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
MNS, LTD. PROFIT-SHARING PLAN

1b Three-digit plan number (PN) ▶ 001

1c Effective date of plan 06/01/1958

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)

MNS, LTD.
ABC STORES

766 POHUKAINA STREET
HONOLULU, HI 96813-5307

2b Employer Identification Number (EIN) 71-1007574

2c Plan Sponsor's telephone number 808-591-2550

2d Business code (see instructions) 445120

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.	10/11/2023	PAUL KOSASA
	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 **c** Plan Name	**4b** EIN **4d** PN	
5 Total number of participants at the beginning of the plan year	**5**	1681
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)**	1442
a(2) Total number of active participants at the end of the plan year	**6a(2)**	1517
b Retired or separated participants receiving benefits	**6b**	45
c Other retired or separated participants entitled to future benefits	**6c**	216
d Subtotal. Add lines **6a(2)**, **6b**, and **6c**	**6d**	1778
e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.	**6e**	1
f Total. Add lines **6d** and **6e**	**6f**	1779
g Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item)	**6g**	1630
h Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested	**6h**	107
7 Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item)	**7**	

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

2E 2F 2H 2J 2K 2R 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)		**9b** Plan benefit arrangement (check all that apply)	
(1)	[X] Insurance	**(1)**	[ ] Insurance
(2)	[ ] Code section 412(e)(3) insurance contracts	**(2)**	[ ] Code section 412(e)(3) insurance contracts
(3)	[X] Trust	**(3)**	[X] Trust
(4)	[ ] General assets of the sponsor	**(4)**	[ ] General assets of the sponsor

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

a Pension Schedules

- **(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)** [X] 1 **A** (Insurance Information)
- **(4)** [X] **C** (Service Provider Information)
- **(5)** [ ] **D** (DFE/Participating Plan Information)
- **(6)** [ ] **G** (Financial Transaction Schedules)

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

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

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

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

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

Receipt Confirmation Code_____

SCHEDULE A (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Insurance Information

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

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

▶ Insurance companies are required to provide the information pursuant to ERISA section 103(a)(2).

OMB No. 1210-0110

2022

This Form is Open to Public Inspection

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

A Name of plan
MNS, LTD. PROFIT-SHARING PLAN

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500
MNS, LTD.

D Employer Identification Number (EIN)
71-1007574

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

1 Coverage Information:

(a) Name of insurance carrier
AMERICAN UNITED LIFE INSURANCE COMPANY

(b) EIN	**(c)** NAIC code	**(d)** Contract or identification number	**(e)** Approximate number of persons covered at end of policy or contract year	Policy or contract year	
				(f) From	**(g)** To
35-0145825	60895	K00105	69	01/01/2022	12/31/2022

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

(a) Total amount of commissions paid	**(b)** Total amount of fees paid

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Part II Investment and Annuity Contract Information

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

4	Current value of plan's interest under this contract in the general account at year end	4	6484420
5	Current value of plan's interest under this contract in separate accounts at year end	5	

6 Contracts With Allocated Funds:

a State the basis of premium rates ▶

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

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

f If contract purchased, in whole or in part, to distribute benefits from a terminating plan, check here ▶ ☐

7 Contracts With Unallocated Funds (Do not include portions of these contracts maintained in separate accounts)

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

b	Balance at the end of the previous year			7b	5976420
c	Additions: (1) Contributions deposited during the year	7c(1)	98648		
	(2) Dividends and credits	7c(2)			
	(3) Interest credited during the year	7c(3)	91211		
	(4) Transferred from separate account	7c(4)	1625845		
	(5) Other (specify below)	7c(5)	10775		
	▶ LOAN REPAYMENTS				
	(6) Total additions			7c(6)	1826479
d	Total of balance and additions (add lines **7b** and **7c(6)**)			7d	7802899
e	Deductions:				
	(1) Disbursed from fund to pay benefits or purchase annuities during year	7e(1)	243598		
	(2) Administration charge made by carrier	7e(2)	4949		
	(3) Transferred to separate account	7e(3)	1047127		
	(4) Other (specify below)	7e(4)	22805		
	▶ LOANS ISSUED				
	(5) Total deductions			7e(5)	1318479
f	Balance at the end of the current year (subtract line **7e(5)** from line **7d**)			7f	6484420

Part III Welfare Benefit Contract Information

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

8 Benefit and contract type (check all applicable boxes)

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

9 Experience-rated contracts:				
a Premiums: (1) Amount received	**9a(1)**			
(2) Increase (decrease) in amount due but unpaid	**9a(2)**			
(3) Increase (decrease) in unearned premium reserve	**9a(3)**			
(4) Earned (**(1)** + **(2)** - **(3)**)			**9a(4)**	0
b Benefit charges (1) Claims paid	**9b(1)**			
(2) Increase (decrease) in claim reserves	**9b(2)**			
(3) Incurred claims (add **(1)** and **(2)**)			**9b(3)**	0
(4) Claims charged			**9b(4)**	
c Remainder of premium: (1) Retention charges (on an accrual basis) --				
(A) Commissions	**9c(1)(A)**			
(B) Administrative service or other fees	**9c(1)(B)**			
(C) Other specific acquisition costs	**9c(1)(C)**			
(D) Other expenses	**9c(1)(D)**			
(E) Taxes	**9c(1)(E)**			
(F) Charges for risks or other contingencies	**9c(1)(F)**			
(G) Other retention charges	**9c(1)(G)**			
(H) Total retention			**9c(1)(H)**	0
(2) Dividends or retroactive rate refunds. (These amounts were ☐ paid in cash, or ☐ credited.)			**9c(2)**	
d Status of policyholder reserves at end of year: (1) Amount held to provide benefits after retirement			**9d(1)**	
(2) Claim reserves			**9d(2)**	
(3) Other reserves			**9d(3)**	
e Dividends or retroactive rate refunds due. (Do not include amount entered in line **9c(2)**.)			**9e**	
10 Nonexperience-rated contracts:				
a Total premiums or subscription charges paid to carrier			**10a**	
b If the carrier, service, or other organization incurred any specific costs in connection with the acquisition or retention of the contract or policy, other than reported in Part I, line 2 above, report amount.			**10b**	

Specify nature of costs.

Part IV Provision of Information

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

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

SCHEDULE C (Form 5500)	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	**B** Three-digit plan number (PN) ▶
MNS, LTD. PROFIT-SHARING PLAN	001

C Plan sponsor's name as shown on line 2a of Form 5500	**D** Employer Identification Number (EIN)
MNS, LTD.	71-1007574

Part I Service Provider Information (see instructions)

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

1 Information on Persons Receiving Only Eligible Indirect Compensation

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

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

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

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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)

ONEAMERICA RETIREMENT SERVICES, LLC

46-5378846

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
15 37 38 50 59 60 61 63 64 65	NONE	293691	Yes [ ] No [X]	Yes [ ] No [ ]		Yes [ ] No [ ]

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

THE LONDON COMPANY

99-0824693

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
28 51	NONE	115275	Yes [ ] No [X]	Yes [ ] No [ ]		Yes [ ] No [ ]

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

GAMCO ASSET MANAGEMENT INC.

249 ROYAL PALM WAY, SUITE 503
PALM BEACH, FL 33480

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
28 51	NONE	75071	Yes [ ] No [X]	Yes [ ] No [ ]		Yes [ ] No [ ]

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

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

ATALANTA SOSNOFF CAPITAL CORP

13-3098641

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
28 51	NONE	64147	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

SAGEVIEW

900 FORT STREET MALL, PIONEER PLAZA
SUITE 1505
HONOLULU, HI 96813

(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?
17 24 27 59 60 63	NONE	47500	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

ALLSPRING GLOBAL INVESTMENTS

525 MARKET STREET, 12TH FLOOR
SAN FRANCISCO, CA 94105

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
28 51	NONE	41860	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

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

NUVEEN

25604 NETWORK PLACE
CHICAGO, IL 60673-1256

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
28 51	NONE	39996	Yes [ ] No [X]	Yes [ ] No [ ]		Yes [ ] No [ ]

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

MG TRUST CO. DBA MATRIX TRUST CO.

75-3182674

(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?
18 19 21 25 49 50 51 59 60 61 62 63 65	NONE	0	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
(d) Enter name and EIN (address) of source of indirect compensation	**(e)** Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	

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

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

Part II Service Providers Who Fail or Refuse to Provide Information

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

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

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

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

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

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

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

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

(complete as many entries as needed)

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

SCHEDULE 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
MNS, LTD. PROFIT-SHARING PLAN

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500
MNS, LTD.

D Employer Identification Number (EIN)
71-1007574

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	3996	5336
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)	2750205	5094649
(2) Participant contributions	1b(2)	232376	273938
(3) Other	1b(3)	153571	183999
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)		
(2) U.S. Government securities	1c(2)	13562340	13469329
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)	2524362	2079631
(B) All other	1c(3)(B)	6773302	4505056
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)		
(B) Common	1c(4)(B)	82830090	65298395
(5) Partnership/joint venture interests	1c(5)		
(6) Real estate (other than employer real property)	1c(6)		
(7) Loans (other than to participants)	1c(7)		
(8) Participant loans	1c(8)	5200086	5102176
(9) Value of interest in common/collective trusts	1c(9)		
(10) Value of interest in pooled separate accounts	1c(10)		
(11) Value of interest in master trust investment accounts	1c(11)		
(12) Value of interest in 103-12 investment entities	1c(12)		
(13) Value of interest in registered investment companies (e.g., mutual funds)	1c(13)	108462567	92763708
(14) Value of funds held in insurance company general account (unallocated contracts)	1c(14)	5976420	6484420
(15) Other	1c(15)	5531844	5392852

		(a) Beginning of Year	(b) End of Year
1d Employer-related investments:			
(1) Employer securities	1d(1)		
(2) Employer real property	1d(2)		
e Buildings and other property used in plan operation	1e		
f Total assets (add all amounts in lines 1a through 1e)	1f	234001159	200653489
Liabilities			
g Benefit claims payable	1g		
h Operating payables	1h		
i Acquisition indebtedness	1i		
j Other liabilities	1j	1429698	139141
k Total liabilities (add all amounts in lines 1g through1j)	1k	1429698	139141
Net Assets			
l Net assets (subtract line 1k from line 1f)	1l	232571461	200514348

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)	5094649	
(B) Participants	2a(1)(B)	5733396	
(C) Others (including rollovers)	2a(1)(C)	401956	
(2) Noncash contributions	2a(2)		
(3) Total contributions. Add lines **2a(1)(A), (B), (C),** and line **2a(2)**	2a(3)		11230001
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)		
(B) U.S. Government securities	2b(1)(B)	286362	
(C) Corporate debt instruments	2b(1)(C)	252108	
(D) Loans (other than to participants)	2b(1)(D)		
(E) Participant loans	2b(1)(E)	204370	
(F) Other	2b(1)(F)	91211	
(G) Total interest. Add lines **2b(1)(A)** through **(F)**	2b(1)(G)		834051
(2) Dividends: **(A)** Preferred stock	2b(2)(A)		
(B) Common stock	2b(2)(B)	1231932	
(C) Registered investment company shares (e.g. mutual funds)	2b(2)(C)	5528273	
(D) Total dividends. Add lines **2b(2)(A)**, **(B)**, and **(C)**	2b(2)(D)		6760205
(3) Rents	2b(3)		
(4) Net gain (loss) on sale of assets: **(A)** Aggregate proceeds	2b(4)(A)	45909803	
(B) Aggregate carrying amount (see instructions)	2b(4)(B)	53369467	
(C) Subtract line **2b(4)(B)** from line **2b(4)(A)** and enter result	2b(4)(C)		-7459664
(5) Unrealized appreciation (depreciation) of assets: **(A)** Real estate	2b(5)(A)	-12720547	
(B) Other	2b(5)(B)		
(C) Total unrealized appreciation of assets. Add lines **2b(5)(A)** and **(B)**	2b(5)(C)		-12720547

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts	2b(6)		
(7) Net investment gain (loss) from pooled separate accounts	2b(7)		
(8) Net investment gain (loss) from master trust investment accounts	2b(8)		
(9) Net investment gain (loss) from 103-12 investment entities	2b(9)		
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds)	2b(10)		-22491037
c Other income	2c		182123
d Total income. Add all **income** amounts in column (b) and enter total	2d		-23664868
Expenses			
e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	7706707	
(2) To insurance carriers for the provision of benefits	2e(2)		
(3) Other	2e(3)		
(4) Total benefit payments. Add lines **2e(1)** through **(3)**	2e(4)		7706707
f Corrective distributions (see instructions)	2f		
g Certain deemed distributions of participant loans (see instructions)	2g		
h Interest expense	2h		
i Administrative expenses: (1) Professional fees	2i(1)	47500	
(2) Contract administrator fees	2i(2)	293691	
(3) Investment advisory and management fees	2i(3)	336350	
(4) Other	2i(4)	7997	
(5) Total administrative expenses. Add lines **2i(1)** through **(4)**	2i(5)		685538
j Total expenses. Add all **expense** amounts in column (b) and enter total	2j		8392245
Net Income and Reconciliation			
k Net income (loss). Subtract line **2j** from line **2d**	2k		-32057113
l Transfers of assets:			
(1) To this plan	2l(1)		
(2) From this plan	2l(2)		

Part III Accountant's Opinion

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

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

(1) [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: ACCUITY, LLP **(2)** EIN: 20-5325889

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			

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
MNS, LTD. PROFIT-SHARING PLAN

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500
MNS, LTD.

D Employer Identification Number (EIN)
71-1007574

Part I Distributions

All references to distributions relate only to payments of benefits during the plan year.

1 Total value of distributions paid in property other than in cash or the forms of property specified in the instructions **1** 0

2 Enter the EIN(s) of payor(s) who paid benefits on behalf of the plan to participants or beneficiaries during the year (if more than two, enter EINs of the two payors who paid the greatest dollar amounts of benefits):

EIN(s): 75-3182674

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_____

Profit Sharing Plan of MNS, Ltd.

Financial Statements and Supplemental Schedules

December 31, 2022 and 2021

Profit Sharing Plan of MNS, Ltd.
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Report of Independent Auditors

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Report of Independent Auditors

To the Participants, Administrator
and Executive Committee of
Profit Sharing Plan of MNS, Ltd.

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

Management, having determined it is permissible in the circumstances, has elected to have the audits of the Plan's financial statements performed in accordance with ERISA Section 103(a)(3)(C) pursuant to 29 CFR 2520.103-8 of the Department of Labor's ("DOL") 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 DOL's Rules and Regulations for Reporting and Disclosure under ERISA ("qualified institution").

Management has obtained certifications from a qualified institution as of December 31, 2022 and 2021, and for the year ended December 31, 2022, stating that the certified investment information, as described in Note 3 to the financial statements, is complete and accurate.

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

- The amounts and disclosures in the financial statements referred to above, other than those agreed to or derived from the certified investment information, are presented fairly, in all material respects, in accordance with accounting principles generally accepted in the United States of America.

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

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Suite 1900
Honolulu, HI 96813

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FAX 808.531.3433
accuityllp.com

Basis for Opinion
We conducted our audits in accordance with auditing standards generally accepted in the United States of America. Our responsibilities under those standards are further described in the Auditors' Responsibilities for the Audits of the Financial Statements section of our report. We are required to be independent of the Plan and to meet our other ethical responsibilities in accordance with the relevant ethical requirements relating to our audits. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our ERISA Section 103(a)(3)(C) audit opinion.

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

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

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

Auditors' Responsibilities for the Audits of the Financial Statements
Except as described in the Scope and Nature of the ERISA Section 103(a)(3)(C) Audits section of our report, our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditors' report that includes our opinion. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that audits conducted in accordance with auditing standards generally accepted in the United States of America 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 audits in accordance with auditing standards generally accepted in the United States of America, we:

- Exercise professional judgment and maintain professional skepticism throughout the audits.

- 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.

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- Obtain an understanding of internal control relevant to the audits in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Plan's internal control. Accordingly, no such opinion is expressed.

- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements.

- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about the Plan's ability to continue as a going concern for a reasonable period of time.

Our audits did not extend to the certified investment information, except for obtaining and reading the certification, comparing the certified investment information with the related information presented and disclosed in the financial statements, and reading the disclosures relating to the certified investment information to assess whether they are in accordance with the presentation and disclosure requirements of 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 audits, significant audit findings, and certain internal control-related matters that we identified during the audits.

Supplemental Schedules Required by ERISA

The supplemental Schedule of Assets (Held at End of Year), Schedule of Assets (Acquired and Disposed of Within Year), and Schedule of Reportable Transactions as of or for the year ended December 31, 2022 are presented for purposes of additional analysis and are not a required part of the financial statements but are supplementary information required by the DOL's Rules and Regulations for Reporting and Disclosure under ERISA. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information included in the supplemental schedules, other than that agreed to or derived from the certified investment information, has been subjected to auditing procedures applied in the 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 auditing standards generally accepted in the United States of America. For information included in the supplemental schedules that agreed to or is derived from the certified investment information, we compared such information to the related certified investment information.

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

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In our opinion:

- The form and content of the supplemental schedules, other than the information in the supplemental schedules that agreed to or is derived from the certified investment information, are presented, in all material respects, in conformity with the DOL's Rules and Regulations for Reporting and Disclosure under ERISA.

- The information in the supplemental schedules related to assets held by and certified to by a qualified institution agrees to, or is derived from, in all material respects, the information prepared and certified by an institution that management determined meets the requirements of ERISA Section 103(a)(3)(C).



Honolulu, Hawaii
October 11, 2023

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Profit Sharing Plan of MNS, Ltd.
Statements of Net Assets Available for Benefits
December 31, 2022 and 2021

	2022	2021
Assets		
Investments, at fair value	$ 183,508,971	$ 219,684,505
Investment, at contract value	6,484,420	5,976,420
Noninterest bearing cash	5,336	3,996
Receivables		
Employer contributions	5,094,649	2,750,205
Participant contributions	273,938	232,376
Accrued income	183,999	153,571
Notes receivable from participants	5,102,176	5,200,086
Total assets	200,653,489	234,001,159
Liabilities		
Due to broker	-	1,204,583
Accrued liabilities	139,141	225,115
Total liabilities	139,141	1,429,698
Net assets available for benefits	$ 200,514,348	$ 232,571,461

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

Profit Sharing Plan of MNS, Ltd.
Statement of Changes in Net Assets Available for Benefits
Year Ended December 31, 2022

	Nonparticipant-Directed	Participant-Directed	Total
Investment income (loss)			
Net depreciation in fair value of investments	$ (20,155,589)	$ (22,515,659)	$ (42,671,248)
Interest income	569,509	60,172	629,681
Dividend income	1,277,948	5,482,257	6,760,205
Total investment loss	(18,308,132)	(16,973,230)	(35,281,362)
Other income	129,286	52,837	182,123
Interest income on notes receivable from participants	136,040	68,330	204,370
Contributions			
Employer	4,666,667	427,982	5,094,649
Participant	-	5,733,396	5,733,396
Rollover	-	401,956	401,956
Total contributions	4,666,667	6,563,334	11,230,001
Deductions			
Benefits paid to participants	(4,066,409)	(3,640,298)	(7,706,707)
Administrative expenses	(510,870)	(174,668)	(685,538)
Total deductions	(4,577,279)	(3,814,966)	(8,392,245)
Net decrease	(17,953,418)	(14,103,695)	(32,057,113)
Net assets available for benefits			
Beginning of year	119,964,051	112,607,410	232,571,461
End of year	$ 102,010,633	$ 98,503,715	$ 200,514,348

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

1. Description of Plan

The Profit Sharing Plan of MNS, Ltd. (the "Plan") was initially adopted on June 1, 1958. The Plan was amended at various dates since adoption to reflect changes in the applicable laws and regulations. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 ("ERISA"). The following description of the Plan provides only general information. Participants should refer to the plan document for a complete description of the Plan's provisions.

Principal provisions of the amended Plan are as follows:

Participation: Employees of MNS, Ltd., ABC Stores – Guam, ABC Stores – Saipan, and MNSNV, LLC (collectively the "Company") become members of the Plan the first day of the calendar month after completion of one year of service of at least 1,000 hours.

Vesting: Benefits vest 20% annually commencing after one year, with full vesting after six years of service.

Contributions – Employer: The Company may contribute (employer's matching contribution) amounts equal to 25% of the deferred contributions made by eligible participants (up to a maximum of $375 for any one participant in a plan year) in accordance with provisions of the Plan.

The Company may also contribute an additional sum to the Plan provided that contributions shall not exceed the maximum allowable as a deduction under the Internal Revenue Code ("IRC"). Discretionary employer contributions are nonparticipant directed. The amount paid in 2023 related to discretionary employer contributions for 2022 was $4,666,667.

Contributions – Participants: Contributions by participants are voluntary and shall not exceed the maximum allowable as a deduction under the IRC. Participants are able to direct the custodian to change their contribution and the employer's matching portion between certain portfolios and/or mutual funds.

Allocation to Participant's Accounts: Discretionary employer contributions are allocated to participants annually based upon compensation and service with the Company.

Forfeitures, net of reinstatements, are allocated in the subsequent year to remaining eligible participants based upon compensation and service with the Company. For the year ended December 31, 2022, there were forfeited nonvested amounts totaling approximately $140,000, which were subsequently allocated to participant accounts.

Participant Loans:	Participants may borrow the lesser of 50% of their vested balance reduced by the current loan balances outstanding or $50,000 reduced by the excess (if any) of the highest outstanding balance of loans during the previous 12 months reduced by the current loan balances outstanding, subject to approval by the Administrative Committee. The loans are collateralized by the balances in the participants' accounts, bear interest at rates ranging from 3.25% to 6.25%, and bear maturity dates ranging from 2023 to 2032. Principal and interest are to be repaid monthly within five years, and up to 10 years if used to purchase a home.
Withdrawals by Active Participants:	In situations specifically described in the Plan, the Administrative Committee shall make an in-service distribution to an active participant from the vested portion of their Plan account upon written application from the participant.
Plan Termination:	Although it has not expressed any intent to do so, the Company has the right to discontinue contributions or terminate the Plan at any time subject to the provisions of ERISA. If contributions are completely discontinued or the Plan is completely or partially terminated, then the interests of each participant in the Plan shall become fully vested.

2. Summary of Significant Accounting Policies

Basis of Accounting

The financial statements of the Plan are prepared on the accrual basis of accounting in conformity with accounting principles generally accepted in the United States of America.

Use of Estimates

The preparation of the Plan's financial statements in conformity with accounting principles generally accepted in the United States of America requires the plan administrator to make estimates and assumptions that affect the reported amounts of net assets available for benefits during the reporting period and when applicable, disclosures of contingent assets and liabilities at the date of the financial statements and the reported amounts of additions and deductions during the reporting period. Actual results could differ from those estimates.

Risks and Uncertainties

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

Fair Value Measurements

For financial assets reported at fair value, the Plan defines fair value as the price that would be received to sell an asset in the principal or most advantageous market in an orderly transaction between market participants. The Plan measures fair value using observable and unobservable inputs based on the following hierarchy:

- **Level 1** – Quoted prices (unadjusted) in active markets for identical assets that the Plan has the ability to access at the measurement date.

- **Level 2** – Inputs other than quoted market prices included within Level 1 that are observable for an asset, directly or indirectly.

- **Level 3** – Unobservable inputs for an asset reflecting the Plan's own assumptions. Level 3 inputs should be used to measure fair value to the extent that observable Level 1 or Level 2 inputs are not available.

Fair Value of Investments
The following methods and assumptions were used by the Plan in estimating the fair value of its investments:

- **Common stock** – The fair value of common stock traded on a national securities exchange is based on the last reported sales price on the last business day of the plan year and is generally categorized as Level 1 in the fair value hierarchy.

- **Mutual funds** – The fair value of mutual funds is based on quoted market prices which represent the net asset value of units held by the Plan at the plan year-end and is generally categorized as Level 1 in the fair value hierarchy.

- **Corporate bonds, U.S. government agency securities, U.S. Treasury obligations, and municipal bonds** – The fair value of these investments was estimated using an income approach based on estimated pricing models with inputs based upon comparative investments, and is generally categorized as Level 2 in the fair value hierarchy.

- **Asset backed securities and real estate mortgage investment conduits** – The fair value of these investments was estimated using an income approach based on a discounted cash flow analysis utilizing collateral characteristics and current market assumptions related to yield, prepayment speed, conditional default rates, and loss severity, and is generally categorized as Level 2 in the fair value hierarchy.

The Plan presents in the statement of changes in net assets available for benefits, the net depreciation in the fair value of investments, which consists of the realized gains and losses and the unrealized appreciation or depreciation on those investments.

Purchases and sales of securities are recorded on the trade date.

Fully Benefit-Responsive Investment Contract
The Plan's investment in the American United Life ("AUL") guaranteed group annuity contract ("AUL Contract") qualifies as a fully benefit-responsive investment contract. Therefore, contract value is the relevant measurement attribute for the portion of net assets available for benefits attributable to the guaranteed group annuity contract. Contract value represents the contributions made under the contract, plus earnings, less participant withdrawals and administrative expenses. Contributions under the AUL Contract were maintained in an account that was credited with interest and charged for 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 guaranteed group annuity contract issuer is contractually obligated to repay the principal and a specified interest rate guaranteed to the Plan. The interest crediting rate under the AUL Contract is declared annually, but may not be less than 0%. The average yield credited to participants was 1.50% for the year ended December 31, 2022.

The plan administrator continually monitors for the occurrence of certain events that limit the ability of the Plan to transact at contract value with the issuer. Such events include the following: (1) amendments to the plan documents (including complete or partial plan termination or merger with another plan); (2) bankruptcy of the plan sponsor or other plan sponsor events (for example, divestitures or spin-offs of a subsidiary) that cause a significant withdrawal from the Plan; or (3) the failure of the trust to qualify for exemption from federal income taxes or any required prohibited transaction exemption under ERISA. The plan administrator does not believe that the occurrence of any such events, which would limit the Plan's ability to transact at contract value with participants, is probable.

AUL may terminate the AUL Contract if (1) the Plan rejects any allowable contract modifications; (2) AUL ceases issuing new contracts of this type and intends to terminate all contracts of a similar nature; (3) the Plan's account value is less than $100,000 after three years; (4) the Plan is operated or administered in a manner that would disqualify it, is unlawful, and violates ERISA or the IRC; or (5) the Company files for protection under federal bankruptcy law, is deemed insolvent, or ceases operations.

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

Payment of Benefits
Benefits are recorded when paid. There were no participant elections to withdraw funds that remained unexecuted as of December 31, 2022 and 2021.

Income Taxes
Accounting principles generally accepted in the United States of America require plan management to evaluate tax positions taken by the Plan and recognize a tax liability or asset if the Plan has taken an uncertain position that more likely than not would not be sustained upon examination by the Internal Revenue Service. The plan administrator has analyzed the tax positions taken by the Plan, and has concluded that as of December 31, 2022, there are no uncertain positions taken or expected to be taken that would require recognition of a liability or asset or disclosure in the financial statements. The Plan is subject to routine audits by taxing jurisdictions; however, there are currently no audits for any tax periods in progress. The 2019 through 2021 tax years remain open for income tax examination.

Subsequent Events
Management has reviewed all events that have occurred from January 1, 2023 through October 11, 2023, the date that the financial statements were available for issuance, for proper accounting and disclosure in the financial statements.

3. Investments

Investments held and certified by the custodian and trustee at December 31, 2022 and 2021 are summarized as follows:

	Nonparticipant-Directed	Participant-Directed	Total
December 31, 2022			
Mutual funds	$ 3,167,498	$ 89,596,210	$ 92,763,708
Common stock	65,298,395	-	65,298,395
Corporate bonds	6,584,688	-	6,584,688
U.S. government agency securities	5,518,597	-	5,518,597
U.S. Treasury obligations	7,950,731	-	7,950,731
Asset-backed securities	2,734,646	-	2,734,646
Real estate mortgage investment conduits	2,281,547	-	2,281,547
Municipal bonds	376,659	-	376,659
Total investments, at fair value	93,912,761	89,596,210	183,508,971
Guaranteed group annuity contract	-	6,484,420	6,484,420
Total investments	$ 93,912,761	$ 96,080,630	$ 189,993,391
December 31, 2021			
Mutual funds	$ 4,050,037	$ 104,412,530	$ 108,462,567
Common stock	82,830,090	-	82,830,090
Corporate bonds	9,297,664	-	9,297,664
U.S. government agency securities	6,628,912	-	6,628,912
U.S. Treasury obligations	6,933,428	-	6,933,428
Asset-backed securities	2,971,202	-	2,971,202
Real estate mortgage investment conduits	2,134,939	-	2,134,939
Municipal bonds	425,703	-	425,703
Total investments, at fair value	115,271,975	104,412,530	219,684,505
Guaranteed group annuity contract	-	5,976,420	5,976,420
Total investments	$ 115,271,975	$ 110,388,950	$ 225,660,925

The Plan's investments reported at fair value on a recurring basis have been categorized based on the fair value hierarchy in Note 2 at December 31, 2022 and 2021 as follows:

	Level 1	Level 2	Estimated Fair Value
December 31, 2022			
Mutual funds	$ 92,763,708	$ -	$ 92,763,708
Common stock	65,298,395	-	65,298,395
Corporate bonds	-	6,584,688	6,584,688
U.S. government agency securities	-	5,518,597	5,518,597
U.S. Treasury obligations	-	7,950,731	7,950,731
Asset-backed securities	-	2,734,646	2,734,646
Real estate mortgage investment conduits	-	2,281,547	2,281,547
Municipal bonds	-	376,659	376,659
	$ 158,062,103	$ 25,446,868	$ 183,508,971
December 31, 2021			
Mutual funds	$ 108,462,567	$ -	$ 108,462,567
Common stock	82,830,090	-	82,830,090
Corporate bonds	-	9,297,664	9,297,664
U.S. government agency securities	-	6,628,912	6,628,912
U.S. Treasury obligations	-	6,933,428	6,933,428
Asset-backed securities	-	2,971,202	2,971,202
Real estate mortgage investment conduits	-	2,134,939	2,134,939
Municipal bonds	-	425,703	425,703
	$ 191,292,657	$ 28,391,848	$ 219,684,505

The following information has been certified as complete and accurate by Broadridge Matrix Trust Company, the custodian and trustee of the Plan:

- All information related to investment balances, noninterest bearing cash, and notes receivable from participants presented in the statements of net assets available for benefits at December 31, 2022 and 2021.

- Interest and dividend income, interest income on notes receivable from participants, and net depreciation in fair value of investments presented in the statement of changes in net assets available for benefits for the year ended December 31, 2022.

- All information included in the supplemental schedules.

4. Tax Status

The United States Treasury Department advised on July 7, 2010 that the Plan, as amended, constituted a qualified trust under Sections 401(a) and 401(k) of the IRC and is therefore exempt from federal income taxes under the provisions of Section 501(a). The Plan has been amended and restated since receiving the determination letter. The plan administrator believes that the Plan is currently designed and is being operated in compliance with the applicable requirements of the IRC.

5. Party-in-Interest Transactions

Transactions with Broadridge Matrix Trust Company, custodian and trustee, One America Retirement Services, recordkeeper, and the Plan's investment advisor and investment managers qualify as party-in-interest transactions. Administrative fees related to the Plan's custodian, recordkeeper, trustee, investment advisor, and investment managers amounted to $685,538 in 2022.

Certain Plan investments are units of a guaranteed group annuity contract managed by AUL, an affiliate of One America Financial Partners, Inc. The Plan invests in a money market mutual fund that was managed by Broadridge Matrix Trust Company.

Profit Sharing Plan of MNS, Ltd.

Form 5500, Schedule H, Line 4i – Schedule of Assets (Held at End of Year)

December 31, 2022

Supplemental Schedule I

Employer Identification Number: 71-1007574
Plan Number: 001

Identity of Issue, Borrower, Lessor or Similar Party	Maturity Date	Interest Rate	Collateral	Shares or Units	Par or Maturity Value	Current Value	Cost
Mutual Funds							
American Century Small Cap Value R6	–	–	–	620,055	–	$ 5,667,301	***
American Funds Growth Fund of Amer R6	–	–	–	411,182	–	20,357,632	***
Dodge & Cox International Stock	–	–	–	11,212	–	483,357	***
Hartford World Bond R6	–	–	–	11,563	–	115,982	***
JPMorgan Core Plus Bond Fund R6	–	–	–	1,058,947	–	7,539,705	***
T. Rowe Price New Horizons	–	–	–	119,389	–	5,531,271	***
Vanguard Equity-Income Inv	–	–	–	712,250	–	28,767,792	***
Vanguard Interm-Term Bond Index Adm	–	–	–	811,374	–	8,178,651	***
Vanguard Strategic Equity Inv	–	–	–	418,013	–	12,787,016	***
Vanguard Strategic Small-Cap Equity Inv	–	–	–	5,296	–	167,503	***
BlackRock Liq Fd Treasury In	–	–	–	797,060	–	797,060	$ 797,060
Wilmington US Government Money Mkt Instl **	–	–	–	2,370,438	–	2,370,438	2,370,438
Total Mutual Funds						**92,763,708**	**3,167,498**
Common Stock							
Advanced Drainage Systems In	–	–	–	801	–	65,658	89,064
Advanced Micro Devices	–	–	–	4,475	–	289,846	394,574
Aerojet Rocketdyne Holdings Inc	–	–	–	1,500	–	83,895	56,976
Agilent Technologies	–	–	–	413	–	61,805	53,804
Air Products & Chemicals Inc	–	–	–	2,802	–	863,745	703,094
Allegro Microsystems Inc	–	–	–	994	–	29,840	29,488
Allstate Corp	–	–	–	950	–	128,820	124,762
Alphabet Inc CL A	–	–	–	10,302	–	908,945	771,071
Alphabet Inc CL C	–	–	–	445	–	39,485	30,614
Altria Group Inc	–	–	–	11,040	–	504,638	425,354
Amazon Com Inc	–	–	–	10,253	–	861,252	1,078,049
AMC Networks Inc A	–	–	–	3,000	–	47,010	143,918

The information in this schedule has been certified as to its completeness and accuracy by the custodian and trustee.

Profit Sharing Plan of MNS, Ltd.

Form 5500, Schedule H, Line 4i – Schedule of Assets (Held at End of Year)

December 31, 2022

Supplemental Schedule I

Identity of Issue, Borrower, Lessor or Similar Party	Maturity Date	Interest Rate	Collateral	Shares or Units	Par or Maturity Value	Current Value	Cost
American Electric Power Co	–	–	–	1,300	–	123,435	126,804
American Express Co.	–	–	–	3,900	–	576,225	341,239
American International Group	–	–	–	1,500	–	94,860	58,372
Apple Inc	–	–	–	22,157	–	2,878,859	1,230,156
Archer Daniels Midland	–	–	–	3,000	–	278,550	37,209
Argenx Se – ADR	–	–	–	142	–	53,794	52,219
Arista Networks Inc	–	–	–	621	–	75,358	76,354
Astec Inds Inc	–	–	–	3,600	–	146,376	143,308
AT&T Inc	–	–	–	9,900	–	182,259	204,139
Autozone Inc	–	–	–	35	–	86,316	77,038
Avangrid Inc	–	–	–	1,000	–	42,980	42,821
Bank of America Corp	–	–	–	11,125	–	368,460	319,904
Berkshire Hathaway Inc Cl B	–	–	–	2,678	–	827,234	462,506
Biomarin Pharmaceutical	–	–	–	477	–	49,365	42,765
BlackRock 2001 Term Tr Inc	–	–	–	1,195	–	846,813	300,435
Boeing Company	–	–	–	2,175	–	414,316	389,928
Boston Scientific	–	–	–	11,583	–	535,945	485,317
Broadcom Ltd	–	–	–	665	–	371,821	367,875
Bunge Limited Com	–	–	–	1,600	–	159,632	98,897
Campbell Soup Co	–	–	–	3,000	–	170,250	62,564
CBRE Group Inc	–	–	–	748	–	57,566	69,514
Charles Schwab Corporation	–	–	–	1,214	–	101,078	95,661
Chase Corp	–	–	–	200	–	17,252	18,193
Chemed Corp	–	–	–	200	–	102,086	4,749
Chevron Corp	–	–	–	4,492	–	806,269	445,613
Chipotle Mexican Grill – Cl A	–	–	–	80	–	110,999	110,161
Chubb Ltd	–	–	–	975	–	215,085	212,511
Cincinnati Financial Corp	–	–	–	4,250	–	435,158	189,877
Circor International Inc	–	–	–	3,000	–	71,880	79,691
Cisco Systems Inc	–	–	–	12,453	–	593,261	263,535
CMS Energy Corp	–	–	–	3,200	–	202,656	24,449

The information in this schedule has been certified as to its completeness and accuracy by the custodian and trustee.

Profit Sharing Plan of MNS, Ltd.

Form 5500, Schedule H, Line 4i – Schedule of Assets (Held at End of Year)

December 31, 2022

Supplemental Schedule I

Identity of Issue, Borrower, Lessor or Similar Party	Maturity Date	Interest Rate	Collateral	Shares or Units	Par or Maturity Value	Current Value	Cost
CNH Indl NV Shs	–	–	–	27,000	–	433,620	245,836
Coca-Cola Company	–	–	–	6,850	–	435,729	432,120
Cohen & Steers Inc	–	–	–	1,500	–	96,840	30,872
Comcast Corp Cl A	–	–	–	14,892	–	520,773	621,010
Conocophillips	–	–	–	2,350	–	277,300	108,640
Copart Inc	–	–	–	684	–	41,649	29,926
Corning Inc	–	–	–	5,000	–	159,700	55,875
Costco Wholesale Corp-New	–	–	–	996	–	454,674	428,682
Crane Holdings Co	–	–	–	4,000	–	401,800	79,838
Crowdstrike Holdings Inc – A	–	–	–	216	–	22,743	50,954
Crown Castle Inc	–	–	–	7,038	–	954,634	1,013,774
Cutera Inc	–	–	–	3,000	–	132,660	57,245
CVS Health Corp	–	–	–	5,925	–	552,151	327,671
Dana Inc	–	–	–	8,000	–	121,040	129,746
Danone Spons ADR	–	–	–	10,036	–	105,529	104,428
Datadog Inc Class A	–	–	–	330	–	24,255	32,437
Deckers Outdoor Corp	–	–	–	365	–	145,693	86,475
Deere & Co.	–	–	–	3,325	–	1,425,627	385,985
Dentsply Sirona Inc	–	–	–	1,000	–	31,840	20,068
Diageo Plc Sposored Adr New	–	–	–	4,025	–	717,215	452,313
Diebold Nixdorf Inc	–	–	–	28,000	–	39,760	372,462
Dish Network Corp	–	–	–	6,572	–	92,271	140,890
Disney Walt Co	–	–	–	2,650	–	230,232	339,841
Dominion Energy Inc	–	–	–	9,843	–	603,573	691,675
Dril-Quip Inc	–	–	–	15,000	–	407,550	392,058
Dynatrace Inc	–	–	–	1,920	–	73,536	66,752
Echostar Corp	–	–	–	1,000	–	16,680	21,119
Edgewell Personal Care Co	–	–	–	9,000	–	346,860	461,963
Elevance Health Inc	–	–	–	838	–	429,869	333,939
Eli Lilly & Company	–	–	–	1,100	–	402,424	190,149
Energizer Holdings Inc	–	–	–	3,500	–	117,425	140,319

The information in this schedule has been certified as to its completeness and accuracy by the custodian and trustee.

Profit Sharing Plan of MNS, Ltd.

Form 5500, Schedule H, Line 4i – Schedule of Assets (Held at End of Year)

December 31, 2022

Supplemental Schedule I

Identity of Issue, Borrower, Lessor or Similar Party	Maturity Date	Interest Rate	Collateral	Shares or Units	Par or Maturity Value	Current Value	Cost
Enphase Energy Inc	–	–	–	167	–	44,248	35,153
Enpro Inds Inc	–	–	–	5,800	–	630,402	360,713
Eog Resources Inc	–	–	–	1,050	–	135,996	71,120
Exxon-Mobil Corporation	–	–	–	5,650	–	623,195	384,603
Fair Isaac Inc	–	–	–	105	–	62,851	47,920
Fastenal Co	–	–	–	10,872	–	514,463	310,819
Fidelity National Information	–	–	–	10,715	–	727,013	993,948
Firstenergy Corp	–	–	–	1,400	–	58,716	30,150
Fiserv Inc	–	–	–	1,200	–	121,284	132,532
Five Below	–	–	–	59	–	10,435	8,387
Five9 Inc	–	–	–	702	–	47,638	49,978
Flowers Foods Inc	–	–	–	6,000	–	172,440	10,156
Flowserve Corp	–	–	–	4,500	–	138,060	81,571
Fortive Corp	–	–	–	1,014	–	65,150	64,910
Fortune Brands Innovations Inc	–	–	–	1,000	–	57,110	6,151
Freeport-Mcmoran Inc	–	–	–	5,825	–	221,350	221,984
GATX Corp	–	–	–	4,500	–	478,530	167,492
General Electric Co	–	–	–	1,125	–	94,264	168,662
General Mills	–	–	–	1,600	–	134,160	37,847
Graco Inc	–	–	–	6,000	–	403,560	115,722
Greif Inc – A	–	–	–	2,500	–	167,650	27,294
Griffon Corp	–	–	–	1,500	–	53,685	14,133
Grupo Televisa (adr)	–	–	–	7,000	–	31,920	71,640
Hartford Financial Services Group	–	–	–	1,000	–	75,830	39,255
HCA Healthcare Inc	–	–	–	925	–	221,963	232,568
Heico Corp New	–	–	–	666	–	102,324	96,649
Henry Jack & Assoc Inc	–	–	–	287	–	50,386	52,535
Henry Schein Inc	–	–	–	3,800	–	303,506	43,172
Herc Holdings Inc	–	–	–	6,200	–	815,734	166,354
Hilton Worldwide Holdings Inc	–	–	–	589	–	74,426	78,145
Home Depot Incorporated	–	–	–	500	–	157,930	162,024

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Profit Sharing Plan of MNS, Ltd.

Form 5500, Schedule H, Line 4i – Schedule of Assets (Held at End of Year)

December 31, 2022

Supplemental Schedule I

Identity of Issue, Borrower, Lessor or Similar Party	Maturity Date	Interest Rate	Collateral	Shares or Units	Par or Maturity Value	Current Value	Cost
Honeywell International	–	–	–	3,075	–	658,973	280,552
Humana Inc	–	–	–	64	–	32,780	32,428
Hunt Jb Trans Svc Inc	–	–	–	275	–	47,949	47,188
Hyster-Yale Materials Handling Inc	–	–	–	1,500	–	37,965	75,812
Ingredion Inc	–	–	–	1,000	–	97,930	13,821
Insulet Corp	–	–	–	319	–	93,910	57,849
Int'l Flavors & Fragrances	–	–	–	2,000	–	209,680	90,450
Intuit	–	–	–	227	–	88,353	96,866
ITT Inc	–	–	–	2,000	–	162,200	36,575
Johnson & Johnson	–	–	–	6,808	–	1,202,633	931,706
Johnson Controls International PLC	–	–	–	6,656	–	425,984	340,923
JPMorgan Chase & Co	–	–	–	2,625	–	352,013	317,214
Kaman Corp Cl A	–	–	–	6,500	–	144,950	242,616
Kellogg Co.	–	–	–	2,500	–	178,100	122,947
Keysight Technologies Inc	–	–	–	274	–	46,873	48,592
Kinsale Capital Group Inc	–	–	–	177	–	46,289	49,650
Lam Research Corp	–	–	–	719	–	302,196	330,818
Lennar Corp – B	–	–	–	2,540	–	189,941	97,231
Liberty Braves Group – A	–	–	–	6,000	–	196,020	140,944
Liberty Braves Group – C	–	–	–	5,000	–	161,150	122,674
Liberty Broadband – A	–	–	–	125	–	9,481	458
Liberty Broadband – C	–	–	–	127	–	9,686	1,551
Liberty Global PLC	–	–	–	1,000	–	18,930	8,864
Liberty Global PLC Series C	–	–	–	3,000	–	58,290	24,909
Liberty Media Group Liberty Formula One C	–	–	–	548	–	32,759	32,956
Liberty Sirius Group – C	–	–	–	1,141	–	44,647	5,525
Liberty SiriusXM Group	–	–	–	500	–	19,655	1,005
Liberty Tripadvisor Hdg A	–	–	–	806	–	540	4,625
Linde PLC	–	–	–	264	–	86,112	58,358
Live Nation Entertainment Inc	–	–	–	784	–	54,676	69,087
Lowes Co Inc	–	–	–	3,977	–	792,377	242,622

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Profit Sharing Plan of MNS, Ltd.

Form 5500, Schedule H, Line 4i – Schedule of Assets (Held at End of Year)

December 31, 2022

Supplemental Schedule I

Identity of Issue, Borrower, Lessor or Similar Party	Maturity Date	Interest Rate	Collateral	Shares or Units	Par or Maturity Value	Current Value	Cost
LPL Financial Holdings Inc	–	–	–	270	–	58,366	42,531
Lululemon Athletica Inc	–	–	–	1,435	–	459,745	471,187
Madison Square Garden Entertainment CL A	–	–	–	1,330	–	59,810	31,277
Madison Square Garden Sports Corp	–	–	–	900	–	164,997	38,431
Marketaxess Holdings Inc	–	–	–	98	–	27,331	31,818
Masterbrand Inc	–	–	–	1,000	–	7,550	1,047
Mastercard Inc A	–	–	–	956	–	332,430	313,177
McDonalds Corp	–	–	–	2,200	–	579,766	546,448
Medtronic PLC	–	–	–	5,125	–	398,315	540,558
Mercadolibre Inc	–	–	–	59	–	49,928	56,598
Merck & Company Inc	–	–	–	13,371	–	1,483,512	831,235
MGM Resorts International	–	–	–	2,000	–	67,060	53,297
Microchip Technology	–	–	–	1,379	–	96,875	63,651
Micron Tech. Inc.	–	–	–	1,075	–	53,729	58,156
Microsoft Corporation	–	–	–	11,636	–	2,790,546	1,181,615
Millicom Intl Cellular S.A.	–	–	–	9,621	–	121,513	226,588
Mondelez International Inc	–	–	–	2,000	–	133,300	38,094
Monolithic Power Sys Inc	–	–	–	204	–	72,136	41,821
Morgan Stanley	–	–	–	3,600	–	306,072	229,048
MSCI Inc	–	–	–	108	–	50,238	44,077
Mueller Inds Inc	–	–	–	9,200	–	542,800	255,854
Mueller Water Products Inc A	–	–	–	10,000	–	107,600	123,486
National Fuel Gas	–	–	–	4,000	–	253,200	192,668
Nestle SA Sponsored ADR Registered (NSRGY)	–	–	–	4,144	–	477,969	361,251
Netflix Inc	–	–	–	950	–	280,136	232,161
Neurocrine Biosciences	–	–	–	551	–	65,811	58,706
Nextera Energy Inc	–	–	–	5,150	–	430,540	428,067
Nintendo Ltd Adr New Japan	–	–	–	39,080	–	407,214	517,246
Norfolk Southern Co.	–	–	–	3,195	–	787,312	357,559
Northern Trust Corp	–	–	–	2,500	–	221,225	129,443
Nvidia Corp	–	–	–	1,833	–	267,875	327,893

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Profit Sharing Plan of MNS, Ltd.

Form 5500, Schedule H, Line 4i – Schedule of Assets (Held at End of Year)

December 31, 2022

Supplemental Schedule I

Identity of Issue, Borrower, Lessor or Similar Party	Maturity Date	Interest Rate	Collateral	Shares or Units	Par or Maturity Value	Current Value	Cost
NXP Semiconductors Nv	–	–	–	358	–	56,575	44,732
Palo Alto Networks Inc	–	–	–	1,524	–	212,659	241,293
Paramount Global	–	–	–	8,700	–	170,607	404,510
Patterson Cos Inc	–	–	–	5,000	–	140,150	142,986
Paychex Inc	–	–	–	5,507	–	636,389	211,306
Paypal Holdings Inc	–	–	–	4,366	–	310,947	373,373
Penumbra Inc	–	–	–	335	–	74,524	61,894
Pfizer Incorporated	–	–	–	14,710	–	753,740	418,456
Philip Morris International	–	–	–	4,955	–	501,496	442,927
Pnc Financial Svc Group	–	–	–	2,500	–	394,850	335,777
Procter & Gamble Co	–	–	–	1,000	–	151,560	32,500
Progressive Corp	–	–	–	7,308	–	947,921	725,006
Qualcomm	–	–	–	649	–	71,351	98,683
Repligen Corp.	–	–	–	297	–	50,285	38,376
Resideo Technologies Inc	–	–	–	666	–	10,956	2,584
Royalty Pharma Plc – Cl A	–	–	–	593	–	23,435	23,758
Ryman Hospitality Properties	–	–	–	4,200	–	343,476	84,340
S&P Global Inc	–	–	–	223	–	74,692	76,741
Sarepta Therapeutics Inc	–	–	–	299	–	38,744	36,118
SBA Communications Corp	–	–	–	71	–	19,902	23,905
Schlumberger Ltd	–	–	–	1,500	–	80,190	58,308
Scripps E W Co Ohio Cl A	–	–	–	10,000	–	131,900	138,609
Sensient Tech Corp	–	–	–	1,000	–	72,920	20,587
Servicenow Inc	–	–	–	109	–	42,321	39,815
Smucker J. M. Co. New	–	–	–	1,600	–	253,536	166,042
Sony Corp ADR New	–	–	–	7,500	–	572,100	181,793
Starbucks Corp.	–	–	–	7,914	–	785,069	691,289
State Street Corp	–	–	–	6,000	–	465,420	271,231
Strattec Security Corp	–	–	–	800	–	16,440	35,755

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Profit Sharing Plan of MNS, Ltd.

Form 5500, Schedule H, Line 4i – Schedule of Assets (Held at End of Year)

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Supplemental Schedule I

Identity of Issue, Borrower, Lessor or Similar Party	Maturity Date	Interest Rate	Collateral	Shares or Units	Par or Maturity Value	Current Value	Cost
T-Mobile U.S. Inc	–	–	–	4,406	–	616,840	551,215
Target Corp	–	–	–	3,733	–	556,366	205,722
TE Connectivity LTD	–	–	–	1,250	–	143,500	22,494
Telephone & Data Sys	–	–	–	4,804	–	50,394	133,285
Telesat Corp CL A & CL B Shs	–	–	–	1,000	–	7,500	29,845
Tesla Inc	–	–	–	589	–	72,553	147,332
Texas Instruments Inc	–	–	–	5,618	–	928,206	607,457
Textron Inc	–	–	–	9,500	–	672,600	394,813
The Bank of New York Mellon Corp	–	–	–	10,000	–	455,200	267,520
Thermo Fisher Scientific Inc	–	–	–	383	–	210,914	208,605
Tractor Supply Co	–	–	–	321	–	72,215	71,226
Tradeweb Markets Inc – Class A	–	–	–	1,455	–	94,473	90,105
Ulta Salon Cosmetics & Fragrance Inc	–	–	–	236	–	110,701	97,491
United Parcel Service	–	–	–	4,306	–	748,555	517,252
United States Cellular	–	–	–	5,000	–	104,250	181,347
Unitedhealth Group Inc	–	–	–	2,028	–	1,075,205	657,745
Valvoline Inc	–	–	–	8,000	–	261,200	170,380
Veeva Systems Inc – Class A	–	–	–	247	–	39,861	49,716
Verizon Communications	–	–	–	14,733	–	580,480	753,465
Vertex Pharmaceuticals	–	–	–	1,085	–	313,326	297,116
Visa Inc Class A Shares	–	–	–	1,350	–	280,476	201,355
Walgreens Boots Alliance Inc	–	–	–	2,500	–	93,400	85,996
Walmart Inc	–	–	–	2,850	–	404,102	429,621
Warner Bros Discovery Inc	–	–	–	3,500	–	33,180	31,164
Watts Water Technologies–A	–	–	–	2,700	–	394,821	42,900
Wells Fargo & Co New	–	–	–	13,250	–	547,093	462,194
WillScot Mobile Mini Holdings	–	–	–	679	–	30,670	31,191
Wolverine Wld Wide Inc	–	–	–	1,600	–	17,488	7,599
Wynn Resorts Ltd	–	–	–	800	–	65,976	78,262
Xylem	–	–	–	2,600	–	287,482	67,292

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Profit Sharing Plan of MNS, Ltd.

Form 5500, Schedule H, Line 4i – Schedule of Assets (Held at End of Year)

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Supplemental Schedule I

Identity of Issue, Borrower, Lessor or Similar Party	Maturity Date	Interest Rate	Collateral	Shares or Units	Par or Maturity Value	Current Value	Cost
Zimmer Biomet Holdings Inc	–	–	–	1,000	–	127,500	54,899
Zimvie Inc	–	–	–	200	–	1,868	2,519
Zoominfo Technologies Inc–A	–	–	–	1,493	–	44,954	63,076
Total Common Stock						**65,298,395**	**46,649,918**
Corporate Bonds							
Abbvie Inc	3/15/2025	3.800 %	–	–	30,000	29,308	30,925
Abbvie Inc	5/14/2046	4.450 %	–	–	15,000	12,973	15,999
Abbvie Inc	11/21/2049	4.250 %	–	–	50,000	42,268	50,460
AEP Texas Inc	7/1/2030	2.100 %	–	–	60,000	48,775	49,560
AEP Transmission Co Llc	4/1/2050	3.650 %	–	–	80,000	61,467	64,830
Aercap Ireland Cap/Global	1/30/2032	3.300 %	–	–	190,000	149,165	183,594
Amcor Flexibles North Am	5/25/2031	2.690 %	–	–	65,000	53,015	60,927
American Tower Corp	1/15/2027	2.750 %	–	–	95,000	86,377	92,625
Anheuser-Busch Co/Inbev	2/1/2046	4.900 %	–	–	80,000	74,174	90,923
Anheuser-Busch Co/Inbev	2/1/2026	3.650 %	–	–	30,000	28,880	31,214
Aon Corp	5/2/2029	3.750 %	–	–	80,000	74,455	78,849
Apple Inc	5/11/2050	2.650 %	–	–	22,000	14,651	20,079
Apple Inc	2/8/2026	0.700 %	–	–	95,000	84,582	86,902
Astrazeneca Finance LLC	5/28/2028	1.750 %	–	–	80,000	68,910	77,200
AT&T Inc	3/1/2029	4.350 %	–	–	55,000	52,563	61,052
AT&T Inc	6/1/2031	2.750 %	–	–	30,000	24,912	30,738
AT&T Inc	6/1/2041	3.500 %	–	–	105,000	78,778	85,980
AT&T Inc	6/1/2051	3.650 %	–	–	110,000	78,227	108,726
AT&T Inc	9/15/2053	3.500 %	–	–	10,000	6,834	8,008
AT&T Inc	12/1/2057	3.800 %	–	–	15,000	10,445	13,809
Bank of America Corp	3/11/2027	1.658 %	–	–	100,000	88,487	97,409
Bank of America Corp	12/20/2028	3.419 %	–	–	175,000	159,080	174,558
Bank of America Corp	6/14/2029	2.087 %	–	–	60,000	50,588	53,800
Bank of America Corp	10/24/2031	1.922 %	–	–	280,000	214,399	255,145
Bat Capital Corp	4/2/2030	4.906 %	–	–	35,000	32,155	40,874

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Profit Sharing Plan of MNS, Ltd.

Form 5500, Schedule H, Line 4i – Schedule of Assets (Held at End of Year)

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Supplemental Schedule I

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Bat Capital Corp	3/25/2031	2.726 %	–	–	15,000	11,727	13,950
Bat Capital Corp	9/25/2050	3.984 %	–	–	10,000	6,590	10,177
Berkshire Hathaway Fin	5/15/2042	4.400 %	–	–	45,000	41,643	46,853
Berkshire Hathaway Fin	10/15/2050	2.850 %	–	–	15,000	10,202	15,224
Berkshire Hathaway Fin	1/15/2051	2.500 %	–	–	60,000	37,786	48,241
Boeing Co	2/4/2026	2.196 %	–	–	30,000	27,287	29,550
Boeing Co	2/1/2031	3.625 %	–	–	15,000	13,094	14,914
Boeing Co	5/1/2040	5.705 %	–	–	80,000	76,710	89,310
Bristol-Myers Squibb Co	11/13/2040	2.350 %	–	–	25,000	17,307	19,836
Brixmor Operating Part	2/1/2025	3.850 %	–	–	55,000	52,809	56,126
Brixmor Operating Part	8/16/2031	2.500 %	–	–	35,000	26,892	31,687
Broadcom Inc	11/15/2030	4.150 %	–	–	120,000	107,983	121,001
Canadian Pacific Railway	12/2/2051	3.100 %	–	–	20,000	13,714	17,483
Charter Comm Opt LLC/Cap	3/1/2042	3.500 %	–	–	125,000	80,848	105,136
Church & Dwight Co Inc	12/15/2031	2.300 %	–	–	35,000	28,121	31,434
Cigna Corp	3/15/2040	3.200 %	–	–	15,000	11,445	13,329
Citigroup Inc	5/24/2033	4.910 %	–	–	150,000	140,705	149,228
Citigroup Inc	11/3/2025	1.281 %	–	–	60,000	55,374	56,821
Citigroup Inc	1/28/2027	1.122 %	–	–	95,000	82,917	91,288
Comcast Corp	11/1/2047	2.969 %	–	–	25,000	20,144	26,997
Comcast Corp	1/15/2051	2.800 %	–	–	60,000	38,513	48,501
Comcast Corp	2/15/2031	1.500 %	–	–	115,000	90,060	102,349
Constellation Brands Inc	5/1/2030	2.875 %	–	–	75,000	63,981	74,404
Corporate Office Prop LP	4/15/2031	2.750 %	–	–	40,000	29,999	37,213
Credit Suisse Group Ag	3/26/2025	3.750 %	–	–	170,000	154,049	153,530
CVS Health Corp	8/15/2029	3.250 %	–	–	60,000	53,760	58,578
CVS Health Corp	8/21/2040	2.700 %	–	–	95,000	65,691	81,109
CVS Health Corp	4/1/2050	4.250 %	–	–	15,000	12,090	12,687
DH Europe Finance II	11/15/2029	2.600 %	–	–	50,000	43,859	44,712
Diamondback Energy Inc	12/1/2026	3.250 %	–	–	40,000	37,352	39,757
Diamondback Energy Inc	3/24/2031	3.125 %	–	–	30,000	24,902	29,208

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Discovery Communications	4/1/2043	4.875 %	–	–	70,000	52,605	66,024
DTE Electric Co	3/1/2050	2.950 %	–	–	65,000	44,445	61,717
Duke Energy Corp	6/15/2041	3.300 %	–	–	40,000	29,607	30,520
Enbridge Inc	8/1/2033	2.500 %	–	–	50,000	38,766	46,310
Energy Transfer Operatng	5/15/2030	3.750 %	–	–	60,000	53,048	60,939
Energy Transfer Operatng	5/15/2050	5.000 %	–	–	40,000	32,667	38,517
Enterprise Products Oper	1/31/2050	4.200 %	–	–	85,000	67,453	81,585
Essential Proper	7/15/2031	2.950 %	–	–	45,000	32,827	42,214
Essex Portfolio LP	3/15/2032	2.650 %	–	–	50,000	39,543	47,905
Federal Realty Investment	2/15/2026	1.250 %	–	–	50,000	44,207	46,685
General Motors Co	10/1/2028	5.000 %	–	–	45,000	43,355	47,250
General Motors Co	4/1/2048	5.400 %	–	–	35,000	28,865	34,876
General Motors Finl Co	6/20/2025	2.750 %	–	–	50,000	46,854	49,716
General Motors Finl Co	6/21/2030	3.600 %	–	–	70,000	58,866	64,530
Georgia Power Co	9/15/2029	2.650 %	–	–	100,000	85,539	86,831
Goldman Sachs Group Inc	10/21/2027	1.948 %	–	–	100,000	87,425	96,091
Goldman Sachs Group Inc	10/21/2032	2.650 %	–	–	100,000	78,926	92,922
Hartford Finl Svcs Grp	8/19/2029	2.800 %	–	–	65,000	55,794	56,882
HCA Inc	9/1/2030	3.500 %	–	–	95,000	81,626	83,483
Healthcare Realty Trust	3/15/2030	2.400 %	–	–	10,000	7,739	9,283
Healthcare Trust Of Amer Hldgs Glbl Nt	3/15/2030	2.400 %	–	–	25,000	19,565	23,207
Humana Inc	8/3/2023	0.650 %	–	–	140,000	136,416	138,683
Ingersoll-Rand Lux Finan	11/1/2024	3.550 %	–	–	80,000	77,989	78,984
JPMorgan Chase & Co	9/10/2024	3.875 %	–	–	60,000	58,852	60,967
JPMorgan Chase & Co	2/4/2032	1.953 %	–	–	45,000	34,652	42,227
JPMorgan Chase & Co	5/6/2030	3.702 %	–	–	210,000	188,039	217,292
JPMorgan Chase & Co	5/13/2031	2.956 %	–	–	130,000	107,328	125,074
JPMorgan Chase & Co	11/19/2031	1.764 %	–	–	55,000	41,874	52,701
Kinder Morgan Energy Partners	3/15/2035	5.800 %	–	–	30,000	29,529	35,408
Merck & Co Inc	6/24/2050	2.450 %	–	–	35,000	22,284	29,124
Mitsubishi UFJ Fin Grp	2/25/2025	2.193 %	–	–	55,000	51,511	53,486

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Profit Sharing Plan of MNS, Ltd.

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Identity of Issue, Borrower, Lessor or Similar Party	Maturity Date	Interest Rate	Collateral	Shares or Units	Par or Maturity Value	Current Value	Cost
Morgan Stanley	5/4/2027	1.593 %	–	–	30,000	26,314	26,587
Morgan Stanley	1/22/2031	2.699 %	–	–	235,000	194,751	240,590
MPLX LP	6/1/2025	4.875 %	–	–	120,000	118,695	129,288
MPLX LP	8/15/2030	2.650 %	–	–	35,000	28,568	34,507
MPLX LP	4/15/2048	4.700 %	–	–	15,000	12,031	14,939
NBCUniversal Media Llc	1/15/2043	4.450 %	–	–	25,000	22,009	26,209
Nextera Energy Capital	6/15/2028	1.900 %	–	–	105,000	89,912	100,777
Northrop Grumman Corp	1/15/2028	3.250 %	–	–	25,000	23,093	25,276
One Gas Inc	3/11/2024	1.100 %	–	–	37,000	35,489	36,212
Oneok Inc	9/1/2029	3.400 %	–	–	40,000	34,539	40,871
Oneok Inc	3/15/2050	4.500 %	–	–	15,000	11,358	15,415
O'Reilly Automotive Inc	3/15/2031	1.750 %	–	–	40,000	31,131	32,006
Pacificorp	3/15/2051	3.300 %	–	–	55,000	39,759	49,993
Pacificorp	6/15/2052	2.900 %	–	–	50,000	32,918	45,625
Phillips 66	12/15/2030	2.150 %	–	–	55,000	43,937	49,904
Principal Financial Group	11/15/2026	3.100 %	–	–	35,000	32,810	33,467
Public Service Colorado	6/15/2031	1.875 %	–	–	45,000	35,808	41,959
Public Service Colorado	1/15/2051	2.700 %	–	–	30,000	19,482	20,649
Public Service Electric	5/1/2050	2.700 %	–	–	25,000	16,286	22,090
Raytheon Tech Corp	7/1/2030	2.250 %	–	–	60,000	49,915	53,726
Regency Centers LP	9/15/2029	2.950 %	–	–	50,000	42,078	46,272
Retail Pptys of America	9/15/2030	4.750 %	–	–	40,000	35,313	42,621
Salesforce.Com Inc	7/15/2041	2.700 %	–	–	40,000	28,740	34,882
Sunoco Logistics Partner	4/1/2024	4.250 %	–	–	30,000	29,514	31,234
Sysco Corporation	7/15/2026	3.300 %	–	–	50,000	47,326	47,700
T-Mobile USA Inc	4/15/2027	3.750 %	–	–	125,000	117,805	127,592
T-Mobile USA Inc	11/15/2031	2.250 %	–	–	80,000	63,132	70,549
Toronto-Dominion Bank	9/10/2026	1.250 %	–	–	50,000	43,724	45,596
Total Capital Intl Sa	6/29/2041	2.986 %	–	–	40,000	29,974	37,586
Union Pacific Corp	4/6/2036	2.891 %	–	–	25,000	19,995	23,049
United Technologies Corp	6/1/2042	4.500 %	–	–	30,000	27,137	30,135

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US Bancorp FrÂ	7/22/2033	4.967 %	–	–	70,000	67,019	69,609
Verizon Communications	1/20/2031	1.750 %	–	–	165,000	128,037	149,448
Verizon Communications	11/20/2050	2.875 %	–	–	50,000	31,708	43,494
Vodafone Group Plc	2/19/2043	4.375 %	–	–	45,000	36,414	49,913
Walmart Inc	9/17/2026	1.050 %	–	–	35,000	31,025	34,028
Walmart Inc	9/22/2041	2.500 %	–	–	35,000	25,724	29,936
Total Corporate Bonds						**6,584,688**	**7,489,986**
U.S. Government Agency Securities							
Fannie Mae 889634	2/1/2023	6.000 %	–	–	3	3	3
Fannie Mae 932888	1/1/2041	3.500 %	–	–	37,562	35,203	38,965
Fannie Mae Ac8594	1/1/2025	4.500 %	–	–	2,082	2,078	2,241
Fannie Mae Ac9692	2/1/2025	4.500 %	–	–	3,292	3,287	3,539
Fannie Mae Al3209	9/1/2031	4.500 %	–	–	15,004	14,903	16,368
Fannie Mae At2127	4/1/2043	3.000 %	–	–	43,549	39,712	46,250
Fannie Mae Aw1544	3/1/2029	4.000 %	–	–	16,136	15,788	17,488
Fannie Mae Bm1277	5/1/2047	4.000 %	–	–	61,291	58,654	63,006
Fannie Mae Bm4581	9/1/2033	4.000 %	–	–	55,076	54,000	56,255
Fannie Mae Bm5839	11/1/2047	3.500 %	–	–	7,675	7,180	8,070
Fannie Mae Bm6038	1/1/2045	4.000 %	–	–	9,149	8,752	9,726
Fannie Mae Ca6414	7/1/2050	3.000 %	–	–	424,208	378,382	456,819
Fannie Mae Cb2804	2/1/2052	2.500 %	–	–	261,850	223,614	239,347
Fannie Mae Cb3149	3/1/2052	2.000 %	–	–	24,166	19,772	22,435
Fannie Mae Fm1108	11/1/2044	5.000 %	–	–	28,479	28,965	30,998
Fannie Mae Fm1136	3/1/039	5.500 %	–	–	29,043	30,042	32,275
Fannie Mae Fm1137	9/1/2039	6.000 %	–	–	17,083	17,676	19,174
Fannie Mae Fm1175	5/1/2047	4.500 %	–	–	84,278	83,633	90,632
Fannie Mae Fm1652	7/1/2044	3.500 %	–	–	130,742	122,562	137,779
Fannie Mae Fs1533	4/1/2052	3.000 %	–	–	49,118	43,395	46,877
Fannie Mae Ma0232	11/1/2029	4.500 %	–	–	34,550	34,318	35,948
Fannie Mae Ma0457	7/1/2030	4.500 %	–	–	4,794	4,646	4,934

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Fannie Mae Ma0461	7/1/2030	4.500 %	–	–	7,259	7,210	7,599
Fannie Mae Ma0530	8/1/2030	5.000 %	–	–	7,040	7,083	7,781
Fannie Mae Ma0563	11/1/2030	4.000 %	–	–	9,494	9,201	9,872
Fannie Mae Ma0737	5/1/2026	4.500 %	–	–	4,920	4,912	5,308
Fannie Mae Ma1688	12/1/2033	3.500 %	–	–	37,610	36,097	39,972
Fannie Mae Ma3007	4/1/2047	3.000 %	–	–	44,016	39,377	43,988
Fannie Mae Ma4355	6/1/2051	2.000 %	–	–	447,864	366,119	451,660
Fannie Mae Ma4471	11/1/2036	2.500 %	–	–	108,824	99,963	113,534
Fannie Mae Ma4567	2/1/2036	2.000 %	–	–	66,333	59,236	66,913
Fannie Mae Ma4570	2/1/2042	2.000 %	–	–	47,372	40,001	46,795
Fannie Mae Ma4625	6/1/2052	3.500 %	–	–	290,874	264,733	275,422
Fannie Mae Ma4644	5/1/2052	4.000 %	–	–	91,040	85,546	90,614
Fannie Mae Ma4655	7/1/2052	4.000 %	–	–	534,001	501,717	518,231
Fannie Mae Ma4684	6/1/2052	4.500 %	–	–	528,123	508,925	522,511
Fannie Mae Ma4733	9/1/2052	4.500 %	–	–	551,534	531,456	518,872
Fannie Mae Ma4783	10/1/2052	4.000 %	–	–	49,406	46,403	46,305
Freddie Mac A95575	12/1/2040	4.000 %	–	–	5,958	5,735	6,418
Freddie Mac A95656	12/1/2040	4.000 %	–	–	4,643	4,470	5,002
Freddie Mac A95856	12/1/2040	4.000 %	–	–	4,369	4,206	4,706
Freddie Mac A95857	12/1/2040	4.000 %	–	–	21,524	20,719	23,279
Freddie Mac C91697	4/1/2033	3.500 %	–	–	53,558	51,462	55,792
Freddie Mac C91759	4/1/2034	4.500 %	–	–	14,018	13,767	15,148
Freddie Mac C91832	6/1/2035	3.500 %	–	–	22,375	21,444	23,655
Freddie Mac G06578	6/1/2038	4.500 %	–	–	37,867	37,445	41,056
Freddie Mac G07500	10/1/2043	4.000 %	–	–	17,063	16,559	18,135
Freddie Mac G07806	6/1/2041	5.000 %	–	–	25,421	25,885	28,408
Freddie Mac G08687	1/1/2046	3.500 %	–	–	76,519	71,279	77,858
Freddie Mac G08747	2/1/2047	3.000 %	–	–	62,538	56,045	65,909
Freddie Mac G08760	4/1/2047	3.000 %	–	–	38,897	34,798	40,976
Freddie Mac G13647	1/1/2024	6.000 %	–	–	386	385	422
Freddie Mac G30321	3/1/2027	5.000 %	–	–	5,578	5,563	6,049

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Freddie Mac G60145	8/1/2045	3.500 %	–	–	28,613	26,710	29,897
Freddie Mac G60713	9/1/2046	3.500 %	–	–	42,475	39,606	43,245
Freddie Mac G60761	10/1/2043	3.000 %	–	–	67,001	61,129	68,456
Freddie Mac Q00769	5/1/2041	5.000 %	–	–	20,680	21,014	23,148
Freddie Mac Q02143	7/1/2041	4.000 %	–	–	36,534	35,168	38,292
Freddie Mac Q04647	11/1/2041	3.000 %	–	–	21,469	19,176	21,610
Freddie Mac Q29245	10/1/2044	3.500 %	–	–	25,317	23,670	26,678
Freddie Mac Q32859	4/1/2045	3.500 %	–	–	30,593	28,552	32,577
Freddie Mac Q33006	4/1/2045	3.500 %	–	–	31,055	28,983	31,613
Freddie Mac Q46278	2/1/2047	3.500 %	–	–	31,993	29,952	32,953
Freddie Mac Ra5714	3/1/2052	2.000 %	–	–	260,314	213,676	241,035
Fnma Umbs Lng 30 Year 4.500	8/1/2052	4.500 %	–	–	101,778	98,075	102,048
Fnma Umbs Lng 30 Year 5.000	7/1/2052	5.000 %	–	–	85,725	84,592	87,131
Gnma Pass-Thru M Single Family 3.000	5/20/2052	3.000 %	–	–	108,807	97,038	103,537
Gnma Pass-Thru M Single Family 3.500	7/20/2052	3.500 %	–	–	118,078	108,655	115,365
Government National Mortgage A 698279	6/15/2024	4.000 %	–	–	2,129	2,108	2,294
Government National Mortgage A 727889	8/15/2040	4.500 %	–	–	25,714	25,574	27,290
Government National Mortgage A 749835	9/15/2040	4.500 %	–	–	129,692	128,355	137,575
Government National Mortgage A 782619	4/15/2039	5.000 %	–	–	15,601	15,814	17,288
Government National Mortgage A 785559	7/20/2051	3.000 %	–	–	53,015	47,516	56,453
Government National Mortgage A Bu5340	4/15/2050	3.000 %	–	–	12,123	10,785	12,659
Government National Mortgage A By0330	10/20/2050	3.000 %	–	–	5,422	4,852	5,776
Government National Mortgage A By0331	10/20/2050	3.000 %	–	–	8,505	7,606	9,052
Government National Mortgage A Ma7589	9/20/2051	2.500 %	–	–	179,062	155,685	184,211
Total U.S. Government Agency Securities						**5,518,597**	**6,007,502**
U.S. Treasury Obligations							
U.S. Treasury Note/Bond	1/31/2027	1.500 %	–	–	105,000	94,861	99,282
U.S. Treasury Note/Bond	4/15/2023	0.250 %	–	–	660,000	652,472	659,974
U.S. Treasury Note/Bond	8/31/2023	0.125 %	–	–	80,000	77,663	79,869
U.S. Treasury Note/Bond	12/31/2023	0.750 %	–	–	470,000	452,209	451,696

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U.S. Treasury Note/Bond	5/15/2042	3.000 %	–	–	220,000	185,831	233,690
U.S. Treasury Note/Bond	8/15/2043	3.625 %	–	–	20,000	18,475	19,055
U.S. Treasury Note/Bond	5/15/2044	3.375 %	–	–	105,000	92,958	107,831
U.S. Treasury Note/Bond	11/15/2045	3.000 %	–	–	85,000	70,338	89,368
U.S. Treasury Note/Bond	2/15/2048	3.000 %	–	–	400,000	330,000	399,486
U.S. Treasury Note/Bond	8/15/2048	3.000 %	–	–	5,000	4,133	5,421
U.S. Treasury Note/Bond	11/15/2048	3.375 %	–	–	200,000	177,594	194,781
U.S. Treasury Note/Bond	5/15/2049	2.875 %	–	–	35,000	28,355	41,807
U.S. Treasury Note/Bond	8/15/2049	2.250 %	–	–	140,000	99,247	152,042
U.S. Treasury Note/Bond	2/15/2050	2.000 %	–	–	89,000	59,282	102,016
U.S. Treasury Note/Bond	8/15/2050	1.375 %	–	–	335,000	187,914	257,705
U.S. Treasury Note/Bond	1/31/2023	0.125 %	–	–	180,000	179,515	180,042
U.S. Treasury Note/Bond	10/31/2023	0.375 %	–	–	775,000	747,693	773,269
U.S. Treasury Note/Bond	12/15/2023	0.125 %	–	–	70,000	67,080	69,910
U.S. Treasury Note/Bond	4/15/2024	0.375 %	–	–	495,000	468,857	495,735
U.S. Treasury Note/Bond	5/31/2024	2.500 %	–	–	310,000	300,991	305,834
U.S. Treasury Note/Bond	6/15/2024	0.250 %	–	–	380,000	356,962	356,834
U.S. Treasury Note/Bond	7/15/2024	0.375 %	–	–	25,000	23,443	24,998
U.S. Treasury Note/Bond	8/31/2024	3.250 %	–	–	400,000	391,813	391,766
U.S. Treasury Note/Bond	3/15/2025	1.750 %	–	–	610,000	576,879	584,266
U.S. Treasury Note/Bond	5/15/2032	2.875 %	–	–	190,000	175,275	184,606
U.S. Treasury Note/Bond	11/15/2032	4.125 %	–	–	485,000	494,851	500,497
U.S. Treasury Note/Bond	2/15/2042	2.375 %	–	–	300,000	229,594	263,953
U.S. Treasury Note/Bond	5/15/2042	3.250 %	–	–	400,000	351,563	371,391
U.S. Treasury Note/Bond	5/15/2051	2.375 %	–	–	185,000	133,634	200,816
U.S. Treasury Note/Bond	11/15/2051	1.875 %	–	–	1,000,000	637,813	893,409
U.S. Treasury Note/Bond	2/15/2052	2.250 %	–	–	405,000	283,436	334,774
Total U.S. Treasury Obligations						**7,950,731**	**8,826,123**

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Asset-Backed Securities							
American Express Credit Accoun 2018-7 A	2/17/2026	0.450 %	–	–	190,000	189,989	189,495
Americredit Automobile Receiva 2021-3 A3	8/18/2026	0.760 %	–	–	350,000	334,035	349,957
Capital One Multi-Asset Execut 2022-A1 A1	3/15/2027	2.800 %	–	–	300,000	287,730	290,766
Carvana Auto Receivables Trust 2021-P4 A3	1/11/2027	1.310 %	–	–	250,000	237,322	249,979
Carvana Auto Receivables Trust 2022-P3 A3	11/10/2027	4.610 %	–	–	140,000	136,514	139,978
CNH Equipment Trust 2021-C A3	12/15/2026	0.810 %	–	–	210,000	195,714	209,976
Ford Credit Floorplan Master O 2020-1 A1	9/15/2025	0.700 %	–	–	290,000	280,500	292,152
Gm Financial Securitized Term 2021-4 A3	9/16/2026	0.680 %	–	–	170,000	160,618	169,996
Public Service New Hampshire F 2018-1 A1	2/1/2026	3.094 %	–	–	29,725	29,432	29,748
Santander Drive Auto Receivabl 2022-1 A3	11/17/2025	1.940 %	–	–	300,000	295,516	291,586
Santander Drive Auto Receivabl 2022-5 A3	8/15/2026	4.110 %	–	–	110,000	107,968	109,996
Verizon Master Trust 2021-2 A	4/20/2028	0.990 %	–	–	240,000	223,810	239,965
World Omni Auto Receivables Tr 2021-D A3	10/15/2026	0.810 %	–	–	270,000	255,498	269,963
Total Asset-Backed Securities						**2,734,646**	**2,833,557**
Real Estate Mortgage Investment Conduits							
Benchmark Mortgage Trust 2018-B4 A5	7/15/2051	4.121 %	–	–	175,000	166,827	170,406
Benchmark Mortgage Trust 2018-B8 A5	1/15/2052	4.232 %	–	–	175,000	167,224	171,814
Citigroup Commercial Mortgage 2019-Gc43 As	8/10/2056	3.018 %	–	–	340,000	284,483	343,759
Citigroup Commercial Mortgage 2019-Gc43 A4	11/10/2052	3.038 %	–	–	203,000	177,190	218,273
Citigroup Commercial Mortgage 2019-Gc43 As	11/10/2052	3.300 %	–	–	190,000	159,570	195,692
Comm Mortgage Trust 2015-Pc1 A5	7/10/2050	3.902 %	–	–	200,000	191,722	204,492
DBGS Mortgage Trust 2018-C1 A4	10/15/2051	4.466 %	–	–	95,000	90,707	110,237
GS Mortgage Securities Trust 2017-Gs5 Aab	3/10/2050	3.467 %	–	–	79,969	76,357	83,811
GS Mortgage Securities Trust 2019-Gsa1 As	11/10/2052	3.340 %	–	–	70,000	59,598	64,682
JP Morgan Chase Commercial Mor 2017-Jp5 A5	4/15/2048	3.306 %	–	–	200,000	186,771	202,234
Morgan Stanley Baml Trust 2015-C22 A4	4/15/2048	3.306 %	–	–	200,000	189,645	198,664

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Wells Fargo Commercial Mortgag 2016-C33 A4	3/15/2059	3.426 %	–	–	65,000	61,013	64,299
WF-RBS Commercial Mortgage Tru 2013-C13 As	5/15/2045	3.345 %	–	–	310,000	306,721	296,825
JPMDB Commercial Mortgage Secu 2017-C5 A5	3/15/2050	3.694 %	–	–	175,000	163,719	168,608
Total Real Estate Mortgage Investment Conduits						**2,281,547**	**2,493,796**
Municipal Bonds							
New York Ny Txbl-Fiscal 2020-Ser-A-Subser	8/1/2025	2.280 %	–	–	215,000	201,870	214,753
San Diego Cnty CA Regl Arpt Au Txbl-Senior-Consol Rental Car	7/1/2043	5.594 %	–	–	180,000	174,789	201,776
Total Municipal Bonds						**376,659**	**416,529**
Guaranteed Group Annuity Contract							
AUL GTD Benefit Unallocated Grp Retirement Annuity E **	–	–	–	5,421,013	–	6,484,420	***
Total Guaranteed Group Annuity Contract						**6,484,420**	***
Notes Receivable From Participants							
Participant Loans **	2023 to 2032*	3.25 % to 6.25 %	Vested interest in the plan	–	–	5,102,176	5,102,176
Total Notes Receivable From Participants						**5,102,176**	**5,102,176**

* Payment schedule fully amortized with no balloon payment.

** Party-in-interest.

*** Cost information for participant-directed investments is not required to be included.

The information in this schedule has been certified as to its completeness and accuracy by the custodian and trustee.

Profit Sharing Plan of MNS, Ltd.

Form 5500, Schedule H, Line 4i – Schedule of Assets (Acquired and Disposed of Within Year)

Year Ended December 31, 2022

Supplemental Schedule II

Employer Identification Number: 71-1007574

Plan Number: 001

Identity of Issue, Borrower, Lessor or Similar Party	Maturity Date	Interest Rate	Collateral	Shares or Units	Par or Maturity Value	Cost of Acquisitions	Proceeds of Dispositions
Corporate Bonds							
Morgan Stanley	1/25/2024	0.529 %	–	–	$ 60,000	$ 58,999	$ 59,470
Magna International Inc	6/15/2024	3.625 %	–	–	35,000	36,093	34,366
DH Europe Finance II	11/15/2024	2.200 %	–	–	55,000	54,835	52,597
American Water Capital C	3/1/2025	3.400 %	–	–	95,000	97,677	92,631
Harris Corporation	4/27/2025	3.832 %	–	–	35,000	36,347	34,228
Air Products & Chemicals	10/15/2025	1.500 %	–	–	80,000	76,267	73,810
Autozone Inc	1/15/2031	1.650 %	–	–	35,000	27,990	27,489
Genuine Parts Co	2/1/2032	2.750 %	–	–	25,000	24,374	21,298
Targa Resources Corp	2/1/2033	4.200 %	–	–	25,000	24,470	22,193
Gilead Sciences Inc	10/1/2050	2.800 %	–	–	20,000	16,511	13,589
HCA Inc	7/15/2051	3.500 %	–	–	45,000	40,168	30,879
Sysco Corporation	12/14/2051	3.150 %	–	–	25,000	21,191	17,662
AT&T Inc	2/1/2052	3.300 %	–	–	10,000	8,716	7,776
Weyerhaeuser Co	3/9/2052	4.000 %	–	–	25,000	23,759	19,909
Targa Resources Corp	4/15/2052	4.950 %	–	–	10,000	9,933	8,355
Zions Bancorp Na	10/29/2029	3.250 %	–	–	115,000	98,526	95,211
Duke Energy Corp	6/15/2029	3.400 %	–	–	70,000	69,333	63,728
Oneok Inc	3/15/2030	3.100 %	–	–	50,000	42,961	42,979
Reinsurance Group Of America	5/15/2029	3.900 %	–	–	40,000	38,003	37,256
Oracle Corp	3/25/2031	2.875 %	–	–	35,000	28,863	29,512
Dominion Energy Inc	8/15/2031	2.250 %	–	–	30,000	25,220	24,408
Abbvie Inc	11/21/2029	3.200 %	–	–	25,000	24,454	22,995
Roper Technologies Inc	9/15/2029	2.950 %	–	–	25,000	22,807	22,053

The information in this schedule has been certified as to its completeness and accuracy by the custodian and trustee.

Profit Sharing Plan of MNS, Ltd.

Form 5500, Schedule H, Line 4i – Schedule of Assets (Acquired and Disposed of Within Year)
Year Ended December 31, 2022 **Supplemental Schedule II**

Identity of Issue, Borrower, Lessor or Similar Party	Maturity Date	Interest Rate	Collateral	Shares or Units	Par or Maturity Value	Cost of Acquisitions	Proceeds of Dispositions
JPMorgan Chase & Co	2/4/2027	1.040 %	–	–	20,000	18,896	18,352
CVS Health Corp	2/28/1931	1.875 %	–	–	20,000	15,731	16,082
Citigroup Inc	1/29/2031	2.666 %	–	–	15,000	14,909	12,951
Southern Cal Edison	4/1/2047	4.000 %	–	–	15,000	13,098	12,347
Nextera Energy Capital	6/1/2030	2.250 %	–	–	15,000	12,831	12,572
O'Reilly Automotive Inc	6/1/2029	3.900 %	–	–	10,000	10,579	10,165
Aon Corp/Aon Global Hold	12/2/2031	2.600 %	–	–	10,000	9,636	9,192
DTE Electric Co	3/1/2031	2.625 %	–	–	10,000	8,672	8,671
GE Capital Intl Funding	11/15/3035	4.418 %	–	–	5,000	5,316	4,630
Hyatt Hotels Corp	10/1/2023	1.300 %	–	–	5,000	4,836	4,845
United Technologies Corp	11/16/2028	4.125 %	–	–	5,000	4,807	4,864
Unitedhealth Group Inc	5/15/2031	2.300 %	–	–	5,000	4,707	4,381
Westlake Chemical Corp	8/15/2024	0.875 %	–	–	5,000	4,721	4,647
Thermo Fisher Scientific	10/15/2031	2.000 %	–	–	5,000	4,503	4,211
Roper Technologies Inc	2/15/2031	1.750 %	–	–	5,000	4,327	4,051
AT&T Inc	6/1/2041	3.500 %	–	–	35,000	30,441	27,885
Boeing Co	5/1/2040	5.705 %	–	–	25,000	29,753	23,281
Comcast Corp	1/15/2051	2.800 %	–	–	20,000	17,516	14,055
Bank Of America Corp	6/14/2029	2.087 %	–	–	80,000	73,360	68,470
Principal Financial Group	11/15/2026	3.100 %	–	–	35,000	33,817	32,923
T-Mobile USA Inc	4/15/2027	3.750 %	–	–	30,000	31,386	28,598
Citigroup Inc	5/24/2033	4.910 %	–	–	30,000	30,087	29,278
Abbvie Inc	3/15/2025	3.800 %	–	–	25,000	26,158	24,609
One Gas Inc	3/11/2024	1.100 %	–	–	23,000	22,584	22,734
Discovery Communications	4/1/2043	4.875 %	–	–	20,000	19,620	16,377
T-Mobile USA Inc	11/15/2031	2.250 %	–	–	20,000	18,320	15,964
JPMorgan Chase & Co	9/10/2024	3.875 %	–	–	15,000	15,359	14,927

The information in this schedule has been certified as to its completeness and accuracy by the custodian and trustee.

Profit Sharing Plan of MNS, Ltd.

Form 5500, Schedule H, Line 4i – Schedule of Assets (Acquired and Disposed of Within Year)
Year Ended December 31, 2022 **Supplemental Schedule II**

Identity of Issue, Borrower, Lessor or Similar Party	Maturity Date	Interest Rate	Collateral	Shares or Units	Par or Maturity Value	Cost of Acquisitions	Proceeds of Dispositions
Brixmor Operating Part	2/1/2025	3.850 %	–	–	15,000	15,626	14,666
Citigroup Inc	11/3/2025	1.281 %	–	–	15,000	14,321	13,873
Federal Realty Investment	2/15/2026	1.250 %	–	–	15,000	14,349	13,303
Union Pacific Corp	4/6/2036	2.891 %	–	–	15,000	14,691	12,407
Walmart Inc	9/22/2041	2.500 %	–	–	15,000	13,919	11,566
Bristol-Myers Squibb Co	11/13/2040	2.350 %	–	–	15,000	12,408	11,048
Berkshire Hathaway Fin	5/15/2042	4.400 %	–	–	10,000	10,717	9,221
General Motors Finl Co	6/20/2025	2.750 %	–	–	10,000	10,086	9,380
General Motors Co	4/1/2048	5.400 %	–	–	10,000	11,633	8,532
Toronto-Dominion Bank	9/10/2026	1.250 %	–	–	10,000	9,216	8,766
Anheuser-Busch Co/Inbev	2/1/2026	3.650 %	–	–	5,000	5,268	4,898
United Technologies Corp	6/1/2042	4.500 %	–	–	5,000	5,700	4,937
Northrop Grumman Corp	1/15/2028	3.250 %	–	–	5,000	5,158	4,676
MPLX LP	4/15/2048	4.700 %	–	–	5,000	5,354	4,218
Apple Inc	2/8/2026	0.700 %	–	–	5,000	4,780	4,491
Cigna Corp	3/15/2040	3.200 %	–	–	5,000	4,732	3,899
Canadian Pacific Railway	12/2/2051	3.100 %	–	–	5,000	4,628	3,617
O'Reilly Automotive Inc	3/15/2031	1.750 %	–	–	5,000	4,063	3,853
Regency Centers LP	9/15/2029	2.950 %	–	–	15,000	14,509	13,163

The information in this schedule has been certified as to its completeness and accuracy by the custodian and trustee.

Profit Sharing Plan of MNS, Ltd.
Form 5500, Schedule H, Line 4j – Schedule of Reportable Transactions*
Year Ended December 31, 2022

Supplemental Schedule III

Employer Identification Number: 71-1007574
Plan Number: 001

Identity of Issue, Borrower, Lessor or Similar Party	Description of Assets	Purchase Price (A)	Cash Receipts or Selling Price (A)	Expenses Incurred in Connection with Transaction	Cost of Assets	Current Value of Assets (B)	Net Gain
Category (iii) – Series of Transactions in Excess of 5% of Plan Assets							
Wilmington U.S. Government Money Mkt Instl	Mutual fund	$ -	$ 27,880,106 (C)	$ -	$ 27,880,106	$ 27,880,106	$ -
Wilmington U.S. Government Money Mkt Instl	Mutual fund	27,024,602 (C)	-	-	27,024,602	27,024,602	-
BlackRock Liq Fd Treasury Inv.	Mutual fund	-	6,579,182 (C)	-	6,579,182	6,579,182	-
BlackRock Liq Fd Treasury Inv.	Mutual fund	6,506,131 (C)	-	-	6,506,131	6,506,131	-

(A) Numbers within brackets indicate total number of transactions.
(B) Current value at date of transaction (trade date).
(C) Represents numerous transactions.

* Individual and series of transactions in excess of 5% of the current value of the Plan's net assets at the beginning of the year as defined in Section 2520.103-6 of the Department of Labor Rules and Regulations for Reporting and Disclosure under ERISA.

The information in this schedule has been certified as to its completeness and accuracy by the custodian and trustee.

Profit Sharing Plan of MNS, Ltd.
Form 5500, Schedule H, Line 4j – Schedule of Reportable Transactions*
Year Ended December 31, 2022

Supplemental Schedule III

Employer Identification Number: 71-1007574
Plan Number: 001

Identity of Issue, Borrower, Lessor or Similar Party	Description of Assets	Purchase Price (A)	Cash Receipts or Selling Price (A)	Expenses Incurred in Connection with Transaction	Cost of Assets	Current Value of Assets (B)	Net Gain
Category (iii) – Series of Transactions in Excess of 5% of Plan Assets							
Wilmington U.S. Government Money Mkt Instl	Mutual fund	$ -	$ 27,880,106 (C)	$ -	$ 27,880,106	$ 27,880,106	$ -
Wilmington U.S. Government Money Mkt Instl	Mutual fund	27,024,602 (C)	-	-	27,024,602	27,024,602	-
BlackRock Liq Fd Treasury Inv.	Mutual fund	-	6,579,182 (C)	-	6,579,182	6,579,182	-
BlackRock Liq Fd Treasury Inv.	Mutual fund	6,506,131 (C)	-	-	6,506,131	6,506,131	-

(A) Numbers within brackets indicate total number of transactions.
(B) Current value at date of transaction (trade date).
(C) Represents numerous transactions.

* Individual and series of transactions in excess of 5% of the current value of the Plan's net assets at the beginning of the year as defined in Section 2520.103-6 of the Department of Labor Rules and Regulations for Reporting and Disclosure under ERISA.

The information in this schedule has been certified as to its completeness and accuracy by the custodian and trustee.

Important 2022 Form 5500 Schedule C Disclosures

May 2023

Matrix Trust Company's Role in Assisting Plan Sponsors in Completing Schedule C

Plan sponsors are responsible for completing the annual Form 5500 filing and are tasked with identifying and reviewing the reportable Schedule C compensation paid to service providers for employee benefit plans (the "**Plans**" and each a "**Plan**"). The information contained in this communication is being provided to assist in the completion of Schedule C for Form 5500 filing for the 2022 Plan year (which would be filed during 2023).

It is important for recordkeepers, third-party administrators, designated representatives, and authorized persons for the Plans (collectively, "**Designated Representatives**") and Plan sponsors to understand that Matrix Trust Company ("**Matrix Trust**") can only provide information related to its compensation as a service provider. Matrix Trust can provide activity related to payments made to other service providers only to the extent that the compensation flows through either the trust account, the custodial account, or a fund service fee account. Investment product disclosures, annual reports and prospectuses (as applicable) should be reviewed for other components of reportable compensation under Schedule C.

Where compensation can be classified as Eligible Indirect Compensation ("**EIC**"), Matrix Trust has provided the appropriate disclosures in this document rather than a set dollar amount for each plan, as permitted under guidance issued by the U.S. Department of Labor.

Reporting Requirements

Plan sponsors of retirement plans with over 100 participants at the beginning of the Plan year must identify persons who indirectly or directly received $5,000 or more in compensation during the Plan year for services rendered to the Plan on Schedule C of Form 5500.

Compensation

Compensation is received by, as applicable, Matrix Trust, Matrix Settlement & Clearance Services, LLC, ("**MSCS**") and MSCS Financial Services Division of Broadridge Business Process Outsourcing, LLC ("**MSCS Financial**") (collectively, "**Matrix**"), in connection with your Plan. All three of these companies are Broadridge Financial Solutions, Inc. ("**Broadridge**") subsidiaries and are therefore under common control. Thus, MSCS and MSCS Financial are both "affiliates" of Matrix Trust, and "affiliates" of each other.

Direct Compensation

To the extent Matrix is directed to assess Matrix's fees upon the account (i.e., the Plan), the fees represent direct compensation paid to Matrix. Direct compensation paid to Matrix Trust by your Plan is reported on your account statement or other reports provided by Matrix Trust, for example, a check register. These reports enable you to determine any payments that may have been made directly from Plan assets.

To the extent Matrix Trust fees are asset based, fees will be calculated utilizing a daily average balance for the invoice period.

To the extent that Matrix Trust fees are paid by the Plan sponsor and not reimbursed by Plan assets, the fees do not represent direct or indirect compensation paid to Matrix Trust for purposes of 408(b)(2).

Indirect Compensation

Matrix Trust, or an affiliate, may have received indirect compensation from sources other than your Plan during the past calendar year. Matrix Trust is providing a description of the formula used to calculate or determine indirect compensation so this compensation can be reported as "Eligible Indirect Compensation" paid to Matrix Trust or an affiliate on Schedule C of the Form 5500 for the 2022 Plan year, if compensation paid meets the reporting thresholds.

Matrix Trust may have received indirect compensation in connection with services:

- in the form of "float" income; and/or
- through its affiliate(s) and/or other parties as described below, and to the extent applicable, with respect to Mutual Fund Fee / Administrative Fee Services, ETF/Closed End Fund Trading Services, Self-Directed Brokerage Accounts, Retirement Cash Account, Proprietary Funds, ModelTool(K)it™ Services, Level Compensation Services, Stale Dated Check Services, and/or Proceeds of Corrective Transactions.

Float Income

Matrix Trust maintains omnibus bank accounts at, and provides sub-accounting services with respect to such bank accounts to, certain banking institutions, with respect to cash held on a short-term basis in such omnibus bank accounts. As compensation for such sub-accounting services, Matrix Trust may derive compensation from the use of this short-term cash, which is referred to as "float income." With respect to your Plan, this may occur where, for example, Plan funds are awaiting investment, distribution or other processing. Currently, Matrix Trust has arrangements with three banks – JPMorgan Chase Bank, N.A. ("**JPMorgan**"), TD Bank, N.A. ("**TD Bank**") and Santander Bank, N.A. ("**Santander**") – under which the banks pay float income to Matrix Trust in exchange for its sub-accounting services. Float income is reflected as an earnings credit or service fee on monthly bank invoices. JPMorgan, TD Bank and Santander are unaffiliated institutions to Matrix Trust.

The exact amount of float income credited from these three banks to Matrix Trust cannot be described in precise terms, because the rate of float income paid fluctuates over time (it generally tracks the Federal Funds Rate), and it is also impossible to predict exactly how much Plan cash will be held on a short-term basis, and for how long. Please see *"Rate on Float Earnings"* below. The disclosures contained in the following paragraphs have been prepared in accordance with U.S. Department of Labor guidance contained in Field Assistance Bulletin 2002-3 concerning service provider float disclosure obligations to employee benefit plan customers.

Float earnings are considered eligible indirect compensation for Schedule C of Form 5500 purposes and indirect compensation under ERISA Section 408(b)(2).

Matrix Trust Float Earnings

In connection with Matrix Trust's provision of services to Plan customers, Matrix Trust maintains various banking arrangements to facilitate movements of cash as necessary to process Plan customer transactions, including arrangements with one or more banks. Under these arrangements, cash may be held in general or "omnibus" bank accounts established by or at the direction of Matrix Trust, pending investment, trade settlement, or the presentment of distribution checks for payment. These accounts generate float earnings for Matrix Trust. The proportionate share of those earnings attributable to the funds of a particular plan constitutes compensation that is paid by the plan and retained by Matrix Trust in connection with Matrix Trust's services and is in addition to any other fees or compensation payable under the service arrangement.

Summary of Float Paragraphs

The paragraphs below describe the specific circumstances under which float will be earned and retained, the time frames applicable to float earnings periods, and a general description of the rate of float earnings.

Contributions - Plan Account Cash Sweep

Plans direct cash contributions to Matrix Trust through a demand deposit account Matrix Trust maintains for that purpose. Matrix Trust credits the amount of a plan's cash contribution to the plan's Matrix Trust account ("**Plan Account**") on the business day it is received. If the Plan Account uses a cash sweep, the cash contribution is swept from the demand deposit account and invested on the Plan's behalf on the next business day. Matrix Trust earns float on the cash contribution between the business day of deposit and the next business day. A "business day" is a day on which the New York Stock Exchange is open for business.

Contributions - Plan Account - No Cash Sweep

If a Plan Account does not use a cash sweep, Matrix Trust earns float on the cash contribution from the business day of deposit until Matrix Trust receives investment instructions from the Plan and the investment transaction settles. Upon Matrix Trust's receipt of investment instructions in good order, settlement of mutual fund trades generally occurs within one business day and settlement of individual securities trades (*i.e.,* stocks and bonds) generally occurs within three business days.

Purchases of Securities Timeline

When Matrix Trust receives instructions, in good order and in accordance with prescribed procedures, to purchase a security for a Plan Account, Matrix Trust places the purchase trade order that same business day if the instructions are received prior to Matrix Trust trading cut-off times. If instructions are received after the Matrix Trust trading cut-off times, the purchase trade order is placed on the next business day.

Settlement of Purchase Trade Order

When Matrix Trust settles a purchase trade order for a Plan Account, the Plan Account assets required to pay for the purchase are transferred to a demand deposit account maintained by Matrix Trust on the trade settlement date. When a purchase trade order is cancelled or rejected, the funds previously set aside to pay for the purchase are re-credited to the Plan Account and either invested through the cash sweep, if applicable, or retained in the deposit account pending other investment instructions, as described previously.

Same Day Placement of Sale Trade Order

When Matrix Trust receives instructions, in good order and in accordance with prescribed procedures, to sell a security for a Plan Account, Matrix Trust places the sale trade order that same business day if the instructions are received prior to Matrix Trust trading cut-off times. If instructions are received after the Matrix Trust trading cut-off times, the sale trade order will be placed on the next business day.

Plan Account Proceeds on Trade Settlement Date

When Matrix Trust places or settles a sale trade for a Plan Account, the Plan Account receives the sales proceeds on the trade settlement date. If the Plan Account does not use a sweep, Matrix Trust will earn float from the date Matrix Trust receives the sale settlement proceeds until Matrix Trust receives instructions to reinvest the sale proceeds as described previously.

Float When Issuing Checks

Matrix Trust may earn float when it issues checks on behalf of plans including checks for (i) distributions to participants and/or beneficiaries, (ii) participant loan distributions, or (iii) fees paid to Plan service providers. Matrix Trust does not earn float when payments or distributions are made by direct deposit (ACH) or by a federal funds wire transfer.

Float on Mailed Distribution Checks

Matrix Trust will mail a distribution check to a Plan participant or beneficiary on the payable date (the date printed on the check). On the same day, Matrix Trust debits the Plan Account in the amount of the check. Matrix Trust will earn float on the amount of the check from the date the check is issued until the date the check is presented and paid.

Float on Periodic/Recurring Distributions

Where Matrix Trust has been directed to establish periodic or recurring distribution checks, such payments are typically mailed to Plan participants and beneficiaries prior to the payable date (for example, periodic payments are mailed six business days prior to the payable date). Matrix Trust debits the Plan Account in the amount of the checks on the payable date. Matrix Trust is able to mail the checks before assets are withdrawn from the Plan Account and sold because periodic distributions are of a predictable amount (generally a set dollar amount each payment cycle). Matrix Trust will only earn float on the amount of the check from the date the check is payable until the date check is presented and paid.

Recredit to Plan Account of Outstanding Distribution Checks

On a periodic basis, Matrix Trust will notify Plans or their Designated Representative of outstanding periodic and lump sum distribution checks that Matrix Trust has issued. If an originally-issued check is reported lost or missing, Matrix Trust will re-issue the check upon receipt of direction from the Plan and/or other authorized party to instruct on the account. If the participant or beneficiary does not negotiate the check within a reasonable time, Matrix Trust reserves the right to re-credit (redeposit) the payment to the Plan Account and to invest these funds at the direction of a Plan Account fiduciary or authorized party to instruct on the account, or to disburse the funds as directed or otherwise in accordance with applicable law.

Rate on Float Earnings

The rate at which Matrix Trust earns float over the time periods described above is generally comparable to the effective Federal Funds Rate as reported in the Wall Street Journal over the applicable time frame. While the banks have discretion in the setting of the exact rates, the Federal Funds Rate at a given time is a reasonable estimate of the rate paid to Matrix Trust.

Mutual Fund Fees / Administrative Fee Services

Where Matrix Trust has been so authorized, Matrix Trust through its affiliate and registered broker dealer, MSCS Financial, may receive fees from certain investment companies, mutual funds, stable value funds, guaranteed investment contracts, guaranteed annuity contracts and similar investment vehicles (the "**Funds**") in the form of 12b-1 fees or firm concessions (e.g., finders fees), or in the form of shareholder servicing, sub-transfer agent and sub-accounting fees ("**Mutual Fund Fees**"). Mutual Fund Fees are paid by the applicable investment company(ies) or other Fund(s) to MSCS Financial or Matrix Trust pursuant to shareholder servicing and similar agreements. You can contact Matrix Trust at 888-947-3472 for specific information about the levels of Mutual Fund Fees paid with respect to Funds currently on the Matrix platform, which will allow you to ascertain the Mutual Fund Fees paid by those Funds actually held by your Plan in a Matrix Trust account.

In addition, the recordkeeper for your Plan (which may be the Designated Representative) will generally provide you with information about the fees and costs, and certain other aspects, of any Funds or other investments that are designated under your Plan as investment alternatives to be made available to participants (assuming your Plan permits participant investment direction), which in many cases may be provided through fund prospectuses, fact sheets or similar documents. We encourage you to review these materials carefully to better understand the various fees and costs associated with these investments, including the payments they may make to Matrix Trust and other parties.

In accordance with agreements related to your Plan (some arrangements will be stipulated in an Administrative Fee Collection Addendum while others will be determined by the agreement between Matrix and the Designated Representative), Matrix Trust may deposit administrative servicing fees ("**Administrative Fees**") in an amount equal to a percentage of any Mutual Fund Fees collected for administrative services provided to the Plan. MSCS Financial is compensated by the collection of Mutual Fund Fees. In accordance with an intercompany agreement between MSCS Financial and Matrix Trust, MSCS Financial pays to Matrix Trust the Administrative Fees, which Matrix Trust, in turn, pays out in accordance with the Administrative Fee Collection Addendum or Matrix agreements with the Designated Representative.

Administrative Fees will either be: (a) credited to an Administrative Fee Account until Matrix Trust is instructed to disburse them; (b) applied to offset the fees the Designated Representative owes to Matrix; (c) directed by the Designated Representative for credit to a Plan's account; or (d) directed by the Designated Representative to wire out to third-party service providers. As compensation for the collection of Mutual Fund Fees, MSCS Financial may retain for its services an amount equal to a percentage of Mutual Fund Fees collected or charge an annual flat fee amount; the actual percentage or flat fee amount for the Mutual Fund Fee collection is reflected in your Plan's Fee Sheet or obtainable from the Designated Representative (if your Plan has a Designated Representative).

Administrative Fees are generated only to the extent that Mutual Fund Fees are collected by MSCS Financial. If a Fund has not paid to MSCS Financial or does not pay Mutual Fund Fees, then no Administrative Fees will be generated.

If your Plan is invested in the CMFG Life Insurance Company Guaranteed Account or the BANC Master Deposit Account B, the entire 0.25% (25 basis point) administrative service fee is retained by MSCS Financial unless otherwise stipulated in your Plan's Fee Sheet.

In addition, payments to parties other than MSCS Financial or Matrix Trust from the related Administrative Fee Account statement may be reportable as direct or indirect compensation paid to *those* parties.

NSCC Transaction Fees

For each Fund transaction processed through the National Securities Clearing Corporation ("**NSCC**"), the NSCC's parent the Depository Trust & Clearing Corporation ("**DTCC**"), a financial services firm unaffiliated with Matrix, presently assesses a $0.06 transaction-based fee, subject to change by the DTCC, for providing clearing and counterparty services. In accordance with the agreement between Matrix Trust/MSCS and the Designated Representative, DTCC transaction fees may be invoiced to, and paid by, the Designated Representative, unless otherwise stipulated in your Plan's Fee Sheet. Neither Matrix Trust and nor affiliates retain any portion of any DTCC transaction fees assessed.

ETF/Closed End Fund Trading Services

If the Plan offers one or more exchange-traded funds ("**ETFs**") and/or closed end funds ("**CEFs**") as investment options to Plan participants, a third-party unaffiliated subcontractor of Matrix, currently Virtu Americas LLC ("**Virtu**"), a broker-dealer, is paid certain commissions for executing ETF/CEF trades processed on the Matrix trading platform. Other unaffiliated third-party broker-dealers may be added as subcontractors (or replace Virtu) and may perform substantially equivalent services as Virtu. The commissions paid to such third-party broker-dealer(s) (including Virtu) (each an "**Outside BD**") are either: (a) passed through to the Plan by "netting" the commission amount from the trade in the Plan's account; (b) invoiced to the Designated Representative; or (c) paid by Matrix, with Matrix assessing additional basis points and/or minimum fees per the Plan's Fee Sheet. Currently, the Outside BD's commission charges, as the executing ETF/CEF broker, are:

- $0.005 per share per ETF/CEF trade batch processed with execution by the Outside BD during market hours;
- $0.01 per share per ETF/CEF trade, batch processed with standard Market-on-Close execution by the Outside BD;
- $0.04 per share per ETF/CEF trade, batch processed with Market-on-Close execution by the Outside BD, with trade files received by the Outside BD after market close and with estimate files received by the Outside BD before market close (and with trade instructions received from the underlying Plan participant before market close); or
- $0.09 per share per ETF/CEF trade, batch processed with Market-on-Close execution by the Outside BD, with trade files received by the Outside BD after market close without pre-market close estimate files (but with trade instructions received from the underlying Plan participant before market close).

Matrix does not retain any of the Outside BD's commissions described above; rather, the Outside BD retains 100% of these ETF/CEF commissions. Additionally, for ETF/CEF trades to receive pricing as of market close ("**Market-on-Close ETF/CEF Trades**"), the Outside BD will price such trades as of the closing price for such ETFs/CEFs, and in the process may incur gains and losses from such trades by executing hedging transactions in advance of the market close for the purpose of helping to ensure that the desired Market-on-Close ETF/CEF Trades can be timely processed at the closing price. Consistent with positions expressed by the U.S. Department of Labor, any such gains may be treated as compensation to the Outside BD for its services. The exact amount of any such net "compensation" cannot be predicted in advance, but it would be reasonable to assume that, over time, these transactions will involve both shortfalls (losses) and excesses (gains) to the Outside BD that should generally offset each other, and are therefore not expected to result in material net "profit" or "compensation" to the Outside BD.

ETF/CEF trade instructions may be received by MSCS after market close. When this occurs, the transaction will be processed the following business day. Because the price of an investment may change between the receipt of instructions and the execution of instructions, a transaction may result in either a shortfall or an excess. If the transaction results in a shortfall, Matrix Trust will promptly cover the shortfall to the extent necessary to process the transaction based on the price that would have been paid or realized by the Plan had the transaction been processed on the day Matrix received instruction. If the transaction results in an excess, Matrix Trust will retain the amount of the excess in a suspense account to be applied to future shortfalls. Additionally, Matrix Trust will retain nominal trading gains and incur nominal trading losses as a result of Matrix Trust's acquisition or disposal of fractional ETF/CEF shares necessary to complete ETF/CEF trade instructions. Such nominal gains and losses should generally offset each other and are therefore not expected to result in any additional net profit or "compensation" to Matrix Trust over time.

Self-Directed Brokerage Accounts

If the Plan offers a self-directed brokerage account ("**SDBA**") option to Plan participants, SDBA balances remain subject to the services and fees described under other sections of this disclosure and any related Fee Sheet, to the extent applicable. Also, where the Plan sponsor or other Plan fiduciary of the Plan and/or its Designated Representative has directed Matrix Trust to establish SDBA that is a TD Ameritrade Brokerage Account, pursuant to an agreement TD Ameritrade, MSCS will provide account reconciliation services, account set-up and maintenance, movement of cash between the Plan's core accounts and SDBAs, and related administrative tasks. For these services and others, MSCS will receive quarterly, in arrears, an amount equal to 0.00375% (0.375 basis points) of the value of Plan assets in the TD Ameritrade SDBAs during such quarter, based on the average of the Plan assets held in the SDBAs on the last business day of each month in the applicable quarter. TD Ameritrade pays these fees to MSCS.

In all cases, the fees described above do not include brokerage commissions or other fees payable to TD Ameritrade, or other SDBA provider, who are unaffiliated with Matrix Trust, MSCS and MSCS Financial.

Retirement Cash Account

Matrix Trust receives fees with respect to the Retirement Cash Account (if your Plan has selected the Retirement Cash Account as an investment option for participants), to the extent permitted by Applicable Rules (defined below), for providing services with respect to the account and the accountholders. Specifically, as provided under an agreement with JPMorgan, Matrix Trust receives a servicing fee in exchange for providing sub-accounting and support services, processing transactions and reconciling aggregate account activity with respect to funds deposited in the Retirement Cash Account with JPMorgan. The servicing fee is deducted by Matrix Trust from the total interest paid to Matrix Trust by JPMorgan, and is the difference between the total interest rate paid to Matrix Trust by JPMorgan, and the stated interest rate paid to Plan participants on their investments in the Retirement Cash Account. In other words, the servicing fees paid to Matrix Trust reduce the interest rate paid to Plan participants by a corresponding amount.

At each rate of total interest paid by JPMorgan (from 0.00% up to 5.00%), the share of such total interest that is credited as the "stated rate" of interest to Plan participants on their Retirement Cash Account balances, and the share of such total interest that is retained by Matrix Trust as its servicing fees, are set forth under a pre-established rate table. Such servicing fees are based on the average daily deposit balances in the Retirement Cash Account. The rate of the servicing fee that Matrix Trust receives may exceed the interest rate or effective yield the depositors receive from the Retirement Cash Account. No portion of these servicing fees will reduce or offset the fees otherwise due to Matrix Trust unless required by Applicable Rules. "**Applicable Rules**" means all applicable federal and state laws, rules and regulations, rules of any self-regulatory organization, and the constitution and applicable rules, regulations, customs, and usages of the exchange or market and its clearinghouse. Unless stated otherwise in a separate schedule, other than the applicable fees charged on Plan custody accounts, there are no separate charges, fees (other than the servicing fee described above), or commissions paid to Matrix Trust or its affiliates as a result of, or otherwise in connection with, the Retirement Cash Account.

As the total interest rate paid by JPMorgan increases, the servicing fees will likewise increase, and if the total interest rate paid by JPMorgan decreases, the servicing fees will likewise decrease. While the full rate table is available and accessible (as explained above), it is very voluminous. However, the following summarizes the general ranges of the stated interest rates paid to Plan participants and Matrix Trust's servicing fees at various rates of total interest, as determined under the rate table:

When the total rate of interest* paid (annually) by JPMorgan is between:	The stated interest rate paid to Plan participants ranges from:	The servicing fees retained by Matrix Trust ranges from:
0.00% and 0.50%	0.00% and 0.13%	0.00% and 0.37%
0.51% and 1.00%	0.13% and 0.25%	0.38% and 0.75%
1.01% and 2.00%	0.26% and 0.50%	0.75% and 1.50%
2.01% and 3.00%	0.51% and 1.23%	1.50% and 1.77%
3.01% and 4.00%	1.23% and 1.90%	1.78% and 2.10%
4.01% and 5.00%	1.91% and 2.63%	2.10% and 2.37%

*With respect to the cash balances within the ModelTool(k)it™, this "total rate of interest" shown in the table is the net rate of interest paid by JPMorgan after applicable Bank Balance Based Charges billed to and paid by Matrix Trust Company.

For more specific information, Retirement Cash Account disclosures and the current interest rate payable at any given time will be available online at: https://www.broadridge.com/_assets/pdf/broadridge-msb-retirement-cash-account.pdf.

A copy of the full rate table and the current interest rate payable at any given time may be obtained by calling Matrix Trust Client Services at 888-947-3472.

Based upon the total rates of interest paid by JPMorgan in recent periods, and the total rates of interest that Matrix Trust generally expects that JPMorgan would intend to pay in the future, a reasonable estimate of the servicing fees retained by Matrix Trust would usually be between 0% and 2.37%. However, we should emphasize that Matrix Trust cannot control or predict the total interest rates payable by JPMorgan in the future, which makes it impossible to predict the rate of Servicing Fees we will receive at any given time. Therefore, to help you make a fully informed decision about whether to utilize (or continue utilizing) the Retirement Cash Account at any given time, we strongly recommend that you access the online materials or contact Matrix Trust Client Services as described above, to be provided with more detailed information.

Proprietary Funds

Proprietary funds ("**Proprietary Funds**") are collective investment trusts or other funds for which Matrix Trust serves as trustee. Collective investment fund options that are currently indicated on the following website are considered Proprietary Funds: https://www.broadridge.com/cit/matrix-cits.

If the Plan has selected a Proprietary Fund as an investment option, Matrix Trust may receive compensation for providing trustee or investment management services to the Proprietary Fund. Such compensation varies by Proprietary Fund and generally ranges on a gross basis from 0.03% (3 basis points) annually to 0.50% (50 basis points) annually, not including audit fees, which are fixed amounts that may represent fees from essentially 0.00% (0 basis points) annually to 0.05% (5 basis points) annually. Larger compensation rates may be inclusive of advisory fees and custodian fees paid to advisors to plans or to custodians/platforms for plans. Matrix Trust generally retains as compensation a net of 0.03% (3 basis points) annually through 0.08% (8 basis points) annually. Compensation earned by Matrix Trust in connection with services provided to the Proprietary Fund is described in the Proprietary Fund's participation agreement and disclosure materials, which you would have received from the recordkeeper for your Plan (which may be your Plan's Designated Representative). We encourage you to review these materials carefully to better understand the various fees and costs associated with these Proprietary Fund investments, including the payments they may make to Matrix Trust and other parties.

Proprietary Funds may be selected to be included within your Plan, and any compensation Matrix Trust may receive for providing trustee or investment management service to the Proprietary Fund would be in addition to any fees that Matrix Trust or its affiliates may receive as described in this Fee Disclosure, including but not limited to fees in connection with ModelTool(k)it™ Services (discussed below).

ModelTool(k)it™Services

Where the named fiduciary of the Plan and/or Designated Representative has entered into an agreement to subscribe to ModelTool(k)it™ ("**MTK**") for the Plan, a total annual fee of 0.025% (2.5 basis points), the ModelTool(k)it™ Platform Fee, charged monthly in arrears applies to the market value of assets covered under the MTK agreement. This fee is deducted directly from the Plan Account from the assets covered under the MTK agreement. Of the total fee, a third-party subcontractor of MSCS, Envestnet Retirement Services ("**ERS**") receives approximately (no less than) 0.02% (2.0 basis points) as its compensation for providing services detailed in the Plan's MTK agreement, and MSCS itself will retain approximately (no more than) 0.005% (0.5 basis points) for facilitating MTK as a service on the MSCS trading platform. All other applicable services and fees will continue to apply, except that if investments subject to the MTK agreement generate Mutual Fund Fees, MSCS Financial will collect such Mutual Fund Fees as compensation, but Matrix Trust will pay an Administrative Fee in an amount equal to one hundred percent (100%) of such Mutual Fund Fees to the Plan's MTK unitized portfolio.

If ETF/CEF shares are part of a model, the ETF/CEF share trades will be assessed commission charges at the rate charged for ETF/CEF trades batch processed with execution during market hours, currently $0.005 per share. ETF/CEF and mutual fund trade instructions may be received by MSCS after market close. When this occurs, the transaction may be processed the following business day. Because the price of an investment may change between the receipt of instructions and the execution of instructions, a transaction may result in either a shortfall or an excess. If the transaction results in a shortfall, Matrix Trust will promptly cover the shortfall to the extent necessary to process the transaction based on the price that would have been paid or realized by the Plan had the transaction been processed on the day Matrix Trust received instruction. If the transaction results in an excess, Matrix Trust will retain the amount of the excess to be applied to future shortfalls. Additionally, Matrix Trust will retain nominal trading gains and incur nominal trading losses as a result of Matrix Trust's acquisition or disposal of fractional ETF/CEF shares necessary to complete ETF/CEF trade instructions. Consistent with positions expressed by the U.S. Department of Labor, any such excesses or gains may be treated as compensation to Matrix Trust for its services. The exact amount of any such net "compensation" cannot be predicted in advance, but it would be reasonable to assume that, over time, these transactions will involve both shortfalls (losses) and

excesses (gains) to Matrix Trust that should generally offset each other, and are therefore not expected to result in material net "profit" or "compensation" to Matrix Trust.

If ETF/CEF shares are part of a model, a portion of the unitized portfolio must be kept in a liquidity vehicle. Currently, this liquidity vehicle, or cash investment allocation, is a bank account maintained by Matrix Trust at JPMorgan, and Matrix Trust will credit interest on such liquidity vehicle. Matrix Trust may retain as part of its compensation, for sub-accounting services related to the liquidity vehicle, a reasonable fee based on the difference of the rate paid by the bank (after deduction of "Bank Balance Based Charges" representing JPMorgan fees billed to and paid by Matrix Trust) and the rate credited to the unitized portfolio for the liquidity vehicle.

Pursuant to an arrangement between Matrix Trust and JPMorgan, Matrix Trust receives a servicing fee in exchange for providing sub-accounting and support services, processing transactions and reconciling aggregate account activity with respect to funds deposited in the liquidity vehicle. The servicing fee is paid by JPMorgan; more specifically, the servicing fee is deducted by Matrix Trust from the total interest paid to Matrix Trust by JPMorgan, and is the difference between the total interest rate paid to Matrix Trust by JPMorgan under the arrangement described above (net of the Bank Balance Based Charges) and the stated interest rate paid to the unitized portfolio for the liquidity vehicle. In other words, the servicing fees paid to Matrix reduce the interest rate paid to unitized portfolio by a corresponding amount. As the total interest rate paid by JPMorgan increases, the servicing fees will likewise increase, and if the total interest rate paid by JPMorgan decreases, the servicing fees will likewise decrease.

While the full rate table is available and accessible, it is very voluminous. For a summary of the general ranges of the stated interest rates paid to the unitized portfolio for the liquidity vehicle and Matrix Trust's servicing fees at various rates of total interest, please see Table 1 under Retirement Cash Account section of this disclosure. For the current stated interest rate paid to the unitized portfolio for the liquidity vehicle and Matrix Trust's servicing fee rate, please see the Rate Table found by accessing the following link:

https://www.broadridge.com/_assets/pdf/broadridge-msb-retirement-cash-account.pdf.

Please note, while the rates involved in the liquidity vehicle are comparable to the rates involved in the Retirement Cash Account, the unitized portfolio is not invested in the Retirement Cash Account.

Level Compensation Services (if elected and to the extent applicable)

Where the named fiduciary of the Plan has engaged a broker (registered representative) whose firm utilizes the Matrix Trust Level Compensation Services, in addition to any other applicable services and fees, MSCS Financial will serve as Broker of Record for investment transactions, and will retain up to 0.02% (2 basis points) of the Plan's total assets, with such fees coming from any 12b-1 fees and shareholder servicing ("**Level Compensation Fees**") it collects from Funds on behalf of the broker. For certain plans whose investment lineup pays differing compensation per investment, brokers may receive Level Compensation Fees based on an approximate weighted average ("**Weighted Average**") of fees paid by or on behalf of Funds. Where Weighted Average is in place, MSCS Financial may retain an overage in the amount fees received from or on behalf of the Funds. This overage amount may be an amount up to 0.05% (5 basis points) of plan assets because Weighted Average Level Compensation Fee percentages are set by MSCS on 0.05% (5 basis point) increments. If you have engaged an investment adviser for your Plan whose firm utilizes the RIA Remittance Services of the MSCS Level Compensation Services, in addition to any other applicable services and fees, MSCS will be paid a fee of up to 0.015% (1.5 basis points) of the Plan's total assets (also referenced as **"Level Compensation Fees"**). With respect to brokers, the Level Compensation Fees are in exchange for MSCS Financial's administrative services in collecting and distributing Level Compensation Fees to the broker. With respect to investment advisers, the Level Compensation fees are in exchange for MSCS's administrative services in collecting from the Designated Representative and distributing to the investment adviser the adviser's advisory fees (*i.e.*, facilitating RIA fee remittance services). Per the agreement setting forth the Level Compensation Services between MSCS and the broker-dealer or investment advisory firm, this compensation is deducted from Level Compensation Fees as received from the Plan's Funds.

Stale Dated Check Services

Matrix Trust provides services to assist with the resolution of Plan participants' stale dated checks, as directed by a Designated Representative. Where the named fiduciary of the Plan and/or its Designated Representative has elected to utilize certain services to assist in the resolution of participant related stale dated checks, an unaffiliated subcontractor to Matrix Trust and MSCS, PBI Research Services**,** Pension Benefit Information, LLC ("**PBI**"), receives $40 per check as direct compensation which is deducted directly from the Plan (*i.e.,* from the stale dated check amount). This compensation to PBI is for its services which includes conducting a search, related communications, and distributing funds to affected Plan participants. Matrix Trust and its affiliates do not retain any portion of the $40 per check fee that is payable to PBI. All float income to Matrix Trust will cease with respect to the stopped check from the time the check is stopped, but float income related to the period beginning with the issuance of the distribution check through the date the check was stopped will be retained by Matrix Trust.

Proceeds of Corrective Transactions

Matrix Trust receives investment instructions and, although rare, occasional errors in the instructions themselves or the processing of instructions may occur. The causes of such errors may include, but are not necessarily limited to, entry of an erroneous trade ("buy" vs. "sell," or vice versa), dollar amount or number of shares, incorrect identification of the security, duplication of orders (such as, instructions entered more than once), or untimely transmittal of instructions. When an error is discovered, action is taken to correct the transaction in a manner intended to avoid or minimize harm or disruption to the Plan. Because the price of an investment may change between the processing of erroneous instructions and the execution of corrective instructions, a corrective transaction may result in either a shortfall or an excess. If the error originates with Matrix Trust and the corrective transaction results in a shortfall, Matrix Trust will promptly cover the shortfall to the extent necessary to process the transaction based on the price that would have been paid or realized by the Plan had the transaction been processed as instructed. If the corrective transaction results in an excess, Matrix Trust will retain the amount of the excess to be applied to future shortfalls resulting from trade errors. Consistent with positions expressed by the U.S. Department of Labor, any such excess proceeds may be treated as compensation to Matrix Trust for its services. The exact amount of any such net "compensation" cannot be predicted in advance, but it would be reasonable to assume that, over time, corrective transactions will involve both shortfalls (losses) and excesses (gains) to Matrix Trust that should generally offset each other, and are therefore not expected to result in material net "profit" or "compensation" to Matrix Trust.

Non-Monetary Compensation

Matrix Trust and MSCS Financial maintain policies that place limits on the circumstances under which gifts, travel and entertainment may be accepted by employees. Other than for modest gifts given or received in the normal course of business, employees are not permitted to receive gifts from clients and vendors. Under the 408(b)(2) regulation, a service provider's acceptance of these non-monetary items may involve the receipt of indirect compensation from a plan where the value attributable to the plan, on a pro rata basis, exceeds $250 over the term of the plan's contract with the service provider. In light of the policies, Matrix Trust does not anticipate that the value of any such non-monetary items will approach the $250 threshold with respect to the Plan.

Completing Schedule C

You will need the following information to complete Schedule C.

Matrix Trust Company 717 17th Street, Suite 1300 Denver, CO 80202 Employer Identification Number: 75-3182674	MSCS Financial Services Division of Broadridge Business Process Outsourcing, LLC 717 17th Street, Suite 1300 Denver, CO 80202 Employer Identification Number: 33-1151291

For Direct Compensation, you will be required to provide the Matrix Trust address or Employer Identification Number.

For Indirect Compensation, Matrix Trust provided you with a formula so that you can report this arrangement as Eligible Indirect Compensation, and you will be required to enter the MSCS Financial and Matrix Trust names and Employer Identification Numbers or addresses.

If you have any questions regarding this information, please contact your Matrix Trust Company Relationship Manager.

These materials and any attachments do not constitute tax or legal advice. Please seek the advice of competent investment, tax or legal counsel with respect to your investment, tax or legal questions.

SCHEDULE H, LINE 4i, SCHEDULE OF ASSETS (HELD AT END OF YEAR)*

DECEMBER 31, 2022

*See attached financial statements with auditor's report.