

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 <u>01/01/2022</u> and ending <u>12/31/2022</u>	
A This return/report is for:	☐ a multiemployer plan ☐ a multiple-employer plan (Filers checking this box must attach a list of participating employer information in accordance with the form instructions.) ☒ a single-employer plan ☐ a DFE (specify) ____
B This return/report is:	☐ the first return/report ☐ the final return/report ☐ an amended return/report ☐ a short plan year return/report (less than 12 months)
C If the plan is a collectively-bargained plan, check here.	☐
D Check box if filing under:	☒ Form 5558 ☐ automatic extension ☐ the DFVC program ☐ special extension (enter description)
E If this is a retroactively adopted plan permitted by SECURE Act section 201, check here.	☐

Part II Basic Plan Information —enter all requested information		
1a Name of plan <u>AFFORDABLE RENT-TO-OWN, LLC 401(K) PROFIT SHARING PLAN</u>	1b Three-digit plan number (PN) ▶	<u>001</u>
2a Plan sponsor's name (employer, if for a single-employer plan) Mailing address (include room, apt., suite no. and street, or P.O. Box) City or town, state or province, country, and ZIP or foreign postal code (if foreign, see instructions) <u>AFFORDABLE RENT-TO-OWN, LLC</u> <u>3118 WEST PINHOOK</u> <u>LAFAYETTE, LA 70508</u>	1c Effective date of plan <u>01/01/1992</u>	2b Employer Identification Number (EIN) <u>72-1147185</u>
	2c Plan Sponsor's telephone number <u>337-264-0407</u>	2d Business code (see instructions) <u>532210</u>

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

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

SIGN HERE	Filed with authorized/valid electronic signature.	09/28/2023	CHRISTOPHER OVERTON
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE	Filed with authorized/valid electronic signature.	09/28/2023	CHRISTOPHER OVERTON
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
SIGN HERE			
	Signature of DFE	Date	Enter name of individual signing as DFE

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

Form 5500 (2022)
v. 220413

3a Plan administrator's name and address ☒ Same as Plan Sponsor		3b Administrator's EIN
		3c Administrator's telephone number
4 If the name and/or EIN of the plan sponsor or the plan name has changed since the last return/report filed for this plan, enter the plan sponsor's name, EIN, the plan name and the plan number from the last return/report: a Sponsor's name c Plan Name		4b EIN 4d PN
5 Total number of participants at the beginning of the plan year		5 338
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) 216
a(2) Total number of active participants at the end of the plan year		6a(2) 175
b Retired or separated participants receiving benefits		6b 0
c Other retired or separated participants entitled to future benefits.....		6c 143
d Subtotal. Add lines 6a(2) , 6b , and 6c		6d 318
e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.		6e 0
f Total. Add lines 6d and 6e		6f 318
g Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item).....		6g 316
h Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested.....		6h 40
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 2H 2J 2K 2T 3D		
b If the plan provides welfare benefits, enter the applicable welfare feature codes from the List of Plan Characteristics Codes in the instructions:		
9a Plan funding arrangement (check all that apply)	9b Plan benefit arrangement (check all that apply)	
(1) ☒ Insurance	(1) ☐ Insurance	
(2) ☐ Code section 412(e)(3) insurance contracts	(2) ☐ Code section 412(e)(3) insurance contracts	
(3) ☒ Trust	(3) ☒ Trust	
(4) ☐ General assets of the sponsor	(4) ☐ General assets of the sponsor	
10 Check all applicable boxes in 10a and 10b to indicate which schedules are attached, and, where indicated, enter the number attached. (See instructions)		
a Pension Schedules		b General Schedules
(1) ☒ R (Retirement Plan Information)	(1) ☒ H (Financial Information)	
(2) ☐ MB (Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information) - signed by the plan actuary	(2) ☐ I (Financial Information – Small Plan)	
(3) ☐ SB (Single-Employer Defined Benefit Plan Actuarial Information) - signed by the plan actuary	(3) ☒ 1 A (Insurance Information)	
	(4) ☒ C (Service Provider Information)	
	(5) ☒ D (DFE/Participating Plan Information)	
	(6) ☐ G (Financial Transaction Schedules)	

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

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

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

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

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

Receipt Confirmation Code _____

SCHEDULE A (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Insurance Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ▶ File as an attachment to Form 5500. ▶ Insurance companies are required to provide the information pursuant to ERISA section 103(a)(2).	OMB No. 1210-0110 2022 This Form is Open to Public Inspection
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For calendar plan year 2022 or fiscal plan year beginning 01/01/2022 and ending 12/31/2022		
A Name of plan	B Three-digit plan number (PN)	001
AFFORDABLE RENT-TO-OWN, LLC 401(K) PROFIT SHARING PLAN		
C Plan sponsor's name as shown on line 2a of Form 5500	D Employer Identification Number (EIN)	
AFFORDABLE RENT-TO-OWN, LLC	72-1147185	

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

(a) Name of insurance carrier
VOYA RETIREMENT INSURANCE AND ANNUITY COMPANY

(b) EIN	(c) NAIC code	(d) Contract or identification number	(e) Approximate number of persons covered at end of policy or contract year	Policy or contract year	
				(f) From	(g) To
71-0294708	86509	81F883	216	01/01/2022	12/30/2022

2 Insurance fee and commission information. Enter the total fees and total commissions paid. List in line 3 the agents, brokers, and other persons in descending order of the amount paid.
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(a) Total amount of commissions paid	(b) Total amount of fees paid
0	0

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

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid
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(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	

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

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

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

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

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

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

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

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

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

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

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

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

Part II Investment and Annuity Contract Information

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

4	Current value of plan's interest under this contract in the general account at year end.....	4	275381
5	Current value of plan's interest under this contract in separate accounts at year end.....	5	12038714

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

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

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

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

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

b	Balance at the end of the previous year	7b	532655
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c	Additions: (1) Contributions deposited during the year	7c(1)	37897	
	(2) Dividends and credits	7c(2)		
	(3) Interest credited during the year	7c(3)	4873	
	(4) Transferred from separate account	7c(4)	132571	
	(5) Other (specify below)	7c(5)	321	

▶ **ADJUSTMENTS**

(6) Total additions	7c(6)	175662
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d	Total of balance and additions (add lines 7b and 7c(6))	7d	708317
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e Deductions:

(1) Disbursed from fund to pay benefits or purchase annuities during year	7e(1)	432246
(2) Administration charge made by carrier	7e(2)	369
(3) Transferred to separate account	7e(3)	
(4) Other (specify below)	7e(4)	321

▶ **ADJUSTMENT**

(5) Total deductions	7e(5)	432936
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f	Balance at the end of the current year (subtract line 7e(5) from line 7d)	7f	275381
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Part III Welfare Benefit Contract Information

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

8 Benefit and contract type (check all applicable boxes)

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

9 Experience-rated contracts:

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

10 Nonexperience-rated contracts:

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

Specify nature of costs.

Part IV Provision of Information

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

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

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

For calendar plan year 2022 or fiscal plan year beginning 01/01/2022 and ending 12/31/2022		
A Name of plan AFFORDABLE RENT-TO-OWN, LLC 401(K) PROFIT SHARING PLAN	B Three-digit plan number (PN) ▶	001
C Plan sponsor's name as shown on line 2a of Form 5500 AFFORDABLE RENT-TO-OWN, LLC	D Employer Identification Number (EIN) 72-1147185	

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
VOYA RETIREMENT INSURANCE & ANNUITY
71-0294708

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

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--

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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)

RAYMOND JAMES

880 CARILLON PARKWAY
ST. PETERSBURG, FL 33716

59-1237041

(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?
28	NONE		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
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	

Part II Service Providers Who Fail or Refuse to Provide Information

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

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

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

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

SCHEDULE D (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration	DFE/Participating Plan Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ► File as an attachment to Form 5500.	OMB No. 1210-0110 2022 This Form is Open to Public Inspection.
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For calendar plan year 2022 or fiscal plan year beginning 01/01/2022 and ending 12/31/2022		
A Name of plan AFFORDABLE RENT-TO-OWN, LLC 401(K) PROFIT SHARING PLAN	B Three-digit plan number (PN) 001	
C Plan or DFE sponsor's name as shown on line 2a of Form 5500 AFFORDABLE RENT-TO-OWN, LLC	D Employer Identification Number (EIN) 72-1147185	

Part I	Information on interests in MTIAs, CCTs, PSAs, and 103-12 IEs (to be completed by plans and DFEs) (Complete as many entries as needed to report all interests in DFEs)
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a Name of MTIA, CCT, PSA, or 103-12 IE: MAP CONTRACT SEPARATE ACCOUNT D		
b Name of sponsor of entity listed in (a): VOYA RETIREMENT INSURANCE & ANNUITY CO		
c EIN-PN 71-0294708-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 12038714
a Name of MTIA, CCT, PSA, or 103-12 IE:		
b Name of sponsor of entity listed in (a):		
c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
a Name of MTIA, CCT, PSA, or 103-12 IE:		
b Name of sponsor of entity listed in (a):		
c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
a Name of MTIA, CCT, PSA, or 103-12 IE:		
b Name of sponsor of entity listed in (a):		
c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
a Name of MTIA, CCT, PSA, or 103-12 IE:		
b Name of sponsor of entity listed in (a):		
c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
a Name of MTIA, CCT, PSA, or 103-12 IE:		
b Name of sponsor of entity listed in (a):		
c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
a Name of MTIA, CCT, PSA, or 103-12 IE:		
b Name of sponsor of entity listed in (a):		
c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
a Name of MTIA, CCT, PSA, or 103-12 IE:		
b Name of sponsor of entity listed in (a):		
c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

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

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

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

a Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
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plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**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>AFFORDABLE RENT-TO-OWN, LLC 401(K) PROFIT SHARING PLAN</u>	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 80%;">B Three-digit plan number (PN) ►</td> <td style="width: 20%; text-align: center;"><u>001</u></td> </tr> <tr> <td colspan="2" style="height: 20px;"></td> </tr> </table>		B Three-digit plan number (PN) ►	<u>001</u>		
B Three-digit plan number (PN) ►	<u>001</u>					
C Plan sponsor's name as shown on line 2a of Form 5500 <u>AFFORDABLE RENT-TO-OWN, LLC</u>	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 80%;">D Employer Identification Number (EIN) <u>72-1147185</u></td> <td style="width: 20%;"></td> </tr> </table>		D Employer Identification Number (EIN) <u>72-1147185</u>			
D Employer Identification Number (EIN) <u>72-1147185</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)	318507242498
(2) Participant contributions.....		1b(2)	1005
(3) Other.....		1b(3)	2974301
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit).....		1c(1)	208918247791
(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)	78576536178022
(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)	
(9) Value of interest in common/collective trusts.....		1c(9)	
(10) Value of interest in pooled separate accounts.....		1c(10)	1548355112038714
(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)	
(14) Value of funds held in insurance company general account (unallocated contracts).....		1c(14)	532655275381
(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	24401581	18987712

Liabilities

g Benefit claims payable	1g		
h Operating payables	1h		
i Acquisition indebtedness	1i		
j Other liabilities	1j	1931	577
k Total liabilities (add all amounts in lines 1g through 1j)	1k	1931	577

Net Assets

l Net assets (subtract line 1k from line 1f)	1l	24399650	18987135
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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)	618964	
(B) Participants	2a(1)(B)	580286	
(C) Others (including rollovers)	2a(1)(C)		
(2) Noncash contributions	2a(2)		
(3) Total contributions. Add lines 2a(1)(A) , (B) , (C) , and line 2a(2)	2a(3)		1199250
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)	577	
(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)		
(F) Other	2b(1)(F)		
(G) Total interest. Add lines 2b(1)(A) through (F)	2b(1)(G)		577
(2) Dividends: (A) Preferred stock	2b(2)(A)	117568	
(B) Common stock	2b(2)(B)		
(C) Registered investment company shares (e.g. mutual funds)	2b(2)(C)		
(D) Total dividends. Add lines 2b(2)(A) , (B) , and (C)	2b(2)(D)		117568
(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)		
(5) Unrealized appreciation (depreciation) of assets: (A) Real estate	2b(5)(A)		
(B) Other	2b(5)(B)	-1522191	
(C) Total unrealized appreciation of assets. Add lines 2b(5)(A) and (B)	2b(5)(C)		-1522191

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts	2b(6)		
(7) Net investment gain (loss) from pooled separate accounts	2b(7)		-3295932
(8) Net investment gain (loss) from master trust investment accounts	2b(8)		
(9) Net investment gain (loss) from 103-12 investment entities.....	2b(9)		
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds)	2b(10)		
c Other income	2c		2868
d Total income. Add all income amounts in column (b) and enter total	2d		-3497860
Expenses			
e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	1807481	
(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)		1807481
f Corrective distributions (see instructions)	2f		5641
g Certain deemed distributions of participant loans (see instructions)	2g		
h Interest expense	2h		
i Administrative expenses: (1) Professional fees	2i(1)	98145	
(2) Contract administrator fees	2i(2)		
(3) Investment advisory and management fees	2i(3)		
(4) Other	2i(4)	3388	
(5) Total administrative expenses. Add lines 2i(1) through (4)	2i(5)		101533
j Total expenses. Add all expense amounts in column (b) and enter total	2j		1914655
Net Income and Reconciliation			
k Net income (loss). Subtract line 2j from line 2d	2k		-5412515
l Transfers of assets:			
(1) To this plan	2l(1)		0
(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: PEDELAHORE & CO LLP

(2) EIN: 72-0535866

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

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

Part IV Compliance Questions

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

During the plan year:

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

	Yes	No	Amount
4a		X	

	Yes	No	Amount
b Were any loans by the plan or fixed income obligations due the plan in default as of the close of the plan year or classified during the year as uncollectible? Disregard participant loans secured by participant's account balance. (Attach Schedule G (Form 5500) Part I if "Yes" is checked.)			
4b		X	
c Were any leases to which the plan was a party in default or classified during the year as uncollectible? (Attach Schedule G (Form 5500) Part II if "Yes" is checked.)			
4c		X	
d Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 4a. Attach Schedule G (Form 5500) Part III if "Yes" is checked.)			
4d		X	
e Was this plan covered by a fidelity bond?	X		500000
f Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?		X	
4f		X	
g Did the plan hold any assets whose current value was neither readily determinable on an established market nor set by an independent third party appraiser?			
4g		X	
h Did the plan receive any noncash contributions whose value was neither readily determinable on an established market nor set by an independent third party appraiser?			
4h		X	
i Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.)	X		
4i	X		
j Were any plan transactions or series of transactions in excess of 5% of the current value of plan assets? (Attach schedule of transactions if "Yes" is checked and see instructions for format requirements.)			
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 AFFORDABLE RENT-TO-OWN, LLC 401(K) PROFIT SHARING PLAN		B Three-digit plan number (PN) ► 001
C Plan sponsor's name as shown on line 2a of Form 5500 AFFORDABLE RENT-TO-OWN, LLC		D Employer Identification Number (EIN) 72-1147185
Part I	Distributions	
All references to distributions relate only to payments of benefits during the plan year.		
1 Total value of distributions paid in property other than in cash or the forms of property specified in the instructions.....		1
2 Enter the EIN(s) of payor(s) who paid benefits on behalf of the plan to participants or beneficiaries during the year (if more than two, enter EINs of the two payors who paid the greatest dollar amounts of benefits): EIN(s): 71-0294708 72-1246171 Profit-sharing plans, ESOPs, and stock bonus plans, skip line 3.		
3 Number of participants (living or deceased) whose benefits were distributed in a single sum, during the plan year.....		3
Part II	Funding Information (If the plan is not subject to the minimum funding requirements of section 412 of the Internal Revenue Code or ERISA section 302, skip this Part.)	
4 Is the plan administrator making an election under Code section 412(d)(2) or ERISA section 302(d)(2)? ☐ Yes ☐ No ☐ N/A If the plan is a defined benefit plan, go to line 8.		
5 If a waiver of the minimum funding standard for a prior year is being amortized in this plan year, see instructions and enter the date of the ruling letter granting the waiver. Date: Month _____ Day _____ Year _____ If you completed line 5, complete lines 3, 9, and 10 of Schedule MB and do not complete the remainder of this schedule.		
6 a Enter the minimum required contribution for this plan year (include any prior year accumulated funding deficiency not waived).....		6a
b Enter the amount contributed by the employer to the plan for this plan year.....		6b
c Subtract the amount in line 6b from the amount in line 6a. Enter the result (enter a minus sign to the left of a negative amount).....		6c
If you completed line 6c, skip lines 8 and 9.		
7 Will the minimum funding amount reported on line 6c be met by the funding deadline? ☐ Yes ☐ No ☐ N/A		
8 If a change in actuarial cost method was made for this plan year pursuant to a revenue procedure or other authority providing automatic approval for the change or a class ruling letter, does the plan sponsor or plan administrator agree with the change? ☐ Yes ☐ No ☐ N/A		
Part III	Amendments	
9 If this is a defined benefit pension plan, were any amendments adopted during this plan year that increased or decreased the value of benefits? If yes, check the appropriate box. If no, check the "No" box..... ☐ Increase ☐ Decrease ☐ Both ☐ No		
Part IV	ESOPs (see instructions). If this is not a plan described under section 409(a) or 4975(e)(7) of the Internal Revenue Code, skip this Part.	
10 Were unallocated employer securities or proceeds from the sale of unallocated securities used to repay any exempt loan?..... ☐ Yes ☐ No		
11 a Does the ESOP hold any preferred stock?..... ☐ Yes ☐ No		
b If the ESOP has an outstanding exempt loan with the employer as lender, is such loan part of a "back-to-back" loan? (See instructions for definition of "back-to-back" loan.)..... ☐ Yes ☐ No		
12 Does the ESOP hold any stock that is not readily tradable on an established securities market?..... ☐ Yes ☐ No		
For Paperwork Reduction Act Notice, see the Instructions for Form 5500.		
Schedule R (Form 5500) 2022 v. 220413		

Part V Additional Information for Multiemployer Defined Benefit Pension Plans

13 Enter the following information for each employer that (1) contributed more than 5% of total contributions to the plan during the plan year or (2) was one of the top-ten highest contributors (measured in dollars). See instructions. *Complete as many entries as needed to report all applicable employers.*

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

14	Enter the number of deferred vested and retired participants (inactive participants), as of the beginning of the plan year, whose contributing employer is no longer making contributions to the plan for:		
	a The current plan year. Check the box to indicate the counting method used to determine the number of inactive participants: ☐ last contributing employer ☐ alternative ☐ reasonable approximation (see instructions for required attachment).....	14a	
	b The plan year immediately preceding the current plan year. ☐ Check the box if the number reported is a change from what was previously reported (see instructions for required attachment)	14b	
	c The second preceding plan year. ☐ Check the box if the number reported is a change from what was previously reported (see instructions for required attachment)	14c	
15	Enter the ratio of the number of participants under the plan on whose behalf no employer had an obligation to make an employer contribution during the current plan year to:		
	a The corresponding number for the plan year immediately preceding the current plan year.....	15a	
	b The corresponding number for the second preceding plan year.....	15b	
16	Information with respect to any employers who withdrew from the plan during the preceding plan year:		
	a Enter the number of employers who withdrew during the preceding plan year	16a	
	b If line 16a is greater than 0, enter the aggregate amount of withdrawal liability assessed or estimated to be assessed against such withdrawn employers.....	16b	
17	If assets and liabilities from another plan have been transferred to or merged with this plan during the plan year, check box and see instructions regarding supplemental information to be included as an attachment ☐		

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

18	If any liabilities to participants or their beneficiaries under the plan as of the end of the plan year consist (in whole or in part) of liabilities to such participants and beneficiaries under two or more pension plans as of immediately before such plan year, check box and see instructions regarding supplemental information to be included as an attachment ☐
19	If the total number of participants is 1,000 or more, complete lines (a) through (c) a Enter the percentage of plan assets held as: Stock: _____% Investment-Grade Debt: _____% High-Yield Debt: _____% Real Estate: _____% Other: _____% b Provide the average duration of the combined investment-grade and high-yield debt: ☐ 0-3 years ☐ 3-6 years ☐ 6-9 years ☐ 9-12 years ☐ 12-15 years ☐ 15-18 years ☐ 18-21 years ☐ 21 years or more c What duration measure was used to calculate line 19(b)? ☐ Effective duration ☐ Macaulay duration ☐ Modified duration ☐ Other (specify): _____
20	PBGC missed contribution reporting requirements. If this is a multiemployer plan or a single-employer plan that is not covered by PBGC, skip line 20. a Is the amount of unpaid minimum required contributions for all years from Schedule SB (Form 5500) line 40 greater than zero? ☐ Yes ☒ No b If line 20a is "Yes," has PBGC been notified as required by ERISA sections 4043(c)(5) and/or 303(k)(4)? Check the applicable box: ☐ Yes. ☐ No. Reporting was waived under 29 CFR 4043.25(c)(2) because contributions equal to or exceeding the unpaid minimum required contribution were made by the 30th day after the due date. ☐ No. The 30-day period referenced in 29 CFR 4043.25(c)(2) has not yet ended, and the sponsor intends to make a contribution equal to or exceeding the unpaid minimum required contribution by the 30th day after the due date. ☐ No. Other. Provide explanation _____

Affordable Rent-To-Own, LLC
401(k) Profit Sharing Plan

Financial Reports

Year Ended December 31, 2022

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Independent Auditor's Report

To the Trustees
Affordable Rent-To-Own, LLC
401(k) Profit Sharing Plan
Lafayette, Louisiana

Scope And Nature Of The ERISA Section 103(a)(3)(C) Audit

We have performed audits of the accompanying financial statements of Affordable Rent-To-Own, LLC 401(k) Profit Sharing Plan, an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 (ERISA), as permitted by ERISA Section 103(a)(3)(C) (ERISA Section 103(a)(3)(C) audit). The financial statements comprise the statements of net assets available for benefits as of December 31, 2022 and 2021, and the related statement of changes in net assets available for benefits for the year ended December 31, 2022, and the related notes to the financial statements.

Management, having determined it is permissible in the circumstances, has elected to have the audits of Affordable Rent-To-Own, LLC 401(k)'s financial statements performed in accordance with ERISA Section 103(a)(3)(C) pursuant to 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. As permitted by ERISA Section 103(a)(3)(C), our audits need not extend to any statements or information related to assets held for investment of the plan (investment information) by a bank or similar institution or insurance carrier that is regulated, supervised, and subject to periodic examination by a state or federal agency, provided that the statements or information regarding assets so held are prepared and certified to by the bank or similar institution or insurance carrier in accordance with 29 CFR 2520.103-5 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA (qualified institution).

Management has obtained certifications from a qualified institution as of December 31, 2022 and 2021, and for the year ended December 31, 2022, stating that the certified investment information, as described in Note 8 to the financial statements, is complete and accurate.

Opinion

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

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

Basis For Opinion

We conducted our audits in accordance with auditing standards generally accepted in the United States of America (GAAS). Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are required to be independent of Affordable Rent-To-Own, LLC 401(k) and to meet our other ethical responsibilities, in accordance with the relevant ethical requirements relating to our audits. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our ERISA Section 103(a)(3)(C) audit opinion.

Responsibilities Of Management For The Financial Statements

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

In preparing the financial statements, management is required to evaluate whether there are conditions or events, considered in the aggregate, that raise substantial doubt about Affordable Rent-To-Own, LLC 401(k)'s ability to continue as a going concern for one year after the date the financial statements are available to be issued.

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

Auditor's Responsibilities For The Audit Of The Financial Statements

Except as described in the Scope and Nature of the ERISA Section 103(a)(3)(C) Audit section of our report, our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with 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 Affordable Rent-To-Own, LLC 401(k)'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 Affordable Rent-To-Own, LLC 401(k)'s ability to continue as a going concern for a reasonable period of time.

Our audits did not extend to the certified investment information, except for obtaining and reading the certification, comparing the certified investment information with the related information presented and disclosed in the financial statements, and reading the disclosures relating to the certified investment information to assess whether they are in accordance with the presentation and disclosure requirements of accounting principles generally accepted in the United States of America.

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

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

Supplemental Schedules Required By ERISA

The supplemental schedules of assets held for investment purposes at end of year and assets (acquired and disposed of within year) are presented for purposes of additional analysis and are not a required part of the financial statements but are supplementary information required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information included in the supplemental schedules, other than that agreed to or derived from the certified investment information, has been subjected to auditing procedures applied in the audit of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with GAAS. For information included in the

supplemental schedules that agreed to or is derived from the certified investment information, we compared such information to the related certified investment information.

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

In our opinion—

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

Pedelahore & Co., LLP

Pedelahore & Co., LLP

Metairie, Louisiana

August 24, 2023

Affordable Rent-To-Own, LLC
401(k) Profit Sharing Plan
Statements Of Net Assets Available For Benefits
December 31, 2022 and 2021

	<u>2022</u>	<u>2021</u>
Assets		
Investments		
Investments at fair value	\$ 18,492,117	\$ 23,873,859
Interest bearing deposits	<u>247,791</u>	<u>208,918</u>
	<u>18,739,908</u>	<u>24,082,777</u>
Receivables		
Employer contributions	242,498	318,507
Participant contributions	1,005	-
Other	<u>4,301</u>	<u>297</u>
	<u>247,804</u>	<u>318,804</u>
Total assets	<u>18,987,712</u>	<u>24,401,581</u>
Liabilities		
Other liabilities	<u>577</u>	<u>1,931</u>
Total liabilities	<u>577</u>	<u>1,931</u>
Net Assets Available For Benefits	<u><u>\$ 18,987,135</u></u>	<u><u>\$ 24,399,650</u></u>

The Notes To Financial Statements are an integral part of these statements.

Affordable Rent-To-Own, LLC
401(k) Profit Sharing Plan
Statement Of Changes In Net Assets Available For Benefits
For The Year Ended December 31, 2022

Additions To Net Assets Attributed To:

Investment income	
Net depreciation in fair value of investments	\$ (4,818,123)
Interest and dividends	118,145
Other income	2,868
	<u>(4,697,110)</u>

Contributions

Participants	580,286
Employer	618,964
	<u>1,199,250</u>

Total additions	<u>(3,497,860)</u>
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Deductions From Net Assets Attributed To:

Benefits paid to participants	1,807,481
Corrective distributions	5,641
Administrative expenses	98,145
Other expenses	<u>3,388</u>

Total deductions	<u>1,914,655</u>
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Net decrease	(5,412,515)
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Net Assets Available For Benefits, Beginning Of Year	<u>24,399,650</u>
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Net Assets Available For Benefits, End Of Year	<u><u>\$ 18,987,135</u></u>
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The Notes To Financial Statements are an integral part of these statements.

Affordable Rent-To-Own, LLC
401(k) Profit Sharing Plan
Notes To Financial Statements
For The Year Ended December 31, 2022

Note 1. Description Of Plan

The following description of the Affordable Rent-To-Own, LLC 401(k) Profit Sharing Plan (the Plan) provides only general information. Participants should refer to the Plan Agreement for a more complete description of the Plan's provisions.

General

The Plan is a defined contribution plan established in 1992 and, as amended, covers substantially all employees of Affordable Rent-To-Own, LLC (the Company) who complete at least one year of service and are age twenty-one or older. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA). The Board of Trustees oversees the governance of the Plan. The Plan's investment committee determines the appropriateness of the Plan's investment offerings, monitors investment performance and reports to the Plan's Board of Trustees.

Contributions

Each year, participants may contribute up to the maximum percentage of pretax annual compensation and dollar amount permissible under Section 401(k) of the Internal Revenue Code, as defined in the Plan. Participants who have attained age fifty (50) before the end of the Plan year are eligible to make catch-up contributions. Participants may also contribute amounts representing distributions from other qualified defined benefit or contribution plans (rollover). Participants direct the investment of their contributions into various investment options offered by the Plan. The Plan currently offers various mutual funds as investment options for participants. Employer contributions are discretionary and based on board approval. The matching company contribution is based on a percentage of base compensation that a participant contributes to the plan. Additional profit sharing amounts may be contributed at the option of the Company's board of directors and are invested in a portfolio of investments as directed by the Company. During the year ended December 31, 2022 the Company made a \$241,988 profit sharing contribution to the Plan. Contributions are subject to certain IRS limitations.

Affordable Rent-To-Own, LLC
401(k) Profit Sharing Plan
Notes To Financial Statements
For The Year Ended December 31, 2022

Note 1. Description Of Plan (continued)

Vesting

Participants are vested immediately in their contributions plus actual earnings thereon. Employees are vested in employer contributions as follows:

<u>Years of Service</u>	<u>Percentage Vested</u>
Less than 2	0%
2	20%
3	40%
4	60%
5	80%
6	100%

Participant Accounts

The Plan allows participants to direct employee and Company matching contributions into various investment options. Participants may change their investment options at any time. Employer profit sharing contributions in various investment options are nonparticipant-directed. The Board of Trustees for the Plan is responsible for all investment decisions.

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

Payment of Benefits

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

Affordable Rent-To-Own, LLC
401(k) Profit Sharing Plan
Notes To Financial Statements
For The Year Ended December 31, 2022

Note 1. Description Of Plan (continued)

Forfeited Accounts

At December 31, 2022 forfeited non-vested accounts totaled \$34,511. Employees forfeitures of profit sharing contributions are allocated among eligible participants currently enrolled in the Plan. Forfeitures of 401(k) matching contributions are used to offset future employer matching contributions or plan expenses. Also, in 2022, employer plan expenses were reduced by \$20,226 from forfeited non-vested accounts.

Note 2. Summary Of Significant Accounting Policies

Basis of Accounting

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

Use of Estimates

The preparation of financial statements in conformity with accounting principles generally accepted in the United States of America requires Plan management to make estimates and assumptions that affect the reported amounts of net assets available for benefits and changes therein. Accordingly, actual results could differ from those estimates.

Investment Valuation and Income Recognition

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

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

Payment of Benefits

Benefits are recorded when paid.

Affordable Rent-To-Own, LLC
401(k) Profit Sharing Plan
Notes To Financial Statements
For The Year Ended December 31, 2022

Note 2. Summary Of Significant Accounting Policies (continued)

Expenses

Certain expenses of maintaining the Plan are paid by the Plan, unless otherwise paid by the Company. Expenses that are paid by the Company are excluded from these financial statements. Investment related expenses are included in net appreciation of fair value of investments. Administrative expenses of the plan are allocated to participant accounts.

Note 3. Fair Value Measurements

The Plan's investments are reported at fair value in the accompanying statement of net assets available for benefits. The methods used to measure fair value may produce an amount that may not be indicative of net realizable value or reflective of further fair values. The Plan's Investment Committee determines the Plan's valuation policies using information provided by the investment advisers and custodians. Although the Plan believes its valuation methods are appropriate and consistent with other market participants, the use of different methodologies or assumptions to measure fair value of certain financial instruments could result in a different fair value at the reporting date.

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

- Level 1 - Inputs to the valuation methodology are unadjusted quoted prices for identical assets or liabilities in active markets that the Plan has the ability to access.

Affordable Rent-To-Own, LLC
401(k) Profit Sharing Plan
Notes To Financial Statements
For The Year Ended December 31, 2022

Note 3. Fair Value Measurements (continued)

Level 2 - Inputs to the valuation methodology include:

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

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

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

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

The following is a description of the valuation methodologies used for assets measured at fair value. There have been no changes to the methodologies used at December 31, 2022.

Common stocks and real estate investment trusts: Valued at the closing price reported on the active market on which the individual securities are traded.

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

Affordable Rent-To-Own, LLC
401(k) Profit Sharing Plan
Notes To Financial Statements
For The Year Ended December 31, 2022

Note 3. Fair Value Measurements (continued)

Pooled separate accounts (PSA): Pooled separate accounts are valued at NAV or equivalent based on units of the pooled separate accounts. The NAV, as provided by the trustee, is used as a practical expedient to estimate fair value. The NAV is generally based on the fair value of the underlying investments held by the pooled separate account less its liabilities. This practical expedient is not used when it is determined to be probable that the pooled separate account will sell the investment for an amount different than the reported NAV at year-end. As of December 31, 2022 and 2021, there were no unfunded commitments related to the PSA. The PSA may be redeemed on a daily basis with no redemption restrictions.

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

	2022			
	Level 1	Level 2	Level 3	Total
Common stock	\$3,242,483	\$ -	\$ -	\$ 3,242,483
Real estate				
investment trust	51,795	-	-	51,795
Mutual funds	2,883,743	-	-	2,883,743
Pooled separate accounts*	-	-	-	12,314,096
Total investments at fair value	\$6,178,021	\$ -	\$ -	\$18,492,117

	2021			
	Level 1	Level 2	Level 3	Total
Common stock	\$4,314,839	\$ -	\$ -	\$ 4,314,839
Real estate				
investment trust	77,177	-	-	77,177
Mutual funds	3,465,637	-	-	3,465,637
Pooled separate accounts*	-	-	-	16,016,206
Total investments at fair value	\$7,857,653	\$ -	\$ -	\$23,873,859

Affordable Rent-To-Own, LLC
401(k) Profit Sharing Plan
Notes To Financial Statements
For The Year Ended December 31, 2022

Note 3. Fair Value Measurements (continued)

* In accordance with FASB ASCS Subtopic 820-10, certain investments that were measured at fair value using the NAV 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 as investments in the statement of net assets available for benefits.

The following table sets forth additional disclosures of Plan's investments whose fair value is estimated using NAV per share (or its equivalent) as of December 31, 2022 and 2021.

December 31, 2022				Redemption
	<u>Fair Value</u>	<u>Unfunded Commitment</u>	<u>Redemption Frequency</u>	<u>Notice Period</u>
Pooled separate accounts	\$16,016,206	-	Daily	None
December 31, 2021				Redemption
	<u>Fair Value</u>	<u>Unfunded Commitment</u>	<u>Redemption Frequency</u>	<u>Notice Period</u>
Pooled separate accounts	\$14,017,423	-	Daily	None

The Plan has investments in various pooled separate accounts which invest in equity, fixed income, and target date funds. The objectives of those investment vehicles invested in equity investments is to approximate the risk and return characterized by various indexes; to seek long term capital appreciation; to provide diversified exposure representative of various segments of the U.S. or foreign equity market; and/or to seek income. The objectives of the investment vehicles invested in fixed income is to provide investment results that approximate the overall performance of certain bond indices and/or to provide a predictable rate of return while preserving the safety of capital and minimizing market risk. The objective of the investment vehicles invested in target date funds is to provide various levels of asset allocations which become more conservative over time so participants can stay with the same fund before and after selected retirement dates. These investment vehicles are generally redeemable at NAV under agreements with the underlying investment vehicles. However, it is possible that these redemption rights may be restricted by these investment vehicles in the future in accordance with underlying agreements.

Affordable Rent-To-Own, LLC
401(k) Profit Sharing Plan
Notes To Financial Statements
For The Year Ended December 31, 2022

Note 3. Fair Value Measurements (continued)

Due to the nature of the investments held by the investment vehicles, changes in market conditions and the economic environment may significantly impact the NAV of the investment vehicles, and consequently, the fair value of the Plan's interest in the investment vehicles. Furthermore, changes in the liquidity provisions of the funds may significantly impact the fair value of the Plan's interest in the investment vehicles.

Note 4. Nonparticipant Directed Investments

Information about the net assets and the significant components of the changes in net assets relating to the nonparticipant directed investments is as follows:

	<u>2022</u>	<u>2021</u>
Net assets:		
Common stock	\$3,242,483	\$4,314,839
Real estate investment trust	51,795	77,177
Mutual funds	2,883,743	3,465,637
Employer's contribution receivable	242,498	318,507
Interest bearing deposits	<u>247,791</u>	<u>208,918</u>
Total Net Assets	<u>\$6,668,310</u>	<u>\$8,385,078</u>

	<u>2022</u>
Changes in net assets:	
Employer's contribution	\$ 242,498
Interest and dividends	119,267
Realized and unrealized losses on investments	(1,523,313)
Other income	369
Benefits paid to participants	(479,932)
Administrative fees	(72,269)
Other expenses	<u>(3,388)</u>
	<u>(\$1,716,768)</u>

Affordable Rent-To-Own, LLC
401(k) Profit Sharing Plan
Notes To Financial Statements
For The Year Ended December 31, 2022

Note 5. Plan Administration

Affordable Rent-To-Own, LLC serves as Plan administrator and has the responsibility for the administration of the Plan.

Certain administrative functions are performed by officers or employees of the Company. No such officer or employee receives compensation from the Plan. Certain administrative expenses for the Plan are paid directly to the Plan Sponsor.

Note 6. Related-Party Transactions And Party-In-Interest Transactions

Certain Plan investments are shares of mutual funds managed by VOYA Retirement Insurance and Annuity Company, (the Trustee of the Plan). These transactions qualify as party-in-interest transactions which are exempt from the prohibited transaction rules. Fees incurred by the plan for the investment management services are included in net appreciation in fair value of the investment, as they are paid through revenue sharing, rather than a direct payment.

The Plan Sponsor pays directly any other fees related to the plan's operations.

Note 7. Tax Status

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

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

Affordable Rent-To-Own, LLC
401(k) Profit Sharing Plan
Notes To Financial Statements
For The Year Ended December 31, 2022

Note 8. Certified Investments

Certain information related to investments disclosed in the accompanying financial statements and supplemental schedule, including investments held at December 31, 2022 and 2021, and net (depreciation)/appreciation in fair value of investments, interest and dividends for the year ended December 31, 2022, was obtained or derived from information supplied to the plan administrator and certified as complete and accurate by VOYA Retirement Insurance and Annuity Company (the Trustee of the Plan).

Note 9. Forfeitures

The following table summarizes the activity in forfeiture accounts in 2022:

401(k):	
Balance, January 1	\$ 21,319
Additions	33,418
Deletions	<u>(20,226)</u>
Balance, December 31	<u>\$ 34,511</u>
Profit Sharing:	
Balance, January 1	\$ -
Additions	-
Deletions	<u>-</u>
Balance, December 31	<u>\$ -</u>

Note 10. Plan Termination

Although it has not expressed any intention to do so, the Company has the right, under the Plan, to discontinue its contributions at any time and to terminate the Plan subject to the provisions set forth in ERISA. In the event of any termination of the Plan, or upon complete or partial discontinuance of contributions, the accounts of each affected participant will become fully vested.

Affordable Rent-To-Own, LLC
401(k) Profit Sharing Plan
Notes To Financial Statements
For The Year Ended December 31, 2022

Note 11. Terminated Participants

At December 31, 2022, net assets available for benefits include \$1,159,051 allocated to the accounts of participants who, as of or prior to that date, had withdrawn from participating in the earnings and operation of the Plan. Of the amount, \$1,080,739 was vested as of December 31, 2022. The remainder will be forfeited upon distribution.

Note 12. Risks And Uncertainties

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

Note 13. Subsequent Events

In preparing the financial statements, the Company has evaluated events and transactions for potential recognition or disclosure through August 24, 2023, the date that the financial statements were available to be issued.

Supplemental Information

Affordable Rent-To-Own, LLC
401(k) Profit Sharing Plan

EIN: 72-1147485

Plan No.: 001

Form 5500

Schedule H

Item 4i - Schedule Of Assets Held For Investment Purpose At End Of Year

December 31, 2022

(a)	(b)	(c)	(d)	(e)
	Issuer	Description	Cost	Current Value
	Raymond James #78961600	Money Market Account	\$ 242,290	\$ 242,290
	Raymond James #50746002	Money Market Account	5,500	5,500
	AIA Group Limited Sponsored Adr	Corporate Security	19,282	17,883
	Abbot Labs	Corporate Security	30,774	27,557
	Abbvie Incorporated	Corporate Security	29,701	36,039
	Adidas Ag Adr	Corporate Security	23,126	12,107
	Advansix Incorporated	Corporate Security	3,612	3,346
	Adyen N V Un-sponsored Ads	Corporate Security	6,311	4,510
	Advanced Micro Devices Incorporated	Corporate Security	29,354	22,929
	Affiliated Managers Group Incorporated	Corporate Security	20,190	33,429
	Air Liquide Adr	Corporate Security	5,866	6,246
	Airbus Se Un-sponsored Adr	Corporate Security	5,456	5,421
	Akzo Nobel N V Sponsored Ads New	Corporate Security	14,778	7,879
	Albany International Corporation Class A	Corporate Security	3,354	3,352
	Alphabet Incorporated Cap Stk Class C	Corporate Security	17,602	18,456
	Alphabet Incorporated Cap Stk Class A	Corporate Security	24,305	16,940
	Altair Ingr Incorporated Com Class A	Corporate Security	3,619	4,001
	Altice Usa Incorporated Class A	Corporate Security	61,849	14,416
	Amadeus It Group S A Un-sponsored Ads	Corporate Security	21,777	16,063
	Amazon Com Incorporated	Corporate Security	78,154	46,956
	American International Group Incorporated Com New	Corporate Security	26,394	39,272
	Apple Incorporated	Corporate Security	44,432	43,656
	Artisan Partners Asset Mgmt In Class A	Corporate Security	17,133	16,810
	Atara Biotherapeutics Incorporated	Corporate Security	1,638	1,027
	Atlas Copco Ab Sp Adr A New	Corporate Security	11,746	9,451
	Atlassian Financial Incorporated	Corporate Security	17,615	11,967
	Axon Enterprise Incorporated	Corporate Security	5,766	9,790
	Axos Financial Incorporated	Corporate Security	5,047	6,306
	BP PLC Sponsored Adr	Corporate Security	2,564	3,179
	BNP Paribas Sponsored Adr	Corporate Security	29,929	25,773
	Balchem Corporation	Corporate Security	5,218	5,739
	Bk Of America Corporation	Corporate Security	21,211	22,687
	Bank Ozk	Corporate Security	8,478	9,975
	Barclays PLC ADR	Corporate Security	7,413	7,348
	Barrick Gold Corporation	Corporate Security	4,874	4,364
	Bayer Ag Sponsored Adr	Corporate Security	15,925	12,572
	Beckton Dickinson & Company	Corporate Security	13,791	14,495
	Berkshire Hathaway Incorporated Del Class B New	Corporate Security	11,555	16,990
	Bio-Techne Corporation	Corporate Security	6,322	7,956
	Booking Holdings Incorporated	Corporate Security	31,389	28,214
	Borgwarner Incorporated	Corporate Security	10,719	10,224
	Brambles Limited Sponsored Adr	Corporate Security	3,180	3,176
	Bright Horizons Fam Sol In Del	Corporate Security	10,080	4,922
	British American Tob PLC Sponsored Adr	Corporate Security	5,796	5,797
	Brown & Brown Incorporated	Corporate Security	7,485	17,604
	Burberry Group Plc Sponsored Adr	Corporate Security	4,047	3,614
	C4 Therapeutics	Corporate Security	894	643

Affordable Rent-To-Own, LLC
401(k) Profit Sharing Plan

EIN: 72-1147485

Plan No.: 001

Form 5500

Schedule H

Item 4i - Schedule Of Assets Held For Investment Purpose At End Of Year

December 31, 2022

(a)	(b)	(c)	(d)	(e)
	Issuer	Description	Cost	Current Value
	C H Robinson Worldwide Incorporated Com New	Corporate Security	11,705	13,002
	CRH PLC ADR	Corporate Security	6,986	8,356
	Cactus Incorporated Class A	Corporate Security	2,689	3,870
	Caesars Entertainment Incorporated New	Corporate Security	11,154	7,946
	Canadian Pac Ry Limited	Corporate Security	12,670	12,233
	Carmax Incorporated	Corporate Security	13,130	12,543
	Carrier Global Corporation	Corporate Security	8,721	9,611
	Casella Waste Systems Incorporated Class A	Corporate Security	11,330	15,386
	Caterpillar Incorporated	Corporate Security	14,562	20,123
	Cellnex Telecom S A Un-sponsored ADR	Corporate Security	5,623	3,185
	Chevron Corporation New	Corporate Security	5,670	5,744
	Clearwater Analytics Hldgs Incorporated Class A	Corporate Security	3,790	4,088
	CLP Holdings Limited Sponsored ADR	Corporate Security	5,377	3,816
	Cognex Corporation	Corporate Security	5,613	4,711
	Commercial Metals Company	Corporate Security	4,247	4,106
	Compass Group PLC Sponsored ADR	Corporate Security	8,635	9,065
	Computershare limited Sponsored ADR	Corporate Security	2,935	3,092
	Conocophillips	Corporate Security	24,166	28,792
	Construction Partners Incorporated Com Class A	Corporate Security	9,185	12,011
	Core & Main Incorporated Class A	Corporate Security	22,136	17,765
	Costar Group Incorporated	Corporate Security	19,955	24,343
	Crown Hldgs Incorporated	Corporate Security	25,528	22,197
	Cullen Frost Bankers Incorporated	Corporate Security	12,376	12,300
	Daikin Industries Limited Un-sponsored ADR	Corporate Security	10,153	9,675
	Daiichi Sankyo Company Limited Spon ADR Lev 1	Corporate Security	5,805	6,345
	Danaher Corporation	Corporate Security	19,119	22,561
	Danone Sponsored ADR	Corporate Security	6,328	4,571
	Deere & Company	Corporate Security	33,707	42,447
	Definitive Healthcare Corporation Class A Com	Corporate Security	7,334	2,737
	Descartes Systems Group Incorporated	Corporate Security	7,771	10,587
	Deutsche Boerse AG Un-sponsored ADR	Corporate Security	6,103	6,063
	Deutsche Telekom AG sponsored ADR	Corporate Security	9,754	10,343
	Dexcom Incorporated	Corporate Security	4,980	7,021
	Diageo PLC Spon ADR New	Corporate Security	22,352	21,026
	Disney Walt Company	Corporate Security	18,493	9,296
	Dominion Energy Incorporated	Corporate Security	9,956	8,523
	Douglas Dynamics Incorporated	Corporate Security	7,164	6,653
	Dyne Therapeutics Incorporated	Corporate Security	1,362	1,171
	EDP Energias De Portugal Sa Sponsored ADR	Corporate Security	12,172	11,230
	ENI S P A Sponsored ADR	Corporate Security	7,886	8,885
	EVI Industries	Corporate Security	4,506	6,182
	Encore Wire Incorporation	Corporate Security	3,843	3,852
	Energizer Hldgs Incorporated New	Corporate Security	11,673	14,057
	Energypac Tool Group Corporation Class A Com	Corporate Security	11,155	12,827
	Ensign Group Incorporated	Corporate Security	7,945	11,826
	Essilor Luxottica Un-sponsored ADR	Corporate Security	7,746	7,584
	Euronet Worldwide Incorporated	Corporate Security	8,221	7,173

Affordable Rent-To-Own, LLC
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Schedule H

Item 4i - Schedule Of Assets Held For Investment Purpose At End Of Year

December 31, 2022

(a)	(b)	(c)	(d)	(e)
	Issuer	Description	Cost	Current Value
	Exponent Incorporated	Corporate Security	11,715	13,476
	FB Finl Corporation	Corporate Security	6,290	5,819
	Meta Platforms Incorporated Class A	Corporate Security	28,100	25,512
	Fair Isaac Corporation	Corporate Security	8,107	11,972
	First Rep Bk San Francisco Cal	Corporate Security	7,800	8,167
	Firstservice Corporation New	Corporate Security	10,996	11,642
	Five9 Incorporated	Corporate Security	11,900	7,057
	Focus Finl Partners Incorporated Com Class A	Corporate Security	7,932	6,150
	Fox Factory Hldg Corporation	Corporate Security	3,982	4,197
	Franklin Resources Incorporated	Corporate Security	15,039	17,727
	Freeport-Memoran Incorporated Class B	Corporate Security	28,034	27,284
	Fujitsu Limited Un-sponsored Adr	Corporate Security	10,694	8,705
	Gartner Incorporated	Corporate Security	2,788	6,051
	GFL Environmental Incorporated Sub VTG SHS	Corporate Security	4,469	4,531
	Generic Hldgs Incorporated	Corporate Security	2,227	1,711
	General Mtrs Company	Corporate Security	23,057	15,979
	Givaudan Sa Adr	Corporate Security	6,335	4,593
	Glencore PLC Un-sponsored Adr	Corporate Security	7,519	10,552
	Graco Incorporated	Corporate Security	6,272	7,869
	Grand Canyon Ed Incorporated	Corporate Security	6,710	6,762
	Guidewire Software Incorporated	Corporate Security	11,780	9,009
	HCA Healthcare Incorporated	Corporate Security	11,960	16,077
	HDFC Bank Limited Sponsored Ads	Corporate Security	13,928	14,024
	Haleon PLC SPON ADS	Corporate Security	6,518	7,144
	Hamilton Lane Incorporated Class A	Corporate Security	8,379	7,666
	Hartford Finl Svcs Group Incorporated	Corporate Security	5,678	8,645
	Healthequity Incorporated	Corporate Security	4,538	4,500
	Heico Corporation New Class A	Corporate Security	6,873	8,270
	Helios Technologies Incorporated	Corporate Security	3,807	4,736
	Henry Jack & Assoc Incorporated	Corporate Security	9,337	9,480
	Hillenbrand Incorporated	Corporate Security	9,338	17,281
	Hillman Solutions Corporation	Corporate Security	5,131	3,071
	Hitachi Limited Adr 2 Com	Corporate Security	12,230	14,706
	Home Depot Incorporated	Corporate Security	18,250	17,372
	Honeywell International Incorporated	Corporate Security	10,630	11,144
	Hong Kong Exchanges & Clearing Un-sponsored ADR	Corporate Security	3,958	4,796
	Howmet Aerospace Incorporated	Corporate Security	21,483	25,695
	Hoya Corporation Sponsored Adr	Corporate Security	5,753	6,163
	Humana Incorporated	Corporate Security	10,635	14,341
	Huntsman Corporation	Corporate Security	4,741	4,012
	Iaa Incorporated	Corporate Security	9,327	10,280
	Iberdrola SA Spon ADR	Corporate Security	6,301	6,392
	Industria De Diseno Textil Ind Un-sponsored Adr	Corporate Security	8,698	7,148
	Innospec Incorporated	Corporate Security	8,399	9,360
	Intesa Sanpaolo S P A Sponsored Adr	Corporate Security	8,376	6,746
	Intra-Cellular Therapies Incorporated	Corporate Security	2,998	4,234
	Janus International Group Incorporated Common Stock	Corporate Security	6,750	5,512

Affordable Rent-To-Own, LLC
401(k) Profit Sharing Plan

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Schedule H

Item 4i - Schedule Of Assets Held For Investment Purpose At End Of Year

December 31, 2022

(a)	(b)	(c)	(d)	(e)
	Issuer	Description	Cost	Current Value
	John Bean Technologies Corporation	Corporate Security	5,011	4,567
	Kkr & Company Incorporated	Corporate Security	20,543	20,378
	Kadant Incorporated	Corporate Security	7,343	12,434
	Kddi Corporation Adr	Corporate Security	10,128	9,069
	Koninklijke Philips N V Ny Regis Shs New	Corporate Security	4,043	3,238
	Kubota Corporation Adr	Corporate Security	13,402	8,056
	Kyocera Corporation Sponsored ADS	Corporate Security	2,535	2,235
	Kymera Therapeutics Incorporated	Corporate Security	608	699
	LGI Homes Incorporated	Corporate Security	4,573	4,352
	LCI Industries	Corporate Security	4,870	3,790
	L. Oreal Company Adr	Corporate Security	8,308	6,978
	LPL Finl Hldgs Incorporated	Corporate Security	4,517	15,348
	L3Harris Technologies Incorporated	Corporate Security	7,969	8,745
	LVMH Moet Hennessy Lou Vuitton Adr	Corporate Security	43,109	41,505
	LegalZoom Com Incorporated	Corporate Security	3,433	2,183
	Legrand S A Un-sponsored Adr	Corporate Security	9,830	7,474
	Leslies Incorporated	Corporate Security	4,448	4,396
	Lightspeed Commerce Incorporated Sub Vtg Shs	Corporate Security	6,260	1,473
	London STK Exchange Group Un-sponsored Adr	Corporate Security	22,219	18,456
	Lovesac Company	Corporate Security	5,248	2,641
	Magnolia Oil & Gas Corporation Class A	Corporate Security	4,611	6,519
	Marsh & McLennan Companies Incorporated	Corporate Security	10,146	13,238
	Martin Marietta Matls Incorporated	Corporate Security	7,659	8,111
	Mastercard Incorporated Class A	Corporate Security	45,507	49,378
	Matador RES Company	Corporate Security	5,320	5,323
	Match Group Incorporated New	Corporate Security	7,274	3,568
	Medpace HLDGS Incorporated	Corporate Security	5,123	7,434
	Mercer International Incorporated	Corporate Security	4,377	3,364
	Mercury Systems Incorporated	Corporate Security	10,798	7,024
	Merit Med Systems Incorporated	Corporate Security	7,287	9,322
	Michelin Compagnie Generale DE Un-sponsored ADR	Corporate Security	1,812	1,803
	Microsoft Corporation	Corporate Security	74,791	95,448
	Mister Car Wash Incorporated	Corporate Security	4,190	3,369
	Mitsubishi UFJ Finl Group Incorporated Sponsored Adr	Corporate Security	12,502	14,267
	Moelis & Company Class A	Corporate Security	8,794	7,866
	Molson Coors Beverage Company Class B	Corporate Security	21,394	26,842
	Monotaro Company Limited Un-sponsored Adr	Corporate Security	2,594	1,703
	NVR Incorporated	Corporate Security	18,945	18,450
	Nasdaq Incorporated	Corporate Security	13,738	13,374
	National GRID PLC Sponsored ADR NE	Corporate Security	3,511	3,378
	Natwest Group PLC Spons ADR	Corporate Security	5,268	5,969
	Neogen Corporation	Corporate Security	11,686	8,194
	Nestle S A Sponsored Adr	Corporate Security	33,901	32,077
	Nexstar Media Group Incorporated Common Stock	Corporate Security	3,683	3,676
	Nice Limited Sponsored Adr	Corporate Security	5,842	3,846
	Nike Incorporated Class B	Corporate Security	10,697	11,350
	Novanta Incorporated	Corporate Security	9,556	9,375

Affordable Rent-To-Own, LLC
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Schedule H

Item 4i - Schedule Of Assets Held For Investment Purpose At End Of Year

December 31, 2022

(a)	(b)	(c)	(d)	(e)
	Issuer	Description	Cost	Current Value
	Novo-Nordisk A S Adr	Corporate Security	20,340	31,940
	Nvidia Corporation	Corporate Security	9,320	8,768
	Nurix Therapeutics Incorporated	Corporate Security	1,024	889
	Olaplex Hldgs Incorporated	Corporate Security	13,182	3,496
	Ollies Bargain Outlet Hldgs Inc	Corporate Security	8,983	5,949
	Olympus Corporation Sponsored ADR	Corporate Security	8,144	7,326
	Omniceil Com	Corporate Security	9,703	5,395
	Open Lending Corporation Com Class A	Corporate Security	6,768	2,572
	Parker-Hannifin Corporation	Corporate Security	15,147	15,714
	Paycor HCM Incorporated	Corporate Security	5,387	4,527
	Pepsico Incorporated	Corporate Security	18,152	24,570
	Pfizer Incorporated	Corporate Security	10,370	15,270
	Pool Corporation	Corporate Security	7,808	8,768
	Post Hldgs Incorporated	Corporate Security	11,516	15,705
	Q2 Hldgs Incorporated	Corporate Security	10,578	3,466
	Rbc Bearings Incorporated	Corporate Security	7,246	9,211
	Reckitt Benckiser Grp Plc Sponsored Adr	Corporate Security	5,685	4,720
	Recruit Hldgs Company Limited Unsponsored Adr	Corporate Security	11,012	7,293
	Relx PLC Sponsored ADR	Corporate Security	6,129	6,376
	Repligen Corporation	Corporate Security	7,713	9,989
	Rentokill Initial PLC Sponsored Adr	Corporate Security	8,485	7,672
	Rio Tinto PLC Sponsored ADR	Corporate Security	2,456	2,492
	Rivian Automotive Incorporated Com Class A	Corporate Security	11,713	2,543
	Roche Hldg Limited Sponsored Adr	Corporate Security	25,774	23,235
	Rollins Incorporated	Corporate Security	7,864	9,720
	Ryanair Holdings Plc Sponsored Ads	Corporate Security	9,946	8,298
	Ryerson HLDG Corporation	Corporate Security	3,281	3,329
	Smc Corporation Japan Sponsored Adr	Corporate Security	2,024	1,516
	SPS Comm Incorporated	Corporate Security	5,211	8,862
	SS&C Technologies Hldgs Incorporated	Corporate Security	17,697	12,599
	SAIA Incorporated	Corporate Security	4,758	5,242
	Sanofi Sponsored ADR	Corporate Security	6,522	7,168
	Schneider Electric Se Unsponsored Adr	Corporate Security	13,444	14,118
	Schnitzer Steel Industries Incorporated Class A	Corporate Security	4,923	3,923
	Schneider National Incorporated Class B	Corporate Security	3,329	3,136
	Scwab Charles Corporation	Corporate Security	15,392	17,318
	Servisfirst Banchsares Incorporated	Corporate Security	6,398	6,684
	Seven & I Hldgs Company Limited Unsponsored Adr	Corporate Security	4,179	4,075
	Sherwin Williams Company	Corporate Security	27,443	27,293
	Shiseido Company Limited Sponsored Adr	Corporate Security	7,449	5,738
	Simpson Mfg Incorporated	Corporate Security	4,772	4,433
	Siteone Landscape Supply Incorporated	Corporate Security	5,225	5,397
	Skyline Champion Corporation	Corporate Security	4,288	7,057
	Softbank Group Corporation Unsponsored Adr	Corporate Security	6,753	3,935
	Solaredge Technologies Incorporated	Corporate Security	3,950	3,683
	Sony Group Corporation Sponsored ADR	Corporate Security	8,488	8,009
	Sprouts FMRS MRT Incorporated	Corporate Security	2,886	2,978

Affordable Rent-To-Own, LLC
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Schedule H

Item 4i - Schedule Of Assets Held For Investment Purpose At End Of Year

December 31, 2022

(a)	(b)	(c)	(d)	(e)
	Issuer	Description	Cost	Current Value
	Stericycle Incorporated	Corporate Security	35,251	34,823
	Straumann Holding AG ADR	Corporate Security	1,832	1,655
	Stryker Corporation	Corporate Security	10,799	11,980
	Suncor Energy Incorporated New	Corporate Security	7,361	6,822
	Symrise Ag Un-sponsored Adr	Corporate Security	13,029	10,848
	Sysco Corporation	Corporate Security	8,434	8,486
	TJX Companies Incorporated New	Corporate Security	23,267	26,586
	Taiwan Semiconductor Mfg Limited Sponsored Ads	Corporate Security	7,523	9,907
	Take-Two Interactive Software	Corporate Security	8,926	6,560
	Taskus Incorporated Class A Com	Corporate Security	4,993	3,177
	Techtronic Industries Limited Sponsored Adr	Corporate Security	7,721	5,970
	Teleflex Incorporated	Corporate Security	7,993	5,492
	Teleperformance Un-sponsored Adr	Corporate Security	7,490	6,417
	Tenaris S A Sponsored ADS	Corporate Security	3,409	3,586
	Texas Instrs Incorporated	Corporate Security	44,018	43,122
	Thomson Reuters Corporation. Com New	Corporate Security	6,299	7,415
	Thryv Hldgs Incorporated Com New	Corporate Security	6,324	4,085
	Totalenergies SE Sponsored ADS	Corporate Security	7,672	9,312
	Trex Company Incorporated	Corporate Security	16,751	11,937
	Truist Finl Corporation	Corporate Security	24,289	22,978
	Tyler Technologies Incorporated	Corporate Security	7,391	6,771
	UFP Technologies Incorporated	Corporate Security	2,424	2,594
	Union Pac Corporation	Corporate Security	15,938	15,116
	US Food Hldg Corporation	Corporate Security	16,581	20,208
	Vail Resorts Incorporated	Corporate Security	5,915	6,912
	Valvoline Incorporated	Corporate Security	5,437	8,195
	Veeco Instrs Incorporated Del	Corporate Security	6,950	5,444
	Verizon Communications Incorporated	Corporate Security	13,745	10,874
	Virtu FINI. Incorporated Class A	Corporate Security	3,306	3,143
	Visa Incorporated Com Class A	Corporate Security	11,984	12,258
	Vishay Intertechnology Incorporated	Corporate Security	3,994	3,947
	Waste Mgmt Incorporated DEL	Corporate Security	9,385	10,354
	Watsco Incorporated	Corporate Security	5,458	7,233
	Wells Fargo Company New	Corporate Security	13,443	13,130
	West Pharmaceutical Svsc Incorporated	Corporate Security	4,712	5,178
	Wiley John & Sons Incorporated Class A	Corporate Security	13,061	11,177
	Woodside Energy Group Limited Sponsored ADR	Corporate Security	2,897	3,075
	Workday Incorporated Class A	Corporate Security	32,880	25,267
	Workivia Incorporated Com Class A	Corporate Security	4,147	3,695
	Yeti Hldgs Incorporated	Corporate Security	5,632	5,205
	Zurich Insurance Group Ag Sponsored Adr	Corporate Security	13,119	15,011
	Axis Cap Hldgs Limited SHS	Corporate Security	3,644	3,521
	Accenture PLC Ireland SHS Class A	Corporate Security	6,820	5,604
	Clarivate PLC ORD SHS	Corporate Security	46,327	33,335
	Fabrinet Shs	Corporate Security	3,619	8,206
	Horizon Therapeutics Pub L Shs	Corporate Security	21,794	26,971
	Icon PLC Shs	Corporate Security	9,965	8,353

Affordable Rent-To-Own, LLC
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Schedule H

Item 4i - Schedule Of Assets Held For Investment Purpose At End Of Year

December 31, 2022

(a)	(b)	(c)	(d)	(e)
	Issuer	Description	Cost	Current Value
	Linde PLC Shs	Corporate Security	32,148	34,901
	Medtronic PLC Shs	Corporate Security	16,613	11,658
	Willis Towers Watson Plc Limited Shs	Corporate Security	13,075	20,056
	Alcon Ag Ord Shs	Corporate Security	7,312	7,198
	UBS Group Ag Shs	Corporate Security	13,340	15,870
	TE Connectivity Limited Shs	Corporate Security	11,929	10,102
	Inmode Limited SHS	Corporate Security	3,735	4,463
	Nova Limited	Corporate Security	6,373	6,943
	ASML Holdings N V N Y Registry Shs	Corporate Security	28,068	31,691
	Elastic N V Ord Shs	Corporate Security	3,907	1,854
	Qiagen Nv SHS New	Corporate Security	2,199	2,194
	Stevanato Group S P A Ord SHS	Corporate Security	3,463	3,378
	American Tower Corporation New Reit	REIT	25,564	23,093
	Arbor Realty Trust Incorporated Reit	REIT	4,201	4,089
	National Storage Affiliates Tr Com Shs Ben In Reit	REIT	8,403	6,971
	SBA Communications Corporation New Class A Reit	REIT	7,111	7,288
	Weyerhaeuser Company Mtn Be Com New Reuit	REIT	11,830	10,354
	Western Asset Macro Opportunities Fund CI I N/L	Mutual Funds	45,894	37,689
	Ishares Tr Msci Usa Min Vol	ETP	472,934	568,653
	Ishares Incorporated Core Msci Emkt	ETP	358,959	356,928
	Vanguard Index Funds S&P 500 Etf Shs New	ETP	1,449,771	1,709,972
	Blackrock Event Driven Equity Fund Instl CI N/L	Mutual Funds	63,653	62,852
	Blackrock Systematic Multi-Strategy Fd Instl CI N/L	Mutual Funds	58,814	54,460
	Gateway Fund CI A M/F Natixis Advisor	Mutual Funds	21,862	23,509
	JPMorgan Opportunistic Equity Long Short Fund CI I N	Mutual Funds	25,255	22,302
	Abbey Capital Futures Strategy Value Fund CI I N/L	Mutual Funds	46,054	47,376
	Voya Retirement Insurance and Annuity	Mutual Funds	*	12,038,715
	Voya Fixed Accounts	Mutual Funds	*	275,381
	Total		<u>\$ 6,161,690</u>	<u>\$ 18,739,908</u>

* Costs are omitted for participant directed funds.

Affordable Rent-To-Own, LLC
401(k) Profit Sharing Plan

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Schedule H

Item 4f - Schedule Of Assets (Acquired And Disposed Of Within Year)

December 31, 2022

(a)	(b)	(c)	(d)
Identity of issue, borrower, lessor or similar party	Description of investment including maturity date, rate of interest, collateral, par or maturity value	Cost of Acquisitions	Proceeds of Disposition
BOISE CASCADE COMPANY DEL	Corporate Security	\$ 714	\$ 719
CHEVERON CORPORATION NEW	Corporate Security	272	310
ING GROEP N.V. SPONSORED	Corporate Security	2,470	1,737
EMBECTA CORPORATION COMMON STOCK	Corporate Security	18	18
G III APPAREL GROUP LIMITED	Corporate Security	435	462
BP PLC SPONSORED ADR	Corporate Security	2,712	2,551
G III APPAREL GROUP LIMITED	Corporate Security	80	82
G III APPAREL GROUP LIMITED	Corporate Security	482	492
G III APPAREL GROUP LIMITED	Corporate Security	768	765
G III APPAREL GROUP LIMITED	Corporate Security	530	519
G III APPAREL GROUP LIMITED	Corporate Security	753	725
G III APPAREL GROUP LIMITED	Corporate Security	363	332
FARFETCH LIMITED ORD CLASS A	Corporate Security	2,800	1,324
UNITY SOFTWARE INCORPORATED	Corporate Security	2,385	857
UNITY SOFTWARE INCORPORATED	Corporate Security	2,904	1,048
BIOHAVEN PHARMACTL HLDG COMPANY LIMITED	Corporate Security	2,409	3,093
BIOHAVEN PHARMACTL HLDG COMPANY LIMITED	Corporate Security	2,184	2,952
BIOHAVEN PHARMACTL HLDG COMPANY LIMITED	Corporate Security	723	984
ZYNGA INCORPORATED CLASS A	Corporate Security	1,946	1,946
TOLL BROTHERS INCORPORATED	Corporate Security	3,661	3,017
BIOHAVEN PHARMACTL HLDG COMPANY LIMITED	Corporate Security	1,549	2,152
BIOHAVEN PHARMACTL HLDG COMPANY LIMITED	Corporate Security	416	574
BIOHAVEN PHARMACTL HLDG COMPANY LIMITED	Corporate Security	2,494	3,435
SPROUTS FMRS MKT INCORPORATED	Corporate Security	1,203	1,002
SPROUTS FMRS MKT INCORPORATED	Corporate Security	301	253
SPROUTS FMRS MKT INCORPORATED	Corporate Security	783	657
ALLEGIAN'T TRAVEL COMPANY	Corporate Security	969	721
CONOCOPHILLIPS	Corporate Security	3,689	4,446
IAA INCORPORATED	Corporate Security	1,669	1,603
UNION PAC CORPORATIONS	Corporate Security	1,563	1,489
WASTE MGMT INCORPORATED DEL	Corporate Security	1,988	2,059
CLARIVATE PLC ORD SHS	Corporate Security	3,055	2,593
ZENDESK INCORPORATED	Corporate Security	2,273	1,717
FANUC CORPORATION ADR	Corporate Security	433	450
ZENDESK INCORPORATED	Corporate Security	4,941	3,701
ZENDESK INCORPORATED	Corporate Security	1,880	1,406
ZENDESK INCORPORATED	Corporate Security	2,095	1,925
ZENDESK INCORPORATED	Corporate Security	762	962
SPROUTS FMRS MKT INCORPORATED	Corporate Security	241	205
SPROUTS FMRS MKT INCORPORATED	Corporate Security	557	488
RESOLUTE FST PRODUCTS INCORPORATED	Corporate Security	218	299
SPROUTS FMRS MKT INCORPORATED	Corporate Security	410	376
CREDIT SUISSE GROUP SPONSORED ADR	Corporate Security	225	193
SPROUTS FMRS MKT INCORPORATED	Corporate Security	288	243
SNAP INCORPORATED CLASS A	Corporate Security	2,297	503

Affordable Rent-To-Own, LLC
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EIN: 72-1147485

Plan No.: 001

Form 5500

Schedule H

Item 4I - Schedule Of Assets (Acquired And Disposed Of Within Year)

December 31, 2022

(a)	(b)	(c)	(d)
Identity of issue, borrower, lessor or similar party	Description of investment including maturity date, rate of interest, collateral, par or maturity value	Cost of Acquisitions	Proceeds of Disposition
SNAP INCORPORATED CLASS A	Corporate Security	2,174	475
SNAP INCORPORATED CLASS A	Corporate Security	287	76
SNAP INCORPORATED CLASS A	Corporate Security	2,259	607
SNAP INCORPORATED CLASS A	Corporate Security	774	222
SNAP INCORPORATED CLASS A	Corporate Security	1,523	626
SNAP INCORPORATED CLASS A	Corporate Security	1,739	1,339
META PLATFORMS INCORPORATED CLASS A	Corporate Security	3,231	2,245
META PLATFORMS INCORPORATED CLASS A	Corporate Security	2,005	1,443
META PLATFORMS INCORPORATED CLASS A	Corporate Security	1,636	1,122
TWILIO INCORPORATED CLASS A	Corporate Security	3,445	1,736
TWILIO INCORPORATED CLASS A	Corporate Security	100	87
TWILIO INCORPORATED CLASS A	Corporate Security	1,593	1,452
TWILIO INCORPORATED CLASS A	Corporate Security	395	363
SCHNEIDER NATIONAL INCORPORATED CLASS B	Corporate Security	446	411
SCHNEIDER NATIONAL INCORPORATED CLASS B	Corporate Security	236	218
CHEMOCENTRYX INCORPORATED	Corporate Security	393	857
CHEMOCENTRYX INCORPORATED	Corporate Security	192	403
TWILIO INCORPORATED CLASS A	Corporate Security	1,282	1,091
TWILIO INCORPORATED CLASS A	Corporate Security	2,760	2,771
FOX FACTORY HLDG CORPORATION	Corporate Security	162	215
FOX FACTORY HLDG CORPORATION	Corporate Security	85	109
INMODE LIMITED SHS	Corporate Security	351	438
BARCLAYS PLC ADR	Corporate Security	2,316	1,793
BARCLAYS PLC ADR	Corporate Security	305	323
BARRICK GOLD CORPORATION	Corporate Security	976	781
CHEMOCENTRYX INCORPORATED	Corporate Security	48	101
CHEMOCENTRYX INCORPORATED	Corporate Security	102	203
CHEMOCENTRYX INCORPORATED	Corporate Security	26	51
DAIICHI SANKYO COMPANY LIMITED SPON ADR	Corporate Security	1,340	1,689
DAIICHI SANKYO COMPANY LIMITED SPON ADR	Corporate Security	490	606
DEUTSCHE BOERSE AG UNSPONSORD ADR	Corporate Security	1,206	1,388
DEUTSCHE BOERSE AG UNSPONSORD ADR	Corporate Security	729	703
HALEON PLC SPON ADS	Corporate Security	1,665	1,404
IBERDROLA SA SPON ADR	Corporate Security	2,152	1,942
ISHARES TR CORE MSCI EAFE	Corporate Security	6,202	6,579
KYOCERA CORPORATION SPONSORED ADS	Corporate Security	455	463
NATWEST GROUP PLC SPONS ADR 2 ORD	Corporate Security	1,064	1,233
OLYMPUS CORPORATION SPONSORED ADR	Corporate Security	1,291	1,470
OLYMPUS CORPORATION SPONSORED ADR	Corporate Security	1,212	1,516
OLYMPUS CORPORATION SPONSORED ADR	Corporate Security	529	666
SOLAREDGE TECHNOLOGIES INCORPORATED	Corporate Security	933	971
SONY GROUP CORPORATION SPONSORED ADR	Corporate Security	1,103	1,132
STRAUMANN HOLDING AG ADR	Corporate Security	682	785
SUNCOR ENERGY INCORPORATED NEW	Corporate Security	1,244	1,277
SUNCOR ENERGY INCORPORATED NEW	Corporate Security	526	511
ACCENTURE PLC IRELAND SHS CLASS A	Corporate Security	2,107	1,923
KBC GROUP NV UNSPONSORED ADR	Corporate Security	381	346
CHEMOCENTRYX INCORPORATED	Corporate Security	211	409
CHEMOCENTRYX INCORPORATED	Corporate Security	147	306
FOX FACTORY HLDG CORPORATION	Corporate Security	170	202

Affordable Rent-To-Own, LLC
401(k) Profit Sharing Plan

EIN: 72-1147485

Plan No.: 001

Form 5500

Schedule H

Item 4i - Schedule Of Assets (Acquired And Disposed Of Within Year)

December 31, 2022

(a)	(b)	(c)	(d)
Identity of issue, borrower, lessor or similar party	Description of investment including maturity date, rate of interest, collateral, par or maturity value	Cost of Acquisitions	Proceeds of Disposition
FOX FACTORY HLDG CORPORATION	Corporate Security	88	101
FOX FACTORY HLDG CORPORATION	Corporate Security	351	404
CONTINENTAL AG SPONSORED ADS	Corporate Security	475	294
MATADOR RES COMPANY	Corporate Security	348	345
MATADOR RES COMPANY	Corporate Security	406	406
CONTINENTAL AG SPONSORED ADS	Corporate Security	1,957	1,160
NATWEST GROUP PLC SPONS ADR	Corporate Security	0	0
SPROUTS FMRS MKT INCORPORATED	Corporate Security	706	672
APTARGROUP INCORPORATED	Corporate Security	704	736
WEBSTER FINL CORPORATION	Corporate Security	765	616
WEBSTER FINL CORPORATION	Corporate Security	682	711
COMPASS INCORPORATED CLASS A	Corporate Security	819	311
COMPASS INCORPORATED CLASS A	Corporate Security	730	283
COMPASS INCORPORATED CLASS A	Corporate Security	304	159
COMPASS INCORPORATED CLASS A	Corporate Security	415	218
COMPASS INCORPORATED CLASS A	Corporate Security	97	58
COMPASS INCORPORATED CLASS A	Corporate Security	220	119
COMPASS INCORPORATED CLASS A	Corporate Security	38	23
BLOCK INCORPORATED CLASS A	Corporate Security	2,598	1,210
BLOCK INCORPORATED CLASS A	Corporate Security	1,787	770
BLOCK INCORPORATED CLASS A	Corporate Security	1,320	1,155
COMPASS INCORPORATED CLASS A	Corporate Security	488	288
COMPASS INCORPORATED CLASS A	Corporate Security	8	5
COMPASS INCORPORATED CLASS A	Corporate Security	255	149
COMPASS INCORPORATED CLASS A	Corporate Security	65	49
MATADOR RES COMPANY	Corporate Security	174	143
MEDPACE HLDGS INCORPORATED	Corporate Security	430	449
COMPASS INCORPORATED CLASS A	Corporate Security	149	119
COMPASS INCORPORATED CLASS A	Corporate Security	64	59
NVIDIA CORPORATION	Corporate Security	1,941	1,486
NVIDIA CORPORATION	Corporate Security	770	619
AXIS CAP HLDGS LIMITED SHS	Corporate Security	296	247
COMPASS INCORPORATED CLASS A	Corporate Security	197	181
HANESBRANDS INCORPORATED	Corporate Security	1,576	1,134
AVALARA INCORPORATED	Corporate Security	1,052	1,016
AVALARA INCORPORATED	Corporate Security	502	646
AXIS CAP HLDGS LIMITED SHS	Corporate Security	118	100
TEMENOS AG SPONSORED ADR	Corporate Security	234	210
SPROUTS FMRS MKT INCORPORATED	Corporate Security	224	192
SPROUTS FMRS MKT INCORPORATED	Corporate Security	139	110
TC ENERGY CORPORATION	Corporate Security	597	451
ENCORE WIRE CORPORATION	Corporate Security	384	386
NIELSEN HLDGS PLC SHS EUR	Corporate Security	5,944	9,660
NETEASE INCORPORATED SPONSORED ADS	Corporate Security	510	326
PROSUS NV SPONSORED ADR	Corporate Security	2,015	1,807
CONOCOPHILLIPS	Corporate Security	922	1,273
CONOCOPHILLIPS	Corporate Security	196	255
MEDPACE HLDGS INCORPORATED	Corporate Security	1,719	2,725
STRYKER CORPORATION	Corporate Security	1,742	1,836
CLARIVATE PLC ORD SHS	Corporate Security	5,028	3,217

Affordable Rent-To-Own, I.L.C
401(k) Profit Sharing Plan

EIN: 72-1147485 Plan No.: 001 Form 5500 Schedule H
Item 4I - Schedule OF Assets (Acquired And Disposed Of Within Year)
December 31, 2022

(a)	(b)	(c)	(d)
Identity of issue, borrower, lessor or similar party	Description of investment including maturity date, rate of interest, collateral, par or maturity value	Cost of Acquisitions	Proceeds of Disposition
ALIGN TECHNOLOGY INCORPORATED	Corporate Security	1,641	739
ALIGN TECHNOLOGY INCORPORATED	Corporate Security	849	369
ALIGN TECHNOLOGY INCORPORATED	Corporate Security	1,459	1,108
ENCORE WIRE CORPORATION	Corporate Security	256	269
MEDPACE HLDGS INCORPORATED	Corporate Security	143	215
ALIGN TECHNOLOGY INCORPORATED	Corporate Security	243	193
ALIGN TECHNOLOGY INCORPORATED	Corporate Security	1,103	966
MATADOR RES COMPANY	Corporate Security	464	535
MATCH GROUP INCORPORATED	Corporate Security	2,079	767
MATCH GROUP INCORPORATED	Corporate Security	117	43
SVB FINANCIAL GROUP	Corporate Security	2,169	912
SVB FINANCIAL GROUP	Corporate Security	4,168	1,824
SVB FINANCIAL GROUP	Corporate Security	521	223
SVB FINANCIAL GROUP	Corporate Security	2,981	1,338
SVB FINANCIAL GROUP	Corporate Security	514	223
SVB FINANCIAL GROUP	Corporate Security	1,541	629
SVB FINANCIAL GROUP	Corporate Security	2,510	1,049
CONOCOPHILLIPS	Corporate Security	1,080	1,497
ALTRA INDL MOTION CORPORATION	Corporate Security	557	795
ALTRA INDL MOTION CORPORATION	Corporate Security	517	739
ALTRA INDL MOTION CORPORATION	Corporate Security	536	795
ALTRA INDL MOTION CORPORATION	Corporate Security	647	966
MATADOR RES COMPANY	Corporate Security	58	68
SCHLUMBERGER LIMITED COM STK	Corporate Security	172	217
FOX FACTORY HLDG CORPORATION	Corporate Security	527	626
SCHLUMBERGER LIMITED COM STK	Corporate Security	816	1,032
INMODE LIMITED SHS	Corporate Security	176	226
SCHLUMBERGER LIMITED COM STK	Corporate Security	1,633	1,986
MONRO INCORPORATED	Corporate Security	300	317
CONOCOPHILLIPS	Corporate Security	1,080	1,416
EBIX INCORPORATED COM NEW	Corporate Security	47	36
NIDEC CORPORATION SPONSORED ADR	Corporate Security	677	675
EBIX INCORPORATED COM NEW	Corporate Security	141	113
NEXSTAR MEDIA GROUP INCORPORATED COMMON STOCK	Corporate Security	852	931
EBIX INCORPORATED COM NEW	Corporate Security	47	37
NEXSTAR MEDIA GROUP INCORPORATED COMMON STOCK	Corporate Security	682	737
EBIX INCORPORATED COM NEW	Corporate Security	117	93
SCHNEIDER NATIONAL INCORPORATED CLASS B	Corporate Security	26	25
SPROUTS FMRS MKT INCORPORATED	Corporate Security	278	270
EBIX INCORPORATED COM NEW	Corporate Security	141	111
SCHNEIDER NATIONAL INCORPORATED CLASS B	Corporate Security	131	125
SCHNEIDER NATIONAL INCORPORATED CLASS B	Corporate Security	184	175
RUSH ENTERPRISES INCORPORATED CLASS A	Corporate Security	406	401
RUSH ENTERPRISES INCORPORATED CLASS A	Corporate Security	52	51
RUSH ENTERPRISES INCORPORATED CLASS A	Corporate Security	204	203
ADVANSIX INCORPORATED	Corporate Security	75	79
ADVANSIX INCORPORATED	Corporate Security	160	159
KONINKLIJKE PHILIPS N V NY REGIS SHS NEW	Corporate Security	1,487	669
LEGALZOOM COM INCORPORATED	Corporate Security	87	70
LEGALZOOM COM INCORPORATED	Corporate Security	213	150
ADVANSIX INCORPORATED	Corporate Security	40	39

Affordable Rent-To-Own, LLC
401(k) Profit Sharing Plan

EIN: 72-1147485

Plan No.: 001

Form 5500

Schedule H

Item 4i - Schedule Of Assets (Acquired And Disposed Of Within Year)

December 31, 2022

(a)	(b)	(c)	(d)
Identity of issuer, borrower, lessor or similar party	Description of investment including maturity date, rate of interest, collateral, par or maturity value	Cost of Acquisitions	Proceeds of Disposition
ADVANSIX INCORPORATED	Corporate Security	282	271
LEGALZOOM COM INCORPORATED	Corporate Security	63	44
LEGALZOOM COM INCORPORATED	Corporate Security	138	82
LEGALZOOM COM INCORPORATED	Corporate Security	253	134
V F CORPORATION	Corporate Security	2,866	1,626
	TOTAL	\$ 204,643	\$ 174,741

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 4066 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.)

B This return/report is: ☒ a single-employer plan; ☐ a DFE (specify) _____
☐ 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 Affordable Rent-to-Own, LLC 401(K) Profit Sharing Plan	1b Three-digit plan number (PN) <u>001</u>
2a Plan sponsor's name (employer, if for a single-employer plan) Mailing address (include room, apt., suite no. and street or P.O. Box) City or town, state or province, country, and ZIP or foreign postal code (if foreign, see instructions) Affordable Rent-to-Own, LLC 3118 West Pinhook US Lafayette LA 70508	1c Effective date of plan <u>01/01/1992</u> 2b Employer Identification Number (EIN) <u>72-1147185</u> 2c Plan Sponsor's telephone number <u>(337) 264-0407</u> 2d Business code (see instructions) <u>532210</u>

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

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

SIGN HERE		<u>9-26-23</u>	Christopher Overton
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE		<u>9-26-23</u>	Christopher Overton
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
SIGN HERE		<u>9-26-23</u>	Christopher Overton
	Signature of DFE	Date	Enter name of individual signing as DFE

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

Form 5500 (2022)
v. 220413

3a Plan administrator's name and address ☒ Same as Plan Sponsor	3b Administrator's EIN 3c Administrator's telephone number
4 If the name and/or EIN of the plan sponsor or the plan name has changed since the last return/report filed for this plan, enter the plan sponsor's name, EIN and 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	5 338
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) 216
a(2) Total number of active participants at the end of the plan year	6a(2) 175
b Retired or separated participants receiving benefits	6b 0
c Other retired or separated participants entitled to future benefits	6c 143
d Subtotal. Add lines 6a(2), 6b, and 6c.	6d 318
e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits	6e 0
f Total. Add lines 6d and 6e	6f 318
g Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item)	6g 316
h Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested	6h 40
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 2H 2J 2K 2T 3D	
b If the plan provides welfare benefits, enter the applicable welfare feature codes from the List of Plan Characteristics Codes in the instructions:	

9a Plan funding arrangement (check all that apply)	9b Plan benefit arrangement (check all that apply)
(1) ☒ Insurance (2) ☐ Code section 412(e)(3) insurance contracts (3) ☒ Trust (4) ☐ General assets of the sponsor	(1) ☐ Insurance (2) ☐ Code section 412(e)(3) insurance contracts (3) ☒ Trust (4) ☐ General assets of the sponsor
10 Check all applicable boxes in 10a and 10b to indicate which schedules are attached, and, where indicated, enter the number attached. (See instructions)	
a Pension Schedules	b General Schedules
(1) ☒ R (Retirement Plan Information) (2) ☐ MB (Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information) - signed by the plan actuary (3) ☐ SB (Single-Employer Defined Benefit Plan Actuarial Information) - signed by the plan actuary	(1) ☒ H (Financial Information) (2) ☐ I (Financial Information - Small Plan) (3) ☒ <u>1</u> A (Insurance Information) (4) ☒ C (Service Provider Information) (5) ☒ D (DFE/Participating Plan Information) (6) ☐ G (Financial Transaction Schedules)

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

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

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

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

11c Enter the Receipt Confirmation Code for the 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 _____

Affordable Rent-To-Own, LLC
401(k) Profit Sharing Plan

EIN: 72-1147485

Plan No.: 001

Form 5500

Schedule H

Item 4i - Schedule Of Assets (Acquired And Disposed Of Within Year)

December 31, 2022

(a)	(b)	(c)	(d)
Identity of issue, borrower, lessor or similar party	Description of investment including maturity date, rate of interest, collateral, par or maturity value	Cost of Acquisitions	Proceeds of Disposition
BOISE CASCADE COMPANY DEL	Corporate Security	\$ 714	\$ 719
CHEVERON CORPORATION NEW	Corporate Security	272	310
ING GROEP N.V. SPONSORED	Corporate Security	2,470	1,737
EMBECTA CORPORATION COMMON STOCK	Corporate Security	18	18
G III APPAREL GROUP LIMITED	Corporate Security	435	462
BP PLC SPONSORED ADR	Corporate Security	2,712	2,551
G III APPAREL GROUP LIMITED	Corporate Security	80	82
G III APPAREL GROUP LIMITED	Corporate Security	482	492
G III APPAREL GROUP LIMITED	Corporate Security	768	765
G III APPAREL GROUP LIMITED	Corporate Security	530	519
G III APPAREL GROUP LIMITED	Corporate Security	753	725
G III APPAREL GROUP LIMITED	Corporate Security	363	332
FARFETCH LIMITED ORD CLASS A	Corporate Security	2,800	1,324
UNITY SOFTWARE INCORPORATED	Corporate Security	2,385	857
UNITY SOFTWARE INCORPORATED	Corporate Security	2,904	1,048
BIOHAVEN PHARMACTL HLDG COMPANY LIMITED	Corporate Security	2,409	3,093
BIOHAVEN PHARMACTL HLDG COMPANY LIMITED	Corporate Security	2,184	2,952
BIOHAVEN PHARMACTL HLDG COMPANY LIMITED	Corporate Security	723	984
ZYNGA INCORPORATED CLASS A	Corporate Security	1,946	1,946
TOLL BROTHERS INCORPORATED	Corporate Security	3,661	3,017
BIOHAVEN PHARMACTL HLDG COMPANY LIMITED	Corporate Security	1,549	2,152
BIOHAVEN PHARMACTL HLDG COMPANY LIMITED	Corporate Security	416	574
BIOHAVEN PHARMACTL HLDG COMPANY LIMITED	Corporate Security	2,494	3,435
SPROUTS FMRS MKT INCORPORATED	Corporate Security	1,203	1,002
SPROUTS FMRS MKT INCORPORATED	Corporate Security	301	253
SPROUTS FMRS MKT INCORPORATED	Corporate Security	783	657
ALLEGiant TRAVEL COMPANY	Corporate Security	969	721
CONOCOPHILIPS	Corporate Security	3,689	4,446
IAA INCORPORATED	Corporate Security	1,669	1,603
UNION PAC CORPORATIONS	Corporate Security	1,563	1,489
WASTE MGMT INCORPORATED DEL	Corporate Security	1,988	2,059
CLARIVATE PLC ORD SHS	Corporate Security	3,055	2,593
ZENDESK INCORPORATED	Corporate Security	2,273	1,717
FANUC CORPORATION ADR	Corporate Security	433	450
ZENDESK INCORPORATED	Corporate Security	4,941	3,701
ZENDESK INCORPORATED	Corporate Security	1,880	1,406
ZENDESK INCORPORATED	Corporate Security	2,095	1,925
ZENDESK INCORPORATED	Corporate Security	762	962
SPROUTS FMRS MKT INCORPORATED	Corporate Security	241	205
SPROUTS FMRS MKT INCORPORATED	Corporate Security	557	488
RESOLUTE FST PRODUCTS INCORPORATED	Corporate Security	218	299
SPROUTS FMRS MKT INCORPORATED	Corporate Security	410	376
CREDIT SUISSE GROUP SPONSORED ADR	Corporate Security	225	193
SPROUTS FMRS MKT INCORPORATED	Corporate Security	288	243
SNAP INCORPORATED CLASS A	Corporate Security	2,297	503

Affordable Rent-To-Own, LLC
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OLYMPUS CORPORATION SPONSORED ADR	Corporate Security	1,212	1,516
OLYMPUS CORPORATION SPONSORED ADR	Corporate Security	529	666
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CHEMOCENTRYX INCORPORATED	Corporate Security	211	409
CHEMOCENTRYX INCORPORATED	Corporate Security	147	306
FOX FACTORY HLDG CORPORATION	Corporate Security	170	202

Affordable Rent-To-Own, LLC
401(k) Profit Sharing Plan

EIN: 72-1147485

Plan No.: 001

Form 5500

Schedule H

Item 4i - Schedule Of Assets (Acquired And Disposed Of Within Year)

December 31, 2022

(a)	(b)	(c)	(d)
Identity of issue, borrower, lessor or similar party	Description of investment including maturity date, rate of interest, collateral, par or maturity value	Cost of Acquisitions	Proceeds of Disposition
FOX FACTORY HLDG CORPORATION	Corporate Security	88	101
FOX FACTORY HLDG CORPORATION	Corporate Security	351	404
CONTINENTAL AG SPONSORED ADS	Corporate Security	475	294
MATADOR RES COMPANY	Corporate Security	348	345
MATADOR RES COMPANY	Corporate Security	406	406
CONTINENTAL AG SPONSORED ADS	Corporate Security	1,957	1,160
NATWEST GROUP PLC SPONS ADR	Corporate Security	0	0
SPROUTS FMRS MKT INCORPORATED	Corporate Security	706	672
APTARGROUP INCORPORATED	Corporate Security	704	736
WEBSTER FINL CORPORATION	Corporate Security	765	616
WEBSTER FINL CORPORATION	Corporate Security	682	711
COMPASS INCORPORATED CLASS A	Corporate Security	819	311
COMPASS INCORPORATED CLASS A	Corporate Security	730	283
COMPASS INCORPORATED CLASS A	Corporate Security	304	159
COMPASS INCORPORATED CLASS A	Corporate Security	415	218
COMPASS INCORPORATED CLASS A	Corporate Security	97	58
COMPASS INCORPORATED CLASS A	Corporate Security	220	119
COMPASS INCORPORATED CLASS A	Corporate Security	38	23
BLOCK INCORPORATED CLASS A	Corporate Security	2,598	1,210
BLOCK INCORPORATED CLASS A	Corporate Security	1,787	770
BLOCK INCORPORATED CLASS A	Corporate Security	1,320	1,155
COMPASS INCORPORATED CLASS A	Corporate Security	488	288
COMPASS INCORPORATED CLASS A	Corporate Security	8	5
COMPASS INCORPORATED CLASS A	Corporate Security	255	149
COMPASS INCORPORATED CLASS A	Corporate Security	65	49
MATADOR RES COMPANY	Corporate Security	174	143
MEDPACE HLDGS INCORPORATED	Corporate Security	430	449
COMPASS INCORPORATED CLASS A	Corporate Security	149	119
COMPASS INCORPORATED CLASS A	Corporate Security	64	59
NVIDIA CORPORATION	Corporate Security	1,941	1,486
NVIDIA CORPORATION	Corporate Security	770	619
AXIS CAP HLDGS LIMITED SHS	Corporate Security	296	247
COMPASS INCORPORATED CLASS A	Corporate Security	197	181
HANESBRANDS INCORPORATED	Corporate Security	1,576	1,134
AVALARA INCORPORATED	Corporate Security	1,052	1,016
AVALARA INCORPORATED	Corporate Security	502	646
AXIS CAP HLDGS LIMITED SHS	Corporate Security	118	100
TEMENOS AG SPONSORED ADR	Corporate Security	234	210
SPROUTS FMRS MKT INCORPORATED	Corporate Security	224	192
SPROUTS FMRS MKT INCORPORATED	Corporate Security	139	110
TC ENERGY CORPORATION	Corporate Security	597	451
ENCORE WIRE CORPORATION	Corporate Security	384	386
NIELSEN HLDGS PLC SHS EUR	Corporate Security	5,944	9,660
NETEASE INCORPORATED SPONSORED ADS	Corporate Security	510	326
PROSUS NV SPONSORED ADR	Corporate Security	2,015	1,807
CONOCOPHILLIPS	Corporate Security	922	1,273
CONOCOPHILLIPS	Corporate Security	196	255
MEDPACE HLDGS INCORPORATED	Corporate Security	1,719	2,725
STRYKER CORPORATION	Corporate Security	1,742	1,836
CLARIVATE PLC ORD SHS	Corporate Security	5,028	3,217

Affordable Rent-To-Own, L.L.C
401(k) Profit Sharing Plan

EIN: 72-1147485 Plan No.: 001 Form 5500 Schedule H
Item 4I - Schedule Of Assets (Acquired And Disposed Of Within Year)
December 31, 2022

(a)	(b)	(c)	(d)
Identity of issue, borrower, lessor or similar party	Description of investment including maturity date, rate of interest, collateral, par or maturity value	Cost of Acquisitions	Proceeds of Disposition
ALIGN TECHNOLOGY INCORPORATED	Corporate Security	1,641	739
ALIGN TECHNOLOGY INCORPORATED	Corporate Security	849	369
ALIGN TECHNOLOGY INCORPORATED	Corporate Security	1,459	1,108
ENCORE WIRE CORPORATION	Corporate Security	256	269
MEDPACE HLDGS INCORPORATED	Corporate Security	143	215
ALIGN TECHNOLOGY INCORPORATED	Corporate Security	243	193
ALIGN TECHNOLOGY INCORPORATED	Corporate Security	1,103	966
MATADOR RES COMPANY	Corporate Security	464	535
MATCH GROUP INCORPORATED	Corporate Security	2,079	767
MATCH GROUP INCORPORATED	Corporate Security	117	43
SVB FINANCIAL GROUP	Corporate Security	2,169	912
SVB FINANCIAL GROUP	Corporate Security	4,168	1,824
SVB FINANCIAL GROUP	Corporate Security	521	223
SVB FINANCIAL GROUP	Corporate Security	2,981	1,338
SVB FINANCIAL GROUP	Corporate Security	514	223
SVB FINANCIAL GROUP	Corporate Security	1,541	629
SVB FINANCIAL GROUP	Corporate Security	2,510	1,049
CONOCOPHILLIPS	Corporate Security	1,080	1,497
ALTRA INDL MOTION CORPORATION	Corporate Security	557	795
ALTRA INDL MOTION CORPORATION	Corporate Security	517	739
ALTRA INDL MOTION CORPORATION	Corporate Security	536	795
ALTRA INDL MOTION CORPORATION	Corporate Security	647	966
MATADOR RES COMPANY	Corporate Security	58	68
SCHLUMBERGER LIMITED COM STK	Corporate Security	172	217
FOX FACTORY HLDG CORPORATION	Corporate Security	527	626
SCHLUMBERGER LIMITED COM STK	Corporate Security	816	1,032
INMODE LIMITED SHS	Corporate Security	176	226
SCHLUMBERGER LIMITED COM STK	Corporate Security	1,633	1,986
MONRO INCORPORATED	Corporate Security	300	317
CONOCOPHILLIPS	Corporate Security	1,080	1,416
EBIX INCORPORATED COM NEW	Corporate Security	47	36
NIDEC CORPORATION SPONSORED ADR	Corporate Security	677	675
EBIX INCORPORATED COM NEW	Corporate Security	141	113
NEXSTAR MEDIA GROUP INCORPORATED COMMON STOCK	Corporate Security	852	931
EBIX INCORPORATED COM NEW	Corporate Security	47	37
NEXSTAR MEDIA GROUP INCORPORATED COMMON STOCK	Corporate Security	682	737
EBIX INCORPORATED COM NEW	Corporate Security	117	93
SCHNEIDER NATIONAL INCORPORATED CLASS B	Corporate Security	26	25
SPROUTS FMRS MKT INCORPORATED	Corporate Security	278	270
EBIX INCORPORATED COM NEW	Corporate Security	141	111
SCHNEIDER NATIONAL INCORPORATED CLASS B	Corporate Security	131	125
SCHNEIDER NATIONAL INCORPORATED CLASS B	Corporate Security	184	175
RUSH ENTERPRISES INCORPORATED CLASS A	Corporate Security	406	401
RUSH ENTERPRISES INCORPORATED CLASS A	Corporate Security	52	51
RUSH ENTERPRISES INCORPORATED CLASS A	Corporate Security	204	203
ADVANSIX INCORPORATED	Corporate Security	75	79
ADVANSIX INCORPORATED	Corporate Security	160	159
KONINKLIJKE PHILIPS N V NY REGIS SHS NEW	Corporate Security	1,487	669
LEGALZOOM COM INCORPORATED	Corporate Security	87	70
LEGALZOOM COM INCORPORATED	Corporate Security	213	150
ADVANSIX INCORPORATED	Corporate Security	40	39

Affordable Rent-To-Own, LLC
401(k) Profit Sharing Plan

EIN: 72-1147485

Plan No.: 001

Form 5500

Schedule H

Item 4i - Schedule Of Assets (Acquired And Disposed Of Within Year)

December 31, 2022

(a)	(b)	(c)	(d)
Identity of issuer, borrower, lessor or similar party	Description of investment including maturity date, rate of interest, collateral, par or maturity value	Cost of Acquisitions	Proceeds of Disposition
ADVANSIX INCORPORATED	Corporate Security	282	271
LEGALZOOM COM INCORPORATED	Corporate Security	63	44
LEGALZOOM COM INCORPORATED	Corporate Security	138	82
LEGALZOOM COM INCORPORATED	Corporate Security	253	134
V F CORPORATION	Corporate Security	2,866	1,626
	TOTAL	\$ 204,643	\$ 174,741

Affordable Rent-To-Own, LLC
401(k) Profit Sharing Plan
Statements Of Net Assets Available For Benefits
December 31, 2022 and 2021

	<u>2022</u>	<u>2021</u>
Assets		
Investments		
Investments at fair value	\$ 18,492,117	\$ 23,873,859
Interest bearing deposits	<u>247,791</u>	<u>208,918</u>
	<u>18,739,908</u>	<u>24,082,777</u>
Receivables		
Employer contributions	242,498	318,507
Participant contributions	1,005	-
Other	<u>4,301</u>	<u>297</u>
	<u>247,804</u>	<u>318,804</u>
Total assets	<u>18,987,712</u>	<u>24,401,581</u>
Liabilities		
Other liabilities	<u>577</u>	<u>1,931</u>
Total liabilities	<u>577</u>	<u>1,931</u>
Net Assets Available For Benefits	<u><u>\$ 18,987,135</u></u>	<u><u>\$ 24,399,650</u></u>

The Notes To Financial Statements are an integral part of these statements.

Affordable Rent-To-Own, LLC
401(k) Profit Sharing Plan
Statement Of Changes In Net Assets Available For Benefits
For The Year Ended December 31, 2022

Additions To Net Assets Attributed To:

Investment income	
Net depreciation in fair value of investments	\$ (4,818,123)
Interest and dividends	118,145
Other income	2,868
	<u>(4,697,110)</u>

Contributions	
Participants	580,286
Employer	618,964
	<u>1,199,250</u>

Total additions	<u>(3,497,860)</u>
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Deductions From Net Assets Attributed To:

Benefits paid to participants	1,807,481
Corrective distributions	5,641
Administrative expenses	98,145
Other expenses	<u>3,388</u>

Total deductions	<u>1,914,655</u>
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Net decrease	(5,412,515)
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Net Assets Available For Benefits, Beginning Of Year	<u>24,399,650</u>
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Net Assets Available For Benefits, End Of Year	<u><u>\$ 18,987,135</u></u>
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The Notes To Financial Statements are an integral part of these statements.

Affordable Rent-To-Own, LLC
401(k) Profit Sharing Plan
Notes To Financial Statements
For The Year Ended December 31, 2022

Note 1. Description Of Plan

The following description of the Affordable Rent-To-Own, LLC 401(k) Profit Sharing Plan (the Plan) provides only general information. Participants should refer to the Plan Agreement for a more complete description of the Plan's provisions.

General

The Plan is a defined contribution plan established in 1992 and, as amended, covers substantially all employees of Affordable Rent-To-Own, LLC (the Company) who complete at least one year of service and are age twenty-one or older. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA). The Board of Trustees oversees the governance of the Plan. The Plan's investment committee determines the appropriateness of the Plan's investment offerings, monitors investment performance and reports to the Plan's Board of Trustees.

Contributions

Each year, participants may contribute up to the maximum percentage of pretax annual compensation and dollar amount permissible under Section 401(k) of the Internal Revenue Code, as defined in the Plan. Participants who have attained age fifty (50) before the end of the Plan year are eligible to make catch-up contributions. Participants may also contribute amounts representing distributions from other qualified defined benefit or contribution plans (rollover). Participants direct the investment of their contributions into various investment options offered by the Plan. The Plan currently offers various mutual funds as investment options for participants. Employer contributions are discretionary and based on board approval. The matching company contribution is based on a percentage of base compensation that a participant contributes to the plan. Additional profit sharing amounts may be contributed at the option of the Company's board of directors and are invested in a portfolio of investments as directed by the Company. During the year ended December 31, 2022 the Company made a \$241,988 profit sharing contribution to the Plan. Contributions are subject to certain IRS limitations.

Affordable Rent-To-Own, LLC
401(k) Profit Sharing Plan
Notes To Financial Statements
For The Year Ended December 31, 2022

Note 1. Description Of Plan (continued)

Vesting

Participants are vested immediately in their contributions plus actual earnings thereon. Employees are vested in employer contributions as follows:

<u>Years of Service</u>	<u>Percentage Vested</u>
Less than 2	0%
2	20%
3	40%
4	60%
5	80%
6	100%

Participant Accounts

The Plan allows participants to direct employee and Company matching contributions into various investment options. Participants may change their investment options at any time. Employer profit sharing contributions in various investment options are nonparticipant-directed. The Board of Trustees for the Plan is responsible for all investment decisions.

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

Payment of Benefits

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

Affordable Rent-To-Own, LLC
401(k) Profit Sharing Plan
Notes To Financial Statements
For The Year Ended December 31, 2022

Note 1. Description Of Plan (continued)

Forfeited Accounts

At December 31, 2022 forfeited non-vested accounts totaled \$34,511. Employees forfeitures of profit sharing contributions are allocated among eligible participants currently enrolled in the Plan. Forfeitures of 401(k) matching contributions are used to offset future employer matching contributions or plan expenses. Also, in 2022, employer plan expenses were reduced by \$20,226 from forfeited non-vested accounts.

Note 2. Summary Of Significant Accounting Policies

Basis of Accounting

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

Use of Estimates

The preparation of financial statements in conformity with accounting principles generally accepted in the United States of America requires Plan management to make estimates and assumptions that affect the reported amounts of net assets available for benefits and changes therein. Accordingly, actual results could differ from those estimates.

Investment Valuation and Income Recognition

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

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

Payment of Benefits

Benefits are recorded when paid.

Affordable Rent-To-Own, LLC
401(k) Profit Sharing Plan
Notes To Financial Statements
For The Year Ended December 31, 2022

Note 2. Summary Of Significant Accounting Policies (continued)

Expenses

Certain expenses of maintaining the Plan are paid by the Plan, unless otherwise paid by the Company. Expenses that are paid by the Company are excluded from these financial statements. Investment related expenses are included in net appreciation of fair value of investments. Administrative expenses of the plan are allocated to participant accounts.

Note 3. Fair Value Measurements

The Plan's investments are reported at fair value in the accompanying statement of net assets available for benefits. The methods used to measure fair value may produce an amount that may not be indicative of net realizable value or reflective of further fair values. The Plan's Investment Committee determines the Plan's valuation policies using information provided by the investment advisers and custodians. Although the Plan believes its valuation methods are appropriate and consistent with other market participants, the use of different methodologies or assumptions to measure fair value of certain financial instruments could result in a different fair value at the reporting date.

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

- Level 1 - Inputs to the valuation methodology are unadjusted quoted prices for identical assets or liabilities in active markets that the Plan has the ability to access.

Affordable Rent-To-Own, LLC
401(k) Profit Sharing Plan
Notes To Financial Statements
For The Year Ended December 31, 2022

Note 3. Fair Value Measurements (continued)

Level 2 - Inputs to the valuation methodology include:

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

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

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

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

The following is a description of the valuation methodologies used for assets measured at fair value. There have been no changes to the methodologies used at December 31, 2022.

Common stocks and real estate investment trusts: Valued at the closing price reported on the active market on which the individual securities are traded.

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

Affordable Rent-To-Own, LLC
401(k) Profit Sharing Plan
Notes To Financial Statements
For The Year Ended December 31, 2022

Note 3. Fair Value Measurements (continued)

Pooled separate accounts (PSA): Pooled separate accounts are valued at NAV or equivalent based on units of the pooled separate accounts. The NAV, as provided by the trustee, is used as a practical expedient to estimate fair value. The NAV is generally based on the fair value of the underlying investments held by the pooled separate account less its liabilities. This practical expedient is not used when it is determined to be probable that the pooled separate account will sell the investment for an amount different than the reported NAV at year-end. As of December 31, 2022 and 2021, there were no unfunded commitments related to the PSA. The PSA may be redeemed on a daily basis with no redemption restrictions.

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

	2022			
	Level 1	Level 2	Level 3	Total
Common stock	\$3,242,483	\$ -	\$ -	\$ 3,242,483
Real estate				
investment trust	51,795	-	-	51,795
Mutual funds	2,883,743	-	-	2,883,743
Pooled separate accounts*	-	-	-	12,314,096
Total investments at fair value	\$6,178,021	\$ -	\$ -	\$18,492,117

	2021			
	Level 1	Level 2	Level 3	Total
Common stock	\$4,314,839	\$ -	\$ -	\$ 4,314,839
Real estate				
investment trust	77,177	-	-	77,177
Mutual funds	3,465,637	-	-	3,465,637
Pooled separate accounts*	-	-	-	16,016,206
Total investments at fair value	\$7,857,653	\$ -	\$ -	\$23,873,859

Affordable Rent-To-Own, LLC
401(k) Profit Sharing Plan
Notes To Financial Statements
For The Year Ended December 31, 2022

Note 3. Fair Value Measurements (continued)

* In accordance with FASB ASCS Subtopic 820-10, certain investments that were measured at fair value using the NAV 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 as investments in the statement of net assets available for benefits.

The following table sets forth additional disclosures of Plan's investments whose fair value is estimated using NAV per share (or its equivalent) as of December 31, 2022 and 2021.

December 31, 2022				Redemption
	<u>Fair Value</u>	<u>Unfunded Commitment</u>	<u>Redemption Frequency</u>	<u>Notice Period</u>
Pooled separate accounts	\$16,016,206	-	Daily	None
December 31, 2021				Redemption
	<u>Fair Value</u>	<u>Unfunded Commitment</u>	<u>Redemption Frequency</u>	<u>Notice Period</u>
Pooled separate accounts	\$14,017,423	-	Daily	None

The Plan has investments in various pooled separate accounts which invest in equity, fixed income, and target date funds. The objectives of those investment vehicles invested in equity investments is to approximate the risk and return characterized by various indexes; to seek long term capital appreciation; to provide diversified exposure representative of various segments of the U.S. or foreign equity market; and/or to seek income. The objectives of the investment vehicles invested in fixed income is to provide investment results that approximate the overall performance of certain bond indices and/or to provide a predictable rate of return while preserving the safety of capital and minimizing market risk. The objective of the investment vehicles invested in target date funds is to provide various levels of asset allocations which become more conservative over time so participants can stay with the same fund before and after selected retirement dates. These investment vehicles are generally redeemable at NAV under agreements with the underlying investment vehicles. However, it is possible that these redemption rights may be restricted by these investment vehicles in the future in accordance with underlying agreements.

Affordable Rent-To-Own, LLC
401(k) Profit Sharing Plan
Notes To Financial Statements
For The Year Ended December 31, 2022

Note 3. Fair Value Measurements (continued)

Due to the nature of the investments held by the investment vehicles, changes in market conditions and the economic environment may significantly impact the NAV of the investment vehicles, and consequently, the fair value of the Plan's interest in the investment vehicles. Furthermore, changes in the liquidity provisions of the funds may significantly impact the fair value of the Plan's interest in the investment vehicles.

Note 4. Nonparticipant Directed Investments

Information about the net assets and the significant components of the changes in net assets relating to the nonparticipant directed investments is as follows:

	<u>2022</u>	<u>2021</u>
Net assets:		
Common stock	\$3,242,483	\$4,314,839
Real estate investment trust	51,795	77,177
Mutual funds	2,883,743	3,465,637
Employer's contribution receivable	242,498	318,507
Interest bearing deposits	<u>247,791</u>	<u>208,918</u>
Total Net Assets	<u>\$6,668,310</u>	<u>\$8,385,078</u>

	<u>2022</u>
Changes in net assets:	
Employer's contribution	\$ 242,498
Interest and dividends	119,267
Realized and unrealized losses on investments	(1,523,313)
Other income	369
Benefits paid to participants	(479,932)
Administrative fees	(72,269)
Other expenses	<u>(3,388)</u>
	<u>(\$1,716,768)</u>

Affordable Rent-To-Own, LLC
401(k) Profit Sharing Plan
Notes To Financial Statements
For The Year Ended December 31, 2022

Note 5. Plan Administration

Affordable Rent-To-Own, LLC serves as Plan administrator and has the responsibility for the administration of the Plan.

Certain administrative functions are performed by officers or employees of the Company. No such officer or employee receives compensation from the Plan. Certain administrative expenses for the Plan are paid directly to the Plan Sponsor.

Note 6. Related-Party Transactions And Party-In-Interest Transactions

Certain Plan investments are shares of mutual funds managed by VOYA Retirement Insurance and Annuity Company, (the Trustee of the Plan). These transactions qualify as party-in-interest transactions which are exempt from the prohibited transaction rules. Fees incurred by the plan for the investment management services are included in net appreciation in fair value of the investment, as they are paid through revenue sharing, rather than a direct payment.

The Plan Sponsor pays directly any other fees related to the plan's operations.

Note 7. Tax Status

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

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

Affordable Rent-To-Own, LLC
401(k) Profit Sharing Plan
Notes To Financial Statements
For The Year Ended December 31, 2022

Note 8. Certified Investments

Certain information related to investments disclosed in the accompanying financial statements and supplemental schedule, including investments held at December 31, 2022 and 2021, and net (depreciation)/appreciation in fair value of investments, interest and dividends for the year ended December 31, 2022, was obtained or derived from information supplied to the plan administrator and certified as complete and accurate by VOYA Retirement Insurance and Annuity Company (the Trustee of the Plan).

Note 9. Forfeitures

The following table summarizes the activity in forfeiture accounts in 2022:

401(k):	
Balance, January 1	\$ 21,319
Additions	33,418
Deletions	<u>(20,226)</u>
Balance, December 31	\$ <u>34,511</u>
Profit Sharing:	
Balance, January 1	\$ -
Additions	-
Deletions	<u>-</u>
Balance, December 31	\$ <u>-</u>

Note 10. Plan Termination

Although it has not expressed any intention to do so, the Company has the right, under the Plan, to discontinue its contributions at any time and to terminate the Plan subject to the provisions set forth in ERISA. In the event of any termination of the Plan, or upon complete or partial discontinuance of contributions, the accounts of each affected participant will become fully vested.

Affordable Rent-To-Own, LLC
401(k) Profit Sharing Plan
Notes To Financial Statements
For The Year Ended December 31, 2022

Note 11. Terminated Participants

At December 31, 2022, net assets available for benefits include \$1,159,051 allocated to the accounts of participants who, as of or prior to that date, had withdrawn from participating in the earnings and operation of the Plan. Of the amount, \$1,080,739 was vested as of December 31, 2022. The remainder will be forfeited upon distribution.

Note 12. Risks And Uncertainties

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

Note 13. Subsequent Events

In preparing the financial statements, the Company has evaluated events and transactions for potential recognition or disclosure through August 24, 2023, the date that the financial statements were available to be issued.

Affordable Rent-To-Own, LLC
401(k) Profit Sharing Plan

EIN: 72-1147485

Plan No.: 001

Form 5500

Schedule H

Item 4i - Schedule Of Assets Held For Investment Purpose At End Of Year

December 31, 2022

(a)	(b)	(c)	(d)	(e)
	Issuer	Description	Cost	Current Value
	Raymond James #78961600	Money Market Account	\$ 242,290	\$ 242,290
	Raymond James #50746002	Money Market Account	5,500	5,500
	AIA Group Limited Sponsored Adr	Corporate Security	19,282	17,883
	Abbot Labs	Corporate Security	30,774	27,557
	Abbvie Incorporated	Corporate Security	29,701	36,039
	Adidas Ag Adr	Corporate Security	23,126	12,107
	Advansix Incorporated	Corporate Security	3,612	3,346
	Adyen N V Un-sponsored Ads	Corporate Security	6,311	4,510
	Advanced Micro Devices Incorporated	Corporate Security	29,354	22,929
	Affiliated Managers Group Incorporated	Corporate Security	20,190	33,429
	Air Liquide Adr	Corporate Security	5,866	6,246
	Airbus Se Un-sponsored Adr	Corporate Security	5,456	5,421
	Akzo Nobel N V Sponsored Ads New	Corporate Security	14,778	7,879
	Albany International Corporation Class A	Corporate Security	3,354	3,352
	Alphabet Incorporated Cap Stk Class C	Corporate Security	17,602	18,456
	Alphabet Incorporated Cap Stk Class A	Corporate Security	24,305	16,940
	Altair Ingr Incorporated Com Class A	Corporate Security	3,619	4,001
	Altice Usa Incorporated Class A	Corporate Security	61,849	14,416
	Amadeus It Group S A Un-sponsored Ads	Corporate Security	21,777	16,063
	Amazon Com Incorporated	Corporate Security	78,154	46,956
	American International Group Incorporated Com New	Corporate Security	26,394	39,272
	Apple Incorporated	Corporate Security	44,432	43,656
	Artisan Panmeters Asset Mgmt In Class A	Corporate Security	17,133	16,810
	Atara Biotherapeutics Incorporated	Corporate Security	1,638	1,027
	Atlas Copco Ab Sp Adr A New	Corporate Security	11,746	9,451
	Atlassian Financial Incorporated	Corporate Security	17,615	11,967
	Axon Enterprise Incorporated	Corporate Security	5,766	9,790
	Axos Financial Incorporated	Corporate Security	5,047	6,306
	BP PLC Sponsored Adr	Corporate Security	2,564	3,179
	BNP Paribas Sponsored Adr	Corporate Security	29,929	25,773
	Balchem Corporation	Corporate Security	5,218	5,739
	Bk Of America Corporation	Corporate Security	21,211	22,687
	Bank Ozk	Corporate Security	8,478	9,975
	Barclays PLC ADR	Corporate Security	7,413	7,348
	Barrick Gold Corporation	Corporate Security	4,874	4,364
	Bayer Ag Sponsored Adr	Corporate Security	15,925	12,572
	Beckton Dickinson & Company	Corporate Security	13,791	14,495
	Berkshire Hathaway Incorporated Del Class B New	Corporate Security	11,555	16,990
	Bio-Techne Corporation	Corporate Security	6,322	7,956
	Booking Holdings Incorporated	Corporate Security	31,389	28,214
	Borgwarner Incorporated	Corporate Security	10,719	10,224
	Brambles Limited Sponsored Adr	Corporate Security	3,180	3,176
	Bright Horizons Fam Sol In Del	Corporate Security	10,080	4,922
	British American Tob PLC Sponsored Adr	Corporate Security	5,796	5,797
	Brown & Brown Incorporated	Corporate Security	7,485	17,604
	Burberry Group Plc Sponsored Adr	Corporate Security	4,047	3,614
	C4 Therapeutics	Corporate Security	894	643

Affordable Rent-To-Own, LLC
401(k) Profit Sharing Plan

EIN: 72-1147485

Plan No.: 001

Form 5500

Schedule H

Item 4i - Schedule Of Assets Held For Investment Purpose At End Of Year

December 31, 2022

(a)	(b)	(c)	(d)	(e)
	Issuer	Description	Cost	Current Value
	C H Robinson Worldwide Incorporated Com New	Corporate Security	11,705	13,002
	CRH PLC ADR	Corporate Security	6,986	8,356
	Cactus Incorporated Class A	Corporate Security	2,689	3,870
	Caesars Entertainment Incorporated New	Corporate Security	11,154	7,946
	Canadian Pac Ry Limited	Corporate Security	12,670	12,233
	Carmax Incorporated	Corporate Security	13,130	12,543
	Carrier Global Corporation	Corporate Security	8,721	9,611
	Casella Waste Systems Incorporated Class A	Corporate Security	11,330	15,386
	Caterpillar Incorporated	Corporate Security	14,562	20,123
	Cellnex Telecom S A Un-sponsored ADR	Corporate Security	5,623	3,185
	Chevron Corporation New	Corporate Security	5,670	5,744
	Clearwater Analytics Hldgs Incorporated Class A	Corporate Security	3,790	4,088
	CLP Holdings Limited Sponsored ADR	Corporate Security	5,377	3,816
	Cognex Corporation	Corporate Security	5,613	4,711
	Commercial Metals Company	Corporate Security	4,247	4,106
	Compass Group Plc Sponsored ADR	Corporate Security	8,635	9,065
	Computershare limited Sponsored ADR	Corporate Security	2,935	3,092
	Conocophillips	Corporate Security	24,166	28,792
	Construction Partners Incorporated Com Class A	Corporate Security	9,185	12,011
	Core & Main Incorporated Class A	Corporate Security	22,136	17,765
	Costar Group Incorporated	Corporate Security	19,955	24,343
	Crown Hldgs Incorporated	Corporate Security	25,528	22,197
	Cullen Frost Bankers Incorporated	Corporate Security	12,376	12,300
	Daikin Industries Limited Un-sponsored ADR	Corporate Security	10,153	9,675
	Daiichi Sankyo Company Limited Spon ADR Lev 1	Corporate Security	5,805	6,345
	Danaher Corporation	Corporate Security	19,119	22,561
	Danone Sponsored ADR	Corporate Security	6,328	4,571
	Deere & Company	Corporate Security	33,707	42,447
	Definitive Healthcare Corporation Class A Com	Corporate Security	7,334	2,737
	Descartes Systems Group Incorporated	Corporate Security	7,771	10,587
	Deutsche Boerse AG Un-sponsored ADR	Corporate Security	6,103	6,063
	Deutsche Telekom AG sponsored ADR	Corporate Security	9,754	10,343
	Dexcom Incorporated	Corporate Security	4,980	7,021
	Diageo PLC Spon ADR New	Corporate Security	22,352	21,026
	Disney Walt Company	Corporate Security	18,493	9,296
	Dominion Energy Incorporated	Corporate Security	9,956	8,523
	Douglas Dynamics Incorporated	Corporate Security	7,164	6,653
	Dyne Therapeutics Incorporated	Corporate Security	1,362	1,171
	EDP Energias De Portugal Sa Sponsored ADR	Corporate Security	12,172	11,230
	ENI S P A Sponsored ADR	Corporate Security	7,886	8,885
	EVI Industries	Corporate Security	4,506	6,182
	Encore Wire Incorporation	Corporate Security	3,843	3,852
	Energizer Hldgs Incorporated New	Corporate Security	11,673	14,057
	Energypac Tool Group Corporation Class A Com	Corporate Security	11,155	12,827
	Ensign Group Incorporated	Corporate Security	7,945	11,826
	Essilor Luxottica Un-sponsored ADR	Corporate Security	7,746	7,584
	Euronet Worldwide Incorporated	Corporate Security	8,221	7,173

Affordable Rent-To-Own, LLC
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Schedule H

Item 4i - Schedule Of Assets Held For Investment Purpose At End Of Year

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(a)	(b)	(c)	(d)	(e)
	Issuer	Description	Cost	Current Value
	Exponent Incorporated	Corporate Security	11,715	13,476
	FB Finl Corporation	Corporate Security	6,290	5,819
	Meta Platforms Incorporated Class A	Corporate Security	28,100	25,512
	Fair Isaac Corporation	Corporate Security	8,107	11,972
	First Rep Bk San Francisco Cal	Corporate Security	7,800	8,167
	Firstservice Corporation New	Corporate Security	10,996	11,642
	Five9 Incorporated	Corporate Security	11,900	7,057
	Focus Finl Partners Incorporated Com Class A	Corporate Security	7,932	6,150
	Fox Factory Hldg Corporation	Corporate Security	3,982	4,197
	Franklin Resources Incorporated	Corporate Security	15,039	17,727
	Freeport-Mcmoran Incorporated Class B	Corporate Security	28,034	27,284
	Fujitsu Limited Unsponsored Adr	Corporate Security	10,694	8,705
	Gartner Incorporated	Corporate Security	2,788	6,051
	GFI. Environmental Incorporated Sub VTG SHS	Corporate Security	4,469	4,531
	Generic Hldgs Incorporated	Corporate Security	2,227	1,711
	General Mtrs Company	Corporate Security	23,057	15,979
	Givaudan Sa Adr	Corporate Security	6,335	4,593
	Glencore PLC Unsponsored Adr	Corporate Security	7,519	10,552
	Graco Incorporated	Corporate Security	6,272	7,869
	Grand Canyon Ed Incorporated	Corporate Security	6,710	6,762
	Guidewire Software Incorporated	Corporate Security	11,780	9,009
	HCA Healthcare Incorporated	Corporate Security	11,960	16,077
	HDFC Bank Limited Sponsored Ads	Corporate Security	13,928	14,024
	Haleon PLC SPON ADS	Corporate Security	6,518	7,144
	Hamilton Lane Incorporated Class A	Corporate Security	8,379	7,666
	Hartford Finl Svcs Group Incorporated	Corporate Security	5,678	8,645
	Healthequity Incorporated	Corporate Security	4,538	4,500
	Heico Corporation New Class A	Corporate Security	6,873	8,270
	Helios Technologies Incorporated	Corporate Security	3,807	4,736
	Henry Jack & Assoc Incorporated	Corporate Security	9,337	9,480
	Hillenbrand Incorporated	Corporate Security	9,338	17,281
	Hillman Solutions Corporation	Corporate Security	5,131	3,071
	Hitachi Limited Adr 2 Com	Corporate Security	12,230	14,706
	Home Depot Incorporated	Corporate Security	18,250	17,372
	Honeywell International Incorporated	Corporate Security	10,630	11,144
	Hong Kong Exchanges & Clearing Unsponsored ADR	Corporate Security	3,958	4,796
	Howmet Aerospace Incorporated	Corporate Security	21,483	25,695
	Hoya Corporation Sponsored Adr	Corporate Security	5,753	6,163
	Humana Incorporated	Corporate Security	10,635	14,341
	Huntsman Corporation	Corporate Security	4,741	4,012
	Iaa Incorporated	Corporate Security	9,327	10,280
	Iberdrola SA Spon ADR	Corporate Security	6,301	6,392
	Industria De Discno Textil Ind Unsponsored Adr	Corporate Security	8,698	7,148
	Innospec Incorporated	Corporate Security	8,399	9,360
	Intesa Sanpaolo S P A Sponsored Adr	Corporate Security	8,376	6,746
	Intra-Cellular Therapies Incorporated	Corporate Security	2,998	4,234
	Janus International Group Incorporated Common Stock	Corporate Security	6,750	5,512

Affordable Rent-To-Own, LLC
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Schedule H

Item 4i - Schedule Of Assets Held For Investment Purpose At End Of Year

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(a)	(b)	(c)	(d)	(e)
	Issuer	Description	Cost	Current Value
	John Bean Technologies Corporation	Corporate Security	5,011	4,567
	Kkr & Company Incorporated	Corporate Security	20,543	20,378
	Kadant Incorporated	Corporate Security	7,343	12,434
	Kddi Corporation ADR	Corporate Security	10,128	9,069
	Koninklijke Philips N V NY Regis Shs New	Corporate Security	4,043	3,238
	Kubota Corporation ADR	Corporate Security	13,402	8,056
	Kyocera Corporation Sponsored ADS	Corporate Security	2,535	2,235
	Kymera Therapeutics Incorporated	Corporate Security	608	699
	LGI Homes Incorporated	Corporate Security	4,573	4,352
	LCI Industries	Corporate Security	4,870	3,790
	L. Oreal Company ADR	Corporate Security	8,308	6,978
	LPL Finl Hldgs Incorporated	Corporate Security	4,517	15,348
	L3Harris Technologies Incorporated	Corporate Security	7,969	8,745
	LVMH Moet Hennessy Lou Vuitton ADR	Corporate Security	43,109	41,505
	LegalZoom Com Incorporated	Corporate Security	3,433	2,183
	Legrand S A Un-sponsored ADR	Corporate Security	9,830	7,474
	Leslies Incorporated	Corporate Security	4,448	4,396
	Lightspeed Commerce Incorporated Sub Vtg Shs	Corporate Security	6,260	1,473
	London STK Exchange Group Un-sponsored ADR	Corporate Security	22,219	18,456
	Lovesac Company	Corporate Security	5,248	2,641
	Magnolia Oil & Gas Corporation Class A	Corporate Security	4,611	6,519
	Marsh & McLennan Companies Incorporated	Corporate Security	10,146	13,238
	Martin Marietta Mats Incorporated	Corporate Security	7,659	8,111
	Mastercard Incorporated Class A	Corporate Security	45,507	49,378
	Matador RES Company	Corporate Security	5,320	5,323
	Match Group Incorporated New	Corporate Security	7,274	3,568
	Medpace HLDGS Incorporated	Corporate Security	5,123	7,434
	Mercer International Incorporated	Corporate Security	4,377	3,364
	Mercury Systems Incorporated	Corporate Security	10,798	7,024
	Merit Med Systems Incorporated	Corporate Security	7,287	9,322
	Michelin Compagnie Generale DE Un-sponsored ADR	Corporate Security	1,812	1,803
	Microsoft Corporation	Corporate Security	74,791	95,448
	Mister Car Wash Incorporated	Corporate Security	4,190	3,369
	Mitsubishi UFJ Finl Group Incorporated Sponsored ADR	Corporate Security	12,502	14,267
	Moelis & Company Class A	Corporate Security	8,794	7,866
	Molson Coors Beverage Company Class B	Corporate Security	21,394	26,842
	Monotaro Company Limited Un-sponsored ADR	Corporate Security	2,594	1,703
	NVR Incorporated	Corporate Security	18,945	18,450
	Nasdaq Incorporated	Corporate Security	13,738	13,374
	National GRID PLC Sponsored ADR NE	Corporate Security	3,511	3,378
	Natwest Group PLC Spons ADR	Corporate Security	5,268	5,969
	Neogen Corporation	Corporate Security	11,686	8,194
	Nestle S A Sponsored ADR	Corporate Security	33,901	32,077
	Nexstar Media Group Incorporated Common Stock	Corporate Security	3,683	3,676
	Nice Limited Sponsored ADR	Corporate Security	5,842	3,846
	Nike Incorporated Class B	Corporate Security	10,697	11,350
	Novanta Incorporated	Corporate Security	9,556	9,375

Affordable Rent-To-Own, LLC
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Schedule H

Item 4i - Schedule Of Assets Held For Investment Purpose At End Of Year

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(a)	(b)	(c)	(d)	(e)
	Issuer	Description	Cost	Current Value
	Novo-Nordisk A S Adr	Corporate Security	20,340	31,940
	Nvidia Corporation	Corporate Security	9,320	8,768
	Nurix Therapeutics Incorporated	Corporate Security	1,024	889
	Olaplex Hldgs Incorporated	Corporate Security	13,182	3,496
	Ollies Bargain Outlet Hldgs Inc	Corporate Security	8,983	5,949
	Olympus Corporation Sponsored ADR	Corporate Security	8,144	7,326
	Omniceil Com	Corporate Security	9,703	5,395
	Open Lending Corporation Com Class A	Corporate Security	6,768	2,572
	Parker-Hannifin Corporation	Corporate Security	15,147	15,714
	Paycor HCM Incorporated	Corporate Security	5,387	4,527
	Pepsico Incorporated	Corporate Security	18,152	24,570
	Pfizer Incorporated	Corporate Security	10,370	15,270
	Pool Corporation	Corporate Security	7,808	8,768
	Post Hldgs Incorporated	Corporate Security	11,516	15,705
	Q2 Hldgs Incorporated	Corporate Security	10,578	3,466
	Rbc Bearings Incorporated	Corporate Security	7,246	9,211
	Reckitt Benckiser Grp Plc Sponsored Adr	Corporate Security	5,685	4,720
	Recruit Hldgs Company Limited Un-sponsored Adr	Corporate Security	11,012	7,293
	Relx PLC Sponsored ADR	Corporate Security	6,129	6,376
	Repligen Corporation	Corporate Security	7,713	9,989
	Rentokill Initial PLC Sponsored Adr	Corporate Security	8,485	7,672
	Rio Tinto PLC Sponsored ADR	Corporate Security	2,456	2,492
	Rivian Automotive Incorporated Com Class A	Corporate Security	11,713	2,543
	Roche Hldg Limited Sponsored Adr	Corporate Security	25,774	23,235
	Rollins Incorporated	Corporate Security	7,864	9,720
	Ryanair Holdings Plc Sponsored Ads	Corporate Security	9,946	8,298
	Ryerson HLDG Corporation	Corporate Security	3,281	3,329
	Smc Corporation Japan Sponsored Adr	Corporate Security	2,024	1,516
	SPS Comm Incorporated	Corporate Security	5,211	8,862
	SS&C Technologies Hldgs Incorporated	Corporate Security	17,697	12,599
	SAIA Incorporated	Corporate Security	4,758	5,242
	Sanofi Sponsored ADR	Corporate Security	6,522	7,168
	Schneider Electric Se Un-sponsored Adr	Corporate Security	13,444	14,118
	Schnitzer Steel Industries Incorporated Class A	Corporate Security	4,923	3,923
	Schneider National Incorporated Class B	Corporate Security	3,329	3,136
	Scwab Charles Corporation	Corporate Security	15,392	17,318
	Servisfirst Banchsares Incorporated	Corporate Security	6,398	6,684
	Seven & I Hldgs Company Limited Un-sponsored Adr	Corporate Security	4,179	4,075
	Sherwin Williams Company	Corporate Security	27,443	27,293
	Shiseido Company Limited Sponsored Adr	Corporate Security	7,449	5,738
	Simpson Mfg Incorporated	Corporate Security	4,772	4,433
	Siteone Landscape Supply Incorporated	Corporate Security	5,225	5,397
	Skyline Champion Corporation	Corporate Security	4,288	7,057
	Softbank Group Corporation Un-sponsored Adr	Corporate Security	6,753	3,935
	Solaredge Technologies Incorporated	Corporate Security	3,950	3,683
	Sony Group Corporation Sponsored ADR	Corporate Security	8,488	8,009
	Sprouts FMRS MRT Incorporated	Corporate Security	2,886	2,978

Affordable Rent-To-Own, LLC
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Item 4i - Schedule Of Assets Held For Investment Purpose At End Of Year

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(a)	(b)	(c)	(d)	(e)
	Issuer	Description	Cost	Current Value
	Stericycle Incorporated	Corporate Security	35,251	34,823
	Straumann Holding AG ADR	Corporate Security	1,832	1,655
	Stryker Corporation	Corporate Security	10,799	11,980
	Suncor Energy Incorporated New	Corporate Security	7,361	6,822
	Symrise Ag Un-sponsored Adr	Corporate Security	13,029	10,848
	Sysco Corporation	Corporate Security	8,434	8,486
	TJX Companies Incorporated New	Corporate Security	23,267	26,586
	Taiwan Semiconductor Mfg Limited Sponsored Ads	Corporate Security	7,523	9,907
	Take-Two Interactive Software	Corporate Security	8,926	6,560
	Taskus Incorporated Class A Com	Corporate Security	4,993	3,177
	Techtronic Industries Limited Sponsored Adr	Corporate Security	7,721	5,970
	Teleflex Incorporated	Corporate Security	7,993	5,492
	Teleperformance Un-sponsored Adr	Corporate Security	7,490	6,417
	Tenaris S A Sponsored ADS	Corporate Security	3,409	3,586
	Texas Instrs Incorporated	Corporate Security	44,018	43,122
	Thomson Reuters Corporation. Com New	Corporate Security	6,299	7,415
	Thryv Hldgs Incorporated Com New	Corporate Security	6,324	4,085
	Totalenergies SE Sponsored ADS	Corporate Security	7,672	9,312
	Trex Company Incorporated	Corporate Security	16,751	11,937
	Truist Finl Corporation	Corporate Security	24,289	22,978
	Tyler Technologies Incorporated	Corporate Security	7,391	6,771
	UFP Technologies Incorporated	Corporate Security	2,424	2,594
	Union Pac Corporation	Corporate Security	15,938	15,116
	US Food Hldg Corporation	Corporate Security	16,581	20,208
	Vail Resorts Incorporated	Corporate Security	5,915	6,912
	Valvoline Incorporated	Corporate Security	5,437	8,195
	Veeco Instrs Incorporated Del	Corporate Security	6,950	5,444
	Verizon Communications Incorporated	Corporate Security	13,745	10,874
	Virtu FINL Incorporated Class A	Corporate Security	3,306	3,143
	Visa Incorporated Com Class A	Corporate Security	11,984	12,258
	Vishay Intertechnology Incorporated	Corporate Security	3,994	3,947
	Waste Mgmt Incorporated DEL	Corporate Security	9,385	10,354
	Watsco Incorporated	Corporate Security	5,458	7,233
	Wells Fargo Company New	Corporate Security	13,443	13,130
	West Pharmaceutical Svsc Incorporated	Corporate Security	4,712	5,178
	Wiley John & Sons Incorporated Class A	Corporate Security	13,061	11,177
	Woodside Energy Group Limited Sponsored ADR	Corporate Security	2,897	3,075
	Workday Incorporated Class A	Corporate Security	32,880	25,267
	Workivia Incorporated Com Class A	Corporate Security	4,147	3,695
	Yeti Hldgs Incorporated	Corporate Security	5,632	5,205
	Zurich Insurance Group Ag Sponsored Adr	Corporate Security	13,119	15,011
	Axis Cap Hldgs Limited SHS	Corporate Security	3,644	3,521
	Accenture PLC Ireland SHS Class A	Corporate Security	6,820	5,604
	Clarivate PLC ORD SHS	Corporate Security	46,327	33,335
	Fabrinet Shs	Corporate Security	3,619	8,206
	Horizon Therapeutics Pub L Shs	Corporate Security	21,794	26,971
	Icon PLC Shs	Corporate Security	9,965	8,353

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Item 4i - Schedule Of Assets Held For Investment Purpose At End Of Year

December 31, 2022

(a)	(b)	(c)	(d)	(e)
	Issuer	Description	Cost	Current Value
	Linde PLC Shs	Corporate Security	32,148	34,901
	Medtronic PLC Shs	Corporate Security	16,613	11,658
	Willis Towers Watson Plc Limited Shs	Corporate Security	13,075	20,056
	Alcon Ag Ord Shs	Corporate Security	7,312	7,198
	UBS Group Ag Shs	Corporate Security	13,340	15,870
	TE Connectivity Limited Shs	Corporate Security	11,929	10,102
	Inmode Limited SHS	Corporate Security	3,735	4,463
	Nova Limited	Corporate Security	6,373	6,943
	ASML Holdings N V N Y Registry Shs	Corporate Security	28,068	31,691
	Elastic N V Ord Shs	Corporate Security	3,907	1,854
	Qiagen Nv SHS New	Corporate Security	2,199	2,194
	Stevanato Group S P A Ord SHS	Corporate Security	3,463	3,378
	American Tower Corporation New Reit	REIT	25,564	23,093
	Arbor Realty Trust Incorporated Reit	REIT	4,201	4,089
	National Storage Affiliates Tr Com Shs Ben In Reit	REIT	8,403	6,971
	SBA Communications Corporation New Class A Reit	REIT	7,111	7,288
	Weyerhaeuser Company Mtn Be Com New Reuit	REIT	11,830	10,354
	Western Asset Macro Opportunities Fund CI I N/L	Mutual Funds	45,894	37,689
	Ishares Tr Msci Usa Min Vol	ETP	472,934	568,653
	Ishares Incorporated Core Msci Emkt	ETP	358,959	356,928
	Vanguard Index Funds S&P 500 Etf Shs New	ETP	1,449,771	1,709,972
	Blackrock Event Driven Equity Fund Instl CI N/L	Mutual Funds	63,653	62,852
	Blackrock Systematic Multi-Strategy Fd Instl CI N/L	Mutual Funds	58,814	54,460
	Gateway Fund CI A M/F Natixis Advisor	Mutual Funds	21,862	23,509
	JPMorgan Opportunistic Equity Long Short Fund CI I N	Mutual Funds	25,255	22,302
	Abbey Capital Futures Strategy Value Fund CI I N/L	Mutual Funds	46,054	47,376
	Voya Retirement Insurance and Annuity	Mutual Funds	*	12,038,715
	Voya Fixed Accounts	Mutual Funds	*	275,381
	Total		<u>\$ 6,161,690</u>	<u>\$ 18,739,908</u>

* Costs are omitted for participant directed funds.