

Form 5500 Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Annual Return/Report of Employee Benefit Plan This form is required to be filed for employee benefit plans under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and sections 6057(b) and 6058(a) of the Internal Revenue Code (the Code). ▶ Complete all entries in accordance with the instructions to the Form 5500.	OMB Nos. 1210-0110 1210-0089 2022 This Form is Open to Public Inspection
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Part I	Annual Report Identification Information
For calendar plan year 2022 or fiscal plan year beginning 01/01/2022 and ending 12/31/2022	
A	This return/report is for: ☐ a multiemployer plan ☐ a multiple-employer plan (Filers checking this box must attach a list of participating employer information in accordance with the form instructions.) ☒ a single-employer plan ☐ a DFE (specify) _____
B	This return/report is: ☐ the first return/report ☐ the final return/report ☐ an amended return/report ☐ a short plan year return/report (less than 12 months)
C	If the plan is a collectively-bargained plan, check here.▶ ☒
D	Check box if filing under: ☒ Form 5558 ☐ automatic extension ☐ the DFVC program ☐ special extension (enter description)
E	If this is a retroactively adopted plan permitted by SECURE Act section 201, check here.▶ ☐

Part II	Basic Plan Information—enter all requested information
1a	Name of plan AMERICAN RED CROSS SAVINGS PLAN
1b	Three-digit plan number (PN) ▶ 008
1c	Effective date of plan 01/01/2000
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) AMERICAN NATIONAL RED CROSS 431 18TH STREET NW WASHINGTON, DC 20006-5304
2b	Employer Identification Number (EIN) 53-0196605
2c	Plan Sponsor's telephone number 202-303-5343
2d	Business code (see instructions) 624200

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

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

SIGN HERE	Filed with authorized/valid electronic signature.	09/27/2023	GARY STRADIOTTO
	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

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 23914
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) 16931
a(2) Total number of active participants at the end of the plan year		6a(2) 17297
b Retired or separated participants receiving benefits		6b 52
c Other retired or separated participants entitled to future benefits.....		6c 6647
d Subtotal. Add lines 6a(2) , 6b , and 6c		6d 23996
e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.		6e 124
f Total. Add lines 6d and 6e		6f 24120
g Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item).....		6g 21141
h Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested.....		6h 1424
7 Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item)		7
8a If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristics Codes in the instructions: 2E 2F 2G 2J 2K 2R 2T 3J		
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) ☐ 0 A (Insurance Information)	
	(4) ☒ C (Service Provider Information)	
	(5) ☒ D (DFE/Participating Plan Information)	
	(6) ☐ G (Financial Transaction Schedules)	

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

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

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

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

11c Enter the Receipt Confirmation Code for the 2022 Form M-1 annual report. If the plan was not required to file the 2022 Form M-1 annual report, enter the Receipt Confirmation Code for the most recent Form M-1 that was required to be filed under the Form M-1 filing requirements. (Failure to enter a valid Receipt Confirmation Code will subject the Form 5500 filing to rejection as incomplete.)

Receipt Confirmation Code _____

SCHEDULE C (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Service Provider Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ▶ File as an attachment to Form 5500.	OMB No. 1210-0110
		2022
		This Form is Open to Public Inspection.

For calendar plan year 2022 or fiscal plan year beginning 01/01/2022 and ending 12/31/2022		
A Name of plan AMERICAN RED CROSS SAVINGS PLAN	B Three-digit plan number (PN) ▶	008
C Plan sponsor's name as shown on line 2a of Form 5500 AMERICAN NATIONAL RED CROSS	D Employer Identification Number (EIN) 53-0196605	

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

1 Information on Persons Receiving Only Eligible Indirect Compensation

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

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation
STATE STREET GLOBAL ADVISORS
81-4017137

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation
PRINCIPAL GLOBAL INVESTORS TRUST CO
93-0573993

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation
BNY MELLON
25-6078093

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation
NORTHERN TRUST CORPORATION
36-2723087

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

VANGUARD GROUP INC.

23-1945930

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

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

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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)

EDELMAN FINANCIAL ENGINES LLC

47-5324976

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
26 50	NONE	983736	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

ALIGHT SOLUTIONS LLC

82-1061233

(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 50 99	NONE	811453	Yes ☒ No ☐	Yes ☒ No ☐	25000	Yes ☒ No ☐

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

AMERICAN RED CROSS

53-0196605

(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?
35 50 99	EMPLOYEES OF PLAN SPONSOR	354242	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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)

NORTHERN TRUST INC.

36-1561860

(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?
21 50	TRUSTEE	154554	Yes ☒ No ☐	Yes ☒ No ☐	0	Yes ☐ No ☒

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

KPMG LLP

13-5565207

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
10 50	NONE	63023	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

GROOM LAW GROUP

52-1219029

(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?
29 50	NONE	32375	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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)

ADSUAR MUNIZ GOYCO & BESOA PSC

66-0546004

(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?
29 50	NONE	17680	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

BALLARD SPAHR LLP

23-0382195

(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?
29 50	NONE	15083	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

PERSHING LLC

13-2741729

(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?
59 61 71 99	NONE	0	Yes ☒ No ☐	Yes ☐ No ☒	9568	Yes ☐ No ☒

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)

ROBERT HALF

94-1648752

(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?
50 70 99	NONE	59334	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 ☐

(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
ALIGHT SOLUTIONS LLC	99	25000
(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.	
EDELMAN FINANCIAL ENGINES LLC 47-5324976	ANNUAL ADVISORY MAINTENANCE FEE	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
PERSHING LLC	71	5685
(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.	
ALIGHT FINANCIAL SOLUTIONS, LLC 82-1061233	CLEARING AGENT SERVICES PROVIDED TO ALIGHT FINANCIAL SOLUTIONS, LLC FOR THE SELF-DIRECTED BROKERAGE WINDOW	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
PERSHING LLC	59 61	2740
(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.	
MULTIPLE MUTUAL FUND COMPANIES 13-2741729	SHAREHOLDER SERVICING FEES FINDERS FEES	

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
PERSHING LLC	99	1143
(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.	
MLTPL MUT FD COMPNS & PERSHING LLC 13-2741729	OTHER FEES RELATED TO CLEARING AGENT SERVICES PROVIDED TO ALIGHT FINANCIAL SOLUTIONS, LLC FOR THE SELF-DIRECTED BROKERAGE WINDOW	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
ALIGHT SOLUTIONS LLC	99	0
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	
EDELMAN FINANCIAL ENGINES LLC 47-5324976	\$6 PER ELIGIBLE ADVISORY PARTICIPANT PER YEAR	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
ALIGHT SOLUTIONS LLC	99	0
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	
EDELMAN FINANCIAL ENGINES LLC 47-5324976	\$64 PER PROFESSIONAL MANAGEMENT MEMBER PER YEAR	

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 AMERICAN RED CROSS SAVINGS PLAN	B Three-digit plan number (PN) ►	008
C Plan or DFE sponsor's name as shown on line 2a of Form 5500 AMERICAN NATIONAL RED CROSS	D Employer Identification Number (EIN) 53-0196605	

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: STABLE VALUE BOND			
b Name of sponsor of entity listed in (a): UNION BOND AND TRUST COMPANY			
c EIN-PN 93-6274329-001	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 63854514	
a Name of MTIA, CCT, PSA, or 103-12 IE: S AND P 500 FLAGSHIP SERIES A			
b Name of sponsor of entity listed in (a): STATE STREET GLOBAL ADVISORS TRUST COMPANY			
c EIN-PN 04-0025081-065	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 310479615	
a Name of MTIA, CCT, PSA, or 103-12 IE: BNYM SMID CAP STOCK INDEX FUND			
b Name of sponsor of entity listed in (a): BANK OF NEW YORK MELLON			
c EIN-PN 25-6078093-331	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 161019319	
a Name of MTIA, CCT, PSA, or 103-12 IE: ARC BNYM ACWI EX-US INTL EQUITY			
b Name of sponsor of entity listed in (a): BANK OF NEW YORK MELLON			
c EIN-PN 25-6078093-239	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 147080945	
a Name of MTIA, CCT, PSA, or 103-12 IE: VANGUARD TARGET RETIREMENT INCOME			
b Name of sponsor of entity listed in (a): VANGUARD FIDUCIARY TRUST COMPANY			
c EIN-PN 90-6083968-001	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 15569025	
a Name of MTIA, CCT, PSA, or 103-12 IE: VANGUARD TARGET RETIREMENT 2020 TR			
b Name of sponsor of entity listed in (a): VANGUARD FIDUCIARY TRUST COMPANY			
c EIN-PN 90-6083983-001	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 29207788	
a Name of MTIA, CCT, PSA, or 103-12 IE: VANGUARD TARGET RETIREMENT 2025 TR			
b Name of sponsor of entity listed in (a): VANGUARD FIDUCIARY TRUST COMPANY			
c EIN-PN 90-6083981-001	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 52409651	

a Name of MTIA, CCT, PSA, or 103-12 IE: VANGUARD TARGET RETIREMENT 2030 TR		
b Name of sponsor of entity listed in (a): VANGUARD FIDUCIARY TRUST COMPANY		
c EIN-PN 90-6083979-001	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 62390235
a Name of MTIA, CCT, PSA, or 103-12 IE: VANGUARD TARGET RETIREMENT 2035 TR		
b Name of sponsor of entity listed in (a): VANGUARD FIDUCIARY TRUST COMPANY		
c EIN-PN 90-6083977-001	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 68435188
a Name of MTIA, CCT, PSA, or 103-12 IE: VANGUARD TARGET RETIREMENT 2040 TR		
b Name of sponsor of entity listed in (a): VANGUARD FIDUCIARY TRUST COMPANY		
c EIN-PN 90-6083975-001	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 59071163
a Name of MTIA, CCT, PSA, or 103-12 IE: VANGUARD TARGET RETIREMENT 2045 TR		
b Name of sponsor of entity listed in (a): VANGUARD FIDUCIARY TRUST COMPANY		
c EIN-PN 90-6083973-001	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 57307128
a Name of MTIA, CCT, PSA, or 103-12 IE: VANGUARD TARGET RETIREMENT 2050 TR		
b Name of sponsor of entity listed in (a): VANGUARD FIDUCIARY TRUST COMPANY		
c EIN-PN 90-6083969-001	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 45290674
a Name of MTIA, CCT, PSA, or 103-12 IE: VANGUARD TARGET RETIREMENT 2055 TR		
b Name of sponsor of entity listed in (a): VANGUARD FIDUCIARY TRUST COMPANY		
c EIN-PN 27-6715074-001	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 25137116
a Name of MTIA, CCT, PSA, or 103-12 IE: VANGUARD TARGET RETIREMENT 2060 TR		
b Name of sponsor of entity listed in (a): VANGUARD FIDUCIARY TRUST COMPANY		
c EIN-PN 45-3799212-001	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 10333275
a Name of MTIA, CCT, PSA, or 103-12 IE: VANGUARD TARGET RETIREMENT 2065 TR		
b Name of sponsor of entity listed in (a): VANGUARD FIDUCIARY TRUST COMPANY		
c EIN-PN 82-6190443-001	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 1343638
a Name of MTIA, CCT, PSA, or 103-12 IE: SS U.S. INFLATION PROTECTED BOND FD		
b Name of sponsor of entity listed in (a): STATE STREET GLOBAL ADVISORS TRUST COMPANY		
c EIN-PN 32-6528132-037	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 11028366
a Name of MTIA, CCT, PSA, or 103-12 IE: SS U.S. BOND INDEX SECURITIES LD FD		
b Name of sponsor of entity listed in (a): STATE STREET GLOBAL ADVISORS TRUST COMPANY		
c EIN-PN 90-0337987-477	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 143358351

a Name of MTIA, CCT, PSA, or 103-12 IE: SS INTER U.S GOVT BOND INDEX FUND

b Name of sponsor of entity listed in (a): STATE STREET GLOBAL ADVISORS TRUST COMPANY

c EIN-PN 32-6528132-058	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 8585914
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a Name of MTIA, CCT, PSA, or 103-12 IE:

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

a Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
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>AMERICAN RED CROSS SAVINGS PLAN</u>	B Three-digit plan number (PN) ►	<u>008</u>
C Plan sponsor's name as shown on line 2a of Form 5500 <u>AMERICAN NATIONAL RED CROSS</u>	D Employer Identification Number (EIN) <u>53-0196605</u>	

Part I	Asset and Liability Statement		
1 Current value of plan assets and liabilities at the beginning and end of the plan year. Combine the value of plan assets held in more than one trust. Report the value of the plan's interest in a commingled fund containing the assets of more than one plan on a line-by-line basis unless the value is reportable on lines 1c(9) through 1c(14). Do not enter the value of that portion of an insurance contract which guarantees, during this plan year, to pay a specific dollar benefit at a future date. Round off amounts to the nearest dollar. MTIAs, CCTs, PSAs, and 103-12 IEs do not complete lines 1b(1), 1b(2), 1c(8), 1g, 1h, and 1i. CCTs, PSAs, and 103-12 IEs also do not complete lines 1d and 1e. See instructions.			
Assets		(a) Beginning of Year	(b) End of Year
a Total noninterest-bearing cash.....		1a	
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions.....		1b(1)	13933441432912
(2) Participant contributions.....		1b(2)	27838602768872
(3) Other.....		1b(3)	20726793398
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit).....		1c(1)	32218053900526
(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)	76323035750996
(5) Partnership/joint venture interests		1c(5)	
(6) Real estate (other than employer real property)		1c(6)	
(7) Loans (other than to participants).....		1c(7)	
(8) Participant loans.....		1c(8)	2281583721706688
(9) Value of interest in common/collective trusts.....		1c(9)	15048456841271901905
(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)	30236902582141
(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	1545923790	1310137438

Liabilities

g Benefit claims payable	1g		
h Operating payables	1h		
i Acquisition indebtedness	1i		
j Other liabilities	1j	4510700	4375727
k Total liabilities (add all amounts in lines 1g through 1j)	1k	4510700	4375727

Net Assets

l Net assets (subtract line 1k from line 1f)	1l	1541413090	1305761711
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Part II Income and Expense Statement

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

Income

		(a) Amount	(b) Total
a Contributions:			
(1) Received or receivable in cash from: (A) Employers	2a(1)(A)	37136249	
(B) Participants	2a(1)(B)	78774031	
(C) Others (including rollovers)	2a(1)(C)	6824747	
(2) Noncash contributions	2a(2)		
(3) Total contributions. Add lines 2a(1)(A) , (B) , (C) , and line 2a(2)	2a(3)		122735027
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)	701936	
(F) Other	2b(1)(F)		
(G) Total interest. Add lines 2b(1)(A) through (F)	2b(1)(G)		701936
(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)	17231	
(D) Total dividends. Add lines 2b(2)(A) , (B) , and (C)	2b(2)(D)		17231
(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)	-2449408	
(C) Total unrealized appreciation of assets. Add lines 2b(5)(A) and (B)	2b(5)(C)		-2449408

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts	2b(6)		-243559706
(7) Net investment gain (loss) from pooled separate accounts	2b(7)		
(8) Net investment gain (loss) from master trust investment accounts	2b(8)		
(9) Net investment gain (loss) from 103-12 investment entities.....	2b(9)		
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds)	2b(10)		-527489
c Other income	2c		1854513
d Total income. Add all income amounts in column (b) and enter total	2d		-121227896
Expenses			
e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	112073272	
(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)		112073272
f Corrective distributions (see instructions)	2f		5903
g Certain deemed distributions of participant loans (see instructions)	2g		-148721
h Interest expense	2h		
i Administrative expenses: (1) Professional fees	2i(1)	284265	
(2) Contract administrator fees	2i(2)	811453	
(3) Investment advisory and management fees	2i(3)	983736	
(4) Other	2i(4)	413575	
(5) Total administrative expenses. Add lines 2i(1) through (4)	2i(5)		2493029
j Total expenses. Add all expense amounts in column (b) and enter total	2j		114423483
Net Income and Reconciliation			
k Net income (loss). Subtract line 2j from line 2d	2k		-235651379
l Transfers of assets:			
(1) To this plan	2l(1)		
(2) From this plan	2l(2)		

Part III Accountant's Opinion

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

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

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

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

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

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

(1) Name: **KPMG LLP**

(2) EIN: **13-5565207**

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		5000000
f Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?		X	
4f		X	
g Did the plan hold any assets whose current value was neither readily determinable on an established market nor set by an independent third party appraiser?			
4g		X	
h Did the plan receive any noncash contributions whose value was neither readily determinable on an established market nor set by an independent third party appraiser?			
4h		X	
i Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.)	X		
4i	X		
j Were any plan transactions or series of transactions in excess of 5% of the current value of plan assets? (Attach schedule of transactions if "Yes" is checked and see instructions for format requirements.)			
4j		X	
k Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?			
4k		X	
l Has the plan failed to provide any benefit when due under the plan?			
4l		X	
m If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)			
4m		X	
n If 4m was answered "Yes," check the "Yes" box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3.			
4n			

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

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

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

5c Was the plan a defined benefit plan covered under the PBGC insurance program at any time during this plan year? (See ERISA section 4021 and instructions.) ☐ Yes ☐ No ☐ Not determined

If "Yes" is checked, enter the My PAA confirmation number from the PBGC premium filing for this plan year _____.

SCHEDULE R (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Retirement Plan Information This schedule is required to be filed under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6058(a) of the Internal Revenue Code (the Code). ► File as an attachment to Form 5500.	OMB No. 1210-0110 2022 This Form is Open to Public Inspection.
For calendar plan year 2022 or fiscal plan year beginning 01/01/2022 and ending 12/31/2022		
A Name of plan AMERICAN RED CROSS SAVINGS PLAN		B Three-digit plan number (PN) ► 008
C Plan sponsor's name as shown on line 2a of Form 5500 AMERICAN NATIONAL RED CROSS		D Employer Identification Number (EIN) 53-0196605
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): 36-3046063		
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
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18	If any liabilities to participants or their beneficiaries under the plan as of the end of the plan year consist (in whole or in part) of liabilities to such participants and beneficiaries under two or more pension plans as of immediately before such plan year, check box and see instructions regarding supplemental information to be included as an attachment ☐
19	If the total number of participants is 1,000 or more, complete lines (a) through (c) a Enter the percentage of plan assets held as: Stock: _____% Investment-Grade Debt: _____% High-Yield Debt: _____% Real Estate: _____% Other: _____% b Provide the average duration of the combined investment-grade and high-yield debt: ☐ 0-3 years ☐ 3-6 years ☐ 6-9 years ☐ 9-12 years ☐ 12-15 years ☐ 15-18 years ☐ 18-21 years ☐ 21 years or more c What duration measure was used to calculate line 19(b)? ☐ Effective duration ☐ Macaulay duration ☐ Modified duration ☐ Other (specify): _____
20	PBGC missed contribution reporting requirements. If this is a multiemployer plan or a single-employer plan that is not covered by PBGC, skip line 20. a Is the amount of unpaid minimum required contributions for all years from Schedule SB (Form 5500) line 40 greater than zero? ☐ Yes ☐ No b If line 20a is "Yes," has PBGC been notified as required by ERISA sections 4043(c)(5) and/or 303(k)(4)? Check the applicable box: ☐ Yes. ☐ No. Reporting was waived under 29 CFR 4043.25(c)(2) because contributions equal to or exceeding the unpaid minimum required contribution were made by the 30th day after the due date. ☐ No. The 30-day period referenced in 29 CFR 4043.25(c)(2) has not yet ended, and the sponsor intends to make a contribution equal to or exceeding the unpaid minimum required contribution by the 30th day after the due date. ☐ No. Other. Provide explanation _____



THE AMERICAN RED CROSS SAVINGS PLAN

Financial Statements and Supplemental Schedule

December 31, 2022 and 2021

(With Independent Auditors' Report Thereon)

THE AMERICAN RED CROSS SAVINGS PLAN

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Note: Schedules not filed herewith are omitted because of the absence of the conditions under which they are required by the Department of Labor Rules and Regulations for Reporting and Disclosures under the Employee Retirement Income Security Act of 1974.	



KPMG LLP
Suite 800
500 W 5th St
Winston-Salem, NC 27101

Independent Auditors' Report

To the Benefit Plan Committee
The American Red Cross Savings Plan:

Opinion

We have audited the financial statements of The American Red Cross Savings Plan (the Plan), an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 (ERISA), which comprise the statements of net assets available for plan benefits as of December 31, 2022 and 2021, and the related statements of changes in net assets available for plan benefits for the years then ended, and the related notes to the financial statements.

In our opinion, the accompanying financial statements present fairly, in all material respects, the net assets available for plan benefits of the Plan as of December 31, 2022 and 2021, and the changes in its net assets available for plan benefits for the years then ended, in accordance with U.S. generally accepted accounting principles.

Basis for Opinion

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

Responsibilities of Management for the Financial Statements

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

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

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

Auditors' Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditors' report that includes our opinion. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not



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

In performing an audit in accordance with GAAS, we:

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

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

Our audits were conducted for the purpose of forming an opinion on the financial statements as a whole. The supplemental schedule of Schedule H, line 4i - Schedule of Assets (Held at End of Year) as of December 31, 2022 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 has been subjected to the auditing procedures applied in the audits of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with GAAS.

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



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

KPMG LLP

Winston-Salem, North Carolina
September 15, 2023

THE AMERICAN RED CROSS SAVINGS PLAN
Statements of Net Assets Available for Plan Benefits
December 31, 2022 and 2021

	<u>2022</u>	<u>2021</u>
Assets:		
Investments, at fair value (note 3):		
Money market funds	\$ 3,900,526	3,221,805
Common/collective trust funds	1,271,901,905	1,504,845,684
Common stocks	5,750,996	7,632,303
Mutual funds	<u>2,582,141</u>	<u>3,023,690</u>
Total investments, at fair value	<u>1,284,135,568</u>	<u>1,518,723,482</u>
Receivables:		
Participant contributions	2,768,872	2,783,860
Employer contributions	1,432,912	1,393,344
Notes receivable from participants	21,706,688	22,815,837
Other	<u>93,398</u>	<u>207,267</u>
Total receivables	<u>26,001,870</u>	<u>27,200,308</u>
Total assets	<u>1,310,137,438</u>	<u>1,545,923,790</u>
Liabilities:		
Accrued expenses	390,494	486,075
Due to broker	<u>3,985,233</u>	<u>4,024,625</u>
Total liabilities	<u>4,375,727</u>	<u>4,510,700</u>
Net assets available for plan benefits	<u><u>\$ 1,305,761,711</u></u>	<u><u>1,541,413,090</u></u>

See accompanying notes to financial statements.

THE AMERICAN RED CROSS SAVINGS PLAN

Statements of Changes in Net Assets Available for Plan Benefits

Years ended December 31, 2022 and 2021

	<u>2022</u>	<u>2021</u>
Additions:		
Investment income (loss):		
Interest and dividends	\$ 17,231	403
Net appreciation (depreciation) in fair value of investments	(244,705,240)	195,438,110
	(244,688,009)	195,438,513
Less investment expenses	(1,831,363)	(2,389,318)
Total investment income (loss)	(246,519,372)	193,049,195
Interest income on notes receivable from participants	701,936	824,457
Contributions:		
Participants	78,774,031	74,927,453
Employer	37,136,249	31,453,893
Rollovers	6,824,747	6,874,553
	122,735,027	113,255,899
Fee income	1,854,513	2,386,537
Total additions (deductions)	(121,227,896)	309,516,088
Deductions:		
Benefits paid to participants	111,930,454	126,900,653
Administrative expenses	2,493,029	2,757,123
Total deductions	114,423,483	129,657,776
Net increase (decrease) in net assets available for plan benefits	(235,651,379)	179,858,312
Net assets available for plan benefits:		
Beginning of year	1,541,413,090	1,361,554,778
End of year	\$ 1,305,761,711	1,541,413,090

See accompanying notes to financial statements.

THE AMERICAN RED CROSS SAVINGS PLAN

Notes to Financial Statements

December 31, 2022 and 2021

(1) Description of the Plan

The following description of The American Red Cross Savings Plan (the Savings Plan or the Plan) is provided for general information purposes only. Participants should refer to the Summary Plan Description for a more complete description of the Plan's provisions.

(a) General

The Plan is a defined contribution plan offered to all American Red Cross employees paid on The American National Red Cross (Plan Sponsor) payroll, except part-time and temporary employees who have not met the Plan's participation requirements. In all cases, the eligibility of bargaining-unit employees is subject to the terms of the applicable collective bargaining agreement. Contractors and temporary employees not paid on the Plan Sponsor's payroll are not eligible to participate in this Plan. Employees are eligible to participate on their date of hire. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA), as amended.

Eligible Red Cross employees in Puerto Rico are eligible to participate in, and may contribute to, the Savings Plan on the same basis as other employees, subject to the tax rules of the Commonwealth of Puerto Rico. The Savings Plan is intended to be a dual-qualified plan. See note 6 for further discussion of tax status.

(b) Contributions

Each year, participants may contribute to the Plan, on a pre-tax basis, from 1% to 50% of their annual eligible compensation (not to exceed the yearly pre-tax maximum of \$20,500 and \$19,500, in 2022 and 2021, respectively, as specified by the Internal Revenue Service and \$20,000 and \$19,500, in 2022 and 2021, respectively, as specified in the Puerto Rico Tax Code). Participants may also contribute up to 10% of their pay on an after-tax basis.

An employee who makes regular salary reduction or after-tax contributions is eligible to receive an employer match equal to 100% of his/her contributions, provided that the matching contributions do not exceed 4% of compensation. Catch-up contributions are not matched.

The Plan allows qualified employees who are age 50 or older at the end of the calendar year to make pre-tax catch-up contributions as allowed by Internal Revenue Service or Puerto Rico Tax Code guidelines.

(c) Participant Accounts

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

(d) Vesting

All participants are immediately vested in their own contributions and actual earnings thereon. Participants who were hired prior to July 1, 2005 are also fully and immediately vested in the employer contributions portion of their accounts and earnings thereon; participants hired on or after July 1, 2005

THE AMERICAN RED CROSS SAVINGS PLAN

Notes to Financial Statements

December 31, 2022 and 2021

become fully vested in the employer contributions portion of their accounts plus earnings thereon after three years of service.

(e) Notes Receivable from Participants

Participants may borrow from their vested fund accounts a minimum of \$1,000 up to a maximum equal to the lesser of \$50,000 or 50% of their vested account balance. Loan terms range from one to four years. The loans are secured by the balance in the participant's account and the interest rate will be the prime interest rate + 1%, as printed in The Wall Street Journal on the first day of the month prior to the month that the participant requests the loan. The interest rate will stay fixed throughout the duration of the loan. Principal and interest are paid ratably through automatic monthly deductions from the participant's bank account. Interest rates on the outstanding loans ranged between 4.25% – 9.25% and 4.24% – 6.5% as of December 31, 2022 and December 31, 2021, respectively. As of December 31, 2022, outstanding loans mature through 2027.

(f) Payment of Benefits

Upon termination of service, participants have the option to leave the money in the Plan, receive a lump-sum payout, request monthly, quarterly, or annual installment payments, or roll over the balance to another qualified plan or Individual Retirement Account. Participants may also make withdrawals from their accounts by reason of financial hardship under guidelines set forth in the Plan.

(g) Forfeitures

Forfeitures may either reduce employer contributions or be used to pay for administrative expenses. In 2022 and 2021, forfeitures totaled \$2,674,597 and \$3,536,265, respectively. Also, in 2022 and 2021, employer contributions were reduced by \$1,174,548 and \$5,167,912 from forfeited nonvested accounts, respectively. Additionally, in 2022, administrative expenses were reduced by \$187,109 from forfeited nonvested accounts.

(2) Summary of Accounting Policies

(a) Basis of Accounting

The accompanying financial statements of the Plan have been prepared on the accrual basis of accounting and present the net assets available for plan benefits and the changes in those net assets.

(b) 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, liabilities, and changes therein, and disclosure of contingent assets and liabilities. Actual results could differ from those estimates.

(c) Investment Valuation and Income Recognition

The Plan's investments are reported at fair value. Investments in money market funds, common stocks and mutual funds are based on quoted market information. Common/collective trust funds are reported at fair value utilizing net asset values as a practical expedient or readily determinable fair value. The Plan Administrator reviews and evaluates the net asset values provided by fund managers and agrees

THE AMERICAN RED CROSS SAVINGS PLAN

Notes to Financial Statements

December 31, 2022 and 2021

with the valuation methods and assumptions used in determining net asset values of these funds. See notes 2(g) and 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. Unrealized appreciation and depreciation in the fair values of investments are recognized in the financial statements in the periods in which such changes occur. Net appreciation (depreciation) in fair value of investments includes the Plan's gains and losses on investments bought and sold as well as held during the year.

(d) Notes Receivable from Participants

Notes receivable from participants are measured at their unpaid principal balance plus any accrued but unpaid interest. Interest income is recorded on the accrual basis. Related fees are recorded as administrative expenses and are expensed when they are incurred. Delinquent notes receivable from participants are recorded as distributions based upon the terms of the Plan document.

(e) Payment of Benefits

Benefits are recorded when paid.

(f) Administrative and Investment Expenses

The Plan is responsible for paying recordkeeping, trustee, administrative and other operational costs. The Plan Sponsor pays all other costs associated with administering the Plan.

(g) Fair Value Hierarchy

The Financial Accounting Standards Board (FASB) Accounting Standards Codification (ASC) 820, *Fair Value Measurements and Disclosures*, which defines fair value, establishes a framework for measuring fair value, and expands disclosures about fair value measurements. FASB ASC 820 applies only to fair value measurements already required or permitted by other accounting standards and does not impose requirements for additional fair value measures.

Fair value is defined as the exchange price that would be received for an asset or paid to transfer a liability (an exit price) in the principal or most advantageous market for the asset or liability in an orderly transaction between market participants on the measurement date. FASB ASC 820 establishes a fair value hierarchy, which requires an entity to maximize the use of observable inputs and minimize the use of unobservable inputs when measuring fair value. The standard describes three levels of inputs that may be used to measure fair value:

Level 1: Quoted and published prices in active markets for identical assets or liabilities.

Level 2: Observable inputs other than Level 1 prices such as quoted prices for similar assets or liabilities; quoted prices in markets that are not active; or other inputs that are observable or can be corroborated by observable market data for substantially the full term of the assets or liabilities.

Level 3: Unobservable inputs that are supported by little or no market activity and that are significant to the fair value of the assets or liabilities. Level 3 assets and liabilities include financial instruments whose value is determined using pricing models, discounted cash flow methodologies,

THE AMERICAN RED CROSS SAVINGS PLAN

Notes to Financial Statements

December 31, 2022 and 2021

or similar techniques, as well as instruments for which the determination of fair value requires significant management judgment or estimation.

Fair value estimates are made at a specific point in time, based on available market information and judgments about the financial asset, including estimates of timing, amount of expected future cash flows, and credit standing of the issuer. In some cases, the fair value estimates cannot be substantiated by comparison to independent markets. In addition, the disclosed fair value may not be realized in the immediate settlement of the financial asset. In addition, the disclosed fair values do not reflect any premium or discount that could result from offering for sale at one time an entire holding of a particular financial asset. Potential taxes and other expenses that would be incurred in an actual sale or settlement are not reflected in amounts disclosed.

(3) Fair Value Measurement

The following table presents the Plan's fair value hierarchy for those assets measured at fair value as of December 31, 2022 and 2021:

Assets at fair value as of December 31, 2022				
	Level 1	Level 2	Level 3	Total
Money market funds	\$ 3,900,526	—	—	3,900,526
Common/collective trust funds	—	1,208,047,391	—	1,208,047,391
Common stocks	5,750,996	—	—	5,750,996
Mutual funds	2,582,141	—	—	2,582,141
Investments measured at net asset value (1)	—	—	—	63,854,514
	<u>\$ 12,233,663</u>	<u>1,208,047,391</u>	<u>—</u>	<u>1,284,135,568</u>

Assets at fair value as of December 31, 2021				
	Level 1	Level 2	Level 3	Total
Money market funds	\$ 3,221,805	—	—	3,221,805
Common/collective trust funds	—	1,445,567,617	—	1,445,567,617
Common stocks	7,632,303	—	—	7,632,303
Mutual funds	3,023,690	—	—	3,023,690
Investments measured at net asset value (1)	—	—	—	59,278,067
	<u>\$ 13,877,798</u>	<u>1,445,567,617</u>	<u>—</u>	<u>1,518,723,482</u>

- (1) Certain investments that were measured at fair value using the net asset value per share (or its equivalent) practical expedient have not been classified in the fair value hierarchy. The fair value amounts presented in this table are intended to permit reconciliation of the fair value hierarchy to the amounts presented in the statement of net assets available for plan benefits.

THE AMERICAN RED CROSS SAVINGS PLAN

Notes to Financial Statements

December 31, 2022 and 2021

Following is a description of the valuation methodologies used for assets measured at fair value:

Money market funds, common stocks and mutual funds: Valued at the closing price reported on the active market on which the individual securities are traded.

Common/collective trust funds: These funds are valued using the net asset value, referred to as NAV, provided by the administrator of the fund as a readily determinable fair value. The NAV is based on the value of the underlying assets owned by the fund, less its liabilities, and then divided by the number of shares outstanding. The NAV is a quoted price in a market that is not active. The Plan has the ability to redeem its investments in the funds at the NAV at the valuation date. There are no significant restrictions, redemption terms, or holding periods which would limit the ability of the participants to transact at the NAV. For readily determinable fair value investments, participant transactions may occur daily. If the Plan initiates a large divestment, certain issuers reserve the right to require up to 12 months' notice.

There were no transfers between the levels during 2022 and 2021.

(4) Party-in-Interest Transactions

Certain Plan investments in a short-term investment fund and common/collective trust funds are managed by The Northern Trust Company, the Trustee. At December 31, 2022 and 2021, Plan investments included \$1,609,758 and \$804,486, respectively, in Northern Trust funds. Fees paid by the Plan for the trust, custody, and benefit payment services amounted to \$154,554 and \$152,221 for the years ended December 31, 2022 and 2021, respectively.

Certain Plan investments in a money market fund are managed by Alight Solutions, the contract administrator. At December 31, 2022 and 2021, Plan investments included \$2,290,768 and \$2,417,319, respectively, in Alight Solutions funds. Fees paid by the Plan for plan administration services amounted to \$813,416 and \$913,875 for the years ended December 31, 2022 and 2021, respectively.

The Plan Sponsor provides certain accounting and administrative services to the Plan. For the years ended December 31, 2022 and 2021, these costs paid by the Plan Sponsor amounted to \$1,309,675 and \$1,307,883, respectively, for which the Plan Sponsor charges the Plan for the services provided.

(5) Plan Termination

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

(6) Tax Status

The Internal Revenue Service issued its latest determination letter on November 7, 2016, which stated that the Plan qualifies in form under the applicable provisions of the Internal Revenue Code (IRC) and, therefore, is exempt from federal income taxes. Although the Plan has been amended since receiving the determination letter, the Plan Sponsor and the Plan's tax counsel believe that the Plan is designed, and is currently being operated, in compliance with the applicable requirements of the IRC. The Plan is subject to routine audits by taxing jurisdictions. By letter dated March 3, 2022, the DOL notified the Plan Sponsor that it was initiating an examination of the Plan. The examination is still open.

THE AMERICAN RED CROSS SAVINGS PLAN

Notes to Financial Statements

December 31, 2022 and 2021

Accounting principles generally accepted in the United States of America require Plan management to evaluate tax positions taken by the Plan and recognize a tax liability (or asset) if the Plan has taken an uncertain position that more likely than not would not be sustained upon examination by the Internal Revenue Service. The Plan administrator has analyzed the tax positions taken by the Plan, and has concluded that as of December 31, 2022 and 2021, there are no uncertain positions taken or expected to be taken that would require recognition of a liability (or asset) or disclosure in the financial statements. The Plan is subject to routine audits by taxing jurisdictions; however, there are currently no audits for any tax periods in progress. The Plan administrator believes it is no longer subject to income tax examinations for years prior to 2018.

The Savings Plan is a dual-qualified plan in the United States of America and Puerto Rico. On January 31, 2011, Act No. 1 was signed into law as the New Puerto Rico Internal Revenue Code (New PR Code), which adopts new rules for qualified plans in Puerto Rico. The adoption of the new rules for qualified plans in Puerto Rico required the review and amendment of current plan documentation and procedures by employers and plan sponsors, plan fiduciaries, and service providers, in order to comply with the provisions of the New PR Code.

The Puerto Rico Department of Treasury issued determination letters on February 19, 2013 and December 12, 2019, which stated that the Savings Plan meets the requirements of Section 1081.01 of the Puerto Rico Internal Revenue Code of 2011, as amended, and that the trust established thereunder will be entitled to exemption from local income taxes. Although the Plan has been amended since receiving the latest determination letter, the Plan Sponsor and the Plan's tax counsel believe that the Plan is designed, and is currently being operated, in compliance with the applicable requirements of the Puerto Rico Internal Revenue Code.

(7) Risks and Uncertainties

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

(8) Subsequent Events

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

THE AMERICAN RED CROSS SAVINGS PLAN

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

December 31, 2022

Identity of issue, borrower, lessor, or similar party	Description of investment, including maturity date, rate of interest, collateral, par, or maturity value	Number of shares or units	Current value
* NORTHERN TRUST STIF	Short-term investment fund	—	\$ 1,609,758
* ALIGHT MONEY MARKET FUND	Money market fund	—	2,290,768
Total money market funds			3,900,526
State Street S&P 500® Index Non-Lending Series Fund Class K (CMDVQ)	Common/collective trust fund	8,667,555	310,479,615
Morley Stable Value Fund – Class 20 – II	Common/collective trust fund	2,406,832	63,854,514
BNY Mellon Small Mid Cap Stok Mid/Small Cap	Common/collective trust fund	1,064,301	161,019,319
State Street U.S. Inflation Protected Bond Index Fund Class II	Common/collective trust fund	1,034,325	11,028,366
BNY Mellon ACWI Ex-US Intl Equity	Common/collective trust fund	887,900	147,080,943
Vanguard Retirement Focus Target Income 2231710	Common/collective trust fund	270,405	15,569,025
Vanguard Retirement Focus Target 2020 2231711	Common/collective trust fund	468,476	29,207,788
Vanguard Retirement Focus Target 2025 2231712	Common/collective trust fund	819,333	52,409,651
Vanguard Retirement Focus Target 2030 2231713	Common/collective trust fund	951,997	62,390,235
Vanguard Retirement Focus Target 2035 2231714	Common/collective trust fund	1,002,772	68,435,188
Vanguard Retirement Focus Target 2040 2231715	Common/collective trust fund	824,028	59,071,163
Vanguard Retirement Focus Target 2045 2231716	Common/collective trust fund	781,968	57,307,129
Vanguard Retirement Focus Target 2050 2231717	Common/collective trust fund	613,066	45,290,674
Vanguard Retirement Focus Target 2055 2231718	Common/collective trust fund	279,007	25,137,116
Vanguard Retirement Focus Target 2060 2231721	Common/collective trust fund	218,244	10,333,275
State Street U.S. Bond Index Fund Class XIV	Common/collective trust fund	14,261,084	143,358,352
Vanguard Retirement 2065 2243931	Common/collective trust fund	46,128	1,343,638
State Street Intermediate U.S. Government Bond Index Fund Class I	Common/collective trust fund	948,398	8,585,914
Total common/collective trust funds			1,271,901,905
BYD COMPANY LTD SHS H ISIN#CNE100000296	Common stock	25	2,369
ASML HLDG N V N Y REGISTRY SHS NEW 2012	Common stock	546	2,732
TRANSOCEAN LTD REG SHS ISIN#CH0048265513	Common stock	5	456
AT&T INC COM	Common stock	18	7,364
ALPS ETF TR ALERIAN ENERGY INFRASTRUCTURE ETF	Common stock	21	5,290
ADOBE SYS INC COM	Common stock	337	13,798
ADAMIS PHARMACEUTICALS CORP COM NEW	Common stock	—	127
ABBVIE INC COM	Common stock	162	2,424
ALBEMARLE CORP COM	Common stock	217	6,506
AGRICULTURE BK CHINA LTD ADR ISIN#US00850M1027	Common stock	8	423
AMARIN CORP PLC SPONS ADR NEW ISIN#US0231112063	Common stock	1	85
ALKAME HLDGS INC COM	Common stock	—	30
ANGLO AMERN PLC SPONSORED ADR ISIN#US03485P3001	Common stock	20	196
AMERICAN FILMS INC COM	Common stock	1	168
AMERICAN EXPRESS CO COM	Common stock	148	7,966
ARISTA NETWORKS INC COM	Common stock	121	1,456
ARES CAP CORP COM	Common stock	18	12,467
ARCHER-DANIELS MIDLAND CO COM	Common stock	93	2,747
BAIDU COM INC SPONS ADR REPSTG ORD SHS CL A ISIN#US0567521085	Common stock	114	1,029
BP PLC SPONS ADR	Common stock	35	5,757
B & G FOODS INC NEW COM	Common stock	11	4,764
ARMOUR RESIDENTIAL REIT INC COM NEW	Common stock	6	2,252
BAXTER INTL INC COM	Common stock	51	5,293
BASSETT FURNITURE INDS INC COM	Common stock	17	8,690
BARRICK GOLD CORP COM ISIN#CA0679011084	Common stock	17	99,537
BAOZUN INC SPONS ADR ISIN#US06684L1035	Common stock	5	53
BIOGEN INC COM	Common stock	277	2,492
BIOELECTRONICS CORP COM	Common stock	—	3
BIG 5 SPORTING GOODS CORP COM	Common stock	9	8,830
BOSTON SCIENTIFIC CORP COM	Common stock	46	6,941
BOSTON BEER INC CL A	Common stock	330	5,272
BLUE DIAMOND VENTURES INC COM	Common stock	—	920
CANNABIS SATIVA INC COM	Common stock	—	3
CAMPBELL SOUP CO COM	Common stock	57	1,162
CAMDEN PPTY TR COM	Common stock	112	15,551
CNA FINL CORP COM	Common stock	42	1,015
CATALYST PHARMACEUTICALS INC COM	Common stock	19	37,200
CHEVRON CORP NEW COM	Common stock	179	4,487
CENTRUS ENERGY CORP CL A	Common stock	32	1,949
CENOVUS ENERGY INC COM ISIN#CA15135U1093	Common stock	19	388
CATERPILLAR INS COM	Common stock	240	7,187
COMMUNITY HEALTH SYS INC NEW COM	Common stock	4	432
CITI TRENDS INC COM	Common stock	26	14,564
CHIPOTLE MEXICAN GRILL INC COM	Common stock	1,387	20,812
CREDIT SUISSE GROUP SPONSORED ADR	Common stock	3	258
COSTCO WHOLESALE CORP NEW COM	Common stock	457	4,565
CORNING INC COM	Common stock	32	319
CORNERSTONE STRATEGIC VALUE FD INC COM PAR \$0 001	Common stock	7	4,186
DEERE & CO COM	Common stock	429	6,458
DAVE & BUSTERS ENTMT INC COM	Common stock	35	15,948
CYTODYN INC COM	Common stock	—	2,835
CROWN CASTLE INC COM	Common stock	136	5,003
CROCS INC COM	Common stock	108	15,505
DIREXION SHS ETF TR DAILY SEMICONDUCTOR BULL 3X SHS	Common stock	10	967
DIAMONDBACK ENERGY INC COM	Common stock	137	2,188
DEUTSCHE TELEKOM AG SPONSORED ADR	Common stock	20	599
DIREXION SHS ETF TR DAILY FINL BULL 3X SHS NEW	Common stock	74	11,032

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Identity of issue, borrower, lessor, or similar party	Description of investment, including maturity date, rate of interest, collateral, par, or maturity value	Number of shares or units	Current value
DIREXION SHS ETF TR DAILY S&P 500 BULL 3X SH S	Common stock	62	\$ 10,869
DIREXION SHS ETF TR SMALL CAP BULL 3X SHS 3X SHS	Common stock	32	2,377
EBAY INC COM	Common stock	41	3,110
ETF SER SOLUTIONS U S GLOBAL JETS ETF	Common stock	17	1,623
DYNAVAX TECHNOLOGIES CORP COM NEW	Common stock	11	21,280
DOLLAR TREE INC COM	Common stock	141	141
ELECTRONIC ARTS INC COM	Common stock	122	1,955
ELECTRIC CAR COMPANY INCORPORATED COM	Common stock	—	15
FEDEX CORP COM	Common stock	173	21,996
FAIRFAX FINL HLDGS LTD SUB VTG ISIN#CA3039011026	Common stock	592	3,293
FIVE BELOW INC COM	Common stock	177	2,653
FIRST TR EXCHANGE-TRADED FD II INTL EQUITY OPPORTUNITIES ETF	Common stock	39	4,663
FIRST TR EXCHANGE-TRADED FD II NASDAQ CYBERSECURITY ETF	Common stock	39	999
FIDELITY COVINGTON TR MSCI CONSUMER STAPLES INDEX ETF	Common stock	45	5,825
FRANCO NEV CORP COM ISIN#CA3518581051	Common stock	136	3,636
FORTUNA SILVER MINES INC COM ISIN#CA3499151080	Common stock	4	1,875
FOR THE EARTH CORP COM NEW	Common stock	—	50
FOOT LOCKER INC COM	Common stock	38	15,116
GERON CORP COM	Common stock	2	3,751
GENERAL MLS INC COM	Common stock	84	21,828
GOLDMAN SACHS GROUP INC COM	Common stock	343	17,512
GOGOLD RES INC COM ISIN#CA38045Y1025	Common stock	2	1,602
GLOBAL X LITHIUM AND BATTERY ETF	Common stock	59	1,465
GLADSTONE LD CORP COM	Common stock	18	1,848
HALLIBURTON CO COM	Common stock	39	787
HAEMONETICS CORP MASS COM	Common stock	79	1,573
HOP-ON INC COM NEW	Common stock	—	35
HOOKER FURNISHINGS CORP COM	Common stock	19	4,675
HOME DEPOT INC COM	Common stock	316	6,317
INTERNATIONAL BUSINESS MACHS CORP COM	Common stock	141	5,636
INTELGENX TECHNOLOGIES CORP COM	Common stock	—	197
THE MINERAL CO COM	Common stock	—	192
ISHARES TR GLOBAL ENERGY ETF	Common stock	39	1,911
INTUIT COM	Common stock	389	23,353
INTUITIVE SURGICAL INC COM NEW	Common stock	265	1,592
ISHARES TR MORNINGSTAR MID CAP GROWTH ETF	Common stock	54	34,860
ISHARES TR GLOBAL CLEAN ENERGY ETF	Common stock	20	12,902
ISHARES TR CORE S&P U S GROWTH ETF	Common stock	82	28,532
ISHARES TR 1-3 YR TREAS BD ETF	Common stock	81	28,409
IVANHOE MINES LTD COM CL A ISIN#CA46579R1047	Common stock	8	790
ISHARES TR GLOBAL REIT ETF	Common stock	23	4,349
ISHARES TR CORE DIVID GROWTH ETF	Common stock	50	37,050
ISHARES TR CORE MSCI TOTAL INTL STK ETF	Common stock	58	2,315
ISHARES TR CORE AGGRESSIVE ALLOCATION ETF	Common stock	60	66,382
KINDER MORGAN INC DEL COM	Common stock	18	2,127
KYN CAP GROUP INC COM	Common stock	—	60
JUNIPER NETWORKS INC COM	Common stock	32	799
JOHNSON & JOHNSON COM	Common stock	177	1,766
LABORATORY CORP AMER HLDGS COM NEW	Common stock	235	17,661
KRAIG BIOCRRAFT LABORATORIES INC CL A	Common stock	—	4,371
KOPIN CORP COM	Common stock	1	4,030
KOPPERS HLDGS INC COM	Common stock	28	4,247
LUNA INNOVATIONS INC COM	Common stock	9	13,185
LIVE NATION ENTMT INC COM	Common stock	70	1,046
MAX SOUND CORP COM	Common stock	—	10
MATINAS BIOPHARMA HLDGS INC COM	Common stock	1	3,333
MADISON SQUARE GARDEN SPORTS CORP CL A	Common stock	183	11,550
METLIFE INC COM	Common stock	72	2,388
MERCK & CO INC NEW COM	Common stock	111	222
MERCADOLIBRE INC COM	Common stock	846	10,155
MORGAN STANLEY COM NEW	Common stock	85	85
NAUTILUS INC COM	Common stock	2	1,530
NRG ENERGY INC COM NEW	Common stock	32	3,182
NEINDEX ETF SHS	Common stock	84	1,672
NEWMONT CORP COM	Common stock	47	1,699
NETLIST INC COM	Common stock	1	28,342
NOW INC COM	Common stock	13	114
NOUVEAU LIFE PHARMACEUTICALS INC COM	Common stock	—	20
NORTHROP GRUMMAN CORP COM	Common stock	546	5,456
NINTENDO LTD ADR	Common stock	10	3,491
NUVEEN MUN VALUE FD INC COM	Common stock	9	2,016
NUVEEN PRD & INCOME SECURITIES INCOME FUND	Common stock	7	2,173
NUVEEN AMT-FREE QUALITY MUN INCOME FD COM	Common stock	11	2,067
ORACLE CORP COM	Common stock	82	17,165
ONCOCYTE CORP COM	Common stock	—	1
OCCIDENTAL PETE CORP COM	Common stock	63	6,299
PAN AMERN SILVER CORP COM ISIN#CA6979001089	Common stock	16	3,268
PALO ALTO NETWORKS INC COM	Common stock	140	1,256
PG&E CORP COM	Common stock	16	293
OVERSTOCK COM INC DEL COM	Common stock	19	22,961
PIONEER NAT RES CO COM	Common stock	228	1,599
PENNANTPARK FLOATING RATE CAP LTD COM	Common stock	11	937
PROSHARES TR II PROSHARES ULTRA GOLD	Common stock	55	553

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Identity of issue, borrower, lessor, or similar party	Description of investment, including maturity date, rate of interest, collateral, par, or maturity value	Number of shares or units	Current value
QUALCOMM INC COM	Common stock	110	\$ 660
PROTO LABS INC COM	Common stock	26	511
RIGEL PHARMACEUTICALS INC COM NEW	Common stock	2	1,500
REVANACE THERAPEUTICS INC COM	Common stock	18	738
REJUVEL BIO-SCIENCES INC COM	Common stock	—	5
SPDR S&P 500 ETF TR TR UNIT	Common stock	382	76,884
SABRA HEALTH CARE REIT INC COM	Common stock	12	99
SPDR SER TR BLOOMBERG BARCLAYS SHORT TERM CORPORATE BD ETF	Common stock	29	9,548
SPDR INDEX SHS FDS S&P INTL SMALL CAP ETF	Common stock	29	4,117
SAREPTA THERAPEUTICS INC COM	Common stock	130	1,296
SANDSTORM GOLD LTD COM NEW ISIN#CA80013R2063	Common stock	5	8,981
SELECT SECTOR SPDR TR HEALTH CARE	Common stock	136	2,989
SCHWAB STRATEGIC TR SHORT-TERM US TREASURY ETF	Common stock	48	39,798
SCHWAB STRATEGIC TR US LARGE-CAP GROWTH ETF	Common stock	56	9,723
SHAKE SHACK INC CL A	Common stock	42	9,137
SENSEONICS HLDGS INC COM	Common stock	1	2,060
SELECT SECTOR SPDR TR FINANCIAL	Common stock	34	2,770
BLOCK INC CL A	Common stock	63	10,054
SPROTT PHYSICAL GOLD TR UNIT ISIN#CA85207H1047	Common stock	14	12,690
SONY GROUP CORP AMERN SH NEW ISIN#US8356993076	Common stock	76	915
STURM RUGER & CO INC COM	Common stock	51	646
STEEL DYNAMICS INC COM	Common stock	98	10,161
STARWOOD PPTY TR INC COM	Common stock	18	642
STAN ENERGY CORP COM NEW ISIN#CA8547221058	Common stock	—	109
TECHTARGET INC COM	Common stock	44	661
TREX CO INC COM	Common stock	42	1,016
TOTALENERGIES SE SPONS ADR ISIN#US89151E1091	Common stock	62	3,725
TORO CO COM	Common stock	113	566
TILLYS INC CL A	Common stock	9	3,167
3M CO COM	Common stock	120	1,241
VANGUARD STAR FDS VANGUARD TOTAL INTL STOCK INDEX FD ETF SHS	Common stock	52	1,278
UNITED NAT FOODS INC COM	Common stock	39	7,742
ULTA SALON COSMETICS & FRAGRANCE INC	Common stock	469	28,613
2U INC COM	Common stock	6	63
VANGUARD WORLD FDS VANGUARD CONSUMER STAPLES ETF	Common stock	192	4,789
VANGUARD WHITEHALL FDS HIGH DIVIDEND YIELD ETF SHS	Common stock	108	7,686
VANGUARD WORLD FD VANGUARD MEGA CAP ETF	Common stock	132	15,669
VENTAS INC COM	Common stock	45	1,442
VANGUARD SCOTTS DALE FDS VANGUARD INTERMEDIATE-TERM CORPORATE BOND INDEX ETF SHS	Common stock	78	2,720
VANGUARD SCOTTS DALE FDS VANGUARD RUSSELL 1000 GROWTH INDEX FD ETF SHS ISIN#US92206C6802	Common stock	55	8,290
VANGUARD WORLD FDS VANGUARD UTILS ETF	Common stock	153	12,269
VANGUARD WORLD FDS VANGUARD INFORMATION TECHNOLOGY ETF	Common stock	319	19,198
VANGUARD INDEX FDS MID-CAP GROWTH ETF	Common stock	180	26,612
VERASTEM INC COM	Common stock	—	2,236
VANGUARD INDEX FDS VANGUARD TOTAL STK MKT ETF	Common stock	191	1,912
VANGUARD INDEX FDS VANGUARD SMALL-CAP ETF	Common stock	184	30,937
VANGUARD INDEX FDS VANGUARD GROWTH ETF	Common stock	213	25,573
VANGUARD INDEX FDS VANGUARD MID-CAP ETF	Common stock	204	30,584
WEC ENERGY GROUP INC COM	Common stock	94	4,688
VIKING THERAPEUTICS INC COM	Common stock	9	1,880
WORKDAY INC CL A	Common stock	167	14,223
WHITEHORSE FIN INC COM	Common stock	13	1,111
WELLS FARGO & CO NEW COM	Common stock	41	4,129
WABTEC COM	Common stock	100	100
BIOTRICITY INC COM	Common stock	—	358
ZILLOW GROUP INC CL A	Common stock	31	843
WORLD WRESTLING ENTMT INC CL A	Common stock	69	10,278
YANDEX N V SHS CLASS A ISIN#NL0009805522	Common stock	25	528
TENCENT HLDGS LTD ADR ISIN#US88032Q1094	Common stock	42	1,737
DEUTSCHE POST AG SPONS ADR ISIN#US25157Y2028	Common stock	38	375
GALMED PHARMACEUTICALS LTD SHS ISIN#IL0011313900	Common stock	1	500
DECENTRAL LIFE INC COM	Common stock	—	75
STRATASYS LTD SHS ISIN#IL0011267213	Common stock	12	2,870
SPROTT PHYSICAL SILVER TR UNIT ISIN#CA85207K1075	Common stock	8	20,600
AURINIA PHARMACEUTICALS INC COM ISIN#CA05156V1022	Common stock	4	1,015
ACUITYADS HOLDINGS INC SHS ISIN#CA00510L1067	Common stock	2	154
ETF MANAGERS TR ETFMG ALTERNATIVE HARVEST ETF	Common stock	4	106
TWILIO INC CL A	Common stock	49	2,007
ATLANTICA SUSTAINABLE INFRASTRUCTURE PLC ISIN#GB00BLP5YB54	Common stock	26	7,770
WEARABLE HEALTH SOLUTIONS INC COM	Common stock	—	310
ROLLS-ROYCE HOLDINGS PLC NON CUM RED PREF SHS -C- ISIN#GB00B669WX96	Common stock	—	295
COUPA SOFTWARE INC COM	Common stock	79	238
U S LTG GROUP INC COM	Common stock	—	5,500
INNERSCOPE HEARING TECHNOLOGIES INC COM	Common stock	—	1,240
CB&A ENERGY TECHNOLOGY INC COM	Common stock	1	99
ORLA MINING LTD REGISTERED SHS ISIN#CA68634K1066	Common stock	4	170
GENIUS BRANDS INTL INC COM PAR \$0 001	Common stock	—	1,033
CRONOS GROUP INC COM ISIN#CA22717L1013	Common stock	3	76
TELLURIAN INC NEW COM	Common stock	2	1,680
RENESOLA LTD SPONSORED ADS NEW ISIN# US75971T3014	Common stock	5	542
OKTA INC CL A	Common stock	68	410

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Identity of issue, borrower, lessor, or similar party	Description of investment, including maturity date, rate of interest, collateral, par, or maturity value	Number of shares or units	Current value
PEABODY ENERGY CORP NEW COM PAR	Common stock	26	\$ 3,963
ALTERYX INC COM CL A	Common stock	51	811
GLOBAL X FDS GLOBAL X MSCI NIGERIA ETF NEW	Common stock	7	522
GLOBAL X FDS US INFRASTRUCTURE DEV ETF	Common stock	26	2,649
WHEATON PRECIOUS METALS CORP ISIN#CA9628791027	Common stock	39	16,804
DIREXION SHS ETF TR DAILY AEROSPACE & DEFENSE BULL 3X SHS	Common stock	20	2,489
CARVANA CO CL A	Common stock	5	19
AXON ENTERPRISE INC COM	Common stock	166	4,314
REDFIN CORP COM	Common stock	4	148
ISHARES TR RUSSELL 2500 ETF	Common stock	53	18,068
IOVANCE BIOTHERAPEUTICS INC COM	Common stock	6	1,917
APPIAN CORP CL A	Common stock	33	326
BLINK CHARGING CO COM	Common stock	11	1,097
CLEVELAND-CLIFFS INC NEW COM	Common stock	16	1,611
VERU INC COM	Common stock	5	1,320
RIOT PLATFORMS INC COM	Common stock	3	847
OAKTREE SPECIALTY LENDING CORP COM	Common stock	7	697
MONGODB INC CL A	Common stock	197	2,362
NINE ENERGY SVC INC COM	Common stock	15	4,722
SPDR SER TR SPDR BLOOMBERG 1-3 MNTH T BILL ETF NEW	Common stock	91	26,984
STITCH FIX INC CL A	Common stock	3	84
LITHIUM AMERICAS CORP REGISTERED SHS ISIN#CA53680Q2071	Common stock	19	189
FUNKO INC CL A	Common stock	11	818
HUT 8 MNG CORP NEW COM ISIN#CA44812T1021	Common stock	1	128
RBB FD INC MOTLEY FOOL 100 INDEX ETF	Common stock	30	518
BARCLAYS BK PLC IPATH SER B BLOOMBERG NICKEL SUBINDEX TOTAL RETURN ETN	Common stock	40	397
AMPLIFY ETF TR TRANSFORMATIONAL DATA SHARING ETF	Common stock	15	7,560
GRAFTECH INTL LTD COM	Common stock	5	3,332
TURTLE BEACH CORP COM NEW	Common stock	7	359
ALEAFIA HEALTH INC COM ISIN#CA01444Q1046	Common stock	—	31
IQIYI INC SPONS ADR ISIN#US46267X1081	Common stock	5	1,590
BILIBILI INC ADS REPSTG SHS CL Z ISIN#US0900401060	Common stock	24	1,185
MEDMEN ENTERPRISES INC CL B ISIN#CA58507M1077	Common stock	—	1
ONCOLYTICS BIOTECH INC REGISTERED SHS ISIN#CA6823108759	Common stock	2	8,010
JEFFERIES FINL GROUP INC COM	Common stock	34	6,856
PACER FDS TR INDL REAL ESTATE ETF	Common stock	37	3,679
SPROUTLY CANADA INC REGISTERED SHS ISIN#CA85209J1084	Common stock	—	4
GEVO INC COM PAR \$0 01 NEW	Common stock	2	5,320
INVESCO EXCHANGE-TRADED FD TR WATER RES ETF	Common stock	52	1,031
INVESCO QQQ TR UNIT SER 1	Common stock	266	1,598
INVESCO EXCHANGE-TRADED FD TR DYNAMIC ENERGY EXPL & PRODTN ETF	Common stock	30	6,803
CHARLOTTES WEB HOLDINGS INC COM ISIN#CA16106R1091	Common stock	1	17
IDERA PHARMACEUTICALS INC COM PAR \$0 001	Common stock	—	44
BLOOM ENERGY CORP CL A	Common stock	19	478
MEDIPHARM LABS CORP REGISTERED SHS ISIN#CA58504D1006	Common stock	—	129
ABERDEEN STD PRECIOUS METALS BASKET ETF TR PHYSICAL SHS ETF	Common stock	89	8,923
ALTIMUNE INC COM NEW	Common stock	16	823
AXOS FINL INC COM	Common stock	38	612
ORCHARD THERAPEUTICS PLC SHS SPONSORED AMERICAN DEPOSITARY SHARE REPR 1 SH ISIN#US68570P1012	Common stock	—	293
CURALEAF HOLDINGS INC REGISTERED SHS ISIN#CA23126M1023	Common stock	4	2,149
EQUILLIUM INC COM	Common stock	1	1,259
AGEX THERAPEUTICS INC COM	Common stock	1	3
HIGHLAND GLOBAL ALLOCATION FD SHS	Common stock	9	20,373
MAXAR TECHNOLOGIES INC COM	Common stock	52	2,587
GLOBAL X FDS NASDAQ 100 COVERED CALL ETF	Common stock	16	7,955
GLOBAL X FDS S&P 500 COVERED CALL ETF	Common stock	39	11,811
ANTERO MIDSTREAM CORP COM	Common stock	11	10,790
PAN AMERN SILVER CORP CONTINGENT VALUE RT EXP 01/15/2029 ISIN#CA6979001329	Common stock	1	571
GRAYSCALE BITCOIN TR BTC SHS REPSTG COM UNIT	Common stock	8	1,509
WESTWATER RES INC COM NEW	Common stock	1	928
LYFT INC CL A	Common stock	11	110
HORIZON PHARMA PLC REGISTERED SHS ISIN#IE00BQPQZ61	Common stock	114	1,138
UBER TECHNOLOGIES INC COM	Common stock	25	297
CROWDSTRIKE HLDGS INC CL A	Common stock	105	4,212
GAOTU TECHEDU INC SPONS ADR ISIN#US36257Y1091	Common stock	2	19
DUPONT DE NEMOURS INC COM	Common stock	69	686
CORTEVA INC COM	Common stock	59	588
SPROTT ETF TR GOLD MINERS ETF	Common stock	25	1,238
BRIDGEBIO PHARMA INC COM	Common stock	8	38
AKERO THERAPEUTICS INC COM	Common stock	55	12,494
AIM IMMUNOTECH INC COM	Common stock	—	29
SUNWORKS INC COM NEW	Common stock	2	46
LINEAGE CELL THERAPEUTICS INC COM	Common stock	1	59
CIRTRAN CORP COM PAR \$0 001	Common stock	—	18
DATADOG INC CL A	Common stock	74	368
LIGHTBRIDGE CORP COM PAR \$0 001	Common stock	4	389
CARRIER GLOBAL CORP COM	Common stock	41	825
CARLYLE GROUP INC COM	Common stock	30	1,559
PROTALIX BIOTHERAPEUTICS INC COM NEW	Common stock	1	3,213
CLEANSARK INC COM NEW	Common stock	2	1,285
BRANDED LEGACY INC COM	Common stock	—	3
RELIEF THERAPEUTICS HOLDING AG NAMEN-AKT ISIN#CH0100191136	Common stock	—	11

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Identity of issue, borrower, lessor, or similar party	Description of investment, including maturity date, rate of interest, collateral, par, or maturity value	Number of shares or units	Current value
MADISON SQUARE GARDEN ENTMT CORP CL A	Common stock	45	\$ 2,833
EKSO BIONICS HLDGS INC COM PAR \$0 001	Common stock	1	318
DIREXION SHS ETF TR DAILY S&P OIL & GAS EXPL & PRODTN BULL 2X SHS NEW 2020	Common stock	145	1,455
ENERGY FOCUS INC COM PAR\$	Common stock	—	167
ZOOMINFO TECHNOLOGIES INC COM	Common stock	30	452
AYRO INC COM	Common stock	—	765
SPROTT INC REGISTERED SHS ISIN#CA8520662088	Common stock	33	7,081
OCCIDENTAL PETE CORP WT EXP 08/03/2027	Common stock	41	495
LEMONADE INC COM	Common stock	14	137
MATCH GROUP INC NEW COM	Common stock	41	622
DIREXION SHS ETF TR DAILY S&P BIOTECH BEAR 3X SHS NEW	Common stock	17	14,145
FUBOTV INC COM	Common stock	2	26
ROCKET COS INC CL A	Common stock	7	105
GOODRX HLDGS INC COM CL A	Common stock	5	93
UNITY SOFTWARE INC COM	Common stock	29	286
HUMANIGEN INC COM NEW	Common stock	—	18
ZOMEDICA CORP COM ISIN#CA98980M1095	Common stock	—	114
ACADEMY SPORTS & OUTDOORS INC COM	Common stock	53	24,957
SUMMIT THERAPEUTICS INC COM	Common stock	4	340
COMPASS PATHWAYS PLC SPONS ADR REPSTG SHS ISIN#US20451W1018	Common stock	8	64
LEONOVUS INC REGISTERED SHS ISIN#CA5266813099	Common stock	—	39
INVESCO EXCHANGE-TRADED FD TR II NASDAQ 100 ETF	Common stock	110	42,717
MULTIPLAN CORP CL A	Common stock	1	1,021
JUPITER WELLNESS INC COM	Common stock	1	770
INVO BIOSCIENCE INC COM PAR \$0 0001	Common stock	—	13
OCUPHIRE PHARMA INC COM	Common stock	4	7
PHX MINERALS INC CL A	Common stock	4	7,780
LORDSTOWN MTRS CORP CL A	Common stock	1	570
QUANTUMSCAPE CORP CL A	Common stock	6	147
PURE ENERGY MINERALS LTD REGISTERED SHS ISIN#CA74624B7007	Common stock	—	47
NOV INC COM	Common stock	21	752
DESKTOP METAL INC COM	Common stock	1	562
PUBMATIC INC CL A COM	Common stock	13	7,686
YELLOW CORP NEW COM	Common stock	3	3,765
VIRTUS EQUITY & CONV INCOME FD COM	Common stock	18	3,169
TRINITY CAP INC COM	Common stock	11	9,837
ASENSUS SURGICAL INC COM	Common stock	—	56
ZACATECAS SILVER CORP REGISTERED SHS REG S ISIN#CA9888161044	Common stock	1	1,736
RILEY EXPL PERMIAN INC COM	Common stock	29	1,736
UNIVERSE PHARMACEUTICALS INCORPORATION REGISTERED SHS ISIN#KYG9442G1047	Common stock	1	145
AEVA TECHNOLOGIES INC COM	Common stock	1	235
STEM INC COM	Common stock	9	1,118
KONA GOLD BEVERAGE INC COM	Common stock	—	1,600
TUSIMPLE HLDGS INC CL A	Common stock	2	16
NOUVEAU MONDE GRAPHITE INC REGISTERED SHS ISIN#CA66979W8429	Common stock	4	1,066
PIEDMONT LITHIUM INC COM	Common stock	44	1,585
GLOBAL-E ONLINE LTD REGISTERED SHS ISIN#IL0011741688	Common stock	21	8,256
HONEST CO INC COM	Common stock	3	151
SOFI TECHNOLOGIES INC COM	Common stock	5	1,383
MAGNITE INC COM	Common stock	11	1,345
DIREXION SHS ETF TR DAILY JR GOLD MINERS INDEX BULL 2X SHS NEW	Common stock	36	217
AURORA CANNABIS INC REGISTERED SHS ISIN#CA05156X8843	Common stock	1	115
CONFLUENT INC CL A	Common stock	22	67
23ANDME HLDG CO CL A	Common stock	2	1,080
TASKUS INC CL A	Common stock	17	338
ELEKTROS INC COM	Common stock	—	1,422
LISTED FDS TR ROUNDHILL BALL METAVERSE ETF	Common stock	7	180
DIDI GLOBAL INC SPONSORED ADS ISIN#US23292E1082	Common stock	3	3,180
META MATLS INC COM	Common stock	1	357
ELECTRIC LAST MILE SOLUTIONS INC CL A	Common stock	—	8
ENOVIX CORP COM	Common stock	12	13,062
EVGO INC CL A COM	Common stock	4	6,204
ROBINHOOD MKTS INC COM CL A	Common stock	8	814
MATTERPORT INC COM CL A	Common stock	3	818
RYAN SPECIALTY HLDGS INC CL A COM	Common stock	42	16,729
ASHFORD HOSPITALITY TR INC COM PAR \$0 01	Common stock	4	67
MOMENTUS INC CL A	Common stock	1	780
DIGITAL WORLD ACQUISITION CORP CL A	Common stock	15	75
SONIM TECHNOLOGIES INC COM NEW	Common stock	—	3
DUTCH BROS INC CL A	Common stock	28	1,691
RITHM CAPITAL CORP PFD SER D FIXED RATE RESET	Common stock	18	8,127
REDWIRE CORP COM	Common stock	2	198
GLOBALFOUNDRIES INC REGISTERED SHS ISIN#KYG393871085	Common stock	54	1,347
KYNDRYL HLDGS INC COM	Common stock	11	22
ENVVENO MED CORP COM	Common stock	5	281
NEXTDOOR HLDGS INC CL A	Common stock	2	1,030
MULLEN AUTOMOTIVE INC COM	Common stock	—	9,152
DFSPL VTG TR ISIN#PA1436583006	Common stock	11	558
TOUGHBUILT INDS INC COM PAR \$0001	Common stock	2	2
ENVIROTECH VEHS INC COM NEW	Common stock	2	2,130
BORR DRILLING LTD REGISTERED SHS ISIN#BMG1466R1732	Common stock	5	124
DOMINARI HOLDINGS INC COM NEW	Common stock	3	1,499
BEST INC SPONSORED ADR NEW ISIN#US08653C5022	Common stock	1	110

THE AMERICAN RED CROSS SAVINGS PLAN

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

December 31, 2022

Identity of issue, borrower, lessor, or similar party	Description of investment, including maturity date, rate of interest, collateral, par, or maturity value	Number of shares or units	Current value
CNBX PHARMACEUTICALS INC COM NEW	Common stock	2	\$ 6
BAUSCH + LOMB CORP COM CA0717051076	Common stock	16	1,551
EVOFEM BIOSCIENCES INC COM NEW	Common stock	—	342
AETERNA ZENTARIS INC REGISTERED SHS ISIN#CA0079755017	Common stock	3	705
AE 1 SH ISIN#US68570P1012	Common stock	3	373
POLESTAR AUTOMOTIVE HLDG UK PLC ADS CL A	Common stock	5	531
RUMBLE INC CL A	Common stock	6	1,190
DIGITALBRIDGE GROUP INC CL A NEW	Common stock	11	405
COCRYSTAL PHARMA INC COM PAR \$NEW	Common stock	2	1,463
INPIXON COM PAR \$0 001 NEW 2022	Common stock	2	2
ADHERA THERAPEUTICS INC COM PAR \$0 006	Common stock	1	1
CREDIT SUISSE AG NASSAU BRH X-LINKS CRUDE OIL SHS COVERED CALL ETN NEW	Common stock	83	13,736
PAYSAFE LTD REGISTERED SHS ISIN#BMG6964L2062	Common stock	14	42
CHECK-CAP LTD REGISTERED SHS ISIN#L0011336851	Common stock	2	24
AILERON THERAPEUTICS INC COM NEW	Common stock	2	24
UNITY BIOTECHNOLOGY INC COM NEW	Common stock	3	822
MEDIWOUND LTD REGISTERED SHS ISIN#IL0011316309	Common stock	13	971
NORWEGIAN CRUISE LINE HLDGS LTD SHS ISIN#BMG667211046	Common stock	12	11,273
ARK ETF TR INNOVATION ETF	Common stock	31	4,030
ADVANCED MICRO DEVICES INC COM	Common stock	65	37,890
ALTRIA GROUP INC COM	Common stock	46	13,465
ALPHABET INC CL A	Common stock	88	14,117
AMERICAN AIRLS GROUP INC COM	Common stock	13	3,053
BEST BUY INC COM	Common stock	80	615
BED BATH & BEYOND INC COM	Common stock	3	1,293
BRISTOL MYERS SQUIBB CO COM	Common stock	72	1,539
CANOPY GROWTH CORP COM ISIN# CA1380351009	Common stock	2	464
DIGITAL TURBINE INC COM	Common stock	15	1,295
DICKS SPORTING GOODS INC OC-COM	Common stock	120	26,464
ENERGIOUS CORP COM	Common stock	1	711
ETSY INC COM	Common stock	120	11,978
FREEPORT-MCMORAN INC CL B	Common stock	38	3,876
GOLDMAN SACHS BDC INC COM	Common stock	14	3,486
HEMPAMERICANA INC CL A	Common stock	—	15
HERCULES CAP INC COM	Common stock	13	21,059
ISHARES TR CORE S&P 500 ETF	Common stock	384	30,353
JPMORGAN CHASE & CO COM	Common stock	134	3,369
KRAFT HEINZ CO COM	Common stock	41	12,795
MEDICAL MARIJUANA INC COM	Common stock	—	738
MICRON TECHNOLOGY INC COM	Common stock	50	1,749
MICROVISION INC DEL COM NEW	Common stock	2	106
NETFLIX INC COM	Common stock	295	14,449
RITHM CAPITAL COM NEW	Common stock	8	14,788
ORGANIGRAM HOLDINGS INC SHS ISIN#CA68620P1018	Common stock	1	325
PFIZER INC COM	Common stock	51	6,917
PROSHARES TR ULTRAPRO DOW30	Common stock	57	29,201
REALTY INCOME CORP COM	Common stock	63	81,259
ROLLS ROYCE HLDGS PLC SPONS ADR ISIN US7757812067	Common stock	1	1,231
RIO TINTO PLC SPONSORED ADR ISIN#US7672041008	Common stock	71	9,541
SPDR DOW JONES INDL AVERAGE ETF TR UNIT SER 1	Common stock	331	43,736
SPDR GOLD TR GOLD SHS	Common stock	170	159,292
SCHLUMBERGER LTD COM ISIN# AN8068571086	Common stock	53	33,145
SALESFORCE INC COM	Common stock	133	9,281
SELECT SECTOR SPDR TR ENERGY	Common stock	87	13,121
SELECT SECTOR SPDR TR CONSUMER STAPLES	Common stock	75	9,021
SELECT SECTOR SPDR TR REAL ESTATE SELECT SECTOR SPDR FD	Common stock	37	13,332
TELADOC HEALTH INC COM	Common stock	24	260
VANGUARD INTL FD FTSE DEVELOPED MKTS ETF	Common stock	42	27,864
VANGUARD INDEX FDS REAL ESTATE INDEX FD ETF	Common stock	82	10,266
WALMART INC COM	Common stock	142	11,060
SHOPIFY INC CL A ISIN#CA82509L1076	Common stock	35	2,777
VANECK ETF TR GOLD MINERS ETF	Common stock	29	26,554
HEALTHIER CHOICES MGMT CORP COM	Common stock	—	24
UNITI GROUP INC COM	Common stock	6	6,688
DOCUSIGN INC COM	Common stock	55	6,318
TOUGHBUILT INDS INC WT EXP EXP 05/15/23	Common stock	—	332
DOW INC COM	Common stock	50	10,822
GRAYSCALE ETHEREUM TR ETH SHS	Common stock	5	3,199
PINTEREST INC CL A	Common stock	24	874
ZOOM VIDEO COMMUNICATIONS INC CL A	Common stock	68	3,590
OCUGEN INC COM	Common stock	1	1,690
CLOUDFLARE INC CL A	Common stock	45	4,792
NANO DIMENSION LTD SPONSORED ADR NEW ISIN#US63008G2030	Common stock	2	460
DELCATH SYS INC COM PAR \$0 01 NEW 2019	Common stock	4	367
NIKOLA CORP COM	Common stock	2	404
XPENG INC ADS ISIN#US98422D1054	Common stock	10	398
PALANTIR TECHNOLOGIES INC CL A	Common stock	6	713
C3 AI INC CL A	Common stock	11	414
AIRBNB INC CL A COM	Common stock	86	45,401
SKILLZ INC COM CL A	Common stock	1	164
ROBLOX CORP COM CL A	Common stock	28	2,277
DIGITALOCEAN HLDGS INC COM	Common stock	25	2,853
COINBASE GLOBAL INC COM CL A	Common stock	35	212

THE AMERICAN RED CROSS SAVINGS PLAN

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

December 31, 2022

Identity of issue, borrower, lessor, or similar party	Description of investment, including maturity date, rate of interest, collateral, par, or maturity value	Number of shares or units	Current value
CASTOR MARITIME INC REGISTERED SHS ISIN#MHY1146L1258	Common stock	1	\$ 347
RSTK ROGUE ONE INC	Common stock	—	1
JAGUAR HEALTH INC COM PAR \$0 0001 NEW	Common stock	—	14
PROSHARES TR BITCOIN STRATEGY ETF	Common stock	10	2,222
ORION OFFICE REIT INC COM	Common stock	9	1,076
WARNER BROS DISCOVERY INC COM SER A	Common stock	9	4,759
MIND MEDICINE (MINDMED) INC REGISTERED SHS ISIN#CA60255C8850	Common stock	2	592
SNDL INC REGISTERED SHS ISIN#CA83307B1013	Common stock	2	648
TWO HBRS INVT CORP COM PAR \$	Common stock	16	1,372
CAMBER ENERGY INC COM PAR \$0 001 2022 NEW	Common stock	2	709
BROOKFIELD CORP VTG SHS CL A ISIN#CA11271J1075	Common stock	31	1,020
BROOKFIELD ASSET MANAGEMENT LTD CL A LTD VTG SHS ISIN#CA1130041058	Common stock	29	229
AMC ENTMT HLDGS INC CL A COM	Common stock	4	27,163
ALIBABA GROUP HLDG LTD SPONSORED ADR ISIN#US01609W1027	Common stock	88	4,845
CERUS CORP COM	Common stock	4	15,513
COCA COLA CO COM	Common stock	64	5,405
META PLATFORMS INC CL A	Common stock	120	11,793
HEMP INC COM NEW	Common stock	—	430
INTEL CORP COM	Common stock	26	36,341
MCDONALDS CORP COM	Common stock	264	57,172
NOKIA CORP SPONSORED ADR	Common stock	5	26,856
PROSHARES TR ULTRAPRO QQQ	Common stock	17	15,570
PROCTER & GAMBLE CO COM	Common stock	152	15,369
SIRIUS XM HLDGS INC COM	Common stock	6	7,075
TAIWAN SEMICONDUCTOR MFG CO SPONSORED ADR ISIN#US8740391003	Common stock	74	25,113
VANGUARD INDEX FDS VANGUARD SMALL-CAP GROWTH ETF	Common stock	201	57,834
WORKHORSE GROUP INC COM NEW	Common stock	2	357
THE TRADE DESK INC COM CL A	Common stock	45	30,036
SEA LTD ADR ISIN#US81141R1005	Common stock	52	3,018
WEBCENTRAL LTD ORDINARY FULLY PAID ISIN#AU0000093031	Common stock	—	645
CONTEXTLOGIC INC COM CL A	Common stock	—	286
CHARGEPOINT HLDGS INC CL A	Common stock	10	4,765
COUPANG INC CL A	Common stock	15	109,531
AMC ENTMT HLDGS INC PFD EQUITY UNIT	Common stock	1	10,651
BANK AMER CORP COM	Common stock	33	34,710
EXXON MOBIL CORP COM	Common stock	110	39,500
FORD MTR CO DEL COM PAR \$0 01	Common stock	12	12,010
GILEAD SCIENCES INC COM	Common stock	86	177,280
ISHARES SILVER TR ISHARES	Common stock	22	287,691
UNITED STS STL CORP NEW COM	Common stock	25	3,307
VANGUARD INDEX FDS S&P 500 ETF SHS NEW	Common stock	351	27,217
VERIZON COMMUNICATIONS INC COM	Common stock	39	21,197
AMERICAN SEC RES CORP COM PAR \$0 001 NEW	Common stock	—	5
ROKU INC COM CL A	Common stock	41	3,175
TILRAY BRANDS INC COM CL 2	Common stock	3	282
LUCID GROUP INC COM	Common stock	7	1,783
BERKSHIRE HATHAWAY INC DEL CL B NEW	Common stock	309	101,319
CARNIVAL CORP PAIRED CTF 1 COM CARNIVAL CORP & 1 TR SH BEN INT P&O			
PRINCESS SPL VTG TR ISIN#PA1436583006	Common stock	8	8,514
PLUG PWR INC COM NEW	Common stock	12	5,393
MODERNA INC COM	Common stock	180	35,924
FUELCELL ENERGY INC COM PAR \$	Common stock	3	2,994
VIATRIS INC COM	Common stock	11	2,674
RIVIAN AUTOMOTIVE INC CL A	Common stock	18	9,897
BOEING CO COM	Common stock	190	17,144
NVIDIA CORP COM	Common stock	146	199,944
PAYPAL HLDGS INC COM	Common stock	71	17,235
GENERAL ELEC CO COM NEW	Common stock	84	21,552
ALPHABET INC CAP STK CL C	Common stock	89	78,082
DISNEY WALT CO DISNEY COM	Common stock	87	123,109
MICROSOFT CORP COM	Common stock	240	85,100
NIO INC SHS A SPONSORED AMERICAN DEP SHS REPR 1 SH A ORD SH ISIN#US62914V1061	Common stock	10	31,034
TESLA INC COM	Common stock	123	147,693
AMAZON COM INC COM	Common stock	84	312,816
APPLE INC COM	Common stock	130	641,233
Total common stocks			5,750,996
BLACKROCK MID-CAP VALUE FUND INSTITUTIONAL CLASS	Mutual Fund	21	9,307
ARTISAN MID-CAP FUND ADVISOR CLASS	Mutual Fund	29	3,186
ARTISAN SMALL-CAP FUND INVESTOR CLASS	Mutual Fund	29	5,619
ARIEL FUND INVESTOR CLASS	Mutual Fund	62	130,283
AMERICAN BEACON SMALL-CAP VALUE FUND CLASS Y	Mutual Fund	22	5,726
DELAWARE DIVERSIFIED INCOME FUND INSTITUTIONAL CLASS	Mutual Fund	8	6,134
DFA U.S. SMALL-CAP PORTFOLIO INSTITUTIONAL CLASS	Mutual Fund	39	78,254
CREDIT SUISSE FLOATING RATE HIGH INCOME FUND CLASS I	Mutual Fund	6	8,194
AMERICAN BOND FUND OF AMERICA CLASS A	Mutual Fund	11	302
FIDELITY CONTRA FUND	Mutual Fund	12	6,173
DOUBLELINE TOTAL RETURN BOND FUND CLASS I	Mutual Fund	9	9,981
DODGE & COX STOCK FUND CLASS I	Mutual Fund	216	138,400
DODGE & COX INCOME FUND CLASS I	Mutual Fund	12	110,250
DFA GLOBAL ALLOCATION 60/40 PORTFOLIO INSTITUTIONAL CLASS	Mutual Fund	19	13,396
GABELLI ASSET FUND CLASS AAA	Mutual Fund	48	4,902

THE AMERICAN RED CROSS SAVINGS PLAN

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

December 31, 2022

Identity of issue, borrower, lessor, or similar party	Description of investment, including maturity date, rate of interest, collateral, par, or maturity value	Number of shares or units	Current value
FIDELITY SELECT PHARMACEUTICALS PORTFOLIO	Mutual Fund	23	\$ 8,054
FIDELITY LOW PRICED STOCK FUND	Mutual Fund	46	74,026
FIDELITY BALANCED FUND	Mutual Fund	23	7,520
JPMORGAN CORE BOND FUND CLASS I	Mutual Fund	10	1,389
AMERICAN INVESTMENT COMPANY OF AMERICA FUND CLASS A	Mutual Fund	41	2,666
HARBOR CAPITAL APPRECIATION FUND INSTITUTIONAL CLASS	Mutual Fund	63	7,038
T. ROWE PRICE GROWTH STOCK FUND	Mutual Fund	62	11,511
PIMCO INCOME FUND CLASS A	Mutual Fund	10	21,910
MFS VALUE FUND CLASS I	Mutual Fund	48	25,464
LONGLEAF PARTNERS FUND	Mutual Fund	18	3,083
SCHWAB S&P 500 INDEX FUND	Mutual Fund	59	32,917
PUTNAM SUSTAINABLE LEADERS FUND CLASS A	Mutual Fund	88	5,272
PUTNAM CORE EQUITY FUND CLASS A	Mutual Fund	28	2,539
PROFUND BIOTECHNOLOGY ULTRASECTOR FUND SERVICE CLASS	Mutual Fund	40	398
AKRE FOCUS FUND RETAIL CLASS	Mutual Fund	46	12,980
VANGUARD DIVIDEND GROWTH FUND INVESTOR CLASS	Mutual Fund	35	76,733
VANGUARD HEALTH CARE FUND	Mutual Fund	213	16,768
TOUCHSTONE SANDS CAPITAL SELECT GROWTH FUND CLASS Y	Mutual Fund	9	59,780
SMEAD VALUE FUND CLASS I1	Mutual Fund	66	169,359
VANGUARD GROWTH AND INCOME FUND ADMIRAL SHARES	Mutual Fund	79	26,099
VANGUARD INTERNATIONAL GROWTH FUND ADMIRAL SHARES	Mutual Fund	90	19,776
VANGUARD INTERNATIONAL GROWTH FUND	Mutual Fund	28	15,214
VANGUARD STAR FUND	Mutual Fund	24	46,800
VANGUARD HEALTH CARE FUND ADMIRAL SHARES	Mutual Fund	90	192,274
VANGUARD WINDSOR II FUND INVESTOR SHARES	Mutual Fund	37	30,272
VANGUARD WINDSOR FUND	Mutual Fund	20	6,518
VANGUARD SELECTED VALUE FUND	Mutual Fund	25	28,187
VANGUARD EQUITY INCOME FUND INVESTOR SHARES	Mutual Fund	40	40,327
VANGUARD INTERMEDIATE-TERM INVESTMENT GRADE FUND INVESTOR SHARES	Mutual Fund	8	62,681
VANGUARD SHORT-TERM INVESTMENT GRADE FUND INVESTOR SHARES	Mutual Fund	10	21,563
VANGUARD HIGH YIELD CORPORATE BOND FUND INVESTOR SHARES	Mutual Fund	5	7,660
VANGUARD TARGET RETIREMENT 2030 FUND	Mutual Fund	31	56,791
AMERICAN WASHINGTON MUTUAL INVESTORS FUND CLASS A	Mutual Fund	52	2,956
WASATCH CORE GROWTH FUND	Mutual Fund	65	28,182
VANGUARD 500 INDEX FUND ADMIRAL SHARES	Mutual Fund	354	38,636
VANGUARD VALUE INDEX FUND ADMIRAL SHARES	Mutual Fund	55	18,165
PFG MFS AGGRESSIVE GROWTH STRATEGY FUND CLASS R	Mutual Fund	8	7,820
FULLER & THALER BEHAVIORAL SMALL-CAP EQUITY FUND INSTITUTIONAL CLASS	Mutual Fund	35	160,680
FIDELITY 500 INDEX FUND	Mutual Fund	133	4,567
VANGUARD HIGH DIVIDEND YIELD INDEX FUND ADMIRAL SHARES	Mutual Fund	33	5,165
BLACKROCK SYSTEMATIC MULTI-STRATEGY FUND INSTITUTIONAL CLASS	Mutual Fund	10	6,904
PFG JP MORGAN TACTICAL MODERATE STRATEGY FUND CLASS R	Mutual Fund	9	32,079
PFG INVESCO THEMATIC ESG STRATEGY FUND CLASS R	Mutual Fund	7	4,061
JANUS HENDERSON ENTERPRISE FUND CLASS I	Mutual Fund	121	135,098
OAKMARK INTERNATIONAL FUND INVESTOR CLASS	Mutual Fund	23	86,985
VANGUARD MID-CAP INDEX FUND ADMIRAL SHARES	Mutual Fund	252	182,916
PFG JP MORGAN TACTICAL AGGRESSIVE STRATEGY FUND CLASS R	Mutual Fund	10	14,367
PFG BR EQUITY ESG STRATEGY FUND CLASS R	Mutual Fund	10	6,650
PFG TACTICAL INCOME STRATEGY FUND CLASS R	Mutual Fund	9	14,115
PFG AMERICAN CONSERVATIVE INCOME STRATEGY FUND CLASS R	Mutual Fund	9	30,939
PFG BNY MELLON DIVERSIFIER STRATEGY FUND CLASS R	Mutual Fund	9	15,773
PFG MEEDER TACTICAL STRATEGY FUND CLASS R	Mutual Fund	9	14,310
PFG FIDELITY INSTITUTIONAL AM EQUITY INDEX STRATEGY FUND CLASS R	Mutual Fund	11	18,339
PFG AMERICAN GROWTH STRATEGY FUND CLASS R	Mutual Fund	9	39,194
PFG FIDELITY INSTITUTIONAL AM EQUITY SECTOR STRATEGY FUND CLASS R	Mutual Fund	11	27,698
PFG JANUS HENDERSON BALANCED STRATEGY FUND CLASS R	Mutual Fund	8	62,866
Total mutual funds			2,582,141
* Notes receivable from participants	Interest rates of 4.25% to 9.25%, with various maturities through January 2027.		21,706,688
Total			\$ 1,305,842,256

* Indicates party-in-interest

See accompanying independent auditors' report.

Plan Name	AMERICAN RED CROSS SAVINGS PLAN
Plan Sponsor EIN	53-0196605
ERISA Plan No.	008
Plan Year End	12/31/2022

The required attachment noted below is included within the Accountant's Opinion attachment to the Form 5500 Schedule H, Part III, which consists of the entire Audit report issued by the Plan's Independent Qualified Public Accountant (IQPA).

Form/Schedule	Line Item	Description
5500 Schedule H	Line 4i	Schedule of Assets (Held at End of Year)