@ NEXTERA ENERGY INC COM	Common Stock	23,810
@ NEXTERA ENERGY PARTNERS LP COM UNIT LTD PARTNERSHIP IN	Common Stock	7,009
@ NIKE INC COM CL B	Common Stock	34,518
@ NIKOLA CORPORATION COM	Common Stock	648
@ NORDIC AMER TANKERS LTD COM	Common Stock	11,032
@ NORWEGIAN CRUISE LINE HLDGS LT COM	Common Stock	710
@ NOVABAY PHARMACEUTICALS INC COM	Common Stock	57
@ NUTANIX INC COM CL A	Common Stock	1,303
@ NUVVE HLDG CORP COM	Common Stock	40
@ NVIDIA CORP COM	Common Stock	45,830
@ OBSIDIAN ENERGY LTD COM	Common Stock	133
@ OKTA INC COM CL A	Common Stock	342
@ OLO INC COM CL A	Common Stock	469
@ ORACLE CORP COM	Common Stock	16,938
@ ORGANON & CO COM	Common Stock	29

See accompanying independent auditors' report.

(Continued)

Schedule 1

AMICA 401(k) RETIREMENT SAVINGS PLAN

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

December 31, 2022

Identity of issue, borrower, lessor, or similar party	Description of investment including maturity date, rate of interest, collateral, par or maturity value	Current Value ¹
@ OVERSTOCK COM INC DEL COM	Common Stock	1,375
@ OZOP ENERGY SOLUTIONS INC COM	Common Stock	125
@ PAGERDUTY INC COM	Common Stock	664
@ PAGSEGURO DIGITAL LTD COM	Common Stock	87
@ PALANTIR TECH INC COM CL A	Common Stock	5,971
@ PALO ALTO NETWORKS INC COM	Common Stock	8,512
@ PAN AMERICAN SILVER CORP COM	Common Stock	331
@ PARAMOUNT GLOBAL COM	Common Stock	135
@ PAYPAL HOLDINGS INC COM	Common Stock	11,680
@ PDL BIOPHARMA INC COM DELISTED	Common Stock	-
@ PENUMBRA INC COM	Common Stock	1,780
@ PEPSICO INC COM	Common Stock	23,769
@ PERKINELMER INC COM	Common Stock	561
@ PETMED EXPRESS INC COM	Common Stock	116
@ PFIZER INC COM	Common Stock	17,479
@ PHILIP MORRIS INTL INC COM	Common Stock	12,651
@ PHILLIPS 66 COM	Common Stock	1,056
@ PIMCO DYNAMIC INCOME OPP FD COM BEN SHS	Common Stock	1,374
@ PINTEREST INC COM CL A	Common Stock	340
@ PLUG POWER INC COM	Common Stock	1,311
@ POTLATCHDELTIC CORPORATION COM USD1	Common Stock	556,474
@ PRESTO AUTOMATION INC COM	Common Stock	115
@ PROCTER & GAMBLE CO COM	Common Stock	305
@ QUALCOMM INC COM	Common Stock	5,560
@ QUANTUMSCAPE CORP COM CL A	Common Stock	567
@ QUANTUM-SI INC COM CL A	Common Stock	92
@ QUIDELORTHO CORP COM	Common Stock	428
@ QUIPT HOME MEDICAL CORP COM	Common Stock	236
@ RARE ELEMENT RESOURCES LTD COM	Common Stock	156
@ REPUBLIC SERVICES INC COM	Common Stock	1,462
@ RESMED INC COM	Common Stock	209
@ RIGETTI COMPUTING INC COM	Common Stock	73
@ RIOT BLOCKCHAIN INC COM	Common Stock	339
@ ROBLOX CORP COM CL A	Common Stock	3,501

See accompanying independent auditors' report.

(Continued)

Schedule 1

AMICA 401(k) RETIREMENT SAVINGS PLAN
Schedule H, Line 4i – Schedule of Assets (Held at End of Year)
December 31, 2022

Identity of issue, borrower, lessor, or similar party	Description of investment including maturity date, rate of interest, collateral, par or maturity value	Current Value ¹
@ ROCKET LAB USA INC COM	Common Stock	3,393
@ ROKU INC COM CL A	Common Stock	4,558
@ ROOT INC COM CL A	Common Stock	144
@ RPM INTERNATIONAL INC COM	Common Stock	17,997
@ RXO INC COM	Common Stock	258
@ S&P GLOBAL INC COM	Common Stock	7,723
@ SALESFORCE INC COM	Common Stock	12,198
@ SANDSTORM GOLD LIMITED COM	Common Stock	531
@ SANGAMO THERAPEUTICS INC COM	Common Stock	628
@ SBA COMMUNICATIONS CORP COM USD0.01 CL A	Common Stock	1,139
@ SCHLUMBERGER LIMITED COM	Common Stock	59,979
@ SCHRODINGER INC COM	Common Stock	804
@ SEABRIDGE GOLD INC COM	Common Stock	1,258
@ SENESTECH INC COM	Common Stock	77
@ SERVICENOW INC COM	Common Stock	777
@ SHAKE SHACK INC COM CL A	Common Stock	4,153
@ SHAPEWAYS HOLDINGS INC COM	Common Stock	27
@ SHOPIFY INC COM CL A	Common Stock	17,529
@ SIGNATURE BANK COM	Common Stock	1,182
@ SILVERGATE CAPITAL CORPORATION COM CL A	Common Stock	487
@ SIMON PROPERTY GROUP INC COM USD0.0001	Common Stock	6,532
@ SIRIUS XM HOLDINGS INC COM	Common Stock	1,265
@ SMILEDIRECTCLUB INC COM CL A	Common Stock	158
@ SNAP INC COM CL A	Common Stock	537
@ SNDL INC COM	Common Stock	627
@ SNOWFLAKE INC COM CL A	Common Stock	39,473
@ SOFI TECHNOLOGIES INC COM	Common Stock	2,420
@ SOLAREDGE TECHNOLOGIES INC COM	Common Stock	1,416
@ SOUTHERN CO COM	Common Stock	4,991
@ SOUTHWEST AIRLINES CO COM	Common Stock	3,367
@ SOUTHWESTERN ENERGY CO COM	Common Stock	878
@ SPOTIFY TECHNOLOGY S.A. COM	Common Stock	7,895
@ STARBUCKS CORP COM	Common Stock	8,163
@ STELLANTIS N.V. COM	Common Stock	5,472

See accompanying independent auditors' report.

(Continued)

Schedule 1

AMICA 401(k) RETIREMENT SAVINGS PLAN

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

December 31, 2022

Identity of issue, borrower, lessor, or similar party	Description of investment including maturity date, rate of interest, collateral, par or maturity value	Current Value ¹
@ STERIS PLC COM	Common Stock	14,775
@ STRONGHOLD DIGITAL MNG INC COM	Common Stock	48
@ SUPER GROUP LTD COM	Common Stock	399
@ SYNOPSYS INC COM	Common Stock	1,596
@ SYSCO CORP COM	Common Stock	10,117
@ SYSTEM1 INC COM CL A	Common Stock	19
@ TARGET CORP COM	Common Stock	1,794
@ TELADOC HEALTH INC COM	Common Stock	2,531
@ TELLURIAN INC COM	Common Stock	840
@ TESLA INC COM	Common Stock	480,032
@ TEXAS INSTRUMENTS INC COM	Common Stock	6,956
@ THAI AIRWAY INTL PUBLIC CO COM	Common Stock	63
@ THE BEACHBODY COMPANY INC COM CL A	Common Stock	105
@ THE TRADE DESK INC COM CL A	Common Stock	897
@ THERMO FISHER SCIENTIFIC INC COM	Common Stock	20,382
@ TILRAY BRANDS INC COM	Common Stock	2,437
@ TILT HOLDINGS INC COM	Common Stock	40
@ TIMBER PHARMACEUTICALS INC COM	Common Stock	35
@ T-MOBILE US INC COM	Common Stock	6,300
@ TOMPKINS FINANCIAL CORPORATION COM	Common Stock	7,462
@ TRACTOR SUPPLY CO COM	Common Stock	1,625
@ TRANSMEDICS GROUP INC COM	Common Stock	3,086
@ TRULIEVE CANNABIS CORP COM	Common Stock	174
@ TURNING POINT BRANDS INC COM	Common Stock	221
@ TWILIO INC COM CL A	Common Stock	1,665
@ TWIST BIOSCIENCE CORPORATION COM	Common Stock	1,190
@ UBER TECHNOLOGIES INC COM	Common Stock	2,720
@ UIPATH INC COM CL A	Common Stock	127
@ ULTA BEAUTY INC COM	Common Stock	2,345
@ UNDER ARMOUR INC COM CL A	Common Stock	782
@ UNION PACIFIC CORP COM	Common Stock	2,752
@ UNITED PARCEL SERVICE INC COM CL B	Common Stock	24,338
@ UNITED STATES ANTIMONY CORP COM	Common Stock	1,948
@ UNITED THERAPEUTICS CORP COM	Common Stock	834

See accompanying independent auditors' report.

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Schedule 1

AMICA 401(k) RETIREMENT SAVINGS PLAN

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

December 31, 2022

Identity of issue, borrower, lessor, or similar party		Description of investment including maturity date, rate of interest, collateral, par or maturity value	Current Value ¹
@	UNITEDHEALTH GROUP INC COM	Common Stock	21,496
@	UNITY SOFTWARE INC COM	Common Stock	8,434
@	UPSTART HLDGS INC COM	Common Stock	291
@	VAXART INC COM	Common Stock	961
@	VERIZON COMMUNICATIONS COM	Common Stock	14,821
@	VERTEX PHARMACEUTICAL COM	Common Stock	1,444
@	VERU INC COM	Common Stock	2,640
@	VIATRIS INC COM	Common Stock	1,239
@	VICARIOUS SURGICAL INC COM CL A	Common Stock	353
@	VICOR CORP COM	Common Stock	215,000
@	VIPER ENERGY PARTNERS LP COM	Common Stock	1,589
@	VIRGIN GALACTIC HLDGS INC COM	Common Stock	5,342
@	VISA INC COM CL A	Common Stock	28,999
@	VMWARE INC COM CL A	Common Stock	35,116
@	VUZIX CORP COM	Common Stock	1,820
@	WABTEC CORP COM	Common Stock	103
@	WALGREENS BOOTS ALLIANCE INC COM	Common Stock	10,087
@	WALMART INC COM	Common Stock	16,002
@	WALT DISNEY COMPANY (THE) COM	Common Stock	47,482
@	WARNER BROS DISCOVERY INC COM	Common Stock	1,507
@	WASHINGTON TRUST BANCORP INC COM	Common Stock	23,590
@	WASTE MANAGEMENT INC COM	Common Stock	20,453
@	WAVE SYSTEMS CORP COM CL A DELISTED	Common Stock	-
@	WELLS FARGO & COMPANY COM	Common Stock	5,191
@	WESTERN DIGITAL CORP COM	Common Stock	62,627
@	WESTPORT FUEL SYSTEMS INC COM	Common Stock	39
@	WHEATON PRECIOUS METALS CORP COM	Common Stock	1,937
@	WINGSTOP INC COM	Common Stock	751
@	WINMARK CORPORATION COM	Common Stock	472
@	WINNING BRANDS CORPORATION COM	Common Stock	10,800
@	WIX.COM LTD COM	Common Stock	461
@	WORKDAY INC COM CL A	Common Stock	1,673
@	WORKHORSE GROUP INC COM	Common Stock	152
@	XBIOTECH INC COM	Common Stock	877

See accompanying independent auditors' report.

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Schedule 1

AMICA 401(k) RETIREMENT SAVINGS PLAN

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

December 31, 2022

Identity of issue, borrower, lessor, or similar party	Description of investment including maturity date, rate of interest, collateral, par or maturity value	Current Value ¹
@ XOMETRY INC COM	Common Stock	161
@ XPO INC COM	Common Stock	499
@ YAMANA GOLD INC COM	Common Stock	1,243
@ YEXT INC COM	Common Stock	261
@ YOUNGEVITY INTERNATIONAL INC COM	Common Stock	8
@ ZOOM VIDEO COMMUNICATIONS INC COM CL A	Common Stock	406
@ ZSCALER INC COM	Common Stock	783
@ ZUORA INC COM CL A	Common Stock	318
@ ALIBABA GROUP HOLDING LTD ADR SPONSORED	Common Stock ADR Sponsored	9,778
@ ASML HOLDING NV ADR SPONSORED	Common Stock ADR Sponsored	1,663
@ BAIDU INC ADR	Common Stock ADR Sponsored	801
@ COMPASS PATHWAYS PLC ADR	Common Stock ADR Sponsored	803
@ DASSAULT SYSTEMES ADR SPONSORED	Common Stock ADR Sponsored	179
@ DIAGEO ADR SPONSORED	Common Stock ADR Sponsored	2,036
@ ENI SPA ADR SPONSORED	Common Stock ADR Sponsored	143
@ HSBC HOLDINGS PLC ADR SPONSORED	Common Stock ADR Sponsored	6,232
@ HUTCHISON TEL HK H ADR UNSPONSORED	Common Stock ADR Sponsored	341
@ IQIYI INC ADR	Common Stock ADR Sponsored	265
@ JD.COM INC ADR	Common Stock ADR Sponsored	34,645
@ JUMIA TECHNOLOGIES AG ADR SPONSORED	Common Stock ADR Sponsored	58
@ LYNAS RARE EARTHS LTD ADR SPONSORED	Common Stock ADR Sponsored	789
@ NANO DIMENSION LTD ADR SPONSORED	Common Stock ADR Sponsored	403
@ NICE LTD ADR SPONSORED	Common Stock ADR Sponsored	769
@ NIO INC ADR	Common Stock ADR Sponsored	3,656
@ NOKIA OYJ ADR SPONSORED	Common Stock ADR Sponsored	2,784
@ NOVARTIS AG ADR SPONSORED	Common Stock ADR Sponsored	10,082
@ NOVO NORDISK A/S ADR SPONSORED	Common Stock ADR Sponsored	541
@ PORSCHE AUTOMOBIL HOLDING SE ADR UNSPONSORED	Common Stock ADR Sponsored	539
@ SHELL PLC ADR SPONSORED	Common Stock ADR Sponsored	12,814
@ SIEMENS AG ADR SPONSORED	Common Stock ADR Sponsored	7,841
@ SIFY TECHNOLOGIES LIMITED ADR	Common Stock ADR Sponsored	115
@ STMICROELECTRONICS ADR SPONSORED	Common Stock ADR Sponsored	18,603
@ TAIWAN SEMICONDUCTOR MANUFACTU ADR SPONSORED	Common Stock ADR Sponsored	7,449
@ TENCENT HOLDINGS LIMITED ADR UNSPONSORED	Common Stock ADR Sponsored	743

See accompanying independent auditors' report.

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Schedule 1

AMICA 401(k) RETIREMENT SAVINGS PLAN

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

December 31, 2022

Identity of issue, borrower, lessor, or similar party	Description of investment including maturity date, rate of interest, collateral, par or maturity value	Current Value ¹
@ TENCENT MUSIC ENTERTAINMENT GR ADR	Common Stock ADR Sponsored	580
@ UNILEVER PLC ADR SPONSORED	Common Stock ADR Sponsored	5,470
@ WIMI HOLOGRAM CLOUD INC ADR	Common Stock ADR Sponsored	148
@ WIPRO ADR SPONSORED	Common Stock ADR Sponsored	2,507
@ WISDOMTREE TRUST CHINADIV EX FI ETF	Common Stock ADR Sponsored	2,956
@ MICROSOFT CORP CALL January 260	Common Stock Option	194
@ AIRSPAN NETWORKS HLDGS INC WARRANT	Common Stock Warrant	9
@ APPHARVEST INC WARRANT *CLBL	Common Stock Warrant	28
@ ARIS MINING CORPORATION WARRANT	Common Stock Warrant	48
@ BENSON HILL INC WARRANT	Common Stock Warrant	75
@ CRESUD S. A. C. I. F. Y. A. WARRANT	Common Stock Warrant	93
@ DIAMOND OFFSHORE DRILLING WARRANT	Common Stock Warrant	130
@ EVGO INC WARRANT *CLBL	Common Stock Warrant	51
@ EVOLV TECHNOLOGIES HLDG INC WARRANT	Common Stock Warrant	107
@ INDIE SEMICONDUCTOR INC WARRANT	Common Stock Warrant	238
@ LANDSEA HOMES CORPORATION WARRANT	Common Stock Warrant	95
@ MCEWEN MINING INC WARRANT	Common Stock Warrant	75
@ NOBLE CORP PLC WARRANT	Common Stock Warrant	1
@ PAYSAFE LTD WARRANT	Common Stock Warrant	6
@ TARGET HOSPITALITY CORP WARRANT	Common Stock Warrant	1,156
@ VALENS SEMICONDUCTOR LTD WARRANT	Common Stock Warrant	122
@ VELOCITY LIDAR INC WARRANT *CLBL	Common Stock Warrant	51
@ VOLTA INC WARRANT	Common Stock Warrant	10
@ AMPLIFY ETF TR BLOCKCHAIN LDR ETF	Exchange Traded Fund	1,058
@ ARK ETF TR AUTNMUS TECHNLYG ETF	Exchange Traded Fund	2,067
@ ARK ETF TR FINTECH INNOVA ETF	Exchange Traded Fund	3,427
@ ARK ETF TR GENOMIC REV ETF	Exchange Traded Fund	2,596
@ ARK ETF TR INNOVATION ETF	Exchange Traded Fund	3,977
@ ARK ETF TR NEXT GNRTN INTER ETF	Exchange Traded Fund	1,585
@ CAMBRIA ETF TRUST SHSHLD YIELD ETF	Exchange Traded Fund	7,613
@ EA SERIES TRUST STRIVE US ENERGY ETF	Exchange Traded Fund	1,473
@ ETF MANAGERS TRUST ETFMG ALTR HRVST	Exchange Traded Fund	121
@ GLOBAL X FDS NASDAQ 100 COVER ETF	Exchange Traded Fund	7,955
@ INNOVATOR ETFS TRUST LOUP FRONTIER ETF	Exchange Traded Fund	5,499

See accompanying independent auditors' report.

(Continued)

Schedule 1

AMICA 401(k) RETIREMENT SAVINGS PLAN

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

December 31, 2022

Identity of issue, borrower, lessor, or similar party	Description of investment including maturity date, rate of interest, collateral, par or maturity value	Current Value ¹
@ INVESCO EXCHANGE TRADED FD TR S&P500 EQL WGT ETF	Exchange Traded Fund	882
@ INVESCO EXCHANGE TRADED FD TR WILDERHIL CLAN ETF	Exchange Traded Fund	1,008
@ INVESCO EXCHANGE TRADED FUND T NASDAQ NEXT GEN 100 ETF	Exchange Traded Fund	108,910
@ INVESCO EXCHANGE TRADED FUND T PFD ETF	Exchange Traded Fund	11,180
@ INVESCO EXCHANGE TRADED FUND T SOLAR ETF	Exchange Traded Fund	9,920
@ INVESCO EXCHANGE TRADED SELF I BULSHS 2026 CB ETF	Exchange Traded Fund	199,534
@ INVESCO EXCHANGE TRADED SELF I INVSCO BLSH 28 ETF	Exchange Traded Fund	186,522
@ INVESCO QQQ TRUST UNIT SER 1 ETF	Exchange Traded Fund	295,876
@ ISHARES GOLD TRUST ISHARES NEW ETF	Exchange Traded Fund	5,604
@ ISHARES INC CORE MSCI EMKT ETF	Exchange Traded Fund	680
@ ISHARES INC MSCI SINGPOR ETF	Exchange Traded Fund	607
@ ISHARES SILVER TRUST ISHARES ETF	Exchange Traded Fund	1,101
@ ISHARES TRUST CORE DIV GRWTH ETF	Exchange Traded Fund	5,114
@ ISHARES TRUST ISHARES BIOTECHNOLOGY ETF	Exchange Traded Fund	7,274
@ ISHARES TRUST U.S. MED DVC ETF	Exchange Traded Fund	5,294
@ ISHARES TRUST US AER DEF ETF	Exchange Traded Fund	4,853
@ JOHN HANCOCK EXCHANGE-TRADED F MULTIFACTOR MI ETF	Exchange Traded Fund	3,351
@ JP MORGAN ETF TRUST EQUITY PREMIUM INCOME ETF	Exchange Traded Fund	4,904
@ KRANESHARES TR CSI CHI INTERNET ETF	Exchange Traded Fund	1,658
@ KRANESHARES TR MSCI ALL CHINA ETF	Exchange Traded Fund	367
@ PROSHARES TRUST BITCOIN STRATEGY ETF	Exchange Traded Fund	10,430
@ PROSHARES TRUST PSHS ULT NASB ETF	Exchange Traded Fund	577
@ PROSHARES TRUST ULTPRO SHT ETF	Exchange Traded Fund	18,032
@ PROSHARES TRUST ULTRAPRO QQQ ETF	Exchange Traded Fund	25,646
@ SCHWAB STRATEGIC TR SCHWAB FDT US LG ETF	Exchange Traded Fund	3,642
@ SCHWAB STRATEGIC TR SCHWB FDT INT LG ETF	Exchange Traded Fund	2,998
@ SELECT SECTOR SPDR TRUST ENERGY ETF	Exchange Traded Fund	8,058
@ SIREN ETF TR NASDAQ NEXGEN ECONOMY ETF	Exchange Traded Fund	792
@ SPDR PORTFOLIO S&P 600 SM CAP ETF	Exchange Traded Fund	2,844
@ SPDR S&P KENSHO SMART ETF	Exchange Traded Fund	1,473
@ SPDR S&P OILGAS EXP ETF	Exchange Traded Fund	1,104
@ SPDR S&P500 ETF TRUST TR UNIT ETF	Exchange Traded Fund	8,168
@ SPDR SERIES TRUST S&P BIOTECH ETF	Exchange Traded Fund	2,075
@ SPROTT ETF TR GOLD MINERS ETF	Exchange Traded Fund	2,560

See accompanying independent auditors' report.

(Continued)

Schedule 1

AMICA 401(k) RETIREMENT SAVINGS PLAN

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

December 31, 2022

Identity of issue, borrower, lessor, or similar party	Description of investment including maturity date, rate of interest, collateral, par or maturity value	Current Value ¹
@ SPROTT FDS TR URANIUM MINERS ETF	Exchange Traded Fund	1,587
@ VANECK ETF TRUST VANECK JUNIOR GOLD MINERS ETF	Exchange Traded Fund	1,748
@ VANECK ETF TRUST VANECK OIL SERVICES ETF	Exchange Traded Fund	2,476
@ VANECK ETF TRUST VANECK PREFERRED SECURITIES	Exchange Traded Fund	29,660
@ VANECK ETF TRUST VANECK RARE EARTH/STRATEGIC	Exchange Traded Fund	816
@ VANECK ETF TRUST VANECK RUSSIA ETF	Exchange Traded Fund	198
@ VANECK ETF TRUST VANECK RUSSIA SMALL-CAP ETF	Exchange Traded Fund	169
@ VANGUARD 500 VAL IDX FD ETF	Exchange Traded Fund	70,030
@ VANGUARD FTSE DEVELOPED MKTS ETF	Exchange Traded Fund	1,296
@ VANGUARD GROWTH ETF	Exchange Traded Fund	10,655
@ VANGUARD INTL HIGH ETF	Exchange Traded Fund	5,957
@ VANGUARD INT-TERM CORP ETF	Exchange Traded Fund	35,810
@ VANGUARD LONG-TERM TREASURY ETF	Exchange Traded Fund	677
@ VANGUARD MEGA GRWTH IND ETF	Exchange Traded Fund	1,753
@ VANGUARD S&P 500 ETF SHS	Exchange Traded Fund	12,627
@ VANGUARD TOTAL STK MKT ETF	Exchange Traded Fund	405,514
@ AMERICAN FUNDS AMERICAN MUTUAL F1	Mutual Fund	5,251
@ BARON CAPITAL GROUP PARTNERS RETAIL	Mutual Fund	2,156
@ BLACKROCK FUNDS SYSTEMATIC MULTI-STRATEGY A	Mutual Fund	3,425
@ EATON VANCE FUNDS FLOATING RATE ADVANTAGE A	Mutual Fund	26,982
@ ENTREPRENEURSHARES SER TRUST US SMALL CAP I	Mutual Fund	13,585
@ FIDELITY INVESTMENTS FLOATING RATE HIGH INC RETAIL	Mutual Fund	4,616
@ FIDELITY INVESTMENTS HEALTH CARE RETAIL	Mutual Fund	10,108
@ FIDELITY INVESTMENTS INTL GROWTH RETAIL	Mutual Fund	1,932
@ HARBOR FUNDS DISRUPTIVE INNOVATION INVESTOR	Mutual Fund	18,082
@ HARTFORD MUTUAL FUNDS SHORT DURATION A	Mutual Fund	28,412
@ HARTFORD MUTUAL FUNDS STRATEGIC INCOME A	Mutual Fund	31,306
@ HUSSMAN FUNDS STRAT GROWTH INVESTOR	Mutual Fund	12,799
@ MATTHEWS INDIA INVESTOR	Mutual Fund	26
@ MFS FUNDS GROWTH I	Mutual Fund	1,910
@ NATIXIS FUNDS LOOMIS SAYLES GLOBAL ALLOC A	Mutual Fund	11,496
@ NORTHERN LIGHTS TR PFG AMERICAN GROWTH STRAT R	Mutual Fund	12,319
@ NORTHERN LIGHTS TR PFG BR EQTY ESG STRAT R	Mutual Fund	6,237
@ NORTHERN LIGHTS TR PFG EQTY INDEX FOCUSED R	Mutual Fund	5,854

See accompanying independent auditors' report.

(Continued)

Schedule 1

AMICA 401(k) RETIREMENT SAVINGS PLAN

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

December 31, 2022

Identity of issue, borrower, lessor, or similar party		Description of investment including maturity date, rate of interest, collateral, par or maturity value	Current Value ¹
@	NORTHERN LIGHTS TR PFG JANUS HEND BAL STRAT R	Mutual Fund	32,093
@	NORTHERN LIGHTS TR PFG SEC EQTY BUS CYC STRAT R	Mutual Fund	6,103
@	NORTHERN LIGHTS TR PFG TACTICAL INCOME STRAT R	Mutual Fund	13,912
@	NORTHERN LTS FD TR ACTIVE CORE BOND STRAT R	Mutual Fund	13,836
@	NORTHERN LTS FD TR BNY MELLON DIVERSIFIER STRAT R	Mutual Fund	18,057
@	NORTHERN LTS FD TR JP MORGAN TACTICL MOD STRAT R	Mutual Fund	10,634
@	NORTHERN LTS FD TR MEEDER TACTICAL STRAT R	Mutual Fund	4,277
@	NORTHERN LTS FD TR MFS AGGRESSIVE GROWTH STRAT R	Mutual Fund	12,207
@	PIMCO INVESTMENTS REAL RET ADMIN	Mutual Fund	20,587
@	PRIMECAP ODYSSEY FUNDS ODYSSEY GROWTH INVESTOR	Mutual Fund	10,901
@	PRINCIPAL FUNDS BLUE CHIP A	Mutual Fund	4,280
@	SCHWAB FUNDS GOVT MONEY MKT INVESTOR	Mutual Fund	15,010
@	SCHWAB FUNDS US TREASURY INVESTOR	Mutual Fund	33,192
@	SCHWAB FUNDS VALUE ADVANTAGE MONEY INVESTOR	Mutual Fund	1,893
@	T. ROWE PRICE FUNDS BLUE CHIP GROWTH INVESTOR	Mutual Fund	8,420
@	T. ROWE PRICE FUNDS DIV GROWTH INVESTOR	Mutual Fund	16,116
@	T. ROWE PRICE FUNDS SCI & TECH INVESTOR	Mutual Fund	12,851
@	TRUST FOR PROFESSIONAL MANAGER MAIRS & POWER GROWTH INVESTOR	Mutual Fund	11,650
@	VANGUARD BAL INDEX ADMIRAL	Mutual Fund	12,352
@	VANGUARD CASH RESERVES FED MMKT ADMIRAL	Mutual Fund	28,829
@	VANGUARD DIV APPRECIATION INDEX ADMIRAL	Mutual Fund	21,140
@	VANGUARD DIV GROWTH INVESTOR	Mutual Fund	205,345
@	VANGUARD EMRG MKTS STOCK INDEX ADMIRAL	Mutual Fund	4,365
@	VANGUARD ENERGY INVESTOR	Mutual Fund	54,790
@	VANGUARD EXTENDED MKT INDEX ADMIRAL	Mutual Fund	57,406
@	VANGUARD FTSE ALL WLD EX-US IDX ADMRL	Mutual Fund	25,067
@	VANGUARD GLOBAL CAP CYCLES INVESTOR	Mutual Fund	12,598
@	VANGUARD HEALTH CARE INVESTOR	Mutual Fund	38,197
@	VANGUARD HIGH DIV YIELD INDEX ADMIRAL	Mutual Fund	39,368
@	VANGUARD INTL GROWTH INVESTOR	Mutual Fund	16,882
@	VANGUARD MID CAP GROWTH INDEX ADMIRAL	Mutual Fund	33,606
@	VANGUARD PRIMECAP CORE INVESTOR	Mutual Fund	102,377
@	VANGUARD SM CAP GROWTH INDEX ADMIRAL	Mutual Fund	15,133
@	VANGUARD STRATEGIC SM CAP EQTY INVESTOR	Mutual Fund	19,623

See accompanying independent auditors' report.

(Continued)

Schedule 1**AMICA 401(k) RETIREMENT SAVINGS PLAN**

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

December 31, 2022

Identity of issue, borrower, lessor, or similar party		Description of investment including maturity date, rate of interest, collateral, par or maturity value	Current Value ¹
@	VANGUARD US GROWTH INVESTOR	Mutual Fund	16,400
@	VANGUARD WELLINGTON INVESTOR	Mutual Fund	10,010
@	VANGUARD WINDSOR INVESTOR	Mutual Fund	67,091
			<u>\$ 749,766,433</u>
*	Party in interest.		
#	As certified by Vanguard.		
@	Held in the Vanguard Brokerage Option #.		
¹	Cost Information not included as investments are participant directed.		

See accompanying independent auditors' report.

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