

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
---	--	---

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 LIBERTY AUTO CITY, INC. PROFIT SHARING AND 401(K) PLAN	1b Three-digit plan number (PN) ▶ 001
	1c Effective date of plan 01/01/1984
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) LIBERTY AUTO CITY, INC. 1000 EAST PARK AVENUE LIBERTYVILLE, IL 60048-2951	2b Employer Identification Number (EIN) 36-2552178 2c Plan Sponsor's telephone number 847-362-2683 2d Business code (see instructions) 441110

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.	09/01/2023	PAM BURKE
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE			
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
SIGN HERE			
	Signature of DFE	Date	Enter name of individual signing as DFE

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

Form 5500 (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		5 142
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) 126
a(2) Total number of active participants at the end of the plan year		6a(2) 112
b Retired or separated participants receiving benefits		6b 1
c Other retired or separated participants entitled to future benefits.....		6c 25
d Subtotal. Add lines 6a(2) , 6b , and 6c		6d 138
e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.		6e 1
f Total. Add lines 6d and 6e		6f 139
g Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item).....		6g 131
h Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested.....		6h 18
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 2T 3D 2A		
b If the plan provides welfare benefits, enter the applicable welfare feature codes from the List of Plan Characteristics Codes in the instructions:		
9a Plan funding arrangement (check all that apply)		9b Plan benefit arrangement (check all that apply)
(1) ☒ Insurance	(1) ☐ Insurance	
(2) ☐ Code section 412(e)(3) insurance contracts	(2) ☐ Code section 412(e)(3) insurance contracts	
(3) ☒ Trust	(3) ☒ Trust	
(4) ☐ General assets of the sponsor	(4) ☐ General assets of the sponsor	
10 Check all applicable boxes in 10a and 10b to indicate which schedules are attached, and, where indicated, enter the number attached. (See instructions)		
a Pension Schedules		b General Schedules
(1) ☒ R (Retirement Plan Information)	(1) ☒ H (Financial Information)	
(2) ☐ MB (Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information) - signed by the plan actuary	(2) ☐ I (Financial Information – Small Plan)	
(3) ☐ SB (Single-Employer Defined Benefit Plan Actuarial Information) - signed by the plan actuary	(3) ☒ 1 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 A (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Insurance Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ► File as an attachment to Form 5500. ► Insurance companies are required to provide the information pursuant to ERISA section 103(a)(2).	OMB No. 1210-0110 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 LIBERTY AUTO CITY, INC. PROFIT SHARING AND 401(K) PLAN	B Three-digit plan number (PN) ► 001	
C Plan sponsor's name as shown on line 2a of Form 5500 LIBERTY AUTO CITY, INC.	D Employer Identification Number (EIN) 36-2552178	

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

1 Coverage Information:

(a) Name of insurance carrier JOHN HANCOCK LIFE INSURANCE COMPANY (U.S.A.)
--

(b) EIN	(c) NAIC code	(d) Contract or identification number	(e) Approximate number of persons covered at end of policy or contract year	Policy or contract year	
				(f) From	(g) To
01-0233346	65838	93275	142	01/01/2022	12/31/2022

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

(a) Total amount of commissions paid	(b) Total amount of fees paid
2488	2794

3 Persons receiving commissions and fees. (Complete as many entries as needed to report all persons).

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid
MAP RETIREMENT
W6180 AEROTECH DRIVE
APPLETON, WI 54914

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	
2488	2794	TPA FEES	3

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

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

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

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

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

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

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

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

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

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

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

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

Part II Investment and Annuity Contract Information

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

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

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

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

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

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

a Type of contract: (1) ☐ deposit administration (2) ☐ immediate participation guarantee
(3) ☐ guaranteed investment (4) ☐ other ▶

b	Balance at the end of the previous year	7b	0
----------	---	-----------	---

c	Additions: (1) Contributions deposited during the year	7c(1)		
	(2) Dividends and credits.....	7c(2)		
	(3) Interest credited during the year.....	7c(3)		
	(4) Transferred from separate account.....	7c(4)		
	(5) Other (specify below)	7c(5)		

(6) Total additions.....	7c(6)	0
--------------------------	--------------	---

d	Total of balance and additions (add lines 7b and 7c(6))	7d	0
----------	--	-----------	---

e Deductions:

(1) Disbursed from fund to pay benefits or purchase annuities during year	7e(1)		
	7e(2)		
	7e(3)		
	7e(4)		

(5) Total deductions.....	7e(5)	0
---------------------------	--------------	---

f	Balance at the end of the current year (subtract line 7e(5) from line 7d)	7f	0
----------	--	-----------	---

Part III Welfare Benefit Contract Information

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

8 Benefit and contract type (check all applicable boxes)

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

9 Experience-rated contracts:

a Premiums: (1) Amount received	9a(1)		
(2) Increase (decrease) in amount due but unpaid	9a(2)		
(3) Increase (decrease) in unearned premium reserve.....	9a(3)		
(4) Earned ((1) + (2) - (3)).....		9a(4)	0
b Benefit charges (1) Claims paid.....	9b(1)		
(2) Increase (decrease) in claim reserves	9b(2)		
(3) Incurred claims (add (1) and (2)).....		9b(3)	0
(4) Claims charged		9b(4)	
c Remainder of premium: (1) Retention charges (on an accrual basis) --			
(A) Commissions	9c(1)(A)		
(B) Administrative service or other fees	9c(1)(B)		
(C) Other specific acquisition costs.....	9c(1)(C)		
(D) Other expenses	9c(1)(D)		
(E) Taxes	9c(1)(E)		
(F) Charges for risks or other contingencies	9c(1)(F)		
(G) Other retention charges.....	9c(1)(G)		
(H) Total retention.....		9c(1)(H)	0
(2) Dividends or retroactive rate refunds. (These amounts were ☐ paid in cash, or ☐ credited.)		9c(2)	
d Status of policyholder reserves at end of year: (1) Amount held to provide benefits after retirement.....		9d(1)	
(2) Claim reserves		9d(2)	
(3) Other reserves		9d(3)	
e Dividends or retroactive rate refunds due. (Do not include amount entered in line 9c(2).).....		9e	

10 Nonexperience-rated contracts:

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

Part IV Provision of Information

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

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

SCHEDULE C (Form 5500) 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 LIBERTY AUTO CITY, INC. PROFIT SHARING AND 401(K) PLAN	B Three-digit plan number (PN) ▶	001
C Plan sponsor's name as shown on line 2a of Form 5500 LIBERTY AUTO CITY, INC.	D Employer Identification Number (EIN) 36-2552178	

Part I	Service Provider Information (see instructions)
--------	---

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

1 Information on Persons Receiving Only Eligible Indirect Compensation

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

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

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

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

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

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

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

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

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

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

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

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

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

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

JOHN HANCOCK LIFE INSURANCE COMPANY

01-0233346

(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 28 67 60 62 63 68	NONE	2393	Yes ☒ No ☐	Yes ☒ No ☐	0	Yes ☒ No ☐

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

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

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

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

Part I Service Provider Information (continued)

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

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

Part II Service Providers Who Fail or Refuse to Provide Information

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

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

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

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

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.
---	--	---

For calendar plan year 2022 or fiscal plan year beginning 01/01/2022 and ending 12/31/2022		
A Name of plan LIBERTY AUTO CITY, INC. PROFIT SHARING AND 401(K) PLAN	B Three-digit plan number (PN) ►	001
C Plan or DFE sponsor's name as shown on line 2a of Form 5500 LIBERTY AUTO CITY, INC.	D Employer Identification Number (EIN) 36-2552178	

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: AMERICAN FUNDS 2065 TD				
b Name of sponsor of entity listed in (a): JOHN HANCOCK USA				
c EIN-PN 01-0233346-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 14788		
a Name of MTIA, CCT, PSA, or 103-12 IE: AMERICAN FUNDS 2060 TD				
b Name of sponsor of entity listed in (a): JOHN HANCOCK USA				
c EIN-PN 01-0233346-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 89499		
a Name of MTIA, CCT, PSA, or 103-12 IE: AMERICAN FUNDS 2055 TD				
b Name of sponsor of entity listed in (a): JOHN HANCOCK USA				
c EIN-PN 01-0233346-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 67519		
a Name of MTIA, CCT, PSA, or 103-12 IE: AMERICAN FUNDS 2050 TD				
b Name of sponsor of entity listed in (a): JOHN HANCOCK USA				
c EIN-PN 01-0233346-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 60841		
a Name of MTIA, CCT, PSA, or 103-12 IE: AMERICAN FUNDS 2045 TD				
b Name of sponsor of entity listed in (a): JOHN HANCOCK USA				
c EIN-PN 01-0233346-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 209646		
a Name of MTIA, CCT, PSA, or 103-12 IE: AMERICAN FUNDS 2040 TD				
b Name of sponsor of entity listed in (a): JOHN HANCOCK USA				
c EIN-PN 01-0233346-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 168583		
a Name of MTIA, CCT, PSA, or 103-12 IE: AMERICAN FUNDS 2035 TD				
b Name of sponsor of entity listed in (a): JOHN HANCOCK USA				
c EIN-PN 01-0233346-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 68822		

a Name of MTIA, CCT, PSA, or 103-12 IE: AMERICAN FUNDS 2030 TD		
b Name of sponsor of entity listed in (a): JOHN HANCOCK USA		
c EIN-PN 01-0233346-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 755191
a Name of MTIA, CCT, PSA, or 103-12 IE: AMERICAN FUNDS 2025 TD		
b Name of sponsor of entity listed in (a): JOHN HANCOCK USA		
c EIN-PN 01-0233346-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 293667
a Name of MTIA, CCT, PSA, or 103-12 IE: AMERICAN FUNDS 2020 TD		
b Name of sponsor of entity listed in (a): JOHN HANCOCK USA		
c EIN-PN 01-0233346-000	d Entity code P	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: JH MULTIMANAGER AGGRESSIVE LS		
b Name of sponsor of entity listed in (a): JOHN HANCOCK USA		
c EIN-PN 01-0233346-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 95990
a Name of MTIA, CCT, PSA, or 103-12 IE: JH MULTIMANAGER GROWTH LS		
b Name of sponsor of entity listed in (a): JOHN HANCOCK USA		
c EIN-PN 01-0233346-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 1296665
a Name of MTIA, CCT, PSA, or 103-12 IE: JH MULTIMANAGER BALANCED LS		
b Name of sponsor of entity listed in (a): JOHN HANCOCK USA		
c EIN-PN 01-0233346-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 199217
a Name of MTIA, CCT, PSA, or 103-12 IE: JH MULTIMANAGER MODERATE LS		
b Name of sponsor of entity listed in (a): JOHN HANCOCK USA		
c EIN-PN 01-0233346-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 370627
a Name of MTIA, CCT, PSA, or 103-12 IE: JH MULTIMANAGER CONSERV LS		
b Name of sponsor of entity listed in (a): JOHN HANCOCK USA		
c EIN-PN 01-0233346-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 107102
a Name of MTIA, CCT, PSA, or 103-12 IE: LIFESTYLE GROWTH G.I.F.L.		
b Name of sponsor of entity listed in (a): JOHN HANCOCK USA		
c EIN-PN 01-0233346-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 68623
a Name of MTIA, CCT, PSA, or 103-12 IE: LIFESTYLE BALANCED G.I.F.L.		
b Name of sponsor of entity listed in (a): JOHN HANCOCK USA		
c EIN-PN 01-0233346-000	d Entity code P	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: DELAWARE IVY SMID CAP CORE		
b Name of sponsor of entity listed in (a): JOHN HANCOCK USA		
c EIN-PN 01-0233346-000	d Entity code P	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: FIDELITY MID CAP INDEX FUND		
b Name of sponsor of entity listed in (a): JOHN HANCOCK USA		
c EIN-PN 01-0233346-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 9478

a Name of MTIA, CCT, PSA, or 103-12 IE: INVESCO SMALL CAP GROWTH		
b Name of sponsor of entity listed in (a): JOHN HANCOCK USA		
c EIN-PN 01-0233346-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 72

a Name of MTIA, CCT, PSA, or 103-12 IE: JOHN HANCOCK MID CAP GROWTH		
b Name of sponsor of entity listed in (a): JOHN HANCOCK USA		
c EIN-PN 01-0233346-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 345

a Name of MTIA, CCT, PSA, or 103-12 IE: JOHN HANCOCK SMALL CAP CORE		
b Name of sponsor of entity listed in (a): JOHN HANCOCK USA		
c EIN-PN 01-0233346-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 36427

a Name of MTIA, CCT, PSA, or 103-12 IE: VANGUARD MID-CAP VALUE ETF		
b Name of sponsor of entity listed in (a): JOHN HANCOCK USA		
c EIN-PN 01-0233346-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 1146

a Name of MTIA, CCT, PSA, or 103-12 IE: VANGUARD SMALL CAP VALUE INDEX		
b Name of sponsor of entity listed in (a): JOHN HANCOCK USA		
c EIN-PN 01-0233346-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 22124

a Name of MTIA, CCT, PSA, or 103-12 IE: WISDOMTREE MIDCAP DIVIDEND ETF		
b Name of sponsor of entity listed in (a): JOHN HANCOCK USA		
c EIN-PN 01-0233346-000	d Entity code P	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: 500 INDEX FUND		
b Name of sponsor of entity listed in (a): JOHN HANCOCK USA		
c EIN-PN 01-0233346-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 102459

a Name of MTIA, CCT, PSA, or 103-12 IE: AMERICAN FUNDS EUROPAC GROWTH		
b Name of sponsor of entity listed in (a): JOHN HANCOCK USA		
c EIN-PN 01-0233346-000	d Entity code P	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: FIDELITY ADV DIVERSIFIED INTL		
b Name of sponsor of entity listed in (a): JOHN HANCOCK USA		
c EIN-PN 01-0233346-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 49446
a Name of MTIA, CCT, PSA, or 103-12 IE: T. ROWE PRICE OVERSEAS STOCK		
b Name of sponsor of entity listed in (a): JOHN HANCOCK USA		
c EIN-PN 01-0233346-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 50137
a Name of MTIA, CCT, PSA, or 103-12 IE: TIAA-CREF LARGE-CAP GROWTH IDX		
b Name of sponsor of entity listed in (a): JOHN HANCOCK USA		
c EIN-PN 01-0233346-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 106024
a Name of MTIA, CCT, PSA, or 103-12 IE: VANGUARD VALUE INDEX FUND		
b Name of sponsor of entity listed in (a): JOHN HANCOCK USA		
c EIN-PN 01-0233346-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 71436
a Name of MTIA, CCT, PSA, or 103-12 IE: AF AMERICAN BALANCED FUND		
b Name of sponsor of entity listed in (a): JOHN HANCOCK USA		
c EIN-PN 01-0233346-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 68926
a Name of MTIA, CCT, PSA, or 103-12 IE: FRANKLIN GLOBAL ALLOCATION		
b Name of sponsor of entity listed in (a): JOHN HANCOCK USA		
c EIN-PN 01-0233346-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 144
a Name of MTIA, CCT, PSA, or 103-12 IE: BLACKROCK HIGH YIELD BOND FUND		
b Name of sponsor of entity listed in (a): JOHN HANCOCK USA		
c EIN-PN 01-0233346-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 216
a Name of MTIA, CCT, PSA, or 103-12 IE: JOHN HANCOCK BOND FUND		
b Name of sponsor of entity listed in (a): JOHN HANCOCK USA		
c EIN-PN 01-0233346-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 21145
a Name of MTIA, CCT, PSA, or 103-12 IE: PIMCO INTL BOND USD-HEDGED		
b Name of sponsor of entity listed in (a): JOHN HANCOCK USA		
c EIN-PN 01-0233346-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 7264
a Name of MTIA, CCT, PSA, or 103-12 IE: VANGUARD TOTAL INTL BOND INDEX		
b Name of sponsor of entity listed in (a): JOHN HANCOCK USA		
c EIN-PN 01-0233346-000	d Entity code P	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: **RELIANCE METLIFE STABLE VALUE**

b Name of sponsor of entity listed in (a): **JOHN HANCOCK USA**

c EIN-PN 01-0233346-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 18817
---------------------------------------	-------------------------------	--

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

SCHEDULE H (Form 5500) 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>LIBERTY AUTO CITY, INC. PROFIT SHARING AND 401(K) PLAN</u>	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 80%;">B Three-digit plan number (PN) ►</td> <td style="width: 20%; text-align: center;"><u>001</u></td> </tr> <tr> <td colspan="2" style="height: 20px;"></td> </tr> </table>		B Three-digit plan number (PN) ►	<u>001</u>		
B Three-digit plan number (PN) ►	<u>001</u>					
C Plan sponsor's name as shown on line 2a of Form 5500 <u>LIBERTY AUTO CITY, INC.</u>	D Employer Identification Number (EIN) <u>36-2552178</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	49293127
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions.....		1b(1)	150572159724
(2) Participant contributions.....		1b(2)	00
(3) Other.....		1b(3)	00
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)	146982134275
(8) Participant loans.....		1c(8)	
(9) Value of interest in common/collective trusts.....		1c(9)	
(10) Value of interest in pooled separate accounts		1c(10)	
(11) Value of interest in master trust investment accounts.....		1c(11)	
(12) Value of interest in 103-12 investment entities		1c(12)	
(13) Value of interest in registered investment companies (e.g., mutual funds).....		1c(13)	51399614440702
(14) Value of funds held in insurance company general account (unallocated contracts).....		1c(14)	
(15) Other		1c(15)	

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	5442444	4737828

Liabilities

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

Net Assets

l Net assets (subtract line 1k from line 1f)	1l	5442444	4737828
---	-----------	---------	---------

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)	159724	
(B) Participants	2a(1)(B)	612070	
(C) Others (including rollovers)	2a(1)(C)	2366	
(2) Noncash contributions	2a(2)		
(3) Total contributions. Add lines 2a(1)(A) , (B) , (C) , and line 2a(2)	2a(3)		774160
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)	6884	
(F) Other	2b(1)(F)		
(G) Total interest. Add lines 2b(1)(A) through (F)	2b(1)(G)		6884
(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)		
(D) Total dividends. Add lines 2b(2)(A) , (B) , and (C)	2b(2)(D)		0
(3) Rents	2b(3)		
(4) Net gain (loss) on sale of assets: (A) Aggregate proceeds	2b(4)(A)		
(B) Aggregate carrying amount (see instructions)	2b(4)(B)		
(C) Subtract line 2b(4)(B) from line 2b(4)(A) and enter result	2b(4)(C)		0
(5) Unrealized appreciation (depreciation) of assets: (A) Real estate	2b(5)(A)		
(B) Other	2b(5)(B)		
(C) Total unrealized appreciation of assets. Add lines 2b(5)(A) and (B)	2b(5)(C)		0

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts	2b(6)		
(7) Net investment gain (loss) from pooled separate accounts	2b(7)		-858785
(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)		
c Other income	2c		
d Total income. Add all income amounts in column (b) and enter total	2d		-77741
Expenses			
e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	580626	
(2) To insurance carriers for the provision of benefits	2e(2)		
(3) Other	2e(3)		
(4) Total benefit payments. Add lines 2e(1) through (3)	2e(4)		580626
f Corrective distributions (see instructions)	2f		
g Certain deemed distributions of participant loans (see instructions)	2g		
h Interest expense	2h		
i Administrative expenses: (1) Professional fees	2i(1)	23413	
(2) Contract administrator fees	2i(2)	22836	
(3) Investment advisory and management fees	2i(3)		
(4) Other	2i(4)		
(5) Total administrative expenses. Add lines 2i(1) through (4)	2i(5)		46249
j Total expenses. Add all expense amounts in column (b) and enter total	2j		626875
Net Income and Reconciliation			
k Net income (loss). Subtract line 2j from line 2d	2k		-704616
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: KOLNICKI PETERSON WIRTH LLC

(2) EIN: 36-4119639

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

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

Part IV Compliance Questions

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

During the plan year:

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

	Yes	No	Amount
4a		X	

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

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

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

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

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

SCHEDULE R (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Retirement Plan Information This schedule is required to be filed under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6058(a) of the Internal Revenue Code (the Code). ► File as an attachment to Form 5500.	OMB No. 1210-0110 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 LIBERTY AUTO CITY, INC. PROFIT SHARING AND 401(K) PLAN		B Three-digit plan number (PN) ► 001
C Plan sponsor's name as shown on line 2a of Form 5500 LIBERTY AUTO CITY, INC.		D Employer Identification Number (EIN) 36-2552178
Part I Distributions		
All references to distributions relate only to payments of benefits during the plan year.		
1 Total value of distributions paid in property other than in cash or the forms of property specified in the instructions.....		1 0
2 Enter the EIN(s) of payor(s) who paid benefits on behalf of the plan to participants or beneficiaries during the year (if more than two, enter EINs of the two payors who paid the greatest dollar amounts of benefits): EIN(s): 01-0233346		
Profit-sharing plans, ESOPs, and stock bonus plans, skip line 3.		
3 Number of participants (living or deceased) whose benefits were distributed in a single sum, during the plan year.....		3
Part II Funding Information (If the plan is not subject to the minimum funding requirements of section 412 of the Internal Revenue Code or ERISA section 302, skip this Part.)		
4 Is the plan administrator making an election under Code section 412(d)(2) or ERISA section 302(d)(2)? ☐ Yes ☐ No ☐ N/A If the plan is a defined benefit plan, go to line 8.		
5 If a waiver of the minimum funding standard for a prior year is being amortized in this plan year, see instructions and enter the date of the ruling letter granting the waiver. Date: Month _____ Day _____ Year _____ If you completed line 5, complete lines 3, 9, and 10 of Schedule MB and do not complete the remainder of this schedule.		
6 a Enter the minimum required contribution for this plan year (include any prior year accumulated funding deficiency not waived).....		6a
b Enter the amount contributed by the employer to the plan for this plan year.....		6b
c Subtract the amount in line 6b from the amount in line 6a. Enter the result (enter a minus sign to the left of a negative amount).....		6c
If you completed line 6c, skip lines 8 and 9.		
7 Will the minimum funding amount reported on line 6c be met by the funding deadline? ☐ Yes ☐ No ☐ N/A		
8 If a change in actuarial cost method was made for this plan year pursuant to a revenue procedure or other authority providing automatic approval for the change or a class ruling letter, does the plan sponsor or plan administrator agree with the change? ☐ Yes ☐ No ☐ N/A		
Part III Amendments		
9 If this is a defined benefit pension plan, were any amendments adopted during this plan year that increased or decreased the value of benefits? If yes, check the appropriate box. If no, check the "No" box..... ☐ Increase ☐ Decrease ☐ Both ☐ No		
Part IV ESOPs (see instructions). If this is not a plan described under section 409(a) or 4975(e)(7) of the Internal Revenue Code, skip this Part.		
10 Were unallocated employer securities or proceeds from the sale of unallocated securities used to repay any exempt loan?.....		☐ Yes ☐ No
11 a Does the ESOP hold any preferred stock?.....		☐ Yes ☐ No
b If the ESOP has an outstanding exempt loan with the employer as lender, is such loan part of a "back-to-back" loan? (See instructions for definition of "back-to-back" loan.).....		☐ Yes ☐ No
12 Does the ESOP hold any stock that is not readily tradable on an established securities market?.....		☐ Yes ☐ No
For Paperwork Reduction Act Notice, see the Instructions for Form 5500.		
Schedule R (Form 5500) 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

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 _____

**LIBERTY AUTO CITY, INC. PROFIT
SHARING AND 401(K) PLAN**

LIBERTYVILLE, ILLINOIS

FINANCIAL STATEMENTS

**FOR THE YEARS ENDED
DECEMBER 31, 2022 AND 2021**

TABLE OF CONTENTS

	<u>Page</u>
INDEPENDENT AUDITOR'S REPORT	1
FINANCIAL STATEMENTS	
Statement 1 – Statements of Net Assets Available for Benefits	5
Statement 2 – Statements of Changes in Net Assets Available for Benefits	6
Notes to Financial Statements	7
SUPPLEMENTAL INFORMATION	
Form 5500, Schedule H – Schedule of Assets Held for Investment Purposes at End of Year	14



KOLNICKI



PETERSON



WIRTH

INDEPENDENT AUDITOR'S REPORT

To the Administrative Committee of
the Liberty Auto City, Inc.
Profit Sharing and 401(k) Plan

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

We have performed audits of the accompanying financial statements of Liberty Auto City, Inc. Profit Sharing and 401(k) 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 2021, and the related statements of changes in net assets available for benefits for the years then ended, and the related notes to the financial statements.

Management, having determined it is permissible in the circumstances, has elected to have the audits of Liberty Auto City, Inc. Profit Sharing and 401(k) 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 certifications from a qualified institution as of and for the years ended December 31, 2022 and 2021, stating that the certified investment information, as described in Note 7 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 Auditor's Responsibilities for the Audit of the Financial Statements section—

- the amounts and disclosures in the financial statements referred to above, other than those agreed to or derived from the certified investment information, are presented fairly, in all material respects, in accordance with accounting principles generally accepted in the United States of America.
- the information in the financial statements referred to above 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. Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are required to be independent of Liberty Auto City, Inc. Profit Sharing and 401(k) 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 accounting principles generally accepted in the United States of America, and for the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error. Management's election of the ERISA Section 103(a)(3)(C) audit does not affect management's responsibility for the financial statements.

In preparing the financial statements, management is required to evaluate whether there are conditions or events, considered in the aggregate, that raise substantial doubt about Liberty Auto City, Inc. Profit Sharing and 401(k) Plan's ability to continue as a going concern for one year after the date the financial statements are available to be issued.

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

Auditor's Responsibilities for the Audit of the Financial Statements

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

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

- Exercise professional judgment and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of Liberty Auto City, Inc. Profit Sharing and 401(k) 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 Liberty Auto City, Inc. Profit Sharing and 401(k) 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 accounting principles generally accepted in the United States of America.

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

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

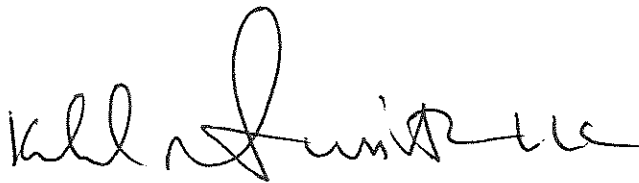
Supplemental Schedule Required by ERISA

The supplemental schedule of Assets Held for Investment Purposes at End of Year 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 auditing procedures applied in the audits of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with generally accepted auditing standards. For information included in the supplemental schedules that agreed to or is derived from the certified investment information, we compared such information to the related certified investment information.

In forming our opinion on the supplemental schedule, we evaluated whether the supplemental schedule, other than the information agreed to or derived from the certified investment information, including their 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).



KOLNICKI, PETERSON, WIRTH LLC
Certified Public Accountants

Downers Grove, Illinois
August 18, 2023

**LIBERTY AUTO CITY, INC. PROFIT SHARING AND 401(K) PLAN
STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS
DECEMBER 31, 2022 AND 2021**

	<u>2022</u>	<u>2021</u>
ASSETS		
Investments:		
Mutual funds	\$ 4,440,702	\$ 5,139,961
Cash	3,127	4,929
Receivables:		
Notes receivable from participants	134,275	146,982
Employer contributions	<u>159,724</u>	<u>150,572</u>
Total assets	4,737,828	5,442,444
LIABILITIES	<u>---</u>	<u>---</u>
Net assets available for benefits	<u>\$ 4,737,828</u>	<u>\$ 5,442,444</u>

These financial statements should be read
only in connection with the accompanying
notes to financial statements.

**LIBERTY AUTO CITY, INC. PROFIT SHARING AND 401(K) PLAN
STATEMENTS OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS
FOR THE YEARS ENDED DECEMBER 31, 2022 AND 2021**

	<u>2022</u>	<u>2021</u>
ADDITIONS:		
Investment income:		
Net appreciation in fair value of investments	\$ ---	\$ 608,409
Total investment income	---	608,409
Interest earned from notes receivable from participants	6,884	6,742
Contributions:		
Participants'	612,070	487,776
Employer	159,724	150,572
Rollover	<u>2,366</u>	<u>2,295</u>
Total additions	<u>781,044</u>	<u>1,255,794</u>
DEDUCTIONS:		
Net depreciation in fair value of investments	858,785	---
Benefits paid to participants	580,626	272,404
Administrative expenses (net of forfeitures of \$0 and \$0 in 2022 and 2021, respectively)	<u>46,249</u>	<u>47,397</u>
Total deductions	<u>1,485,660</u>	<u>319,801</u>
Net (decrease) increase	(704,616)	935,993
NET ASSETS AVAILABLE FOR BENEFITS		
Beginning of year	<u>5,442,444</u>	<u>4,506,451</u>
End of year	<u>\$ 4,737,828</u>	<u>\$ 5,442,444</u>

These financial statements should be read
only in connection with the accompanying
notes to financial statements.

**LIBERTY AUTO CITY, INC. PROFIT SHARING AND 401(K) PLAN
NOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 2022 AND 2021**

NOTE 1 - DESCRIPTION OF PLAN

The following description of the Liberty Auto City, Inc. Profit Sharing and 401(k) Plan ("Plan") provides only general information. Participants should refer to the plan agreement for a more complete description of the Plan's provisions.

General

The Plan is a defined contribution plan covering substantially all employees of the Companies who have one year of service and are age 18 or older, excluding those covered by collective bargaining agreements. The plan is subject to the provisions of ERISA.

Contributions

Each year, participants may contribute a portion of their annual compensation up to the maximum amount allowed by law. Participants who have attained age 50 before the end of the Plan year are eligible to make catch-up contributions. Participants may also contribute amounts representing distributions from other qualified defined benefit or contribution plans (rollover). Participants direct the investment of their contributions into various investment options offered by the Plan. The Plan currently offers thirty-nine (39) mutual funds as investment options for participants. The Company may contribute a discretionary matching contribution equal to a uniform percentage of each participant's deferred compensation to be determined each year. The Company may also contribute a profit sharing contribution. Only participants who are actively employed on the last day of the year are eligible to share in the Companies' matching and profit sharing contributions. Contributions are subject to certain IRS limitations.

Participant Accounts

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

Vesting

Participants are immediately vested in their contributions plus actual earnings thereon. Vesting in the Company's contribution portion of their accounts is based on years of continuous service. A participant is 100% vested after six years of credited service for profit sharing contributions, and three years for matching contributions.

**LIBERTY AUTO CITY, INC. PROFIT SHARING AND 401(K) PLAN
NOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 2022 AND 2021**

NOTE 1 - DESCRIPTION OF PLAN (continued)

Notes Receivable from Participants

Participants may borrow from their fund accounts a minimum of \$1,000 up to a maximum equal to the lesser of \$50,000 or 50% of their account balance. The loans are secured by the balance in the participant's account and bear interest at the prime rate plus 1%. Interest rates ranged from 4.25% to 7.25% at December 31, 2022. Interest rates ranged from 4.75% to 6.50% at December 31, 2021. Principal and interest are paid ratably through monthly payroll deductions.

Payment of Benefits

On termination of service due to death, disability, or retirement, a participant may elect to receive either a lump sum amount equal to the value of the participant's vested interest in his or her account, or annual installments over a ten year period. For termination of service due to other reasons, a participant may receive the value of the vested interest in his or her account as a lump sum distribution.

Forfeited Accounts

At December 31, 2022 and 2021, forfeited non-vested accounts totaled \$3,127 and \$4,929, respectively. These accounts may be used to reduce future employer contributions or pay administrative expenses. Expenses paid from forfeitures totaled \$0 and \$0 for the years ended December 31, 2022 and 2021, respectively. Forfeited accounts of \$4,929 and \$5,365 for the years ended December 31, 2022 and 2021, respectively, were used to reduce employer contributions.

NOTE 2 - SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

Basis of Accounting

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

Use of Estimates

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

Notes Receivable from Participants

Notes receivable from participants are measured at their unpaid principal balance plus any accrued but unpaid interest. Interest income is recorded when received. Related fees are recorded as administrative expenses and are expensed when they are incurred. No allowance for credit losses has been recorded as of December 31, 2022 and 2021. If a participant ceases to make loan repayments and the plan administrator deems the participant loan to be in default, the participant loan balance is reduced and a benefit payment is recorded.

LIBERTY AUTO CITY, INC. PROFIT SHARING AND 401(K) PLAN
NOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 2022 AND 2021

NOTE 2 - SUMMARY OF ACCOUNTING POLICIES (continued)

Investment Valuation and Income Recognition

Investments are reported at fair value. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. See Note 3 for discussion of fair value measurements.

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

Payment of Benefits

Benefits are recorded when paid.

Expenses

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

Subsequent Events

Subsequent events were evaluated through August 18, 2023, which is the date financial statements were available to be issued.

NOTE 3 – FAIR VALUE MEASUREMENTS

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

- | | |
|---------|---|
| Level 1 | Inputs to the valuation methodology are unadjusted quoted prices for identical assets or liabilities in active markets that the Plan has the ability to access. |
| Level 2 | Inputs to the valuation methodology include: <ul style="list-style-type: none">• Quoted prices for similar assets or liabilities in active markets.• Quotes prices for identical or similar assets or liabilities in inactive markets.• Inputs other than quoted prices that are observable for the asset or liability.• Inputs that are derived principally from or corroborated by observable market data by correlation or other means. |

LIBERTY AUTO CITY, INC. PROFIT SHARING AND 401(K) PLAN
NOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 2022 AND 2021

NOTE 3 – FAIR VALUE MEASUREMENTS (continued)

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

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

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

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

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

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

	Quoted Prices in Active Markets for Identical <u>Assets (Level 2)</u>
At December 31, 2022:	
Mutual funds	\$ <u>4,440,702</u>
Total assets at fair value	\$ <u><u>4,440,702</u></u>
At December 31, 2021:	
Mutual funds	\$ <u>5,139,961</u>
Total assets at fair value	\$ <u><u>5,139,961</u></u>

LIBERTY AUTO CITY, INC. PROFIT SHARING AND 401(K) PLAN
NOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 2022 AND 2021

NOTE 4 - PLAN TERMINATION

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

NOTE 5 – RELATED PARTY TRANSACTIONS AND PARTY-IN-INTEREST TRANSACTIONS

Certain plan investments are shares of mutual funds managed by John Hancock Life Insurance Company U.S.A. (“John Hancock”). John Hancock is the custodian as defined by the Plan and, therefore, these transactions qualify as party in interest transactions. Fees paid by the plan for the investment management services are included in net appreciation in fair value of investments, as they are paid through revenue sharing, rather than a direct payment. The Plan sponsor pays directly any other fees related to the plan’s operations.

NOTE 6 - TAX STATUS

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

Accounting principles generally accepted in the United States of America require Plan management to evaluate tax positions taken by the Plan and recognize a tax liability if the organization has taken an uncertain position that more likely than not would not be sustained upon examination by federal and state taxing authorities. The Plan is subject to routine audits by taxing jurisdictions; however, there are currently no audits for any tax periods in progress. The Plan administrator believes it is no longer subject to income tax examination for years prior to 2018.

NOTE 7 – INFORMATION PREPARED AND CERTIFIED BY CUSTODIAN

Information related to investments disclosed in the accompanying financial statements and supplemental schedule, including investments held at December 31, 2022 and 2021, and net appreciation in fair value of investments, interest and dividends for the years ended December 31, 2022 and 2021, was obtained or derived from information supplied to the Plan administrator and certified as complete and accurate by John Hancock Life Insurance Company (the custodian of the Plan).

	<u>2022</u>	<u>2021</u>
Investments:		
Mutual funds	\$ 4,440,702	\$ 5,139,961
Investment income (loss)	(858,785)	608,409

**LIBERTY AUTO CITY, INC. PROFIT SHARING AND 401(K) PLAN
NOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 2022 AND 2021**

NOTE 8 – RECLASSIFICATIONS

Certain accounts in the prior year financial statements have been reclassified for comparative purposes to conform with the presentation in the current year financial statements. The reclassifications have no effect on the net assets available for benefits for the year ended December 31, 2021.

NOTE 9 – RISKS AND UNCERTAINTIES

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

This information is an integral part
of the accompanying financial statements.

SUPPLEMENTAL INFORMATION

LIBERTY AUTO CITY, INC. PROFIT SHARING AND 401(k) PLAN
EIN: 36-2552178 PLAN 001
FORM 5500/SCHEDULE H
PLAN YEAR JANUARY 1, 2022 THROUGH DECEMBER 31, 2022

ITEM 4(I) SCHEDULE OF ASSETS HELD FOR INVESTMENT PURPOSES AT END OF YEAR

(a)	(b) Identity of Issue	(c) Description of Investment	(d) Cost of Asset	(e) Current Value
	American Funds 2065 Target Date Retirement Fund	Mutual Fund	\$ -	\$ 15,127
	American Funds 2060 Target Date Retirement Fund	Mutual Fund	-	90,157
	American Funds 2055 Target Date Retirement Fund	Mutual Fund	-	67,736
	American Funds 2050 Target Date Retirement Fund	Mutual Fund	-	61,432
	American Funds 2045 Target Date Retirement Fund	Mutual Fund	-	209,923
	American Funds 2040 Target Date Retirement Fund	Mutual Fund	-	168,944
	American Funds 2035 Target Date Retirement Fund	Mutual Fund	-	68,822
	American Funds 2030 Target Date Retirement Fund	Mutual Fund	-	755,377
	American Funds 2025 Target Date Retirement Fund	Mutual Fund	-	293,812
*	JH Multimanager Aggressive LS	Mutual Fund	-	96,726
*	JH Multimanager Conservative LS	Mutual Fund	-	107,102
*	JH Multimanager Growth LS	Mutual Fund	-	1,298,964
*	JH Multimanager Moderate LS	Mutual Fund	-	370,890
*	JH Multimanager Balanced GIFL LS	Mutual Fund	-	199,798
*	JH Multimanager Growth GIFL LS	Mutual Fund	-	68,958
	Reliance Met Life Stable Value	Mutual Fund	-	18,817
	Pimco Intl Bond USD Hedged	Mutual Fund	-	7,275
	BlackRock High Yield Bond Fund	Mutual Fund	-	224
	Franklin Global Allocation	Mutual Fund	-	150
	Vanguard Small Cap Value Index	Mutual Fund	-	22,174
	Vanguard Mid Cap Value ETF	Mutual Fund	-	1,156
*	JH Small Cap Core	Mutual Fund	-	36,430
*	JH Mid Cap Growth Fund	Mutual Fund	-	374
	Invesco Small Cap Growth Fund	Mutual Fund	-	75
	Fidelity Mid Cap Index Fund	Mutual Fund	-	9,570
	T. Rowe Price Overseas Stock Fund	Mutual Fund	-	50,145
	Fidelity AD Income Fund	Mutual Fund	-	49,456
*	JH 500 Index Fund	Mutual Fund	-	102,730
	TIAA-CREF Large Cap Growth Index Fund	Mutual Fund	-	106,132
	Vanguard Value Index Fund	Mutual Fund	-	71,581
	American Balanced Fund	Mutual Fund	-	69,480
*	John Hancock Bond Fund	Mutual Fund	-	21,165
	Participant loans	Loans receivable at 4.25% to 7.25%	-	134,275
			<u>\$ -</u>	<u>\$ 4,574,977</u>



Deducted Charges Summary For Contract Number 93275 Page 1
THE TRUSTEES OF LIBERTY AUTO CITY, INC.
For Period January 1, 2022 To December 31, 2022

Fund Name	Charge Type	Charge Amount
American Funds EuroPac Growth	Asset Charge	-97.07
American Funds EuroPac Growth	RIA Advisory Fee	-117.29
American Funds EuroPac Growth	SEND Service	<u>-5.14</u>
Total		<u>-219.50</u>
American Funds 2020 TD	Asset Charge	-0.25
American Funds 2020 TD	RIA Advisory Fee	<u>-0.28</u>
Total		<u>-0.53</u>
American Funds 2025 TD	Asset Charge	-1111.12
American Funds 2025 TD	Flat Loan Charge	-76.00
American Funds 2025 TD	RIA Advisory Fee	-1336.30
American Funds 2025 TD	SEND Service	-60.02
American Funds 2025 TD	TPA Transaction Fees	-75.00
American Funds 2025 TD	Withdrawal Processing Fee	<u>-25.00</u>
Total		<u>-2683.44</u>
American Funds 2030 TD	Asset Charge	-2775.67
American Funds 2030 TD	RIA Advisory Fee	-3371.01
American Funds 2030 TD	SEND Service	<u>-150.15</u>
Total		<u>-6296.83</u>
American Funds 2035 TD	Asset Charge	-263.63
American Funds 2035 TD	RIA Advisory Fee	-319.58
American Funds 2035 TD	SEND Service	<u>-14.21</u>
Total		<u>-597.42</u>
American Funds 2040 TD	Asset Charge	-598.70
American Funds 2040 TD	RIA Advisory Fee	-725.56
American Funds 2040 TD	SEND Service	-32.18
American Funds 2040 TD	TPA Transaction Fees	-75.00
American Funds 2040 TD	Withdrawal Processing Fee	<u>-25.00</u>
Total		<u>-1456.44</u>
American Funds 2045 TD	Asset Charge	-830.99
American Funds 2045 TD	Flat Loan Charge	-44.00
American Funds 2045 TD	RIA Advisory Fee	-975.55
American Funds 2045 TD	SEND Service	-44.86
American Funds 2045 TD	TPA Transaction Fees	-275.00
American Funds 2045 TD	Withdrawal Processing Fee	<u>-25.00</u>
Total		<u>-2195.40</u>
American Funds 2050 TD	Asset Charge	-194.56
American Funds 2050 TD	Flat Loan Charge	-4.00
American Funds 2050 TD	RIA Advisory Fee	-234.38
American Funds 2050 TD	SEND Service	-10.29



Deducted Charges Summary For Contract Number 93275 Page 2
THE TRUSTEES OF LIBERTY AUTO CITY, INC.
For Period January 1, 2022 To December 31, 2022

<u>Fund Name</u>	<u>Charge Type</u>	<u>Charge Amount</u>
American Funds 2050 TD	TPA Transaction Fees	-175.00
American Funds 2050 TD	Withdrawal Processing Fee	<u>-25.00</u>
Total		<u>-643.23</u>
American Funds 2055 TD	Asset Charge	-276.36
American Funds 2055 TD	Flat Loan Charge	-32.00
American Funds 2055 TD	RIA Advisory Fee	-312.96
American Funds 2055 TD	SEND Service	-14.85
American Funds 2055 TD	TPA Transaction Fees	-322.52
American Funds 2055 TD	Withdrawal Processing Fee	<u>-50.00</u>
Total		<u>-1008.69</u>
American Funds 2060 TD	Asset Charge	-327.37
American Funds 2060 TD	Flat Loan Charge	-72.00
American Funds 2060 TD	RIA Advisory Fee	-368.38
American Funds 2060 TD	SEND Service	-17.48
American Funds 2060 TD	TPA Transaction Fees	-491.89
American Funds 2060 TD	Withdrawal Processing Fee	<u>-100.00</u>
Total		<u>-1377.12</u>
American Funds 2065 TD	Asset Charge	-37.16
American Funds 2065 TD	RIA Advisory Fee	-43.14
American Funds 2065 TD	SEND Service	-1.74
American Funds 2065 TD	TPA Transaction Fees	-229.82
American Funds 2065 TD	Withdrawal Processing Fee	<u>-100.00</u>
Total		<u>-411.86</u>
AF American Balanced Fund	Asset Charge	-229.13
AF American Balanced Fund	RIA Advisory Fee	-277.25
AF American Balanced Fund	SEND Service	<u>-12.31</u>
Total		<u>-518.69</u>
BlackRock High Yield Bond Fund	Asset Charge	-0.27
BlackRock High Yield Bond Fund	RIA Advisory Fee	<u>-0.30</u>
Total		<u>-0.57</u>
Delaware Ivy SMID Cap Core	Asset Charge	-73.88
Delaware Ivy SMID Cap Core	RIA Advisory Fee	-89.50
Delaware Ivy SMID Cap Core	SEND Service	<u>-3.96</u>
Total		<u>-167.34</u>
Fidelity Adv Diversified Intl	Asset Charge	-97.23
Fidelity Adv Diversified Intl	RIA Advisory Fee	-117.42
Fidelity Adv Diversified Intl	SEND Service	<u>-5.23</u>
Total		<u>-219.88</u>



Deducted Charges Summary For Contract Number 93275 Page 3
THE TRUSTEES OF LIBERTY AUTO CITY, INC.
For Period January 1, 2022 To December 31, 2022

Fund Name	Charge Type	Charge Amount
Fidelity Mid Cap Index Fund	Asset Charge	-123.68
Fidelity Mid Cap Index Fund	RIA Advisory Fee	-108.05
Fidelity Mid Cap Index Fund	SEND Service	-6.67
Total		-238.40
Franklin Global Allocation	Asset Charge	-0.18
Franklin Global Allocation	RIA Advisory Fee	-0.20
Total		-0.38
Invesco Small Cap Growth	Asset Charge	-0.54
Invesco Small Cap Growth	RIA Advisory Fee	-0.46
Invesco Small Cap Growth	SEND Service	-0.02
Total		-1.02
John Hancock Bond Fund	Asset Charge	-84.50
John Hancock Bond Fund	Flat Loan Charge	-48.00
John Hancock Bond Fund	RIA Advisory Fee	-95.01
John Hancock Bond Fund	SEND Service	-4.49
Total		-232.00
John Hancock Mid Cap Growth	Asset Charge	-0.28
John Hancock Mid Cap Growth	RIA Advisory Fee	-0.29
Total		-0.57
John Hancock Small Cap Core	Asset Charge	-69.77
John Hancock Small Cap Core	RIA Advisory Fee	-84.44
John Hancock Small Cap Core	SEND Service	-3.75
Total		-157.96
JH Multimanager Aggressive LS	Asset Charge	-366.85
JH Multimanager Aggressive LS	Flat Loan Charge	-48.00
JH Multimanager Aggressive LS	RIA Advisory Fee	-410.44
JH Multimanager Aggressive LS	SEND Service	-19.68
JH Multimanager Aggressive LS	TPA Transaction Fees	-225.00
JH Multimanager Aggressive LS	Withdrawal Processing Fee	-75.00
Total		-1144.97
JH Multimanager Balanced LS	Asset Charge	-822.31
JH Multimanager Balanced LS	Flat Loan Charge	-188.00
JH Multimanager Balanced LS	RIA Advisory Fee	-907.34
JH Multimanager Balanced LS	SEND Service	-44.04
JH Multimanager Balanced LS	TPA Transaction Fees	-350.00
JH Multimanager Balanced LS	Withdrawal Processing Fee	-50.00
Total		-2361.69
JH Multimanager Conserv LS	Asset Charge	-535.28



Deducted Charges Summary For Contract Number 93275 Page 4
THE TRUSTEES OF LIBERTY AUTO CITY, INC.
For Period January 1, 2022 To December 31, 2022

Fund Name	Charge Type	Charge Amount
JH Multimanager Conserv LS	Flat Loan Charge	-28.00
JH Multimanager Conserv LS	RIA Advisory Fee	-606.19
JH Multimanager Conserv LS	SEND Service	-28.94
JH Multimanager Conserv LS	TPA Transaction Fees	-150.00
JH Multimanager Conserv LS	Withdrawal Processing Fee	<u>-50.00</u>
Total		<u>-1398.41</u>
JH Multimanager Growth LS	Asset Charge	-5014.41
JH Multimanager Growth LS	Flat Loan Charge	-180.00
JH Multimanager Growth LS	RIA Advisory Fee	-5855.24
JH Multimanager Growth LS	SEND Service	-270.62
JH Multimanager Growth LS	TPA Transaction Fees	-250.00
JH Multimanager Growth LS	Withdrawal Processing Fee	<u>-50.00</u>
Total		<u>-11620.27</u>
JH Multimanager Moderate LS	Asset Charge	-1410.36
JH Multimanager Moderate LS	Flat Loan Charge	-20.00
JH Multimanager Moderate LS	RIA Advisory Fee	-1706.07
JH Multimanager Moderate LS	SEND Service	-76.13
JH Multimanager Moderate LS	TPA Transaction Fees	<u>-100.00</u>
Total		<u>-3312.56</u>
Lifestyle Balanced G.I.F.L.	Asset Charge	-592.56
Lifestyle Balanced G.I.F.L.	Guar. Income Feature Fee	-559.85
Lifestyle Balanced G.I.F.L.	RIA Advisory Fee	-719.24
Lifestyle Balanced G.I.F.L.	SEND Service	-32.01
Lifestyle Balanced G.I.F.L.	TPA Transaction Fees	<u>-75.00</u>
Total		<u>-1978.66</u>
Lifestyle Growth G.I.F.L.	Asset Charge	-902.08
Lifestyle Growth G.I.F.L.	Guar. Income Feature Fee	-852.14
Lifestyle Growth G.I.F.L.	RIA Advisory Fee	-1094.83
Lifestyle Growth G.I.F.L.	SEND Service	<u>-48.77</u>
Total		<u>-2897.82</u>
PIMCO Intl Bond USD-Hedged	Asset Charge	-13.18
PIMCO Intl Bond USD-Hedged	RIA Advisory Fee	-15.64
PIMCO Intl Bond USD-Hedged	SEND Service	<u>-0.64</u>
Total		<u>-29.46</u>
Reliance MetLife Stable Value	Asset Charge	-63.40
Reliance MetLife Stable Value	RIA Advisory Fee	-76.94
Reliance MetLife Stable Value	SEND Service	<u>-3.48</u>
Total		<u>-143.82</u>
T. Rowe Price Overseas Stock	Asset Charge	-200.94



Deducted Charges Summary For Contract Number 93275 Page 5
THE TRUSTEES OF LIBERTY AUTO CITY, INC.
For Period January 1, 2022 To December 31, 2022

Fund Name	Charge Type	Charge Amount
T. Rowe Price Overseas Stock	RIA Advisory Fee	-235.38
T. Rowe Price Overseas Stock	SEND Service	<u>-10.68</u>
Total		<u>-447.00</u>
TIAA-CREF Large-Cap Growth Idx	Asset Charge	-511.93
TIAA-CREF Large-Cap Growth Idx	Flat Loan Charge	-4.00
TIAA-CREF Large-Cap Growth Idx	RIA Advisory Fee	-546.41
TIAA-CREF Large-Cap Growth Idx	SEND Service	<u>-27.59</u>
Total		<u>-1089.93</u>
Vanguard Mid-Cap Value ETF	Asset Charge	-11.89
Vanguard Mid-Cap Value ETF	RIA Advisory Fee	-14.17
Vanguard Mid-Cap Value ETF	SEND Service	<u>-0.64</u>
Total		<u>-26.70</u>
Vanguard Small Cap Value Index	Asset Charge	-12.14
Vanguard Small Cap Value Index	RIA Advisory Fee	-14.71
Vanguard Small Cap Value Index	SEND Service	<u>-0.66</u>
Total		<u>-27.51</u>
Vanguard Total Intl Bond Index	Asset Charge	-10.96
Vanguard Total Intl Bond Index	RIA Advisory Fee	-13.01
Vanguard Total Intl Bond Index	SEND Service	<u>-0.56</u>
Total		<u>-24.53</u>
Vanguard Value Index Fund	Asset Charge	-185.88
Vanguard Value Index Fund	Flat Loan Charge	-44.00
Vanguard Value Index Fund	RIA Advisory Fee	-204.45
Vanguard Value Index Fund	SEND Service	<u>-9.81</u>
Total		<u>-444.14</u>
WisdomTree MidCap Dividend ETF	Asset Charge	-71.43
WisdomTree MidCap Dividend ETF	RIA Advisory Fee	-86.51
WisdomTree MidCap Dividend ETF	SEND Service	<u>-3.83</u>
Total		<u>-161.77</u>
500 Index Fund	Asset Charge	-307.47
500 Index Fund	Flat Loan Charge	-48.00
500 Index Fund	RIA Advisory Fee	-340.49
500 Index Fund	SEND Service	<u>-16.54</u>
Total		<u>-712.50</u>
Grand Total		<u>-46249.01</u>



Loans Summary For Contract Number 93275
THE TRUSTEES OF LIBERTY AUTO CITY, INC.
For Period January 1, 2022 To December 31, 2022

Page 1

Fund Name	Loan	Number of Units	Unit Value Interest Rate	Effective Date	Dollar Amount
American Funds 2045 TD	Loan Issue	-403.00774	22.33207	2022-05-09	-9000.00
American Funds 2045 TD	Loan Issue	-415.12530	21.43929	2022-06-14	-8900.00
American Funds 2045 TD	Loan Issue	-4.66433	21.43929	2022-06-14	-100.00
Total		-822.79737			-18000.00
American Funds 2050 TD	Loan Issue	-48.06820	22.10649	2022-12-09	-1062.62
Total		-48.06820			-1062.62
American Funds 2055 TD	Loan Issue	-245.15775	27.07423	2022-07-27	-6637.46
American Funds 2055 TD	Loan Issue	-312.27499	26.84994	2022-11-10	-8384.57
Total		-557.43274			-15022.03
American Funds 2060 TD	Loan Issue	-297.47457	15.79961	2022-09-30	-4700.00
American Funds 2060 TD	Loan Issue	-6.32927	15.79961	2022-09-30	-100.00
American Funds 2060 TD	Loan Issue	-113.87660	16.68466	2022-10-31	-1900.00
American Funds 2060 TD	Loan Issue	-5.99353	16.68466	2022-10-31	-100.00
Total		-423.67397			-6800.00
JH Multimanager Balanced LS	Loan Issue	-249.44571	25.05550	2022-05-17	-6250.00
JH Multimanager Balanced LS	Loan Issue	-3.99114	25.05550	2022-05-17	-100.00
JH Multimanager Balanced LS	Loan Issue	-395.91166	24.89848	2022-08-22	-9857.60
JH Multimanager Balanced LS	Loan Issue	-4.01631	24.89848	2022-08-22	-100.00
Total		-653.36482			-16307.60
JH Multimanager Growth LS	Loan Issue	-360.07006	30.54959	2022-02-23	-11000.00
JH Multimanager Growth LS	Loan Issue	-3.27337	30.54959	2022-02-23	-100.00
JH Multimanager Growth LS	Loan Issue	-356.19036	28.47465	2022-08-22	-10142.40
Total		-719.53379			-21242.40
JH Multimanager Moderate LS	Loan Issue	-143.89417	20.84863	2022-08-29	-3000.00
JH Multimanager Moderate LS	Loan Issue	-4.79648	20.84863	2022-08-29	-100.00
Total		-148.69065			-3100.00
Grand Total		-3373.56154			-81534.65



Loan Repayment Summary For Contract Number 93275 Page 1
 THE TRUSTEES OF LIBERTY AUTO CITY, INC.
 For Period January 1, 2022 To December 31, 2022

Fund Name	Number of Units	Unit Value Interest Rate	Effective Date	Dollar Amount
American Funds 2025 TD	1.127279	20.403107	2022-01-07	23.00
American Funds 2025 TD	1.139431	20.185508	2022-01-18	23.00
American Funds 2025 TD	1.157040	19.878310	2022-01-21	23.00
American Funds 2025 TD	1.158532	19.852710	2022-01-28	23.00
American Funds 2025 TD	1.151848	19.967909	2022-02-04	23.00
American Funds 2025 TD	1.159279	19.839910	2022-02-11	23.00
American Funds 2025 TD	1.168324	19.686310	2022-02-18	23.00
American Funds 2025 TD	1.167565	19.699110	2022-02-25	23.00
American Funds 2025 TD	1.177511	19.532711	2022-03-04	23.00
American Funds 2025 TD	1.199521	19.174312	2022-03-11	23.00
American Funds 2025 TD	1.167565	19.699110	2022-03-18	23.00
American Funds 2025 TD	1.169084	19.673510	2022-03-25	23.00
American Funds 2025 TD	1.164538	19.750306	2022-04-01	23.00
American Funds 2025 TD	1.177512	19.532707	2022-04-08	23.00
American Funds 2025 TD	1.189201	19.340708	2022-04-14	23.00
American Funds 2025 TD	1.210837	18.995110	2022-04-22	23.00
American Funds 2025 TD	1.231585	18.675111	2022-04-29	23.00
American Funds 2025 TD	1.240941	18.534312	2022-05-06	23.00
American Funds 2025 TD	1.246969	18.444712	2022-05-13	23.00
American Funds 2025 TD	1.253056	18.355113	2022-05-20	23.00
American Funds 2025 TD	1.214110	18.943910	2022-05-27	23.00
American Funds 2025 TD	1.224869	18.777511	2022-06-03	23.00
American Funds 2025 TD	<u>1.309681</u>	17.561516	2022-06-17	<u>23.00</u>
Total	<u>27.406278</u>			<u>529.00</u>
American Funds 2045 TD	4.022158	22.497870	2022-05-20	90.49
American Funds 2045 TD	3.839333	23.569197	2022-05-27	90.49
American Funds 2045 TD	3.877097	23.339627	2022-06-03	90.49
American Funds 2045 TD	4.047397	22.357577	2022-06-10	90.49
American Funds 2045 TD	4.274149	21.171465	2022-06-17	90.49
American Funds 2045 TD	4.084679	22.153515	2022-06-24	90.49
American Funds 2045 TD	4.151603	21.796397	2022-07-01	90.49
American Funds 2045 TD	4.110712	22.013213	2022-07-08	90.49
American Funds 2045 TD	4.161343	21.745382	2022-07-15	90.49
American Funds 2045 TD	6.819697	22.281045	2022-07-22	151.95
American Funds 2045 TD	6.611549	22.982509	2022-07-29	151.95
American Funds 2045 TD	6.585965	23.071786	2022-08-05	151.95
American Funds 2045 TD	3.810467	23.747742	2022-08-15	90.49
American Funds 2045 TD	3.883464	23.301356	2022-08-19	90.49
American Funds 2045 TD	3.992735	22.663661	2022-08-26	90.49
American Funds 2045 TD	4.108332	22.025967	2022-09-02	90.49
American Funds 2045 TD	3.986005	22.701923	2022-09-09	90.49
American Funds 2045 TD	4.137079	21.872920	2022-09-16	90.49
American Funds 2045 TD	4.344819	20.827101	2022-09-23	90.49
American Funds 2045 TD	4.426132	20.444484	2022-09-30	90.49
American Funds 2045 TD	4.350149	20.801585	2022-10-07	90.49



Loan Repayment Summary For Contract Number 93275 Page 2
THE TRUSTEES OF LIBERTY AUTO CITY, INC.
For Period January 1, 2022 To December 31, 2022

Fund Name	Number of Units	Unit Value Interest Rate	Effective Date	Dollar Amount
American Funds 2045 TD	4.442763	20.367953	2022-10-14	90.49
American Funds 2045 TD	4.294850	21.069416	2022-10-21	90.49
American Funds 2045 TD	4.166232	21.719865	2022-10-28	90.49
American Funds 2045 TD	4.215741	21.464787	2022-11-04	90.49
American Funds 2045 TD	4.001744	22.612636	2022-11-11	90.49
American Funds 2045 TD	4.029013	22.459590	2022-11-18	90.49
American Funds 2045 TD	3.972616	22.778437	2022-11-25	90.49
American Funds 2045 TD	3.904839	23.173807	2022-12-02	90.49
American Funds 2045 TD	3.994985	22.650898	2022-12-09	90.49
American Funds 2045 TD	4.056657	22.306543	2022-12-16	90.49
American Funds 2045 TD	<u>4.075297</u>	22.204512	2022-12-22	<u>90.49</u>
Total	<u>138.779601</u>			<u>3080.06</u>
American Funds 2055 TD	0.914692	32.207549	2022-01-07	29.46
American Funds 2055 TD	0.934207	31.534741	2022-01-18	29.46
American Funds 2055 TD	0.963520	30.575367	2022-01-21	29.46
American Funds 2055 TD	0.150385	30.388476	2022-01-28	4.57
American Funds 2055 TD	1.058130	27.747040	2022-08-05	29.36
American Funds 2055 TD	1.027674	28.569359	2022-08-15	29.36
American Funds 2055 TD	1.048712	27.996227	2022-08-19	29.36
American Funds 2055 TD	1.078964	27.211286	2022-08-26	29.36
American Funds 2055 TD	1.111012	26.426345	2022-09-02	29.36
American Funds 2055 TD	1.076499	27.273583	2022-09-09	29.36
American Funds 2055 TD	1.118925	26.239454	2022-09-16	29.36
American Funds 2055 TD	1.176464	24.956138	2022-09-23	29.36
American Funds 2055 TD	1.197995	24.507600	2022-09-30	29.36
American Funds 2055 TD	1.176465	24.956118	2022-10-07	29.36
American Funds 2055 TD	1.202888	24.407906	2022-10-14	29.36
American Funds 2055 TD	1.161389	25.280061	2022-10-21	29.36
American Funds 2055 TD	1.128032	26.027624	2022-10-28	29.36
American Funds 2055 TD	1.141695	25.716139	2022-11-04	29.36
American Funds 2055 TD	1.081440	27.148966	2022-11-11	29.36
American Funds 2055 TD	1.089944	26.937157	2022-11-18	29.36
American Funds 2055 TD	1.075517	27.298479	2022-11-25	29.36
American Funds 2055 TD	2.444160	27.796853	2022-12-02	67.94
American Funds 2055 TD	2.502488	27.148966	2022-12-09	67.94
American Funds 2055 TD	2.542155	26.725347	2022-12-16	67.94
American Funds 2055 TD	<u>2.556457</u>	26.575835	2022-12-22	<u>67.94</u>
Total	<u>31.959809</u>			<u>863.83</u>
American Funds 2060 TD	1.052092	20.787136	2022-01-07	21.87
American Funds 2060 TD	1.074485	20.344602	2022-01-18	21.86
American Funds 2060 TD	1.108369	19.722662	2022-01-21	21.86
American Funds 2060 TD	1.115132	19.603058	2022-01-28	21.86
American Funds 2060 TD	1.097216	19.914028	2022-02-04	21.85
American Funds 2060 TD	1.108876	19.722662	2022-02-11	21.87



Loan Repayment Summary For Contract Number 93275 Page 3
THE TRUSTEES OF LIBERTY AUTO CITY, INC.
For Period January 1, 2022 To December 31, 2022

Fund Name	Number of Units	Unit Value Interest Rate	Effective Date	Dollar Amount
American Funds 2060 TD	1.124047	19.447573	2022-02-18	21.86
American Funds 2060 TD	1.120775	19.495415	2022-02-25	21.85
American Funds 2060 TD	1.152396	18.969157	2022-03-04	21.86
American Funds 2060 TD	1.181989	18.502703	2022-03-11	21.87
American Funds 2060 TD	1.115132	19.603057	2022-03-18	21.86
American Funds 2060 TD	1.111740	19.662859	2022-03-25	21.86
American Funds 2060 TD	1.103685	19.806362	2022-04-01	21.86
American Funds 2060 TD	1.123357	19.459511	2022-04-08	21.86
American Funds 2060 TD	1.139655	19.172462	2022-04-14	21.85
American Funds 2060 TD	1.176127	18.586404	2022-04-22	21.86
American Funds 2060 TD	1.210952	18.060148	2022-04-29	21.87
American Funds 2060 TD	1.225262	17.832901	2022-05-06	21.85
American Funds 2060 TD	1.243058	17.593694	2022-05-13	21.87
American Funds 2060 TD	1.255578	17.402328	2022-05-20	21.85
American Funds 2060 TD	1.199280	18.227593	2022-05-27	21.86
American Funds 2060 TD	1.210399	18.060147	2022-06-03	21.86
American Funds 2060 TD	1.265425	17.282724	2022-06-10	21.87
American Funds 2060 TD	1.336405	16.349815	2022-06-17	21.85
American Funds 2060 TD	1.277805	17.115278	2022-06-24	21.87
American Funds 2060 TD	1.299337	16.816249	2022-07-01	21.85
American Funds 2060 TD	1.284990	17.019574	2022-07-08	21.87
American Funds 2060 TD	1.302712	16.780367	2022-07-15	21.86
American Funds 2060 TD	1.268659	17.222900	2022-07-22	21.85
American Funds 2060 TD	1.229684	17.785036	2022-07-29	21.87
American Funds 2060 TD	1.221985	17.880719	2022-08-05	21.85
American Funds 2060 TD	1.186822	18.418934	2022-08-15	21.86
American Funds 2060 TD	1.211756	18.048163	2022-08-19	21.87
American Funds 2060 TD	1.246158	17.533868	2022-08-26	21.85
American Funds 2060 TD	1.284087	17.031533	2022-09-02	21.87
American Funds 2060 TD	1.243336	17.581709	2022-09-09	21.86
American Funds 2060 TD	1.291986	16.911930	2022-09-16	21.85
American Funds 2060 TD	1.359510	16.086666	2022-09-23	21.87
American Funds 2060 TD	1.382943	15.799617	2022-09-30	21.85
American Funds 2060 TD	1.359511	16.086646	2022-10-07	21.87
American Funds 2060 TD	1.389255	15.727836	2022-10-14	21.85
American Funds 2060 TD	4.322288	16.289971	2022-10-21	70.41
American Funds 2060 TD	4.198957	16.780345	2022-10-28	70.46
American Funds 2060 TD	4.251114	16.565059	2022-11-04	70.42
American Funds 2060 TD	4.026180	17.497964	2022-11-11	70.45
American Funds 2060 TD	4.060054	17.354440	2022-11-18	70.46
American Funds 2060 TD	4.003148	17.593647	2022-11-25	70.43
American Funds 2060 TD	3.930995	17.916575	2022-12-02	70.43
American Funds 2060 TD	4.027790	17.486003	2022-12-09	70.43
American Funds 2060 TD	4.093329	17.210916	2022-12-16	70.45
American Funds 2060 TD	<u>4.113339</u>	17.127193	2022-12-22	<u>70.45</u>
Total	<u>90.719162</u>			<u>1600.65</u>



Loan Repayment Summary For Contract Number 93275

Page 4

THE TRUSTEES OF LIBERTY AUTO CITY, INC.

For Period January 1, 2022 To December 31, 2022

Fund Name	Number of Units	Unit Value Interest Rate	Effective Date	Dollar Amount
Fidelity Mid Cap Index Fund	0.830414	33.946913	2022-02-11	28.19
Fidelity Mid Cap Index Fund	0.845253	33.350951	2022-02-18	28.19
Fidelity Mid Cap Index Fund	0.834357	33.786461	2022-02-25	28.19
Fidelity Mid Cap Index Fund	0.849632	33.179038	2022-03-04	28.19
Fidelity Mid Cap Index Fund	0.873468	32.273634	2022-03-11	28.19
Fidelity Mid Cap Index Fund	0.822362	34.279275	2022-03-18	28.19
Fidelity Mid Cap Index Fund	0.814465	34.611638	2022-03-25	28.19
Fidelity Mid Cap Index Fund	0.810708	34.772058	2022-04-01	28.19
Fidelity Mid Cap Index Fund	0.825676	34.141714	2022-04-08	28.19
Fidelity Mid Cap Index Fund	0.829854	33.969802	2022-04-14	28.19
Fidelity Mid Cap Index Fund	0.852283	33.075859	2022-04-22	28.19
Fidelity Mid Cap Index Fund	0.883191	31.918319	2022-04-29	28.19
Fidelity Mid Cap Index Fund	0.892161	31.597416	2022-05-06	28.19
Fidelity Mid Cap Index Fund	0.910321	30.967072	2022-05-13	28.19
Fidelity Mid Cap Index Fund	0.928885	30.348189	2022-05-20	28.19
Fidelity Mid Cap Index Fund	0.872230	32.319445	2022-05-27	28.19
Fidelity Mid Cap Index Fund	0.882558	31.941239	2022-06-03	28.19
Fidelity Mid Cap Index Fund	0.929939	30.313805	2022-06-10	28.19
Fidelity Mid Cap Index Fund	1.004364	28.067489	2022-06-17	28.19
Fidelity Mid Cap Index Fund	0.947382	29.755664	2022-06-24	28.19
Fidelity Mid Cap Index Fund	0.966518	29.166525	2022-07-01	28.19
Fidelity Mid Cap Index Fund	0.952932	29.582364	2022-07-08	28.19
Fidelity Mid Cap Index Fund	0.965372	29.201178	2022-07-15	28.19
Fidelity Mid Cap Index Fund	0.931118	30.275430	2022-07-22	28.19
Fidelity Mid Cap Index Fund	0.892307	31.592255	2022-07-29	28.19
Fidelity Mid Cap Index Fund	0.886151	31.811725	2022-08-05	28.19
Fidelity Mid Cap Index Fund	0.849446	33.186305	2022-08-15	28.19
Fidelity Mid Cap Index Fund	0.869109	32.435484	2022-08-19	28.19
Fidelity Mid Cap Index Fund	0.898549	31.372782	2022-08-26	28.19
Fidelity Mid Cap Index Fund	0.931118	30.275428	2022-09-02	28.19
Fidelity Mid Cap Index Fund	0.888409	31.730866	2022-09-09	28.19
Fidelity Mid Cap Index Fund	0.935759	30.125263	2022-09-16	28.19
Fidelity Mid Cap Index Fund	0.996513	28.288639	2022-09-23	28.19
Fidelity Mid Cap Index Fund	1.015166	27.768839	2022-09-30	28.19
Fidelity Mid Cap Index Fund	0.990447	28.461872	2022-10-07	28.19
Fidelity Mid Cap Index Fund	1.016013	27.745705	2022-10-14	28.19
Fidelity Mid Cap Index Fund	0.980893	28.739098	2022-10-21	28.19
Fidelity Mid Cap Index Fund	0.928992	30.344699	2022-10-28	28.19
Fidelity Mid Cap Index Fund	0.948489	29.720940	2022-11-04	28.19
Fidelity Mid Cap Index Fund	0.892308	31.592216	2022-11-11	28.19
Fidelity Mid Cap Index Fund	0.906561	31.095519	2022-11-18	28.19
Fidelity Mid Cap Index Fund	0.222424	31.696176	2022-11-25	7.05
Fidelity Mid Cap Index Fund	0.219543	32.112014	2022-12-02	7.05
Fidelity Mid Cap Index Fund	0.228332	30.876048	2022-12-09	7.05
Fidelity Mid Cap Index Fund	0.232560	30.314665	2022-12-16	7.05
Fidelity Mid Cap Index Fund	0.233824	30.150866	2022-12-22	7.05



Loan Repayment Summary For Contract Number 93275 Page 5
THE TRUSTEES OF LIBERTY AUTO CITY, INC.
For Period January 1, 2022 To December 31, 2022

Fund Name	Number of Units	Unit Value Interest Rate	Effective Date	Dollar Amount
Total	38.218356			1191.04
Invesco Small Cap Growth	0.491976	114.599050	2022-01-07	56.38
Invesco Small Cap Growth	0.529910	106.395235	2022-01-18	56.38
Invesco Small Cap Growth	0.559089	100.842522	2022-01-21	56.38
Invesco Small Cap Growth	0.565588	99.683846	2022-01-28	56.38
Invesco Small Cap Growth	0.547098	103.052709	2022-02-04	56.38
Total	2.693661			281.90
John Hancock Bond Fund	0.823915	19.807842	2022-01-07	16.32
John Hancock Bond Fund	0.830985	19.627277	2022-01-18	16.31
John Hancock Bond Fund	0.827094	19.731717	2022-01-21	16.32
John Hancock Bond Fund	0.832872	19.606841	2022-01-28	16.33
John Hancock Bond Fund	0.839267	19.445518	2022-02-04	16.32
John Hancock Bond Fund	0.843554	19.334843	2022-02-11	16.31
John Hancock Bond Fund	0.846736	19.273981	2022-02-18	16.32
John Hancock Bond Fund	0.848881	19.225283	2022-02-25	16.32
John Hancock Bond Fund	0.843883	19.351007	2022-03-04	16.33
John Hancock Bond Fund	0.859970	18.977377	2022-03-11	16.32
John Hancock Bond Fund	0.862201	18.928289	2022-03-18	16.32
John Hancock Bond Fund	0.874868	18.654232	2022-03-25	16.32
John Hancock Bond Fund	0.867305	18.816901	2022-04-01	16.32
John Hancock Bond Fund	0.882609	18.479292	2022-04-08	16.31
John Hancock Bond Fund	0.891073	18.314990	2022-04-14	16.32
John Hancock Bond Fund	0.899577	18.141849	2022-04-22	16.32
John Hancock Bond Fund	0.902584	18.081413	2022-04-29	16.32
John Hancock Bond Fund	0.914663	17.853554	2022-05-06	16.33
John Hancock Bond Fund	0.910338	17.916407	2022-05-13	16.31
John Hancock Bond Fund	0.908966	17.954443	2022-05-20	16.32
John Hancock Bond Fund	0.897585	18.193230	2022-05-27	16.33
John Hancock Bond Fund	0.904510	18.042915	2022-06-03	16.32
John Hancock Bond Fund	0.918630	17.754664	2022-06-10	16.31
John Hancock Bond Fund	0.934256	17.479115	2022-06-17	16.33
John Hancock Bond Fund	0.929568	17.556517	2022-06-24	16.32
John Hancock Bond Fund	0.922926	17.672038	2022-07-01	16.31
John Hancock Bond Fund	0.928743	17.572125	2022-07-08	16.32
John Hancock Bond Fund	0.921386	17.712423	2022-07-15	16.32
John Hancock Bond Fund	0.908273	17.979153	2022-07-22	16.33
John Hancock Bond Fund	0.899332	18.135669	2022-07-29	16.31
John Hancock Bond Fund	0.905651	18.031213	2022-08-05	16.33
John Hancock Bond Fund	0.899690	18.139569	2022-08-15	16.32
John Hancock Bond Fund	0.910210	17.918933	2022-08-19	16.31
John Hancock Bond Fund	0.913970	17.856147	2022-08-26	16.32
John Hancock Bond Fund	0.925778	17.628392	2022-09-02	16.32
John Hancock Bond Fund	0.929623	17.566238	2022-09-09	16.33
John Hancock Bond Fund	0.939198	17.376515	2022-09-16	16.32



Loan Repayment Summary For Contract Number 93275 Page 6
THE TRUSTEES OF LIBERTY AUTO CITY, INC.
For Period January 1, 2022 To December 31, 2022

Fund Name	Number of Units	Unit Value Interest Rate	Effective Date	Dollar Amount
John Hancock Bond Fund	0.953230	17.110241	2022-09-23	16.31
John Hancock Bond Fund	0.968749	16.856771	2022-09-30	16.33
John Hancock Bond Fund	0.968132	16.857205	2022-10-07	16.32
John Hancock Bond Fund	0.980897	16.627627	2022-10-14	16.31
John Hancock Bond Fund	0.992767	16.448963	2022-10-21	16.33
John Hancock Bond Fund	0.974868	16.730449	2022-10-28	16.31
John Hancock Bond Fund	0.983560	16.602941	2022-11-04	16.33
John Hancock Bond Fund	0.962246	16.949906	2022-11-11	16.31
John Hancock Bond Fund	0.954844	17.091781	2022-11-18	16.32
John Hancock Bond Fund	0.944872	17.272155	2022-11-25	16.32
John Hancock Bond Fund	0.930848	17.543132	2022-12-02	16.33
John Hancock Bond Fund	0.933102	17.479307	2022-12-09	16.31
John Hancock Bond Fund	0.927389	17.608550	2022-12-16	16.33
John Hancock Bond Fund	<u>0.936472</u>	17.427086	2022-12-22	<u>16.32</u>
Total	<u>46.312646</u>			<u>832.32</u>
JH Multimanager Aggressive LS	1.081195	34.924294	2022-01-07	37.76
JH Multimanager Aggressive LS	1.096912	34.423883	2022-01-18	37.76
JH Multimanager Aggressive LS	1.133491	33.313003	2022-01-21	37.76
JH Multimanager Aggressive LS	1.139864	33.126732	2022-01-28	37.76
JH Multimanager Aggressive LS	1.118509	33.759218	2022-02-04	37.76
JH Multimanager Aggressive LS	1.120510	33.698930	2022-02-11	37.76
JH Multimanager Aggressive LS	1.137429	33.197676	2022-02-18	37.76
JH Multimanager Aggressive LS	1.133056	33.325796	2022-02-25	37.76
JH Multimanager Aggressive LS	1.172109	32.215413	2022-03-04	37.76
JH Multimanager Aggressive LS	1.198581	31.503902	2022-03-11	37.76
JH Multimanager Aggressive LS	1.129936	33.417812	2022-03-18	37.76
JH Multimanager Aggressive LS	1.123490	33.609539	2022-03-25	37.76
JH Multimanager Aggressive LS	1.118507	33.759274	2022-04-01	37.76
JH Multimanager Aggressive LS	1.141866	33.068667	2022-04-08	37.76
JH Multimanager Aggressive LS	1.155744	32.671581	2022-04-14	37.76
JH Multimanager Aggressive LS	1.194045	31.623578	2022-04-22	37.76
JH Multimanager Aggressive LS	1.227387	30.764533	2022-04-29	37.76
JH Multimanager Aggressive LS	1.243426	30.367696	2022-05-06	37.76
JH Multimanager Aggressive LS	1.267001	29.802656	2022-05-13	37.76
JH Multimanager Aggressive LS	1.274992	29.615869	2022-05-20	37.76
JH Multimanager Aggressive LS	1.216195	31.047649	2022-05-27	37.76
JH Multimanager Aggressive LS	1.222740	30.881459	2022-06-03	37.76
JH Multimanager Aggressive LS	1.278335	29.538408	2022-06-10	37.76
JH Multimanager Aggressive LS	1.355409	27.858734	2022-06-17	37.76
JH Multimanager Aggressive LS	1.295673	29.143152	2022-06-24	37.76
JH Multimanager Aggressive LS	1.323257	28.535650	2022-07-01	37.76
JH Multimanager Aggressive LS	1.309660	28.831894	2022-07-08	37.76
JH Multimanager Aggressive LS	1.331900	28.350476	2022-07-15	37.76
JH Multimanager Aggressive LS	1.292482	29.215105	2022-07-22	37.76
JH Multimanager Aggressive LS	1.250079	30.206081	2022-07-29	37.76



Loan Repayment Summary For Contract Number 93275 Page 7
THE TRUSTEES OF LIBERTY AUTO CITY, INC.
For Period January 1, 2022 To December 31, 2022

Fund Name	Number of Units	Unit Value Interest Rate	Effective Date	Dollar Amount
JH Multimanager Aggressive LS	1.245642	30.313681	2022-08-05	37.76
JH Multimanager Aggressive LS	1.206181	31.305405	2022-08-15	37.76
JH Multimanager Aggressive LS	1.233459	30.613091	2022-08-19	37.76
JH Multimanager Aggressive LS	1.266435	29.815959	2022-08-26	37.76
JH Multimanager Aggressive LS	1.310734	28.808266	2022-09-02	37.76
JH Multimanager Aggressive LS	1.269838	29.736074	2022-09-09	37.76
JH Multimanager Aggressive LS	1.324086	28.517766	2022-09-16	37.76
JH Multimanager Aggressive LS	1.400463	26.962495	2022-09-23	37.76
JH Multimanager Aggressive LS	1.427088	26.459459	2022-09-30	37.76
JH Multimanager Aggressive LS	1.396968	27.029955	2022-10-07	37.76
JH Multimanager Aggressive LS	1.431416	26.379473	2022-10-14	37.76
JH Multimanager Aggressive LS	1.379554	27.371156	2022-10-21	37.76
JH Multimanager Aggressive LS	1.337268	28.236659	2022-10-28	37.76
JH Multimanager Aggressive LS	1.350251	27.965163	2022-11-04	37.76
JH Multimanager Aggressive LS	1.277058	29.567944	2022-11-11	37.76
JH Multimanager Aggressive LS	1.287040	29.338633	2022-11-18	37.76
JH Multimanager Aggressive LS	1.267844	29.782830	2022-11-25	37.76
JH Multimanager Aggressive LS	1.244853	30.332889	2022-12-02	37.76
JH Multimanager Aggressive LS	1.283067	29.429470	2022-12-09	37.76
JH Multimanager Aggressive LS	1.304441	28.947263	2022-12-16	37.76
JH Multimanager Aggressive LS	<u>1.309121</u>	28.843769	2022-12-22	<u>37.76</u>
Total	<u>63.636587</u>			<u>1925.76</u>
JH Multimanager Balanced LS	7.375786	28.199017	2022-01-07	207.99
JH Multimanager Balanced LS	7.459047	27.886931	2022-01-18	208.01
JH Multimanager Balanced LS	7.594851	27.388281	2022-01-21	208.01
JH Multimanager Balanced LS	7.635177	27.242315	2022-01-28	208.00
JH Multimanager Balanced LS	7.567687	27.485268	2022-02-04	208.00
JH Multimanager Balanced LS	7.598165	27.376331	2022-02-11	208.01
JH Multimanager Balanced LS	7.669842	27.119185	2022-02-18	208.00
JH Multimanager Balanced LS	7.659258	27.157971	2022-02-25	208.01
JH Multimanager Balanced LS	7.818269	26.604343	2022-03-04	208.00
JH Multimanager Balanced LS	5.904745	26.124738	2022-03-11	154.26
JH Multimanager Balanced LS	5.697429	27.071841	2022-03-18	154.24
JH Multimanager Balanced LS	5.696973	27.074006	2022-03-25	154.24
JH Multimanager Balanced LS	5.659772	27.255498	2022-04-01	154.26
JH Multimanager Balanced LS	5.761127	26.774254	2022-04-08	154.25
JH Multimanager Balanced LS	5.821399	26.497051	2022-04-14	154.25
JH Multimanager Balanced LS	5.950766	25.922697	2022-04-22	154.26
JH Multimanager Balanced LS	3.829260	25.422641	2022-04-29	97.35
JH Multimanager Balanced LS	3.756888	25.089895	2022-05-06	94.26
JH Multimanager Balanced LS	4.708339	24.794296	2022-05-13	116.74
JH Multimanager Balanced LS	4.726497	24.703270	2022-05-20	116.76
JH Multimanager Balanced LS	4.567502	25.561000	2022-05-27	116.75
JH Multimanager Balanced LS	4.593565	25.413800	2022-06-03	116.74
JH Multimanager Balanced LS	5.880373	24.615774	2022-06-10	144.75



Loan Repayment Summary For Contract Number 93275 Page 8
THE TRUSTEES OF LIBERTY AUTO CITY, INC.
For Period January 1, 2022 To December 31, 2022

Fund Name	Number of Units	Unit Value Interest Rate	Effective Date	Dollar Amount
JH Multimanager Balanced LS	6.134521	23.594330	2022-06-17	144.74
JH Multimanager Balanced LS	5.961445	24.284362	2022-06-24	144.77
JH Multimanager Balanced LS	6.028950	24.005823	2022-07-01	144.73
JH Multimanager Balanced LS	6.006009	24.100846	2022-07-08	144.75
JH Multimanager Balanced LS	6.052901	23.915786	2022-07-15	144.76
JH Multimanager Balanced LS	5.908784	24.497409	2022-07-22	144.75
JH Multimanager Balanced LS	5.767429	25.097827	2022-07-29	144.75
JH Multimanager Balanced LS	5.762672	25.118538	2022-08-05	144.75
JH Multimanager Balanced LS	97.905970	25.663398	2022-08-15	2512.60
JH Multimanager Balanced LS	3.953268	25.234796	2022-08-19	99.76
JH Multimanager Balanced LS	4.024150	24.787827	2022-08-26	99.75
JH Multimanager Balanced LS	4.129387	24.153694	2022-09-02	99.74
JH Multimanager Balanced LS	4.051087	24.623003	2022-09-09	99.75
JH Multimanager Balanced LS	6.074283	23.913917	2022-09-16	145.26
JH Multimanager Balanced LS	6.321102	22.980156	2022-09-23	145.26
JH Multimanager Balanced LS	6.433887	22.574214	2022-09-30	145.24
JH Multimanager Balanced LS	6.349161	22.877026	2022-10-07	145.25
JH Multimanager Balanced LS	6.471050	22.446115	2022-10-14	145.25
JH Multimanager Balanced LS	6.353370	22.861870	2022-10-21	145.25
JH Multimanager Balanced LS	6.189412	23.465871	2022-10-28	145.24
JH Multimanager Balanced LS	6.245285	23.260735	2022-11-04	145.27
JH Multimanager Balanced LS	5.991842	24.241281	2022-11-11	145.25
JH Multimanager Balanced LS	5.999853	24.205576	2022-11-18	145.23
JH Multimanager Balanced LS	5.917878	24.545950	2022-11-25	145.26
JH Multimanager Balanced LS	5.814841	24.980891	2022-12-02	145.26
JH Multimanager Balanced LS	5.929350	24.493398	2022-12-09	145.23
JH Multimanager Balanced LS	5.985307	24.269420	2022-12-16	145.26
JH Multimanager Balanced LS	<u>6.016774</u>	24.139168	2022-12-22	<u>145.24</u>
Total	<u>394.712685</u>			<u>10003.49</u>
JH Multimanager Conserv LS	3.901639	19.735294	2022-01-07	77.00
JH Multimanager Conserv LS	3.934174	19.572087	2022-01-18	77.00
JH Multimanager Conserv LS	3.949127	19.497977	2022-01-21	77.00
JH Multimanager Conserv LS	3.973281	19.379447	2022-01-28	77.00
JH Multimanager Conserv LS	3.969888	19.396010	2022-02-04	77.00
JH Multimanager Conserv LS	3.991195	19.292467	2022-02-11	77.00
JH Multimanager Conserv LS	4.009597	19.203921	2022-02-18	77.00
JH Multimanager Conserv LS	4.015620	19.175119	2022-02-25	77.00
JH Multimanager Conserv LS	4.050187	19.011467	2022-03-04	77.00
JH Multimanager Conserv LS	4.101701	18.772697	2022-03-11	77.00
JH Multimanager Conserv LS	4.052740	18.999489	2022-03-18	77.00
JH Multimanager Conserv LS	4.074965	18.895865	2022-03-25	77.00
JH Multimanager Conserv LS	4.049743	19.013549	2022-04-01	77.00
JH Multimanager Conserv LS	4.098286	18.788340	2022-04-08	77.00
JH Multimanager Conserv LS	4.121233	18.683728	2022-04-14	77.00
JH Multimanager Conserv LS	4.168115	18.473578	2022-04-22	77.00



Loan Repayment Summary For Contract Number 93275 Page 9
THE TRUSTEES OF LIBERTY AUTO CITY, INC.
For Period January 1, 2022 To December 31, 2022

Fund Name	Number of Units	Unit Value Interest Rate	Effective Date	Dollar Amount
JH Multimanager Conserv LS	4.209115	18.293631	2022-04-29	77.00
JH Multimanager Conserv LS	4.250936	18.113655	2022-05-06	77.00
JH Multimanager Conserv LS	4.271992	18.024378	2022-05-13	77.00
JH Multimanager Conserv LS	4.275236	18.010698	2022-05-20	77.00
JH Multimanager Conserv LS	4.190452	18.375104	2022-05-27	77.00
JH Multimanager Conserv LS	<u>4.210979</u>	18.285533	2022-06-03	<u>77.00</u>
Total	<u>89.870201</u>			<u>1694.00</u>
JH Multimanager Growth LS	12.789938	32.685049	2022-01-07	418.04
JH Multimanager Growth LS	12.955139	32.262084	2022-01-18	417.96
JH Multimanager Growth LS	13.289781	31.451969	2022-01-21	417.99
JH Multimanager Growth LS	13.373407	31.251553	2022-01-28	417.94
JH Multimanager Growth LS	12.749660	31.720834	2022-02-04	404.43
JH Multimanager Growth LS	13.219317	31.621890	2022-02-11	418.02
JH Multimanager Growth LS	13.388545	31.218458	2022-02-18	417.97
JH Multimanager Growth LS	13.344306	31.321953	2022-02-25	417.97
JH Multimanager Growth LS	13.725089	30.451515	2022-03-04	417.95
JH Multimanager Growth LS	15.818158	29.824569	2022-03-11	471.77
JH Multimanager Growth LS	15.066825	31.309166	2022-03-18	471.73
JH Multimanager Growth LS	16.512479	31.413200	2022-03-25	518.71
JH Multimanager Growth LS	16.427481	31.578167	2022-04-01	518.75
JH Multimanager Growth LS	16.737362	30.991729	2022-04-08	518.72
JH Multimanager Growth LS	16.925162	30.648435	2022-04-14	518.73
JH Multimanager Growth LS	17.395807	29.818093	2022-04-22	518.71
JH Multimanager Growth LS	17.820291	29.109499	2022-04-29	518.74
JH Multimanager Growth LS	19.450772	28.725838	2022-05-06	558.74
JH Multimanager Growth LS	20.550773	28.281164	2022-05-13	581.20
JH Multimanager Growth LS	20.590387	28.120878	2022-05-20	579.02
JH Multimanager Growth LS	16.412231	29.322019	2022-05-27	481.24
JH Multimanager Growth LS	16.514179	29.141002	2022-06-03	481.24
JH Multimanager Growth LS	17.157589	28.045885	2022-06-10	481.20
JH Multimanager Growth LS	18.061052	26.645723	2022-06-17	481.25
JH Multimanager Growth LS	17.382923	27.684056	2022-06-24	481.23
JH Multimanager Growth LS	17.693679	27.198401	2022-07-01	481.24
JH Multimanager Growth LS	17.546820	27.423760	2022-07-08	481.20
JH Multimanager Growth LS	17.784171	27.060003	2022-07-15	481.24
JH Multimanager Growth LS	17.301425	27.814459	2022-07-22	481.23
JH Multimanager Growth LS	16.796635	28.650371	2022-07-29	481.23
JH Multimanager Growth LS	359.808658	28.630495	2022-08-01	10301.50
JH Multimanager Growth LS	15.122754	28.713669	2022-08-05	434.23
JH Multimanager Growth LS	94.955581	29.509585	2022-08-15	2802.10
JH Multimanager Growth LS	13.448966	28.941990	2022-08-19	389.24
JH Multimanager Growth LS	13.756199	28.293414	2022-08-26	389.21
JH Multimanager Growth LS	14.185902	27.441315	2022-09-02	389.28
JH Multimanager Growth LS	13.811673	28.175430	2022-09-09	389.15
JH Multimanager Growth LS	16.007835	27.160439	2022-09-16	434.78



Loan Repayment Summary For Contract Number 93275 Page 10
THE TRUSTEES OF LIBERTY AUTO CITY, INC.
For Period January 1, 2022 To December 31, 2022

Fund Name	Number of Units	Unit Value Interest Rate	Effective Date	Dollar Amount
JH Multimanager Growth LS	16.809843	25.860434	2022-09-23	434.71
JH Multimanager Growth LS	17.105352	25.414844	2022-09-30	434.73
JH Multimanager Growth LS	16.808703	25.864566	2022-10-07	434.75
JH Multimanager Growth LS	17.184779	25.296796	2022-10-14	434.72
JH Multimanager Growth LS	16.700126	26.031529	2022-10-21	434.73
JH Multimanager Growth LS	16.216600	26.807089	2022-10-28	434.72
JH Multimanager Growth LS	16.378087	26.544602	2022-11-04	434.75
JH Multimanager Growth LS	15.574663	27.910707	2022-11-11	434.70
JH Multimanager Growth LS	15.666984	27.750063	2022-11-18	434.76
JH Multimanager Growth LS	15.438011	28.159056	2022-11-25	434.72
JH Multimanager Growth LS	15.163384	28.670371	2022-12-02	434.74
JH Multimanager Growth LS	13.948318	27.939557	2022-12-09	389.71
JH Multimanager Growth LS	14.132980	27.575209	2022-12-16	389.72
JH Multimanager Growth LS	<u>14.185909</u>	27.475139	2022-12-22	<u>389.76</u>
Total	<u>1247.192690</u>			<u>35816.10</u>
JH Multimanager Moderate LS	0.650111	20.304204	2022-09-16	13.20
JH Multimanager Moderate LS	0.670444	19.688422	2022-09-23	13.20
JH Multimanager Moderate LS	0.681883	19.358149	2022-09-30	13.20
JH Multimanager Moderate LS	0.675197	19.549831	2022-10-07	13.20
JH Multimanager Moderate LS	0.685446	19.257518	2022-10-14	13.20
JH Multimanager Moderate LS	0.678690	19.449229	2022-10-21	13.20
JH Multimanager Moderate LS	0.663882	19.883025	2022-10-28	13.20
JH Multimanager Moderate LS	0.669065	19.728997	2022-11-04	13.20
JH Multimanager Moderate LS	0.647449	20.387685	2022-11-11	13.20
JH Multimanager Moderate LS	0.646849	20.406610	2022-11-18	13.20
JH Multimanager Moderate LS	0.638688	20.667338	2022-11-25	13.20
JH Multimanager Moderate LS	0.628642	20.997620	2022-12-02	13.20
JH Multimanager Moderate LS	0.637519	20.705240	2022-12-09	13.20
JH Multimanager Moderate LS	0.640142	20.620402	2022-12-16	13.20
JH Multimanager Moderate LS	<u>0.643882</u>	20.500621	2022-12-22	<u>13.20</u>
Total	<u>9.857889</u>			<u>198.00</u>
T. Rowe Price Overseas Stock	1.013926	15.622417	2022-01-07	15.84
T. Rowe Price Overseas Stock	1.020637	15.529498	2022-01-18	15.85
T. Rowe Price Overseas Stock	1.043531	15.179218	2022-01-21	15.84
T. Rowe Price Overseas Stock	1.061638	14.910903	2022-01-28	15.83
T. Rowe Price Overseas Stock	1.043469	15.180129	2022-02-04	15.84
T. Rowe Price Overseas Stock	1.044900	15.168898	2022-02-11	15.85
T. Rowe Price Overseas Stock	1.051501	15.064172	2022-02-18	15.84
T. Rowe Price Overseas Stock	1.069733	14.807420	2022-02-25	15.84
T. Rowe Price Overseas Stock	1.149792	13.767690	2022-03-04	15.83
T. Rowe Price Overseas Stock	1.158351	13.674601	2022-03-11	15.84
T. Rowe Price Overseas Stock	1.082452	14.633431	2022-03-18	15.84
T. Rowe Price Overseas Stock	1.085888	14.587117	2022-03-25	15.84
T. Rowe Price Overseas Stock	1.080661	14.657672	2022-04-01	15.84



Loan Repayment Summary For Contract Number 93275

Page 11

THE TRUSTEES OF LIBERTY AUTO CITY, INC.

For Period January 1, 2022 To December 31, 2022

Fund Name	Number of Units	Unit Value Interest Rate	Effective Date	Dollar Amount
T. Rowe Price Overseas Stock	1.102410	14.377574	2022-04-08	15.85
T. Rowe Price Overseas Stock	1.113457	14.225957	2022-04-14	15.84
T. Rowe Price Overseas Stock	1.137730	13.922451	2022-04-22	15.84
T. Rowe Price Overseas Stock	1.168099	13.560477	2022-04-29	15.84
T. Rowe Price Overseas Stock	1.188849	13.315385	2022-05-06	15.83
T. Rowe Price Overseas Stock	1.199797	13.210567	2022-05-13	15.85
T. Rowe Price Overseas Stock	1.183295	13.386331	2022-05-20	15.84
T. Rowe Price Overseas Stock	1.136841	13.924540	2022-05-27	15.83
T. Rowe Price Overseas Stock	1.152041	13.749497	2022-06-03	15.84
T. Rowe Price Overseas Stock	1.208213	13.118536	2022-06-10	15.85
T. Rowe Price Overseas Stock	1.274825	12.417382	2022-06-17	15.83
T. Rowe Price Overseas Stock	1.240556	12.768462	2022-06-24	15.84
T. Rowe Price Overseas Stock	1.268010	12.499889	2022-07-01	15.85
T. Rowe Price Overseas Stock	1.267180	12.500190	2022-07-08	15.84
T. Rowe Price Overseas Stock	1.287618	12.301772	2022-07-15	15.84
T. Rowe Price Overseas Stock	1.244190	12.723126	2022-07-22	15.83
T. Rowe Price Overseas Stock	1.207975	13.121117	2022-07-29	15.85
T. Rowe Price Overseas Stock	1.216170	13.016258	2022-08-05	15.83
T. Rowe Price Overseas Stock	1.197528	13.227240	2022-08-15	15.84
T. Rowe Price Overseas Stock	1.228673	12.900085	2022-08-19	15.85
T. Rowe Price Overseas Stock	1.265730	12.514510	2022-08-26	15.84
T. Rowe Price Overseas Stock	1.304711	12.140608	2022-09-02	15.84
T. Rowe Price Overseas Stock	1.270800	12.456704	2022-09-09	15.83
T. Rowe Price Overseas Stock	1.307159	12.117871	2022-09-16	15.84
T. Rowe Price Overseas Stock	1.388352	11.416406	2022-09-23	15.85
T. Rowe Price Overseas Stock	1.408201	11.241286	2022-09-30	15.83
T. Rowe Price Overseas Stock	1.385974	11.428773	2022-10-07	15.84
T. Rowe Price Overseas Stock	1.406969	11.265342	2022-10-14	15.85
T. Rowe Price Overseas Stock	1.353161	11.698525	2022-10-21	15.83
T. Rowe Price Overseas Stock	1.315369	12.049842	2022-10-28	15.85
T. Rowe Price Overseas Stock	1.292339	12.249091	2022-11-04	15.83
T. Rowe Price Overseas Stock	1.209597	13.103527	2022-11-11	15.85
T. Rowe Price Overseas Stock	1.209878	13.092220	2022-11-18	15.84
T. Rowe Price Overseas Stock	1.185483	13.361640	2022-11-25	15.84
T. Rowe Price Overseas Stock	1.167322	13.560949	2022-12-02	15.83
T. Rowe Price Overseas Stock	1.189283	13.327338	2022-12-09	15.85
T. Rowe Price Overseas Stock	1.210903	13.072876	2022-12-16	15.83
T. Rowe Price Overseas Stock	<u>1.207217</u>	13.121077	2022-12-22	<u>15.84</u>
Total	<u>61.008384</u>			<u>807.84</u>
TIAA-CREF Large-Cap Growth Idx	1.260023	67.109853	2022-01-07	84.56
TIAA-CREF Large-Cap Growth Idx	1.301142	64.989055	2022-01-18	84.56
TIAA-CREF Large-Cap Growth Idx	1.366763	61.868800	2022-01-21	84.56
TIAA-CREF Large-Cap Growth Idx	1.351585	62.563544	2022-01-28	84.56
TIAA-CREF Large-Cap Growth Idx	1.327025	63.721451	2022-02-04	84.56
TIAA-CREF Large-Cap Growth Idx	1.362736	62.051627	2022-02-11	84.56



Loan Repayment Summary For Contract Number 93275
THE TRUSTEES OF LIBERTY AUTO CITY, INC.
For Period January 1, 2022 To December 31, 2022

Page 12

Fund Name	Number of Units	Unit Value Interest Rate	Effective Date	Dollar Amount
TIAA-CREF Large-Cap Growth Idx	1.387815	60.930285	2022-02-18	84.56
TIAA-CREF Large-Cap Growth Idx	1.373528	61.564087	2022-02-25	84.56
TIAA-CREF Large-Cap Growth Idx	1.408382	60.040524	2022-03-04	84.56
TIAA-CREF Large-Cap Growth Idx	1.460873	57.883160	2022-03-11	84.56
TIAA-CREF Large-Cap Growth Idx	1.348171	62.721992	2022-03-18	84.56
TIAA-CREF Large-Cap Growth Idx	1.325504	63.794580	2022-03-25	84.56
TIAA-CREF Large-Cap Growth Idx	1.314455	64.330842	2022-04-01	84.56
TIAA-CREF Large-Cap Growth Idx	1.357138	62.307553	2022-04-08	84.56
TIAA-CREF Large-Cap Growth Idx	1.396476	60.552410	2022-04-14	84.56
TIAA-CREF Large-Cap Growth Idx	1.451096	58.273163	2022-04-22	84.56
TIAA-CREF Large-Cap Growth Idx	1.499717	56.383947	2022-04-29	84.56
TIAA-CREF Large-Cap Growth Idx	1.524767	55.457621	2022-05-06	84.56
TIAA-CREF Large-Cap Growth Idx	1.570324	53.848740	2022-05-13	84.56
TIAA-CREF Large-Cap Growth Idx	1.637793	51.630435	2022-05-20	84.56
TIAA-CREF Large-Cap Growth Idx	1.526781	55.384490	2022-05-27	84.56
TIAA-CREF Large-Cap Growth Idx	1.540682	54.884761	2022-06-03	84.56
TIAA-CREF Large-Cap Growth Idx	1.634321	51.740131	2022-06-10	84.56
TIAA-CREF Large-Cap Growth Idx	1.721085	49.131794	2022-06-17	84.56
TIAA-CREF Large-Cap Growth Idx	1.594872	53.019922	2022-06-24	84.56
TIAA-CREF Large-Cap Growth Idx	1.651439	51.203805	2022-07-01	84.56
TIAA-CREF Large-Cap Growth Idx	1.591945	53.117396	2022-07-08	84.56
TIAA-CREF Large-Cap Growth Idx	1.612668	52.434841	2022-07-15	84.56
TIAA-CREF Large-Cap Growth Idx	1.563953	54.068098	2022-07-22	84.56
TIAA-CREF Large-Cap Growth Idx	1.489415	56.773940	2022-07-29	84.56
TIAA-CREF Large-Cap Growth Idx	1.467054	57.639322	2022-08-05	84.56
TIAA-CREF Large-Cap Growth Idx	1.417882	59.638232	2022-08-15	84.56
TIAA-CREF Large-Cap Growth Idx	1.449884	58.321876	2022-08-19	84.56
TIAA-CREF Large-Cap Growth Idx	1.518760	55.676976	2022-08-26	84.56
TIAA-CREF Large-Cap Growth Idx	1.580341	53.507426	2022-09-02	84.56
TIAA-CREF Large-Cap Growth Idx	1.518428	55.689164	2022-09-09	84.56
TIAA-CREF Large-Cap Growth Idx	1.604463	52.702986	2022-09-16	84.56
TIAA-CREF Large-Cap Growth Idx	1.681051	50.301856	2022-09-23	84.56
TIAA-CREF Large-Cap Growth Idx	1.730530	48.863615	2022-09-30	84.56
TIAA-CREF Large-Cap Growth Idx	1.710057	49.448630	2022-10-07	84.56
TIAA-CREF Large-Cap Growth Idx	1.759052	48.071333	2022-10-14	84.56
TIAA-CREF Large-Cap Growth Idx	1.668920	50.667477	2022-10-21	84.56
TIAA-CREF Large-Cap Growth Idx	1.620201	52.191036	2022-10-28	84.56
TIAA-CREF Large-Cap Growth Idx	1.716403	49.265802	2022-11-04	84.56
TIAA-CREF Large-Cap Growth Idx	1.594141	53.044228	2022-11-11	84.56
TIAA-CREF Large-Cap Growth Idx	1.612669	52.434804	2022-11-18	84.56
TIAA-CREF Large-Cap Growth Idx	1.593409	53.068604	2022-11-25	84.56
TIAA-CREF Large-Cap Growth Idx	1.566073	53.994927	2022-12-02	84.56
TIAA-CREF Large-Cap Growth Idx	1.624924	52.039336	2022-12-09	84.56
TIAA-CREF Large-Cap Growth Idx	1.665461	50.772713	2022-12-16	84.56
TIAA-CREF Large-Cap Growth Idx	<u>1.694695</u>	49.896856	2022-12-22	<u>84.56</u>
Total	<u>77.746872</u>			<u>4312.56</u>



Loan Repayment Summary For Contract Number 93275 Page 13
THE TRUSTEES OF LIBERTY AUTO CITY, INC.
For Period January 1, 2022 To December 31, 2022

Fund Name	Number of Units	Unit Value Interest Rate	Effective Date	Dollar Amount
Vanguard Value Index Fund	0.225250	70.321465	2022-01-07	15.84
Vanguard Value Index Fund	0.227647	69.537166	2022-01-18	15.83
Vanguard Value Index Fund	0.234422	67.570385	2022-01-21	15.84
Vanguard Value Index Fund	0.233319	67.932369	2022-01-28	15.85
Vanguard Value Index Fund	0.229985	68.873527	2022-02-04	15.84
Vanguard Value Index Fund	0.642631	68.499477	2022-02-11	44.02
Vanguard Value Index Fund	0.651732	67.558318	2022-02-18	44.03
Vanguard Value Index Fund	0.646650	68.089228	2022-02-25	44.03
Vanguard Value Index Fund	0.645425	68.234021	2022-03-04	44.04
Vanguard Value Index Fund	0.660222	66.689555	2022-03-11	44.03
Vanguard Value Index Fund	0.634617	69.380304	2022-03-18	44.03
Vanguard Value Index Fund	0.622696	70.708487	2022-03-25	44.03
Vanguard Value Index Fund	0.627215	70.198974	2022-04-01	44.03
Vanguard Value Index Fund	0.622235	70.744844	2022-04-08	44.02
Vanguard Value Index Fund	0.628410	70.065538	2022-04-14	44.03
Vanguard Value Index Fund	0.640497	68.743318	2022-04-22	44.03
Vanguard Value Index Fund	0.661027	66.608357	2022-04-29	44.03
Vanguard Value Index Fund	0.653206	67.421097	2022-05-06	44.04
Vanguard Value Index Fund	0.664021	66.292964	2022-05-13	44.02
Vanguard Value Index Fund	0.678576	64.885830	2022-05-20	44.03
Vanguard Value Index Fund	0.640642	68.743317	2022-05-27	44.04
Vanguard Value Index Fund	0.650717	67.663705	2022-06-03	44.03
Vanguard Value Index Fund	0.679183	64.813047	2022-06-10	44.02
Vanguard Value Index Fund	0.726977	60.579516	2022-06-17	44.04
Vanguard Value Index Fund	0.691454	63.677287	2022-06-24	44.03
Vanguard Value Index Fund	0.693824	63.445300	2022-07-01	44.02
Vanguard Value Index Fund	0.694784	63.372051	2022-07-08	44.03
Vanguard Value Index Fund	0.698688	63.018017	2022-07-15	44.03
Vanguard Value Index Fund	0.688838	63.933621	2022-07-22	44.04
Vanguard Value Index Fund	0.667001	65.996784	2022-07-29	44.02
Vanguard Value Index Fund	0.672529	65.484045	2022-08-05	44.04
Vanguard Value Index Fund	0.647393	68.011113	2022-08-15	44.03
Vanguard Value Index Fund	0.650046	67.718120	2022-08-19	44.02
Vanguard Value Index Fund	0.670252	65.691581	2022-08-26	44.03
Vanguard Value Index Fund	0.688287	63.970244	2022-09-02	44.03
Vanguard Value Index Fund	0.667551	65.972366	2022-09-09	44.04
Vanguard Value Index Fund	0.692384	63.591794	2022-09-16	44.03
Vanguard Value Index Fund	0.724501	60.758955	2022-09-23	44.02
Vanguard Value Index Fund	0.744868	59.124461	2022-09-30	44.04
Vanguard Value Index Fund	0.729239	60.377948	2022-10-07	44.03
Vanguard Value Index Fund	0.728036	60.463974	2022-10-14	44.02
Vanguard Value Index Fund	0.699641	62.946438	2022-10-21	44.04
Vanguard Value Index Fund	0.662707	66.424345	2022-10-28	44.02
Vanguard Value Index Fund	0.667579	65.969636	2022-11-04	44.04
Vanguard Value Index Fund	0.645626	68.181733	2022-11-11	44.02
Vanguard Value Index Fund	0.645191	68.243180	2022-11-18	44.03



Loan Repayment Summary For Contract Number 93275 Page 14
 THE TRUSTEES OF LIBERTY AUTO CITY, INC.
 For Period January 1, 2022 To December 31, 2022

Fund Name	Number of Units	Unit Value Interest Rate	Effective Date	Dollar Amount
Vanguard Value Index Fund	0.936912	69.558148	2022-11-25	65.17
Vanguard Value Index Fund	0.931297	69.988278	2022-12-02	65.18
Vanguard Value Index Fund	0.958097	68.009680	2022-12-09	65.16
Vanguard Value Index Fund	0.973163	66.977368	2022-12-16	65.18
Vanguard Value Index Fund	<u>0.969076</u>	67.249515	2022-12-22	<u>65.17</u>
Total	<u>33.366266</u>			<u>2210.28</u>
500 Index Fund	1.127277	66.647285	2022-01-07	75.13
500 Index Fund	1.151597	65.239784	2022-01-18	75.13
500 Index Fund	1.198425	62.690605	2022-01-21	75.13
500 Index Fund	1.170735	64.173313	2022-02-04	75.13
500 Index Fund	1.192089	63.023805	2022-02-11	75.13
500 Index Fund	1.210437	62.068470	2022-02-18	75.13
500 Index Fund	1.200369	62.589074	2022-02-25	75.13
500 Index Fund	1.215401	61.814982	2022-03-04	75.13
500 Index Fund	1.250993	60.056283	2022-03-11	75.13
500 Index Fund	1.178004	63.777365	2022-03-18	75.13
500 Index Fund	1.157028	64.933605	2022-03-25	75.13
500 Index Fund	1.156047	64.988655	2022-04-01	75.13
500 Index Fund	1.170457	64.188575	2022-04-08	75.13
500 Index Fund	1.195754	62.830612	2022-04-14	75.13
500 Index Fund	1.229415	61.110328	2022-04-22	75.13
500 Index Fund	1.270853	59.117739	2022-04-29	75.13
500 Index Fund	1.273302	59.004060	2022-05-06	75.13
500 Index Fund	1.303881	57.620287	2022-05-13	75.13
500 Index Fund	1.344333	55.886438	2022-05-20	75.13
500 Index Fund	1.260925	59.583210	2022-05-27	75.13
500 Index Fund	1.275581	58.898615	2022-06-03	75.13
500 Index Fund	1.343210	55.933150	2022-06-10	75.13
500 Index Fund	1.425046	52.721088	2022-06-17	75.13
500 Index Fund	1.338746	56.119675	2022-06-24	75.13
500 Index Fund	1.368393	54.903814	2022-07-01	75.13
500 Index Fund	1.342036	55.982090	2022-07-08	75.13
500 Index Fund	1.354200	55.479236	2022-07-15	75.13
500 Index Fund	1.320495	56.895316	2022-07-22	75.13
500 Index Fund	1.266180	59.335913	2022-07-29	75.13
500 Index Fund	1.261431	59.559325	2022-08-05	75.13
500 Index Fund	1.216080	61.780460	2022-08-15	75.13
500 Index Fund	1.287021	58.375079	2022-08-26	75.13
500 Index Fund	1.330102	56.484377	2022-09-02	75.13
500 Index Fund	1.282915	58.561920	2022-09-09	75.13
500 Index Fund	1.346680	55.789017	2022-09-16	75.13
500 Index Fund	1.411941	53.210414	2022-09-23	75.13
500 Index Fund	1.454053	51.669351	2022-09-30	75.13
500 Index Fund	1.431695	52.476245	2022-10-07	75.13
500 Index Fund	1.453908	51.674496	2022-10-14	75.13



Loan Repayment Summary For Contract Number 93275 Page 15
THE TRUSTEES OF LIBERTY AUTO CITY, INC.
For Period January 1, 2022 To December 31, 2022

Fund Name	Number of Units	Unit Value Interest Rate	Effective Date	Dollar Amount
500 Index Fund	1.387974	54.129243	2022-10-21	75.13
500 Index Fund	1.335269	56.265802	2022-10-28	75.13
500 Index Fund	1.380747	54.412556	2022-11-04	75.13
500 Index Fund	1.303520	57.636246	2022-11-11	75.13
500 Index Fund	1.311529	57.284257	2022-11-18	75.13
500 Index Fund	1.291475	58.173760	2022-11-25	75.13
500 Index Fund	1.276436	58.859173	2022-12-02	75.13
500 Index Fund	1.320470	56.896405	2022-12-09	75.13
500 Index Fund	1.348222	55.725225	2022-12-16	75.13
500 Index Fund	<u>1.358485</u>	55.304242	2022-12-22	<u>75.13</u>
Total	<u>63.081162</u>			<u>3681.37</u>
Grand Total	<u>2416.562249</u>			<u>69028.20</u>



5% of Reportable Transactions Summary Report For Contract Number 93275

THE TRUSTEES OF LIBERTY AUTO CITY, INC.

Audit Year Ending DECEMBER 31, 2022

Page 1

				Purchases		Sales			
Purchases				Transactions	Purchase Price	Trans.	Selling Price	Transaction Cost	Net Gain/(loss)
Guaranteed Funds									
TIAA-CREF	Large-Cap	Value	Idx	0	\$0.00			\$0.00	
Total				0	\$0.00			\$0.00	
Investment Funds									
AF American	Balanced	Fund		64	\$18,413.61			\$18,413.61	
American Funds	2010	TD		1	\$187.00			\$187.00	
American Funds	2020	TD		2	\$373.39			\$373.39	
American Funds	2025	TD		82	\$21,968.17			\$21,968.17	
American Funds	2030	TD		64	\$41,389.28			\$41,389.28	
American Funds	2035	TD		60	\$43,424.42			\$43,424.42	
American Funds	2040	TD		65	\$37,167.62			\$37,167.62	
American Funds	2045	TD		94	\$43,032.25			\$43,032.25	
American Funds	2050	TD		65	\$31,143.82			\$31,143.82	
American Funds	2055	TD		89	\$28,858.46			\$28,858.46	
American Funds	2060	TD		115	\$51,495.01			\$51,495.01	
JH Multimanager	Aggressive	LS		117	\$79,475.84			\$79,475.84	
American Funds	2065	TD		63	\$16,828.24			\$16,828.24	
JH Multimanager	Balanced	LS		116	\$58,947.24			\$58,947.24	
BlackRock	High Yield	Bond Fund		27	\$224.10			\$224.10	
JH Multimanager	Conserv	LS		56	\$6,778.59			\$6,778.59	
WisdomTree	MidCap	Dividend ETF		37	\$48,666.77			\$48,666.77	
American Funds	EuroPac	Growth		36	\$4,841.53			\$4,841.53	
Fidelity	Adv Diversified	Intl		30	\$67,555.47			\$67,555.47	
Fidelity	Mid Cap	Index Fund		112	\$11,663.37			\$11,663.37	
Lifestyle	Balanced	G.I.F.L.		52	\$3,593.07			\$3,593.07	
Lifestyle	Growth	G.I.F.L.		64	\$23,058.92			\$23,058.92	
JH Multimanager	Growth	LS		117	\$215,354.62			\$215,354.62	
Hartford	MidCap	Fund		4	\$11.04			\$11.04	
500	Index	Fund		117	\$138,580.59			\$138,580.59	
Delaware Ivy	SMID	Cap Core		35	\$2,227.72			\$2,227.72	
John Hancock	Bond	Fund		106	\$2,747.29			\$2,747.29	
John Hancock	Mid Cap	Growth		24	\$377.39			\$377.39	
John Hancock	Small Cap	Core		26	\$40,701.84			\$40,701.84	
Vanguard	Value	Index Fund		118	\$85,597.85			\$85,597.85	
JH Multimanager	Moderate	LS		79	\$33,068.04			\$33,068.04	
PIMCO	Intl Bond	USD-Hedged		28	\$7,590.49			\$7,590.49	
Reliance	MetLife	Stable Value		2	\$119,800.68			\$119,800.68	
Invesco	Small Cap	Growth		38	\$885.97			\$885.97	
TIAA-CREF	Large-Cap	Growth Idx		117	\$72,572.81			\$72,572.81	
Franklin	Global	Allocation		27	\$149.31			\$149.31	
T. Rowe	Price	Overseas Stock		114	\$18,198.78			\$18,198.78	
Vanguard	Small Cap	Value Index		13	\$22,260.08			\$22,260.08	
Vanguard	Mid-Cap	Value ETF		29	\$33,846.46			\$33,846.46	
Vanguard	Total Intl	Bond Index		36	\$1,962.81			\$1,962.81	
Total				2,441	\$1,435,019.94			\$1,435,019.94	



5% of Reportable Transactions Summary Report For Contract Number 93275

THE TRUSTEES OF LIBERTY AUTO CITY, INC.

Audit Year Ending DECEMBER 31, 2022

Page 2

			Purchases		Sales			
Sales			Transactions	Purchase Price	Trans.	Selling Price	Transaction Cost	Net Gain/(loss)
Guaranteed Funds								
TIAA-CREF	Large-Cap	Value Idx			0	\$0.00	\$0.00	
Total					0	\$0.00	\$0.00	
Investment Funds								
AF American	Balanced	Fund			16	\$518.69-	\$462.28-	\$56.41
American Funds	2010	TD			1	\$187.92-	\$187.00-	\$0.92
American Funds	2020	TD			5	\$355.25-	\$373.39-	\$18.14-
American Funds	2025	TD			27	\$4,659.22-	\$4,029.88-	\$629.34
American Funds	2030	TD			17	\$6,453.42-	\$5,883.93-	\$569.49
American Funds	2035	TD			22	\$26,299.77-	\$25,896.13-	\$403.64
American Funds	2040	TD			19	\$3,859.50-	\$3,278.56-	\$580.94
American Funds	2045	TD			29	\$29,945.58-	\$26,149.76-	\$3,795.82
American Funds	2050	TD			23	\$5,521.19-	\$5,256.99-	\$264.20
American Funds	2055	TD			27	\$16,420.84-	\$16,229.25-	\$191.59
American Funds	2060	TD			37	\$14,574.66-	\$14,652.62-	\$77.96-
JH Multimanager	Aggressive	LS			35	\$48,036.16-	\$46,173.25-	\$1,862.91
American Funds	2065	TD			26	\$5,320.52-	\$5,805.87-	\$485.35-
JH Multimanager	Balanced	LS			37	\$36,709.06-	\$32,760.84-	\$3,948.22
BlackRock	High Yield	Bond Fund			8	\$0.57-	\$0.57-	\$0.00
JH Multimanager	Conserv	LS			27	\$34,405.90-	\$32,027.29-	\$2,378.61
WisdomTree	MidCap	Dividend ETF			12	\$76,917.70-	\$77,639.95-	\$722.25-
American Funds	EuroPac	Growth			12	\$52,901.91-	\$51,401.81-	\$1,500.10
Fidelity	Adv Diversified	Intl			14	\$19,321.25-	\$18,963.83-	\$357.42
Fidelity	Mid Cap	Index Fund			28	\$24,851.85-	\$26,667.67-	\$1,815.82-
Lifestyle	Balanced	G.I.F.L.			17	\$169,807.49-	\$122,271.78-	\$47,535.71
Lifestyle	Growth	G.I.F.L.			18	\$191,682.52-	\$146,668.04-	\$45,014.48
JH Multimanager	Growth	LS			40	\$90,715.01-	\$73,782.91-	\$16,932.10
Hartford	MidCap	Fund			1	\$11.84-	\$11.04-	\$0.80
500	Index	Fund			30	\$104,257.00-	\$111,086.18-	\$6,829.18-
Delaware	Ivy	SMID Cap Core			10	\$40,702.20-	\$31,828.94-	\$8,873.26
John Hancock	Bond	Fund			24	\$232.00-	\$227.32-	\$4.68
John Hancock	Mid Cap	Growth			8	\$0.57-	\$0.55-	\$0.02
John Hancock	Small Cap	Core			13	\$1,890.41-	\$1,916.11-	\$25.70-
Vanguard	Value	Index Fund			30	\$39,198.41-	\$36,236.59-	\$2,961.82
JH Multimanager	Moderate	LS			22	\$16,588.96-	\$14,655.83-	\$1,933.13
PIMCO	Intl Bond	USD-Hedged			8	\$29.46-	\$30.44-	\$0.98-
Reliance	MetLife	Stable Value			16	\$101,428.00-	\$101,133.47-	\$294.53
Invesco	Small Cap	Growth			17	\$969.31-	\$1,027.64-	\$58.33-
TIAA-CREF	Large-Cap	Growth Idx			23	\$51,100.06-	\$46,596.20-	\$4,503.86
Franklin	Global	Allocation			8	\$0.38-	\$0.37-	\$0.01
T. Rowe	Price	Overseas Stock			24	\$16,488.07-	\$15,920.42-	\$567.65
Vanguard	Small Cap	Value Index			3	\$27.51-	\$27.05-	\$0.46
Vanguard	Mid-Cap	Value ETF			10	\$33,248.02-	\$32,683.71-	\$564.31
Vanguard	Total Intl	Bond Index			9	\$6,725.58-	\$7,151.63-	\$426.05-
Total					753	\$1,272,363.76-	\$1,137,097.09-	\$135,266.67



Historical Cost Summary Report For Contract Number 93275
THE TRUSTEES OF LIBERTY AUTO CITY, INC.
Audit Year Ending DECEMBER 31, 2022 Page 1

<u>Investment Funds</u>	<u>Historical Cost</u>
AF American Balanced Fund	\$63,385.29
American Funds 2010 TD	\$0.00
American Funds 2020 TD	\$0.00
American Funds 2025 TD	\$259,488.45
American Funds 2030 TD	\$705,243.73
American Funds 2035 TD	\$72,577.05
American Funds 2040 TD	\$151,687.49
American Funds 2045 TD	\$183,579.61
American Funds 2050 TD	\$59,729.00
American Funds 2055 TD	\$67,800.36
American Funds 2060 TD	\$90,092.61
JH Multimanager Aggressive LS	\$96,190.81
American Funds 2065 TD	\$15,800.52
JH Multimanager Balanced LS	\$187,151.12
BlackRock High Yield Bond Fund	\$223.53
JH Multimanager Conserv LS	\$100,576.38
WisdomTree MidCap Dividend ETF	\$0.00
American Funds EuroPac Growth	\$0.00
Fidelity Adv Diversified Intl	\$48,591.64
Fidelity Mid Cap Index Fund	\$10,500.88
Lifestyle Balanced G.I.F.L.	\$0.00
Lifestyle Growth G.I.F.L.	\$53,096.65
JH Multimanager Growth LS	\$1,123,670.11
Hartford MidCap Fund	\$0.00
500 Index Fund	\$102,436.63
Delaware Ivy SMID Cap Core	\$0.00
John Hancock Bond Fund	\$21,485.15
John Hancock Mid Cap Growth	\$376.84
John Hancock Small Cap Core	\$38,785.73
Vanguard Value Index Fund	\$69,931.31
JH Multimanager Moderate LS	\$337,728.75
PIMCO Intl Bond USD-Hedged	\$7,560.05
Reliance MetLife Stable Value	\$18,667.21
Invesco Small Cap Growth	\$76.16
TIAA-CREF Large-Cap Growth Idx	\$97,088.47
Franklin Global Allocation	\$148.94
T. Rowe Price Overseas Stock	\$45,758.11
Vanguard Small Cap Value Index	\$22,233.03
Vanguard Mid-Cap Value ETF	\$1,162.75
Vanguard Total Intl Bond Index	\$0.00



Fair Market Value Report For Contract Number 93275 Page 1
THE TRUSTEES OF LIBERTY AUTO CITY, INC.
For Period Ending December 31, 2022

<u>Guaranteed</u> <u>Account</u>	<u>Maturity</u> <u>Date</u>	<u>Book</u> <u>Value</u>	<u>Composite</u> <u>Rate</u>	<u>Current</u> <u>Rate</u>	<u>Market</u> <u>Value</u>
Total		\$0.00			\$0.00

Production Date(R): JAN/12/2023(Y)

LIBERTY AUTO CITY, INC. PROFIT SHARING AND 401(k) PLAN
EIN: 36-2552178 PLAN 001
FORM 5500/SCHEDULE H
PLAN YEAR JANUARY 1, 2022 THROUGH DECEMBER 31, 2022

ITEM 4(I) SCHEDULE OF ASSETS HELD FOR INVESTMENT PURPOSES AT END OF YEAR

(a)	(b) Identity of Issue	(c) Description of Investment	(d) Cost of Asset	(e) Current Value
	American Funds 2065 Target Date Retirement Fund	Mutual Fund	\$ -	\$ 15,127
	American Funds 2060 Target Date Retirement Fund	Mutual Fund	-	90,157
	American Funds 2055 Target Date Retirement Fund	Mutual Fund	-	67,736
	American Funds 2050 Target Date Retirement Fund	Mutual Fund	-	61,432
	American Funds 2045 Target Date Retirement Fund	Mutual Fund	-	209,923
	American Funds 2040 Target Date Retirement Fund	Mutual Fund	-	168,944
	American Funds 2035 Target Date Retirement Fund	Mutual Fund	-	68,822
	American Funds 2030 Target Date Retirement Fund	Mutual Fund	-	755,377
	American Funds 2025 Target Date Retirement Fund	Mutual Fund	-	293,812
*	JH Multimanager Aggressive LS	Mutual Fund	-	96,726
*	JH Multimanager Conservative LS	Mutual Fund	-	107,102
*	JH Multimanager Growth LS	Mutual Fund	-	1,298,964
*	JH Multimanager Moderate LS	Mutual Fund	-	370,890
*	JH Multimanager Balanced GIFL LS	Mutual Fund	-	199,798
*	JH Multimanager Growth GIFL LS	Mutual Fund	-	68,958
	Reliance Met Life Stable Value	Mutual Fund	-	18,817
	Pimco Intl Bond USD Hedged	Mutual Fund	-	7,275
	BlackRock High Yield Bond Fund	Mutual Fund	-	224
	Franklin Global Allocation	Mutual Fund	-	150
	Vanguard Small Cap Value Index	Mutual Fund	-	22,174
	Vanguard Mid Cap Value ETF	Mutual Fund	-	1,156
*	JH Small Cap Core	Mutual Fund	-	36,430
*	JH Mid Cap Growth Fund	Mutual Fund	-	374
	Invesco Small Cap Growth Fund	Mutual Fund	-	75
	Fidelity Mid Cap Index Fund	Mutual Fund	-	9,570
	T. Rowe Price Overseas Stock Fund	Mutual Fund	-	50,145
	Fidelity AD Income Fund	Mutual Fund	-	49,456
*	JH 500 Index Fund	Mutual Fund	-	102,730
	TIAA-CREF Large Cap Growth Index Fund	Mutual Fund	-	106,132
	Vanguard Value Index Fund	Mutual Fund	-	71,581
	American Balanced Fund	Mutual Fund	-	69,480
*	John Hancock Bond Fund	Mutual Fund	-	21,165
	Participant loans	Loans receivable at 4.25% to 7.25%	-	134,275
			<u>\$ -</u>	<u>\$ 4,574,977</u>