Form 5500

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Annual Return/Report of Employee Benefit Plan

This form is required to be filed for employee benefit plans under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and sections 6057(b) and 6058(a) of the Internal Revenue Code (the Code).

▶ **Complete all entries in accordance with the instructions to the Form 5500.**

OMB Nos. 1210-0110
1210-0089

2022

This Form is Open to Public Inspection

Part I Annual Report Identification Information

For calendar plan year 2022 or fiscal plan year beginning 01/01/2022 and ending 12/31/2022

A This return/report is for:
- [ ] a multiemployer plan
- [ ] a multiple-employer plan (Filers checking this box must attach a list of participating employer information in accordance with the form instructions.)
- [X] 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:
- [X] 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
APPLE 401(K) SAVINGS PLAN

1b Three-digit plan number (PN) ▶ 001

1c Effective date of plan 01/01/1987

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)
TANDEM MANAGEMENT COMPANY, LLC

55 S. NEWMAN STREET
HACKENSACK, NJ 07601

2b Employer Identification Number (EIN) 22-3577393

2c Plan Sponsor's telephone number 201-489-7400

2d Business code (see instructions) 623000

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.	10/03/2023	KAREN JASKOT
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE			
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
SIGN HERE			
	Signature of DFE	Date	Enter name of individual signing as DFE

3a Plan administrator's name and address [X] 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

4b EIN

c Plan Name

4d PN

5	Total number of participants at the beginning of the plan year	**5**	399
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)**	293
a(2)	Total number of active participants at the end of the plan year	**6a(2)**	277
b	Retired or separated participants receiving benefits	**6b**	4
c	Other retired or separated participants entitled to future benefits	**6c**	93
d	Subtotal. Add lines **6a(2)**, **6b**, and **6c**	**6d**	374
e	Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.	**6e**	0
f	Total. Add lines **6d** and **6e**.	**6f**	374
g	Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item)	**6g**	198
h	Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested	**6h**	0
7	Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item)	**7**	

8a If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristics Codes in the instructions:

2E 2F 2G 2J 2K 2T 3D 3H

b If the plan provides welfare benefits, enter the applicable welfare feature codes from the List of Plan Characteristics Codes in the instructions:

9a Plan funding arrangement (check all that apply)

- **(1)** [ ] Insurance
- **(2)** [ ] Code section 412(e)(3) insurance contracts
- **(3)** [X] Trust
- **(4)** [ ] General assets of the sponsor

9b Plan benefit arrangement (check all that apply)

- **(1)** [ ] Insurance
- **(2)** [ ] Code section 412(e)(3) insurance contracts
- **(3)** [X] Trust
- **(4)** [ ] General assets of the sponsor

10 Check all applicable boxes in 10a and 10b to indicate which schedules are attached, and, where indicated, enter the number attached. (See instructions)

a Pension Schedules

- **(1)** [X] **R** (Retirement Plan Information)
- **(2)** [ ] **MB** (Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information) - signed by the plan actuary
- **(3)** [ ] **SB** (Single-Employer Defined Benefit Plan Actuarial Information) - signed by the plan actuary

b General Schedules

- **(1)** [X] **H** (Financial Information)
- **(2)** [ ] **I** (Financial Information – Small Plan)
- **(3)** [ ] 0 **A** (Insurance Information)
- **(4)** [X] **C** (Service Provider Information)
- **(5)** [X] **D** (DFE/Participating Plan Information)
- **(6)** [ ] **G** (Financial Transaction Schedules)

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

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

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

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

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

Receipt Confirmation Code_____

SCHEDULE C (Form 5500)	Service Provider Information	OMB No. 1210-0110
Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	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.**	**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
APPLE 401(K) SAVINGS PLAN

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500
TANDEM MANAGEMENT COMPANY, LLC

D Employer Identification Number (EIN)
22-3577393

Part I Service Provider Information (see instructions)

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

1 Information on Persons Receiving Only Eligible Indirect Compensation

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

b If you answered line 1a "Yes," enter the name and EIN or address of each person providing the required disclosures for the service providers who received only eligible indirect compensation. Complete as many entries as needed (see instructions).

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

FIDELITY INVESTMENTS INSTITUTIONAL

04-2647786

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

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

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

SAVASTANO, KAUFMAN & CO., LLC

71-0917675

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
10	ACCOUNTANT/AUDITOR	17500	Yes [ ] No [X]	Yes [ ] No [ ]		Yes [ ] No [ ]

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

FIDELITY INVESTMENTS INSTITUTIONAL

04-2647786

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
37 64 65	RECORDKEEPER	6076	Yes [X] No [ ]	Yes [X] No [ ]	0	Yes [X] 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
FIDELITY INVESTMENTS INSTITUTIONAL	60	0

(d) Enter name and EIN (address) of source of indirect compensation	**(e)** Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.
ABF SM CAP VAL INV - DST ASSET MAN 52-2269240	0.40%

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUTIONAL	60	0

(d) Enter name and EIN (address) of source of indirect compensation	**(e)** Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.
BAIRD CORE PLUS INST - US BANCORP 39-0281260	0.02%

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUTIONAL	60	0

(d) Enter name and EIN (address) of source of indirect compensation	**(e)** Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.
BAIRD CORE PLUS INV - US BANCORP F 39-0281260	0.27%

Part I Service Provider Information (continued)

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

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUTIONAL	60	0

(d) Enter name and EIN (address) of source of indirect compensation	**(e)** Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.
CAUSEWAY EM MKTS INV - DST SYSTEMS 43-1581814	0.40%

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUTIONAL	60	0

(d) Enter name and EIN (address) of source of indirect compensation		**(e)** Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.
INVS DIVRS DIVD R5 - INVESCO INVES	11 GREENWAY PLAZA, SUITE 100 HOUSTON, TX 77046	0.35%

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUTIONAL	60	0

(d) Enter name and EIN (address) of source of indirect compensation		**(e)** Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.
J H TRITON A - JANUS HENDERSON SER	151 DETROIT STREET DENVER, CO 80206	0.35%

Part I Service Provider Information (continued)

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

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUTIONAL	60	0

(d) Enter name and EIN (address) of source of indirect compensation	**(e)** Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.
NB MDCP GRTH TRUST - DST ASSET MAN 430 W 7TH STREET STE 219432 KANSAS CITY, MO 64105	0.40%

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUTIONAL	60	0

(d) Enter name and EIN (address) of source of indirect compensation	**(e)** Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.
TMPL GLOBAL BOND A - FRANKLIN TEMP 94-3167260	0.40%

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUTIONAL	60	0

(d) Enter name and EIN (address) of source of indirect compensation	**(e)** Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.
TRP DIV GROWTH ADV - T. ROWE PRICE 52-2269240	0.40%

Part I Service Provider Information (continued)

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

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUTIONAL	60	0

(d) Enter name and EIN (address) of source of indirect compensation	**(e)** Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.
TRP REAL ESTATE ADV - T. ROWE PRIC 52-2269240	0.40%

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUTIONAL	60	0

(d) Enter name and EIN (address) of source of indirect compensation	**(e)** Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.
TRP RETIRE BAL ADV - T. ROWE PRICE 52-2269240	0.40%

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUTIONAL	60	0

(d) Enter name and EIN (address) of source of indirect compensation	**(e)** Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.
TRP RETIRE 2010 ADV - T. ROWE PRIC 52-2269240	0.40%

Part I Service Provider Information (continued)

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

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUTIONAL	60	0

(d) Enter name and EIN (address) of source of indirect compensation	**(e)** Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.
TRP RETIRE 2015 ADV - T. ROWE PRIC 52-2269240	0.40%

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUTIONAL	60	0

(d) Enter name and EIN (address) of source of indirect compensation	**(e)** Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.
TRP RETIRE 2020 ADV - T. ROWE PRIC 52-2269240	0.40%

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUTIONAL	60	0

(d) Enter name and EIN (address) of source of indirect compensation	**(e)** Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.
TRP RETIRE 2025 ADV - T. ROWE PRIC 52-2269240	0.40%

Part I Service Provider Information (continued)

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

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUTIONAL	60	0

(d) Enter name and EIN (address) of source of indirect compensation	**(e)** Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.
TRP RETIRE 2030 ADV - T. ROWE PRIC 52-2269240	0.40%

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUTIONAL	60	0

(d) Enter name and EIN (address) of source of indirect compensation	**(e)** Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.
TRP RETIRE 2035 ADV - T. ROWE PRIC 52-2269240	0.40%

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUTIONAL	60	0

(d) Enter name and EIN (address) of source of indirect compensation	**(e)** Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.
TRP RETIRE 2040 ADV - T. ROWE PRIC 52-2269240	0.40%

Part I Service Provider Information (continued)

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

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUTIONAL	60	0

(d) Enter name and EIN (address) of source of indirect compensation	**(e)** Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.
TRP RETIRE 2045 ADV - T. ROWE PRIC 52-2269240	0.40%

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUTIONAL	60	0

(d) Enter name and EIN (address) of source of indirect compensation	**(e)** Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.
TRP RETIRE 2050 ADV - T. ROWE PRIC 52-2269240	0.40%

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUTIONAL	60	0

(d) Enter name and EIN (address) of source of indirect compensation	**(e)** Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.
TRP RETIRE 2055 ADV - T. ROWE PRIC 52-2269240	0.40%

Part I Service Provider Information (continued)

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

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUTIONAL	60	0

(d) Enter name and EIN (address) of source of indirect compensation	**(e)** Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.
VRTS C MDCP VAL EQ I - VIRTUS FUND 4400 COMPUTER DRIVE WESTBOROUGH, MA 01581	0.40%

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation

(d) Enter name and EIN (address) of source of indirect compensation	**(e)** Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation

(d) Enter name and EIN (address) of source of indirect compensation	**(e)** Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.

Part II Service Providers Who Fail or Refuse to Provide Information

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

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

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

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

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

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

Part III Termination Information on Accountants and Enrolled Actuaries (see instructions)

(complete as many entries as needed)

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

SCHEDULE D (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

DFE/Participating Plan Information

This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA).

▶ **File as an attachment to Form 5500.**

OMB No. 1210-0110

2022

This Form is Open to Public Inspection.

For calendar plan year 2022 or fiscal plan year beginning 01/01/2022 and ending 12/31/2022

A Name of plan
APPLE 401(K) SAVINGS PLAN

B Three-digit plan number (PN) ▶ 001

C Plan or DFE sponsor's name as shown on line 2a of Form 5500
TANDEM MANAGEMENT COMPANY, LLC

D Employer Identification Number (EIN)
22-3577393

Part I **Information on interests in MTIAs, CCTs, PSAs, and 103-12 IEs (to be completed by plans and DFEs)**
(Complete as many entries as needed to report all interests in DFEs)

a Name of MTIA, CCT, PSA, or 103-12 IE: MIP CL 2

b Name of sponsor of entity listed in (a): FIDELITY MANAGEMENT TRUST COMPANY

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)
04-3022712-024	C	344442

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 code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

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

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

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

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

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

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

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

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

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

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

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

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

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

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

a Plan name

b Name of plan sponsor	**c** EIN-PN

a Plan name

b Name of plan sponsor	**c** EIN-PN

a Plan name

b Name of plan sponsor	**c** EIN-PN

a Plan name

b Name of plan sponsor	**c** EIN-PN

a Plan name

b Name of plan sponsor	**c** EIN-PN

a Plan name

b Name of plan sponsor	**c** EIN-PN

a Plan name

b Name of plan sponsor	**c** EIN-PN

a Plan name

b Name of plan sponsor	**c** EIN-PN

a Plan name

b Name of plan sponsor	**c** EIN-PN

a Plan name

b Name of plan sponsor	**c** EIN-PN

a Plan name

b Name of plan sponsor	**c** EIN-PN

a Plan name

b Name of plan sponsor	**c** EIN-PN

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 01/01/2022 and ending 12/31/2022

A Name of plan
APPLE 401(K) SAVINGS PLAN

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500
TANDEM MANAGEMENT COMPANY, LLC

D Employer Identification Number (EIN)
22-3577393

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	0	0
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)	0	0
(2) Participant contributions	1b(2)	0	0
(3) Other	1b(3)	0	0
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)	0	0
(2) U.S. Government securities	1c(2)	0	0
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)	0	0
(B) All other	1c(3)(B)	0	0
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)	0	0
(B) Common	1c(4)(B)	0	0
(5) Partnership/joint venture interests	1c(5)	0	0
(6) Real estate (other than employer real property)	1c(6)	0	0
(7) Loans (other than to participants)	1c(7)	0	0
(8) Participant loans	1c(8)	194318	177944
(9) Value of interest in common/collective trusts	1c(9)	431116	344442
(10) Value of interest in pooled separate accounts	1c(10)	0	0
(11) Value of interest in master trust investment accounts	1c(11)	0	0
(12) Value of interest in 103-12 investment entities	1c(12)	0	0
(13) Value of interest in registered investment companies (e.g., mutual funds)	1c(13)	15145863	11731451
(14) Value of funds held in insurance company general account (unallocated contracts)	1c(14)	0	0
(15) Other	1c(15)	0	0

		(a) Beginning of Year	(b) End of Year
1d Employer-related investments:			
(1) Employer securities	1d(1)	0	0
(2) Employer real property	1d(2)	0	0
e Buildings and other property used in plan operation	1e	0	0
f Total assets (add all amounts in lines 1a through 1e)	1f	15771297	12253837
Liabilities			
g Benefit claims payable	1g	0	0
h Operating payables	1h	0	0
i Acquisition indebtedness	1i	0	0
j Other liabilities	1j	0	0
k Total liabilities (add all amounts in lines 1g through1j)	1k	0	0
Net Assets			
l Net assets (subtract line 1k from line 1f)	1l	15771297	12253837

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)	0	
(B) Participants	2a(1)(B)	439199	
(C) Others (including rollovers)	2a(1)(C)	640	
(2) Noncash contributions	2a(2)	0	
(3) Total contributions. Add lines **2a(1)(A), (B), (C),** and line **2a(2)**	2a(3)		439839
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)	0	
(B) U.S. Government securities	2b(1)(B)	0	
(C) Corporate debt instruments	2b(1)(C)	0	
(D) Loans (other than to participants)	2b(1)(D)	0	
(E) Participant loans	2b(1)(E)	9961	
(F) Other	2b(1)(F)	0	
(G) Total interest. Add lines **2b(1)(A)** through **(F)**	2b(1)(G)		9961
(2) Dividends: **(A)** Preferred stock	2b(2)(A)	0	
(B) Common stock	2b(2)(B)	0	
(C) Registered investment company shares (e.g. mutual funds)	2b(2)(C)	270581	
(D) Total dividends. Add lines **2b(2)(A)**, **(B)**, and **(C)**	2b(2)(D)		270581
(3) Rents	2b(3)		0
(4) Net gain (loss) on sale of assets: **(A)** Aggregate proceeds	2b(4)(A)	0	
(B) Aggregate carrying amount (see instructions)	2b(4)(B)	0	
(C) Subtract line **2b(4)(B)** from line **2b(4)(A)** and enter result	2b(4)(C)		0
(5) Unrealized appreciation (depreciation) of assets: **(A)** Real estate	2b(5)(A)	0	
(B) Other	2b(5)(B)	0	
(C) Total unrealized appreciation of assets. Add lines **2b(5)(A)** and **(B)**	2b(5)(C)		0

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts	2b(6)		-24284
(7) Net investment gain (loss) from pooled separate accounts	2b(7)		0
(8) Net investment gain (loss) from master trust investment accounts	2b(8)		0
(9) Net investment gain (loss) from 103-12 investment entities	2b(9)		0
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds)	2b(10)		-2958456
c Other income	2c		0
d Total income. Add all **income** amounts in column (b) and enter total	2d		-2262359
Expenses			
e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	1230572	
(2) To insurance carriers for the provision of benefits	2e(2)	0	
(3) Other	2e(3)	0	
(4) Total benefit payments. Add lines **2e(1)** through **(3)**	2e(4)		1230572
f Corrective distributions (see instructions)	2f		0
g Certain deemed distributions of participant loans (see instructions)	2g		0
h Interest expense	2h		0
i Administrative expenses: (1) Professional fees	2i(1)	0	
(2) Contract administrator fees	2i(2)	0	
(3) Investment advisory and management fees	2i(3)	953	
(4) Other	2i(4)	23576	
(5) Total administrative expenses. Add lines **2i(1)** through **(4)**	2i(5)		24529
j Total expenses. Add all **expense** amounts in column (b) and enter total	2j		1255101
Net Income and Reconciliation			
k Net income (loss). Subtract line **2j** from line **2d**	2k		-3517460
l Transfers of assets:			
(1) To this plan	2l(1)		0
(2) From this plan	2l(2)		0

Part III Accountant's Opinion

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

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

(1) [X] 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) [X] 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: SAVASTANO, KAUFMAN & CO., LLC **(2)** EIN: 71-0917675

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:

		Yes	No	Amount
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.)	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?	**4e**	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?	**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.)	**4i**	X		
j Were any plan transactions or series of transactions in excess of 5% of the current value of plan assets? (Attach schedule of transactions if "Yes" is checked and see instructions for format requirements.)	**4j**		X	
k Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?	**4k**		X	
l Has the plan failed to provide any benefit when due under the plan?	**4l**		X	
m If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)	**4m**		X	
n If 4m was answered "Yes," check the "Yes" box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3.	**4n**		X	

5a Has a resolution to terminate the plan been adopted during the plan year or any prior plan year? ☐ Yes ☒ No

If "Yes," enter the amount of any plan assets that reverted to the employer this year _____.

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

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

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

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

SCHEDULE R (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Retirement Plan Information

This schedule is required to be filed under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6058(a) of the Internal Revenue Code (the Code).

▶ **File as an attachment to Form 5500.**

OMB No. 1210-0110

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
APPLE 401(K) SAVINGS PLAN

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500
TANDEM MANAGEMENT COMPANY, LLC

D Employer Identification Number (EIN)
22-3577393

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): 04-6568107

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**

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_____

APPLE 401(K) SAVINGS PLAN

FINANCIAL STATEMENTS
AND
SUPPLEMENTAL SCHEDULE

DECEMBER 31, 2022

APPLE 401(K) SAVINGS PLAN

DECEMBER 31, 2022

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Savastano, Kaufman & Company, LLC
CERTIFIED PUBLIC ACCOUNTANTS

INDEPENDENT AUDITORS' REPORT

To the Trustees of Apple 401(K) Savings Plan
Hackensack, New Jersey

Scope and Nature of the ERISA Section 103(a)(3)(C) Audit
We have performed audits of the accompanying financial statements of Apple 401(K) Savings 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 to 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 Apple 401(K) Savings Plan's financial statements performed in accordance with ERISA Section 103(a)(3)(C) pursuant to 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. As permitted by ERISA Section 103(a)(3)(C), our audits need not extend to any statements or information related to assets held for investment of the plan (investment information) by a bank or similar institution or insurance carrier that is regulated, supervised, and subject to periodic examination by a state or federal agency, provided that the statements or information regarding assets so held are prepared and certified to by the bank or similar institution or insurance carrier in accordance with 29 CFR 2520.103-5 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA (qualified institution).

Management has obtained a certification from a qualified institution as of December 31, 2022 and 2021, and for the year ended December 31, 2022, stating that the certified investment information, as described in Note 4 to the financial statements, is complete and accurate.

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

- the amounts and disclosures in the financial statements referred to above, other than those agreed to or derived from the certified investment information, are presented fairly, in all material respects, in accordance with accounting principles generally accepted in the United States of America.
- the information in the financial statements referred to above related to assets held by and certified to by Fidelity Management Trust Company, 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).

21-00 ROUTE 208 SOUTH – SUITE 120 • FAIR LAWN, NEW JERSEY 07410 • (201) 796-7300 • FAX (201) 796-7301

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 Apple 401(K) Savings Plan and to meet our other ethical responsibilities in accordance with the relevant ethical requirements relating to our audits. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our ERISA Section 103(a)(3)(C) audit opinion.

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

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

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

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 misstatements, 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.

Auditor's Responsibility for the Audit of the Financial Statements (continued)

- 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 Apple 401(K) Savings Plan's internal control. Accordingly, no such opinion is expressed.
- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements.
- Conclude whether, in our judgement, there are conditions or events, considered in the aggregate, that raise substantial doubt about Apple 401(K) Savings Plan's ability to continue as a going concern for a reasonable period of time.

Our audit did not extend to the certified investment information, except for obtaining and reading the certification, comparing the certified investment information with the related information presented and disclosed in the financial statements, and reading the disclosures relating to the certified investment information to assess whether they are in accordance with the presentation and disclosure requirements of 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 schedule of Schedule H, item 4(i) Schedule of Assets Held for Investment Purposes at End of Year as of December 31, 2022 is presented for purposes of additional analysis and is not a required part of the financial statements but supplementary information required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information included in the supplemental schedule, other than that agreed to or derived from the certified investment information, has been subjected to auditing procedures applied in the audits of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with GAAS. For information included in the supplemental schedule that agreed to or is derived from the certified investment information, we compared such information to the related certified investment information.

Supplemental Schedules Required by ERISA (continued)
In forming our opinion on the supplemental schedule, we evaluated whether the supplemental schedule, other than the information agreed to or derived from the certified investment information, including their form and content, 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 schedule, other than the information in the supplemental schedule that agreed 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 schedule related to assets held by and certified to by Fidelity Management Trust Company, 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).

Sarretano Kaufman & Company, LLC

Fair Lawn, New Jersey
September 26, 2023

APPLE 401(K) SAVINGS PLAN

STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS

DECEMBER 31, 2022 AND 2021

	2022	2021
Assets:		
Investments (Note 4):		
Investments at fair value	$11,731,451	$15,145,863
Investment at contract value	369,377	427,313
Total investments	$12,100,828	$15,573,176
Receivables:		
Participant contributions	$ 3,030	$ 4,529
Notes receivable from participants (Note 4)	177,944	194,318
Total receivables	$ 180,974	$ 198,847
Total assets	$12,281,802	$15,772,023
Net assets available for benefits	$12,281,802	$15,772,023

The accompanying notes are an integral part of these financial statements.

APPLE 401(K) SAVINGS PLAN

STATEMENT OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS

FOR THE YEAR ENDED DECEMBER 31, 2022

Additions (deductions):	
Additions (deductions) to net assets attributed to:	
Investment income:	
Dividend and interest income	$ 275,035
Net depreciation in fair value of investments	(2,958,456)
	$(2,683,421)
Interest income on notes receivable from participants	$ 9,961
Contributions:	
Participants	$ 438,340
Total contributions	$ 438,340
Total additions (deductions)	$(2,235,120)
Deductions:	
Deductions from net assets attributed to:	
Benefits paid to participants and deemed distributions	$ 1,230,572
Administrative expenses and fees	24,529
Total deductions	$ 1,255,101
Net (decrease)	$(3,490,221)
Net assets available for benefits, January 1, 2022	15,772,023
Net assets available for benefits, December 31, 2022	$12,281,802

The accompanying notes are an integral part of these financial statements.

1. Plan description and summary of significant accounting policies :
   a. Description of plan:
   The following description of the Apple 401(K) Savings Plan, (the Plan) provides only general information. Participants should refer to the Plan agreement for a more complete description of the Plan's provisions.

   b. General:
   The Plan is a defined contribution plan covering all employees of the controlled group of corporations listed below (the Company) who have completed one year of service, are not subject to certain collective bargaining agreements 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 is responsible for the oversight 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.

   The controlled group consists of the following entities:
   - Tuschak - Jacobson, Inc.
   - Regent Care Center, Inc. T/A Regent Care Center
   - Regent Care Center Associates, LLC T/A Regent Care Center.
   - Eagle Rock Convalescent and Nursing Center, Inc. T/A West Caldwell Care Center.
   - Essex Residential Care, LLC T/A West Caldwell Care Center.
   - Medford Convalescent and Nursing Center T/A Medford Care Center.
   - Browertown Associates, Inc. T/A Prospect Heights Care Center.
   - Bergen Post Acute Care, LLC T/A Prospect Heights Care Center.
   - Tandem Management Company, LLC.
   - Jersey Healthcare Resources, LLC.
   - Franklin Universal Building Corp.

   c. Basis of accounting:
   The financial statements of the Plan are prepared on the accrual basis of accounting in accordance with accounting principles generally accepted in the United States of America. Benefits are recorded when paid.

   d. Contributions:
   Each year, participants may contribute any amount up to 90% of pre-tax annual compensation, as defined in the Plan. Participants who have attained age 50 before the end of the Plan year are eligible to make catch-up contributions. Contributions can be made up to a maximum contribution limitation established by the Internal Revenue Service for the Plan year. Participants may also contribute amounts representing distributions from other qualified defined benefit or defined contribution plans (rollover).

1. Plan description and significant accounting policies: (continued)

e. Contributions: (continued)
Participants direct the investment of their contributions into various investment options offered by the Plan. The Plan currently offers (a) 28 various mutual funds and (b) a common collective trust as investment options for participants. Participants may change their investment options or transfer funds between investment options at any time.

The Company may make elective contributions at the discretion of the Company's Board of Directors. During December 31, 2022, the Company did not make a discretionary matching contribution.

e. Participant accounts:
Each participant's account is credited with the participant's contributions and allocations of (a) the Company's contribution, (b) Plan earnings (losses), and charged with an allocation of administrative expenses and fees that are paid by the Plan, and (c) forfeitures of terminated participants' non-vested accounts. Allocations are based on participant earnings or account balances, as defined. The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested account.

f. Vesting:
Participants are immediately vested in their contributions plus actual earnings thereon. Vesting in the Company's contribution portion of their accounts plus actual earnings thereon, is based on years of continuous service. A participant is 100% vested after five years of credited service.

g. Notes receivable from participants:
Participants may borrow from their vested account balances at a minimum of $1,000 up to a maximum of $50,000 or 50% of their vested account balance, whichever is less. Participants may have a maximum of one loan outstanding against their account at a time. All loans must be repaid within five years except for loans for a primary residence. The notes are secured by the vested balance in the participant's account and bear interest at fixed rates of prime plus 1.5%, which are commensurate with local prevailing rates as determined by the Trustees. The rate is set on the first day of the month after a change in the prime rate. Principal and interest are paid ratably through bi-weekly payroll deductions. As of December 31, 2022, rates range from 4.75% to 7.75%.

Notes receivable from participants are measured at their unpaid principal balance plus any accrued but unpaid interest. Interest income is recorded on the accrual basis. Related fees are charged directly to the borrowing participant's account and are included in administrative expenses when incurred. If a participant does not make loan repayments and the plan administrator considers the participant loan to be in default, the participant's loan balance is reduced by the amount in default with the corresponding amount reported as benefit payments. As of December 31, 2022 and 2021, no allowances for losses have been recorded.

1. Plan description and significant accounting policies: (continued)

   h. Payment of benefits:
   On termination of service due to death, disability, retirement or other reasons, a participant/ beneficiary may elect to receive a lump-sum amount equal to the value of the participant's vested interest in his or her account if the account balance is greater than $1,000. For accounts of $1,000 or less, the distribution will be automatically made as soon as possible after separation. Benefits are recorded when paid.

   i. Forfeited accounts:
   At December 31, 2022 and 2021, accumulated forfeited non-vested account balances totaled $320 and $3,805, respectively. Upon a participant's termination of employment, the non-vested portion of a participant's employer matching contribution account shall be forfeited. As determined by the Plan trustees, these forfeitures may be used for several purposes, such as paying Plan expenses and reducing future employer matching contributions. For the year ended December 31, 2022, payments of forfeited nonvested accounts amounted to $7,123, and were used for Plan expenses, including the third-party administrator recordkeeping fees and the audit fees.

   j. Investment valuation and income recognition:
   The Plan's investments are reported at fair value, except for fully benefit-responsive investment contracts, which are stated at contract 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 6 for discussion of fair value measurement. Shares of mutual funds are valued at the net asset value of shares held by the Plan at year-end as determined by the investment custodian based on quoted market prices.

   The Common collective trust is fully benefit-responsive and is reported at contract value as reported to the Plan by Fidelity Management Trust Company. Contract value represents the accumulated contributions plus accrued net earnings, less participant withdrawals and administrative expenses and is the amount participants would receive if they were to initiate permitted transactions under the terms of the Plan. The Statement of Net Assets Available for Benefits presents the fair value of the investment contracts and the fully benefit-responsive investment contracts at contract value.

   j. Investment valuation and income recognition:
   Purchases and sales of securities are recorded on a trade-date basis. Interest income is recorded on the accrual basis. Dividends, if any, 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.

1. Plan description and significant accounting policies: (continued)

   k. Use of estimates:
   The preparation of financial statements in accordance with accounting principles generally accepted in the United States of America ("GAAP") requires the Plan administrator to make estimates and assumptions that affect the reported amounts of assets, liabilities and changes therein, and disclosures of contingent assets and liabilities. Accordingly, actual results may differ from those estimates.

   l. Administrative expenses and fees:
   Expenses that are paid by the Plan sponsor are excluded from these financial statements. For the year ended December 31, 2022, certain expenses of maintaining the Plan including audit fees, which amounted to $10,500, net of forfeited, nonvested amounts are paid by the Plan and allocated to participant's accounts. For the year ended December 31, 2022, fees related to the administration of notes receivable from participants, which amounted to $6,906, are charged directly to the participant's account and are included in administrative expenses and fees. Investment related expenses are included in net appreciation (depreciation) of fair value of investments.

   m. Investment options:
   The Plan is participant directed. Participants may change their investments by telephone or by the internet directly with Fidelity Management Trust Company (FMTC) through the third party administrator, Fidelity Plan Sponsor Web-Station (PSW) as maintained by Fidelity Workplace Services LLC (record keeper) and Fidelity Technology Group LLC (system administration). Each participant is provided a list of available investment options that have diverse investment strategies. Neither the Plan Administrator nor the Trustees provide investment advice to the participants.

   n. Excess contributions payable:
   Amounts payable to participants for contributions in excess of amounts allowed by the IRS are recorded as a liability with a corresponding reduction to contributions. There were no excess contributions for the years ended December 31, 2022 and 2021.

   o. Date of management's review of subsequent events:
   As required by accounting standards, management of the Plan has evaluated subsequent events through September 26, 2023. There were no subsequent events requiring recognition as of December 31, 2022 that have occurred through that date that would have a material impact on these financial statements.

2. Plan termination:

   Although management has not expressed any intent 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 of ERISA. In the event of Plan termination, participants would become 100% vested in their employer contributions.

3. Tax status of plan:

   The Internal Revenue Service (IRS) has determined and informed the Company by a letter dated June 30, 2020, that the Plan and the 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 believes that the Plan is designed, and is currently being operated, in compliance with the applicable requirements of the IRC and, therefore, believes that the Plan is qualified, and the related trust is tax-exempt. Therefore, no provision for income taxes has been included in the Plan's financial statements.

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

4. Information certified by the trustees/custodians (unaudited):

   Management has elected an ERISA Section 103(a)(3)(C) audit pursuant to 29 CFR 2520.103-8.

   Certain information related to investments and notes receivable from participants disclosed in the accompanying financial statements and ERISA-required supplemental schedule, including investments and notes receivable from participants held at December 31, 2022 and 2021, and net appreciation in fair value of investments, interest and dividends, and interest income on notes receivable from participants for the year ended December 31, 2022, was obtained by management and agreed to or derived from information certified as complete and accurate in accordance with Section 2520.103-5 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA by Fidelity Management Trust Company (the trustee /custodian of the Plan).

4. Information certified by the trustees/custodians (unaudited): (continued)

The following are held by Fidelity Management Trust Company in which the Plan assets are invested.

	2022	2021
Total mutual funds at fair value	$11,731,451	$15,145,863
Common collective trust:		
Managed Income Portfolio – Class II	369,377	0
Managed Income Portfolio – Class 1	0	427,313
Notes receivable from participants	177,944	194,318
Total investments and notes receivable from participants	$12,278,772	$15,767,494

The investment income reported in the statement of changes in net assets available for benefits for the year ended December 31, 2022 is based on information certified by Fidelity Management Trust Company.

During the year ended December 31, 2022, the Plan's investments in the funds (including gains and losses on investments bought and sold, as well as held during the year) depreciated in value by $(2,958,456). Investment income from dividend and interest income amounted to $275,035.

Investment in common collective trust:

Because the common collective trust is fully benefit-responsive, contract value is the relevant measurement attribute for that portion of the net assets available for benefits attributable to the investment contract. The investment contract is presented on the face of the statements of Net Assets Available for Benefits at contract value. Contract value, as reported to the Plan by Fidelity Management Trust Company, represents contributions made under the Plan contract, plus earnings, less participant withdrawals and administrative expenses. Participants may ordinarily direct the withdrawal or transfer of all or a portion of their investment at contract value.

The Fidelity Management Trust Company, the Trustee, has established a separate fund (the Fund) called a Managed Income Portfolio (MIP). The Fund's investment objective is stability of principal and high current income. The underlying portfolio is a commingled pool actively managed with investment objectives and guidelines. Eligible investments are primarily fixed income securities that meet credit and diversification restrictions as determined by the Trustee. The Fund pursues this investment objective by investing primarily in Guaranteed Investment Contracts (GICs), including traditional, synthetic and separate account GICs; money market mutual funds and other stable value products that can be carried at contract value.

4. Information certified by the trustees/custodians (unaudited): (continued)

Investment income, realized and unrealized capital gains and losses, the common expenses of the MIP and certain MIP level expense reductions, if any, are allocated on a pro-rata basis to each class based on relative net assets available for benefits of each class to the total net assets available for benefits of the Portfolio. Each class differs with respect to management fees charged.

The Trustee charges each class a monthly management fee as a percentage of the average net assets available for benefits of each class determined as of the close of business each day. The management fee charged to an employee benefit plan is based on the plan's assets held in the MIP. Under the management contract, FMTC pays all other portfolio expenses. The management fee charged is reduced to reflect the management fee paid through its investment in the Fidelity Investments Money Market Government Portfolio, Institutional Call (Money Market Fund). The annual rates for each class are:

	Management fee rate
Class I	.55%
Class II	.35%

As of December 31, 2022, the units represent MIP Class II. As of December 31, 2021, the units represent MIP Class I.

There are no reserves against contract value for credit risk of the contract issuer or otherwise. The fair values of the investment contract at December 31, 2022 and 2021 are $369,377 and $431,116, respectively. As of December 31, 2022 and 2021, contract values amounted to $344,442 and $427,313, respectively. For the years ended 2022 and 2021, the amounts recognized as an adjustment from fair values to contract values are $(24,935) and $3,803, respectively. The MIP portfolio units are issued and redeemed daily at the MIP Fund's constant net asset value of $1 per unit. The policy is to maintain a stable net asset value of $1.00 per unit and the Trustee makes an effort, however, it does not guarantee to maintain this value. The Funds duration as of December 31, 2022 is 2.85 years.

Interest crediting rates typically re-set on a monthly or quarterly basis. Because changes in market interest rates affect the yield to maturity and the fair value of the underlying fixed-income securities, they can have a material impact on the interest crediting rate. In addition, withdrawals and transfers from the MIP Fund are paid at contract value but may be funded through fair value liquidation of the underlying fixed income securities, which could impact crediting rates. All synthetic GICs provide for a minimum crediting rate of zero percent, which is intended to protect participant's principal and accrued interest.

4. Information certified by the trustees/custodians (unaudited): (continued)
   Investment in common collective trust: (continued)
   The MIP Fund's trust agreement provides that withdrawals for purposes other than normal benefit, participant loans, direct transfers or paying trustee fees may require advance notice of up to twelve months. Certain events limit the ability of the Plan to transact at contract value with the issuer. These circumstances may include, but are not limited to the following:

   - Mergers,
   - mass layoffs,
   - plan terminations,
   - implementation of early retirement incentive programs or
   - other events within the control of the MIP Fund or Plan.

   The Plan administrator believes that any events that would limit the Plan's ability to transact at contract value with participants are probable of not occurring. The investment contract does not permit the fund to terminate the agreement prior to the scheduled maturity date.

5. Reconciliation of financial statements to Form 5500:
   a. The following is a reconciliation of net assets available for benefits per the financial statements as of December 31, 2022 and 2021 to Schedule H, Part I of Form 5500:

	2022	2021
Net assets available for benefits per the financial statements	$12,281,802	$15,772,023
Less: participants' contributions receivable	(3,030)	(4,529)
Add: unrealized gain (loss) adjustment on the common collective trust from fair value to contract value	(24,935)	3,803
Net assets available for benefits per Schedule H, Part I of Form 5500	$12,253,837	$15,771,297

   b. The following is a reconciliation of net decrease in net assets available for benefits per the financial statements for the year ended December 31, 2022 to Schedule H, Part II of Form 5500:

5. Reconciliation of financial statements to Form 5500: (continued)

Net decrease in net assets available for benefits per the financial statements	$(3,490,221)
Less: participants' contributions receivable at December 31, 2022	(3,030)
Add: participants' contribution receivable at December 31, 2021	4,529
Less: unrealized gain adjustment on the common collective trust from fair value to contract value at December 31, 2022	(24,935)
Less: unrealized loss adjustment on the common collective trust from fair value to contract value at December 31, 2021	(3,803)
Net decrease in net assets available for benefits per Schedule H, Part II of Form 5500	$(3,517,460)

c. The following is a reconciliation of investment income per the financial statements for the year ended December 31, 2022 to Schedule H, Part II, lines 2b less 2b(1)(E) of participant loan interest of Form 5500:

Investment (loss) per the financial statements	$(2,683,421)
Less: unrealized gain adjustment on the common collective trust from fair value to contract value at December 31, 2022	(24,935)
Less: unrealized loss adjustment on the common collective trusts from fair value to contract value at December 31, 2021	(3,803)
Income (loss) on investments per Schedule H, Part II, lines 2b less 2b(1)(E) of Form 5500	$(2,712,159)

d. The following is a reconciliation of total contributions per the financial statements for the year ended December 31, 2022 to Schedule H, Part II, line 2a(3) of Form 5500:

Contributions per the financial statements	$ 438,340
Less: participants' contribution receivable at December 31, 2022	(3,030)
Add: participants' contribution receivable at December 31, 2021	4,529
Contributions per Schedule H, Part II, line 2a(3) of Form 5500	$ 439,839

6. Fair value measurements:

The fair value measurement accounting literature establishes a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. This hierarchy consists of three broad levels as follows:

Level 1

Inputs consist of unadjusted quoted prices in active markets for identical assets and have the highest priority.

6. Fair value measurements: (continued)

Level 2

Inputs consist of observable inputs other than quoted prices for identical assets (Level 1)

Level 3

Inputs are unobservable and have the lowest priority.

The Plan uses appropriate valuation techniques based on the available inputs to measure the fair value of its investments. When available, the Plan measures fair value using Level 1 inputs because they generally provide the most reliable evidence of fair value. Level 2 inputs are used for investments for which Level 1 inputs were not available. Level 3 inputs would only be used if Level 1 or 2 inputs were not available. There are no plan assets requiring the use of Level 2 or Level 3 inputs for the periods presented.

Following is a description of the valuation methodologies used for assets measured at fair value with Fidelity Management Trust Company as of December 31, 2022 and 2021.

Level 1 Fair Value Measurements:

- Registered mutual funds: The fair value of mutual funds is based on quoted net asset values of the shares as reported by the fund. The mutual funds held by the Plan are open-end mutual funds registered with the U.S. Securities and Exchange Commission. The mutual funds held by the Plan are considered to be actively traded.

The following table sets forth by level within the fair value hierarchy, the Plan's investments at fair value as of December 31, 2022 and 2021:

Fair Value Measurements at the end of the reporting period using:

	Quoted prices in active markets for identical assets (Level 1)	Other observable inputs (Level 2)	Unobservable inputs (Level 3)	Fair Value Total
December 31, 2022:				
Mutual funds at fair value	$11,731,451	$ 0	$ 0	$11,731,451
December 31, 2021:				
Mutual funds at fair value	$15,145,863	$ 0	$ 0	$15,145,863

6. Fair value measurements: (continued)

Gains and losses (realized and unrealized) included in changes in net assets available for benefits for the year ended December 31, 2022, are reported in the net appreciation (depreciation) in fair value of investments in the Statement of Changes in Net Assets Available for Benefits.

The Plan's policy is to recognize transfers between Level 1 and Level 2 and into and out of Level 3 as of the date of the event or change in circumstances that caused the transfer. For the year ended December 31, 2022, there were no significant transfers between Levels 1 and other Levels. There were no Level 2 and Level 3 investments.

7. Related party transactions

Certain Plan investments are assets held and maintained by Fidelity Management Trust Company as the Plan's trustee/custodian. Fees paid by the Plan for the investment management services, third-party administrator recordkeeping fees, and audit fees amounted to $24,529 for the year ended December 31, 2022. These transactions qualify as exempt party-in-interest transactions.

Notes receivable from participants also qualify as party-in-interest transactions, but are exempt from the prohibited transaction rules of ERISA.

8. Risks and uncertainties:

The Plan provides for various investment options that include mutual funds and a common/collective trust. Investment securities are exposed to various risks such as interest rate, market, and credit risks. Due to the level of risk associated with certain investment securities, it is at least reasonably possible that changes in the values of the investment securities will occur near term and that such changes could materially affect participants' account balances and the amounts reported in the Plan's financial statements.

APPLE 401(K) SAVINGS PLAN

EIN 22-3577393 PLAN NO. 001

FORM 5500 - SCHEDULE H - ITEM 4(I)

SCHEDULE OF ASSETS HELD FOR INVESTMENT PURPOSES AT END OF YEAR

FOR THE YEAR ENDED DECEMBER 31, 2022

(a)	(b) Identity of issue	(c) Description of investments	Shares	(e) Current value
*	Fidelity Government Income Fund	Registered Investment Co.	3,133.7	$ 28,610
*	Fidelity 500 Index Fund – Premium Class	Registered Investment Co.	3,911.4	520,691
*	Fidelity Global ex U.S. Index Fund – Premium Class	Registered Investment Co.	2,404.4	30,175
*	Fidelity U.S. Bond Index Fund – Premium Class	Registered Investment Co.	4,630.7	47,141
*	Fidelity Overseas Fund Class K	Registered Investment Co.	111.7	5,634
*	Fidelity Puritan Fund Class K	Registered Investment Co.	12,946.1	265,135
*	Fidelity Freedom Index 2010 Fund Premium	Registered Investment Co.	2,899.1	34,731
*	Fidelity Freedom Index 2015 Fund Premium	Registered Investment Co.	3,585.1	46,427
*	Fidelity Freedom Index 2020 Fund Premium	Registered Investment Co.	79.816.0	1,125,406
*	Fidelity Freedom Index 2025 Fund Premium	Registered Investment Co.	80,697.5	1,283,896
*	Fidelity Freedom Index 2030 Fund Premium	Registered Investment Co.	153,820.4	2,584,183
*	Fidelity Freedom Index 2035 Fund Premium	Registered Investment Co.	85,576.1	1,601,985
*	Fidelity Freedom Index 2040 Fund Premium	Registered Investment Co.	94,384.5	1,789,530
*	Fidelity Freedom Index 2045 Fund Premium	Registered Investment Co.	50,963.3	1,003,468
*	Fidelity Freedom Index 2050 Fund Premium	Registered Investment Co.	23,495.0	463,321
*	Fidelity Freedom Index 2055 Fund Premium	Registered Investment Co.	12,930.9	209,869
*	Fidelity Blue Chip Growth Fund Class K6	Registered Investment Co.	9,403.4	162,679
*	Fidelity Small Cap Growth Fund Class K6	Registered Investment Co.	2.225.9	28,113
	T. Rowe Price U.S. Equity Research Fund I Class	Registered Investment Co.	489.5	17,769
	American Funds Retirement Income Portfolio Class R6	Registered Investment Co.	1,522.2	16,592
	Franklin Real Estate Securities Fund Class R6	Registered Investment Co.	3,281.6	57,296
	Baird Core Plus Bond Fund Class Institutional	Registered Investment Co.	2,791.7	27,554
	American Century Mid Cap Value Fund Class R6	Registered Investment Co.	2,024.7	31,262
	AMDVX	Registered Investment Co.	3,741.2	181,226
	American Funds New World Fund Class R6	Registered Investment Co.	274.6	18,230
	Neuberger Berman Mid Cap Growth Fund Class R6	Registered Investment Co.	8,108.0	106,296
	American Funds American High Income Trust Class R6	Registered Investment Co.	3,069.8	27,812
	PIMCO RAE US Small Fund Institutional Class	Registered Investment Co.	2,017.3	16,420
*	Managed Income Portfolio – Class 2	Common collective trust	369,377.0	369,377
*	Notes receivable from participants	Interest rates (4.75% - 7.75)		177,944
				$12,278,772

* Represents a party-in-interest transaction

** Amounts for this investment represent contract value

(d) Investments are participant directed; therefore cost information is not applicable

APPLE 401(K) SAVINGS PLAN

FINANCIAL STATEMENTS
AND
SUPPLEMENTAL SCHEDULE

DECEMBER 31, 2022

APPLE 401(K) SAVINGS PLAN

DECEMBER 31, 2022

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Savastano, Kaufman & Company, LLC
CERTIFIED PUBLIC ACCOUNTANTS

INDEPENDENT AUDITORS' REPORT

To the Trustees of Apple 401(K) Savings Plan
Hackensack, New Jersey

Scope and Nature of the ERISA Section 103(a)(3)(C) Audit
We have performed audits of the accompanying financial statements of Apple 401(K) Savings 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 to 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 Apple 401(K) Savings Plan's financial statements performed in accordance with ERISA Section 103(a)(3)(C) pursuant to 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. As permitted by ERISA Section 103(a)(3)(C), our audits need not extend to any statements or information related to assets held for investment of the plan (investment information) by a bank or similar institution or insurance carrier that is regulated, supervised, and subject to periodic examination by a state or federal agency, provided that the statements or information regarding assets so held are prepared and certified to by the bank or similar institution or insurance carrier in accordance with 29 CFR 2520.103-5 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA (qualified institution).

Management has obtained a certification from a qualified institution as of December 31, 2022 and 2021, and for the year ended December 31, 2022, stating that the certified investment information, as described in Note 4 to the financial statements, is complete and accurate.

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

- the amounts and disclosures in the financial statements referred to above, other than those agreed to or derived from the certified investment information, are presented fairly, in all material respects, in accordance with accounting principles generally accepted in the United States of America.
- the information in the financial statements referred to above related to assets held by and certified to by Fidelity Management Trust Company, 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).

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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 Apple 401(K) Savings Plan and to meet our other ethical responsibilities in accordance with the relevant ethical requirements relating to our audits. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our ERISA Section 103(a)(3)(C) audit opinion.

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

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

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

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 misstatements, 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.

Auditor's Responsibility for the Audit of the Financial Statements (continued)

- 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 Apple 401(K) Savings Plan's internal control. Accordingly, no such opinion is expressed.
- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements.
- Conclude whether, in our judgement, there are conditions or events, considered in the aggregate, that raise substantial doubt about Apple 401(K) Savings Plan's ability to continue as a going concern for a reasonable period of time.

Our audit did not extend to the certified investment information, except for obtaining and reading the certification, comparing the certified investment information with the related information presented and disclosed in the financial statements, and reading the disclosures relating to the certified investment information to assess whether they are in accordance with the presentation and disclosure requirements of 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 schedule of Schedule H, item 4(i) Schedule of Assets Held for Investment Purposes at End of Year as of December 31, 2022 is presented for purposes of additional analysis and is not a required part of the financial statements but supplementary information required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information included in the supplemental schedule, other than that agreed to or derived from the certified investment information, has been subjected to auditing procedures applied in the audits of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with GAAS. For information included in the supplemental schedule that agreed to or is derived from the certified investment information, we compared such information to the related certified investment information.

Supplemental Schedules Required by ERISA (continued)
In forming our opinion on the supplemental schedule, we evaluated whether the supplemental schedule, other than the information agreed to or derived from the certified investment information, including their form and content, 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 schedule, other than the information in the supplemental schedule that agreed 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 schedule related to assets held by and certified to by Fidelity Management Trust Company, 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).

Sarretano Kaufman & Company, LLC

Fair Lawn, New Jersey
September 26, 2023

APPLE 401(K) SAVINGS PLAN

STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS

DECEMBER 31, 2022 AND 2021

	2022	2021
Assets:		
Investments (Note 4):		
Investments at fair value	$11,731,451	$15,145,863
Investment at contract value	369,377	427,313
Total investments	$12,100,828	$15,573,176
Receivables:		
Participant contributions	$ 3,030	$ 4,529
Notes receivable from participants (Note 4)	177,944	194,318
Total receivables	$ 180,974	$ 198,847
Total assets	$12,281,802	$15,772,023
Net assets available for benefits	$12,281,802	$15,772,023

The accompanying notes are an integral part of these financial statements.

APPLE 401(K) SAVINGS PLAN

STATEMENT OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS

FOR THE YEAR ENDED DECEMBER 31, 2022

Additions (deductions):	
Additions (deductions) to net assets attributed to:	
Investment income:	
Dividend and interest income	$ 275,035
Net depreciation in fair value of investments	(2,958,456)
	$(2,683,421)
Interest income on notes receivable from participants	$ 9,961
Contributions:	
Participants	$ 438,340
Total contributions	$ 438,340
Total additions (deductions)	$(2,235,120)
Deductions:	
Deductions from net assets attributed to:	
Benefits paid to participants and deemed distributions	$ 1,230,572
Administrative expenses and fees	24,529
Total deductions	$ 1,255,101
Net (decrease)	$(3,490,221)
Net assets available for benefits, January 1, 2022	15,772,023
Net assets available for benefits, December 31, 2022	$12,281,802

The accompanying notes are an integral part of these financial statements.

1. Plan description and summary of significant accounting policies :
   a. Description of plan:
   The following description of the Apple 401(K) Savings Plan, (the Plan) provides only general information. Participants should refer to the Plan agreement for a more complete description of the Plan's provisions.

   b. General:
   The Plan is a defined contribution plan covering all employees of the controlled group of corporations listed below (the Company) who have completed one year of service, are not subject to certain collective bargaining agreements 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 is responsible for the oversight 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.

   The controlled group consists of the following entities:
   - Tuschak - Jacobson, Inc.
   - Regent Care Center, Inc. T/A Regent Care Center
   - Regent Care Center Associates, LLC T/A Regent Care Center.
   - Eagle Rock Convalescent and Nursing Center, Inc. T/A West Caldwell Care Center.
   - Essex Residential Care, LLC T/A West Caldwell Care Center.
   - Medford Convalescent and Nursing Center T/A Medford Care Center.
   - Browertown Associates, Inc. T/A Prospect Heights Care Center.
   - Bergen Post Acute Care, LLC T/A Prospect Heights Care Center.
   - Tandem Management Company, LLC.
   - Jersey Healthcare Resources, LLC.
   - Franklin Universal Building Corp.

   c. Basis of accounting:
   The financial statements of the Plan are prepared on the accrual basis of accounting in accordance with accounting principles generally accepted in the United States of America. Benefits are recorded when paid.

   d. Contributions:
   Each year, participants may contribute any amount up to 90% of pre-tax annual compensation, as defined in the Plan. Participants who have attained age 50 before the end of the Plan year are eligible to make catch-up contributions. Contributions can be made up to a maximum contribution limitation established by the Internal Revenue Service for the Plan year. Participants may also contribute amounts representing distributions from other qualified defined benefit or defined contribution plans (rollover).

1. Plan description and significant accounting policies: (continued)

e. Contributions: (continued)
Participants direct the investment of their contributions into various investment options offered by the Plan. The Plan currently offers (a) 28 various mutual funds and (b) a common collective trust as investment options for participants. Participants may change their investment options or transfer funds between investment options at any time.

The Company may make elective contributions at the discretion of the Company's Board of Directors. During December 31, 2022, the Company did not make a discretionary matching contribution.

e. Participant accounts:
Each participant's account is credited with the participant's contributions and allocations of (a) the Company's contribution, (b) Plan earnings (losses), and charged with an allocation of administrative expenses and fees that are paid by the Plan, and (c) forfeitures of terminated participants' non-vested accounts. Allocations are based on participant earnings or account balances, as defined. The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested account.

f. Vesting:
Participants are immediately vested in their contributions plus actual earnings thereon. Vesting in the Company's contribution portion of their accounts plus actual earnings thereon, is based on years of continuous service. A participant is 100% vested after five years of credited service.

g. Notes receivable from participants:
Participants may borrow from their vested account balances at a minimum of $1,000 up to a maximum of $50,000 or 50% of their vested account balance, whichever is less. Participants may have a maximum of one loan outstanding against their account at a time. All loans must be repaid within five years except for loans for a primary residence. The notes are secured by the vested balance in the participant's account and bear interest at fixed rates of prime plus 1.5%, which are commensurate with local prevailing rates as determined by the Trustees. The rate is set on the first day of the month after a change in the prime rate. Principal and interest are paid ratably through bi-weekly payroll deductions. As of December 31, 2022, rates range from 4.75% to 7.75%.

Notes receivable from participants are measured at their unpaid principal balance plus any accrued but unpaid interest. Interest income is recorded on the accrual basis. Related fees are charged directly to the borrowing participant's account and are included in administrative expenses when incurred. If a participant does not make loan repayments and the plan administrator considers the participant loan to be in default, the participant's loan balance is reduced by the amount in default with the corresponding amount reported as benefit payments. As of December 31, 2022 and 2021, no allowances for losses have been recorded.

1. Plan description and significant accounting policies: (continued)

   h. Payment of benefits:
   On termination of service due to death, disability, retirement or other reasons, a participant/ beneficiary may elect to receive a lump-sum amount equal to the value of the participant's vested interest in his or her account if the account balance is greater than $1,000. For accounts of $1,000 or less, the distribution will be automatically made as soon as possible after separation. Benefits are recorded when paid.

   i. Forfeited accounts:
   At December 31, 2022 and 2021, accumulated forfeited non-vested account balances totaled $320 and $3,805, respectively. Upon a participant's termination of employment, the non-vested portion of a participant's employer matching contribution account shall be forfeited. As determined by the Plan trustees, these forfeitures may be used for several purposes, such as paying Plan expenses and reducing future employer matching contributions. For the year ended December 31, 2022, payments of forfeited nonvested accounts amounted to $7,123, and were used for Plan expenses, including the third-party administrator recordkeeping fees and the audit fees.

   j. Investment valuation and income recognition:
   The Plan's investments are reported at fair value, except for fully benefit-responsive investment contracts, which are stated at contract 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 6 for discussion of fair value measurement. Shares of mutual funds are valued at the net asset value of shares held by the Plan at year-end as determined by the investment custodian based on quoted market prices.

   The Common collective trust is fully benefit-responsive and is reported at contract value as reported to the Plan by Fidelity Management Trust Company. Contract value represents the accumulated contributions plus accrued net earnings, less participant withdrawals and administrative expenses and is the amount participants would receive if they were to initiate permitted transactions under the terms of the Plan. The Statement of Net Assets Available for Benefits presents the fair value of the investment contracts and the fully benefit-responsive investment contracts at contract value.

   j. Investment valuation and income recognition:
   Purchases and sales of securities are recorded on a trade-date basis. Interest income is recorded on the accrual basis. Dividends, if any, 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.

1. Plan description and significant accounting policies: (continued)

   k. Use of estimates:
   The preparation of financial statements in accordance with accounting principles generally accepted in the United States of America ("GAAP") requires the Plan administrator to make estimates and assumptions that affect the reported amounts of assets, liabilities and changes therein, and disclosures of contingent assets and liabilities. Accordingly, actual results may differ from those estimates.

   l. Administrative expenses and fees:
   Expenses that are paid by the Plan sponsor are excluded from these financial statements. For the year ended December 31, 2022, certain expenses of maintaining the Plan including audit fees, which amounted to $10,500, net of forfeited, nonvested amounts are paid by the Plan and allocated to participant's accounts. For the year ended December 31, 2022, fees related to the administration of notes receivable from participants, which amounted to $6,906, are charged directly to the participant's account and are included in administrative expenses and fees. Investment related expenses are included in net appreciation (depreciation) of fair value of investments.

   m. Investment options:
   The Plan is participant directed. Participants may change their investments by telephone or by the internet directly with Fidelity Management Trust Company (FMTC) through the third party administrator, Fidelity Plan Sponsor Web-Station (PSW) as maintained by Fidelity Workplace Services LLC (record keeper) and Fidelity Technology Group LLC (system administration). Each participant is provided a list of available investment options that have diverse investment strategies. Neither the Plan Administrator nor the Trustees provide investment advice to the participants.

   n. Excess contributions payable:
   Amounts payable to participants for contributions in excess of amounts allowed by the IRS are recorded as a liability with a corresponding reduction to contributions. There were no excess contributions for the years ended December 31, 2022 and 2021.

   o. Date of management's review of subsequent events:
   As required by accounting standards, management of the Plan has evaluated subsequent events through September 26, 2023. There were no subsequent events requiring recognition as of December 31, 2022 that have occurred through that date that would have a material impact on these financial statements.

2. Plan termination:

   Although management has not expressed any intent 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 of ERISA. In the event of Plan termination, participants would become 100% vested in their employer contributions.

3. Tax status of plan:

   The Internal Revenue Service (IRS) has determined and informed the Company by a letter dated June 30, 2020, that the Plan and the 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 believes that the Plan is designed, and is currently being operated, in compliance with the applicable requirements of the IRC and, therefore, believes that the Plan is qualified, and the related trust is tax-exempt. Therefore, no provision for income taxes has been included in the Plan's financial statements.

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

4. Information certified by the trustees/custodians (unaudited):

   Management has elected an ERISA Section 103(a)(3)(C) audit pursuant to 29 CFR 2520.103-8.

   Certain information related to investments and notes receivable from participants disclosed in the accompanying financial statements and ERISA-required supplemental schedule, including investments and notes receivable from participants held at December 31, 2022 and 2021, and net appreciation in fair value of investments, interest and dividends, and interest income on notes receivable from participants for the year ended December 31, 2022, was obtained by management and agreed to or derived from information certified as complete and accurate in accordance with Section 2520.103-5 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA by Fidelity Management Trust Company (the trustee /custodian of the Plan).

4. Information certified by the trustees/custodians (unaudited): (continued)

The following are held by Fidelity Management Trust Company in which the Plan assets are invested.

	2022	2021
Total mutual funds at fair value	$11,731,451	$15,145,863
Common collective trust:		
Managed Income Portfolio – Class II	369,377	0
Managed Income Portfolio – Class 1	0	427,313
Notes receivable from participants	177,944	194,318
Total investments and notes receivable from participants	$12,278,772	$15,767,494

The investment income reported in the statement of changes in net assets available for benefits for the year ended December 31, 2022 is based on information certified by Fidelity Management Trust Company.

During the year ended December 31, 2022, the Plan's investments in the funds (including gains and losses on investments bought and sold, as well as held during the year) depreciated in value by $(2,958,456). Investment income from dividend and interest income amounted to $275,035.

Investment in common collective trust:

Because the common collective trust is fully benefit-responsive, contract value is the relevant measurement attribute for that portion of the net assets available for benefits attributable to the investment contract. The investment contract is presented on the face of the statements of Net Assets Available for Benefits at contract value. Contract value, as reported to the Plan by Fidelity Management Trust Company, represents contributions made under the Plan contract, plus earnings, less participant withdrawals and administrative expenses. Participants may ordinarily direct the withdrawal or transfer of all or a portion of their investment at contract value.

The Fidelity Management Trust Company, the Trustee, has established a separate fund (the Fund) called a Managed Income Portfolio (MIP). The Fund's investment objective is stability of principal and high current income. The underlying portfolio is a commingled pool actively managed with investment objectives and guidelines. Eligible investments are primarily fixed income securities that meet credit and diversification restrictions as determined by the Trustee. The Fund pursues this investment objective by investing primarily in Guaranteed Investment Contracts (GICs), including traditional, synthetic and separate account GICs; money market mutual funds and other stable value products that can be carried at contract value.

4. Information certified by the trustees/custodians (unaudited): (continued)

Investment income, realized and unrealized capital gains and losses, the common expenses of the MIP and certain MIP level expense reductions, if any, are allocated on a pro-rata basis to each class based on relative net assets available for benefits of each class to the total net assets available for benefits of the Portfolio. Each class differs with respect to management fees charged.

The Trustee charges each class a monthly management fee as a percentage of the average net assets available for benefits of each class determined as of the close of business each day. The management fee charged to an employee benefit plan is based on the plan's assets held in the MIP. Under the management contract, FMTC pays all other portfolio expenses. The management fee charged is reduced to reflect the management fee paid through its investment in the Fidelity Investments Money Market Government Portfolio, Institutional Call (Money Market Fund). The annual rates for each class are:

	Management fee rate
Class I	.55%
Class II	.35%

As of December 31, 2022, the units represent MIP Class II. As of December 31, 2021, the units represent MIP Class I.

There are no reserves against contract value for credit risk of the contract issuer or otherwise. The fair values of the investment contract at December 31, 2022 and 2021 are $369,377 and $431,116, respectively. As of December 31, 2022 and 2021, contract values amounted to $344,442 and $427,313, respectively. For the years ended 2022 and 2021, the amounts recognized as an adjustment from fair values to contract values are $(24,935) and $3,803, respectively. The MIP portfolio units are issued and redeemed daily at the MIP Fund's constant net asset value of $1 per unit. The policy is to maintain a stable net asset value of $1.00 per unit and the Trustee makes an effort, however, it does not guarantee to maintain this value. The Funds duration as of December 31, 2022 is 2.85 years.

Interest crediting rates typically re-set on a monthly or quarterly basis. Because changes in market interest rates affect the yield to maturity and the fair value of the underlying fixed-income securities, they can have a material impact on the interest crediting rate. In addition, withdrawals and transfers from the MIP Fund are paid at contract value but may be funded through fair value liquidation of the underlying fixed income securities, which could impact crediting rates. All synthetic GICs provide for a minimum crediting rate of zero percent, which is intended to protect participant's principal and accrued interest.

4. Information certified by the trustees/custodians (unaudited): (continued)
   Investment in common collective trust: (continued)
   The MIP Fund's trust agreement provides that withdrawals for purposes other than normal benefit, participant loans, direct transfers or paying trustee fees may require advance notice of up to twelve months. Certain events limit the ability of the Plan to transact at contract value with the issuer. These circumstances may include, but are not limited to the following:

   - Mergers,
   - mass layoffs,
   - plan terminations,
   - implementation of early retirement incentive programs or
   - other events within the control of the MIP Fund or Plan.

   The Plan administrator believes that any events that would limit the Plan's ability to transact at contract value with participants are probable of not occurring. The investment contract does not permit the fund to terminate the agreement prior to the scheduled maturity date.

5. Reconciliation of financial statements to Form 5500:
   a. The following is a reconciliation of net assets available for benefits per the financial statements as of December 31, 2022 and 2021 to Schedule H, Part I of Form 5500:

	2022	2021
Net assets available for benefits per the financial statements	$12,281,802	$15,772,023
Less: participants' contributions receivable	(3,030)	(4,529)
Add: unrealized gain (loss) adjustment on the common collective trust from fair value to contract value	(24,935)	3,803
Net assets available for benefits per Schedule H, Part I of Form 5500	$12,253,837	$15,771,297

   b. The following is a reconciliation of net decrease in net assets available for benefits per the financial statements for the year ended December 31, 2022 to Schedule H, Part II of Form 5500:

5. Reconciliation of financial statements to Form 5500: (continued)

Net decrease in net assets available for benefits per the financial statements	$(3,490,221)
Less: participants' contributions receivable at December 31, 2022	(3,030)
Add: participants' contribution receivable at December 31, 2021	4,529
Less: unrealized gain adjustment on the common collective trust from fair value to contract value at December 31, 2022	(24,935)
Less: unrealized loss adjustment on the common collective trust from fair value to contract value at December 31, 2021	(3,803)
Net decrease in net assets available for benefits per Schedule H, Part II of Form 5500	$(3,517,460)

c. The following is a reconciliation of investment income per the financial statements for the year ended December 31, 2022 to Schedule H, Part II, lines 2b less 2b(1)(E) of participant loan interest of Form 5500:

Investment (loss) per the financial statements	$(2,683,421)
Less: unrealized gain adjustment on the common collective trust from fair value to contract value at December 31, 2022	(24,935)
Less: unrealized loss adjustment on the common collective trusts from fair value to contract value at December 31, 2021	(3,803)
Income (loss) on investments per Schedule H, Part II, lines 2b less 2b(1)(E) of Form 5500	$(2,712,159)

d. The following is a reconciliation of total contributions per the financial statements for the year ended December 31, 2022 to Schedule H, Part II, line 2a(3) of Form 5500:

Contributions per the financial statements	$ 438,340
Less: participants' contribution receivable at December 31, 2022	(3,030)
Add: participants' contribution receivable at December 31, 2021	4,529
Contributions per Schedule H, Part II, line 2a(3) of Form 5500	$ 439,839

6. Fair value measurements:

The fair value measurement accounting literature establishes a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. This hierarchy consists of three broad levels as follows:

Level 1

Inputs consist of unadjusted quoted prices in active markets for identical assets and have the highest priority.

6. Fair value measurements: (continued)

Level 2

Inputs consist of observable inputs other than quoted prices for identical assets (Level 1)

Level 3

Inputs are unobservable and have the lowest priority.

The Plan uses appropriate valuation techniques based on the available inputs to measure the fair value of its investments. When available, the Plan measures fair value using Level 1 inputs because they generally provide the most reliable evidence of fair value. Level 2 inputs are used for investments for which Level 1 inputs were not available. Level 3 inputs would only be used if Level 1 or 2 inputs were not available. There are no plan assets requiring the use of Level 2 or Level 3 inputs for the periods presented.

Following is a description of the valuation methodologies used for assets measured at fair value with Fidelity Management Trust Company as of December 31, 2022 and 2021.

Level 1 Fair Value Measurements:

- Registered mutual funds: The fair value of mutual funds is based on quoted net asset values of the shares as reported by the fund. The mutual funds held by the Plan are open-end mutual funds registered with the U.S. Securities and Exchange Commission. The mutual funds held by the Plan are considered to be actively traded.

The following table sets forth by level within the fair value hierarchy, the Plan's investments at fair value as of December 31, 2022 and 2021:

Fair Value Measurements at the end of the reporting period using:

	Quoted prices in active markets for identical assets (Level 1)	Other observable inputs (Level 2)	Unobservable inputs (Level 3)	Fair Value Total
December 31, 2022:				
Mutual funds at fair value	$11,731,451	$ 0	$ 0	$11,731,451
December 31, 2021:				
Mutual funds at fair value	$15,145,863	$ 0	$ 0	$15,145,863

6. Fair value measurements: (continued)

Gains and losses (realized and unrealized) included in changes in net assets available for benefits for the year ended December 31, 2022, are reported in the net appreciation (depreciation) in fair value of investments in the Statement of Changes in Net Assets Available for Benefits.

The Plan's policy is to recognize transfers between Level 1 and Level 2 and into and out of Level 3 as of the date of the event or change in circumstances that caused the transfer. For the year ended December 31, 2022, there were no significant transfers between Levels 1 and other Levels. There were no Level 2 and Level 3 investments.

7. Related party transactions

Certain Plan investments are assets held and maintained by Fidelity Management Trust Company as the Plan's trustee/custodian. Fees paid by the Plan for the investment management services, third-party administrator recordkeeping fees, and audit fees amounted to $24,529 for the year ended December 31, 2022. These transactions qualify as exempt party-in-interest transactions.

Notes receivable from participants also qualify as party-in-interest transactions, but are exempt from the prohibited transaction rules of ERISA.

8. Risks and uncertainties:

The Plan provides for various investment options that include mutual funds and a common/collective trust. Investment securities are exposed to various risks such as interest rate, market, and credit risks. Due to the level of risk associated with certain investment securities, it is at least reasonably possible that changes in the values of the investment securities will occur near term and that such changes could materially affect participants' account balances and the amounts reported in the Plan's financial statements.

APPLE 401(K) SAVINGS PLAN

EIN 22-3577393 PLAN NO. 001

FORM 5500 - SCHEDULE H - ITEM 4(I)

SCHEDULE OF ASSETS HELD FOR INVESTMENT PURPOSES AT END OF YEAR

FOR THE YEAR ENDED DECEMBER 31, 2022

(a)	(b) Identity of issue	(c) Description of investments	Shares	(e) Current value
*	Fidelity Government Income Fund	Registered Investment Co.	3,133.7	$ 28,610
*	Fidelity 500 Index Fund – Premium Class	Registered Investment Co.	3,911.4	520,691
*	Fidelity Global ex U.S. Index Fund – Premium Class	Registered Investment Co.	2,404.4	30,175
*	Fidelity U.S. Bond Index Fund – Premium Class	Registered Investment Co.	4,630.7	47,141
*	Fidelity Overseas Fund Class K	Registered Investment Co.	111.7	5,634
*	Fidelity Puritan Fund Class K	Registered Investment Co.	12,946.1	265,135
*	Fidelity Freedom Index 2010 Fund Premium	Registered Investment Co.	2,899.1	34,731
*	Fidelity Freedom Index 2015 Fund Premium	Registered Investment Co.	3,585.1	46,427
*	Fidelity Freedom Index 2020 Fund Premium	Registered Investment Co.	79.816.0	1,125,406
*	Fidelity Freedom Index 2025 Fund Premium	Registered Investment Co.	80,697.5	1,283,896
*	Fidelity Freedom Index 2030 Fund Premium	Registered Investment Co.	153,820.4	2,584,183
*	Fidelity Freedom Index 2035 Fund Premium	Registered Investment Co.	85,576.1	1,601,985
*	Fidelity Freedom Index 2040 Fund Premium	Registered Investment Co.	94,384.5	1,789,530
*	Fidelity Freedom Index 2045 Fund Premium	Registered Investment Co.	50,963.3	1,003,468
*	Fidelity Freedom Index 2050 Fund Premium	Registered Investment Co.	23,495.0	463,321
*	Fidelity Freedom Index 2055 Fund Premium	Registered Investment Co.	12,930.9	209,869
*	Fidelity Blue Chip Growth Fund Class K6	Registered Investment Co.	9,403.4	162,679
*	Fidelity Small Cap Growth Fund Class K6	Registered Investment Co.	2.225.9	28,113
	T. Rowe Price U.S. Equity Research Fund I Class	Registered Investment Co.	489.5	17,769
	American Funds Retirement Income Portfolio Class R6	Registered Investment Co.	1,522.2	16,592
	Franklin Real Estate Securities Fund Class R6	Registered Investment Co.	3,281.6	57,296
	Baird Core Plus Bond Fund Class Institutional	Registered Investment Co.	2,791.7	27,554
	American Century Mid Cap Value Fund Class R6	Registered Investment Co.	2,024.7	31,262
	AMDVX	Registered Investment Co.	3,741.2	181,226
	American Funds New World Fund Class R6	Registered Investment Co.	274.6	18,230
	Neuberger Berman Mid Cap Growth Fund Class R6	Registered Investment Co.	8,108.0	106,296
	American Funds American High Income Trust Class R6	Registered Investment Co.	3,069.8	27,812
	PIMCO RAE US Small Fund Institutional Class	Registered Investment Co.	2,017.3	16,420
*	Managed Income Portfolio – Class 2	Common collective trust	369,377.0	369,377
*	Notes receivable from participants	Interest rates (4.75% - 7.75)		177,944
				$12,278,772

* Represents a party-in-interest transaction

** Amounts for this investment represent contract value

(d) Investments are participant directed; therefore cost information is not applicable