

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

Part II Basic Plan Information —enter all requested information		
1a Name of plan <u>LANDMAN CORSI BALLAINE & FORD 401(K) PROFIT SHARING PLAN</u>	1b Three-digit plan number (PN) ▶	<u>001</u>
1c Effective date of plan <u>03/01/1994</u>		
2a Plan sponsor's name (employer, if for a single-employer plan) Mailing address (include room, apt., suite no. and street, or P.O. Box) City or town, state or province, country, and ZIP or foreign postal code (if foreign, see instructions) <u>LANDMAN CORSI BALLAINE & FORD P.C.</u> <u>120 BROADWAY 27TH FLOOR</u> <u>NEW YORK, NY 10271</u>	2b Employer Identification Number (EIN) <u>13-3845180</u>	2c Plan Sponsor's telephone number <u>212-238-4800</u>
	2d Business code (see instructions) <u>541110</u>	

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

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

SIGN HERE	Filed with authorized/valid electronic signature.	10/12/2023	AMANDA CELENTANO
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE			
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
SIGN HERE			
	Signature of DFE	Date	Enter name of individual signing as DFE

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

Form 5500 (2022)
v. 220413

3a Plan administrator's name and address ☒ Same as Plan Sponsor		3b Administrator's EIN
		3c Administrator's telephone number
4 If the name and/or EIN of the plan sponsor or the plan name has changed since the last return/report filed for this plan, enter the plan sponsor's name, EIN, the plan name and the plan number from the last return/report: a Sponsor's name c Plan Name		4b EIN 4d PN
5 Total number of participants at the beginning of the plan year		5 153
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) 93
a(2) Total number of active participants at the end of the plan year		6a(2) 109
b Retired or separated participants receiving benefits		6b 0
c Other retired or separated participants entitled to future benefits.....		6c 68
d Subtotal. Add lines 6a(2) , 6b , and 6c		6d 177
e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.		6e 0
f Total. Add lines 6d and 6e		6f 177
g Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item).....		6g 155
h Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested.....		6h 13
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 2G 2J 2F 2K 2A 2T 3D		
b If the plan provides welfare benefits, enter the applicable welfare feature codes from the List of Plan Characteristics Codes in the instructions:		
9a Plan funding arrangement (check all that apply) (1) ☐ Insurance (2) ☐ Code section 412(e)(3) insurance contracts (3) ☒ Trust (4) ☐ General assets of the sponsor	9b Plan benefit arrangement (check all that apply) (1) ☐ Insurance (2) ☐ Code section 412(e)(3) insurance contracts (3) ☒ Trust (4) ☐ General assets of the sponsor	
10 Check all applicable boxes in 10a and 10b to indicate which schedules are attached, and, where indicated, enter the number attached. (See instructions)		
a Pension Schedules (1) ☒ 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) ☒ H (Financial Information) (2) ☐ I (Financial Information – Small Plan) (3) ☐ 0 A (Insurance Information) (4) ☒ C (Service Provider Information) (5) ☐ D (DFE/Participating Plan Information) (6) ☐ G (Financial Transaction Schedules)	

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

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

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

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

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

Receipt Confirmation Code _____

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

For calendar plan year 2022 or fiscal plan year beginning 01/01/2022 and ending 12/31/2022		
A Name of plan LANDMAN CORSI BALLAINE & FORD 401(K) PROFIT SHARING PLAN	B Three-digit plan number (PN) ▶	001
C Plan sponsor's name as shown on line 2a of Form 5500 LANDMAN CORSI BALLAINE & FORD P.C.	D Employer Identification Number (EIN) 13-3845180	

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
FIDELITY INVESTMENTS INSTITUTIONAL
04-2647786

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

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

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

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

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

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

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

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

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

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

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

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

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

FIDELITY INVESTMENTS INSTITUTIONAL

04-2647786

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
37 60 64 65	RECORDKEEPER	4087	Yes ☒ No ☐	Yes ☒ No ☐	0	Yes ☒ No ☐

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

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

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

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

Part I Service Provider Information (continued)

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

(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUTIONAL	60	0
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	
AM CENT EQUITY INC - AMERICAN CENT 44-0619208	0.35%	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUTIONAL	60	0
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	
AMCENT INFL-ADJBD IV - AMERICAN CE 44-0619208	0.25%	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUTIONAL	60	0
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	
PIF SMALL CAP R5 - PRINCIPAL SHARE 711 HIGH STREET DES MOINES, IA 50392	0.25%	

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 <u>01/01/2022</u> and ending <u>12/31/2022</u>						
A Name of plan <u>LANDMAN CORSI BALLAINE & FORD 401(K) PROFIT SHARING PLAN</u>	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 80%;">B Three-digit plan number (PN) ►</td> <td style="width: 20%; text-align: center;"><u>001</u></td> </tr> <tr> <td colspan="2" style="height: 20px;"></td> </tr> </table>		B Three-digit plan number (PN) ►	<u>001</u>		
B Three-digit plan number (PN) ►	<u>001</u>					
C Plan sponsor's name as shown on line 2a of Form 5500 <u>LANDMAN CORSI BALLAINE & FORD P.C.</u>	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 80%;">D Employer Identification Number (EIN) <u>13-3845180</u></td> <td style="width: 20%;"></td> </tr> </table>		D Employer Identification Number (EIN) <u>13-3845180</u>			
D Employer Identification Number (EIN) <u>13-3845180</u>						

Part I	Asset and Liability Statement		
1 Current value of plan assets and liabilities at the beginning and end of the plan year. Combine the value of plan assets held in more than one trust. Report the value of the plan's interest in a commingled fund containing the assets of more than one plan on a line-by-line basis unless the value is reportable on lines 1c(9) through 1c(14). Do not enter the value of that portion of an insurance contract which guarantees, during this plan year, to pay a specific dollar benefit at a future date. Round off amounts to the nearest dollar. MTIAs, CCTs, PSAs, and 103-12 IEs do not complete lines 1b(1), 1b(2), 1c(8), 1g, 1h, and 1i. CCTs, PSAs, and 103-12 IEs also do not complete lines 1d and 1e. See instructions.			
Assets		(a) Beginning of Year	(b) End of Year
a Total noninterest-bearing cash.....	1a	0	0
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions.....	1b(1)	1030352	1110494
(2) Participant contributions.....	1b(2)	0	178378
(3) Other.....	1b(3)	0	0
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit).....	1c(1)	2660963	1231035
(2) U.S. Government securities	1c(2)	0	0
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)	0	0
(B) All other	1c(3)(B)	0	0
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)	0	0
(B) Common.....	1c(4)(B)	0	0
(5) Partnership/joint venture interests	1c(5)	0	0
(6) Real estate (other than employer real property)	1c(6)	0	0
(7) Loans (other than to participants).....	1c(7)	0	0
(8) Participant loans.....	1c(8)	181680	101241
(9) Value of interest in common/collective trusts.....	1c(9)	0	0
(10) Value of interest in pooled separate accounts	1c(10)	0	0
(11) Value of interest in master trust investment accounts.....	1c(11)	0	0
(12) Value of interest in 103-12 investment entities	1c(12)	0	0
(13) Value of interest in registered investment companies (e.g., mutual funds).....	1c(13)	64358353	46430903
(14) Value of funds held in insurance company general account (unallocated contracts).....	1c(14)	0	0
(15) Other	1c(15)	0	0

1d Employer-related investments:		(a) Beginning of Year	(b) End of Year
(1) Employer securities	1d(1)	0	0
(2) Employer real property	1d(2)	0	0
e Buildings and other property used in plan operation	1e	0	0
f Total assets (add all amounts in lines 1a through 1e)	1f	68231348	49052051

Liabilities

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

Net Assets

l Net assets (subtract line 1k from line 1f)	1l	68231348	49052051
---	-----------	----------	----------

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)	1148512	
(B) Participants	2a(1)(B)	1012221	
(C) Others (including rollovers)	2a(1)(C)	358809	
(2) Noncash contributions	2a(2)	0	
(3) Total contributions. Add lines 2a(1)(A) , (B) , (C) , and line 2a(2)	2a(3)		2519542
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)	19590	
(B) U.S. Government securities	2b(1)(B)	0	
(C) Corporate debt instruments	2b(1)(C)	0	
(D) Loans (other than to participants)	2b(1)(D)	0	
(E) Participant loans	2b(1)(E)	6520	
(F) Other	2b(1)(F)	0	
(G) Total interest. Add lines 2b(1)(A) through (F)	2b(1)(G)		26110
(2) Dividends: (A) Preferred stock	2b(2)(A)	0	
(B) Common stock	2b(2)(B)	0	
(C) Registered investment company shares (e.g. mutual funds)	2b(2)(C)	1803554	
(D) Total dividends. Add lines 2b(2)(A) , (B) , and (C)	2b(2)(D)		1803554
(3) Rents	2b(3)		0
(4) Net gain (loss) on sale of assets: (A) Aggregate proceeds	2b(4)(A)	0	
(B) Aggregate carrying amount (see instructions)	2b(4)(B)	0	
(C) Subtract line 2b(4)(B) from line 2b(4)(A) and enter result	2b(4)(C)		0
(5) Unrealized appreciation (depreciation) of assets: (A) Real estate	2b(5)(A)	0	
(B) Other	2b(5)(B)	0	
(C) Total unrealized appreciation of assets. Add lines 2b(5)(A) and (B)	2b(5)(C)		0

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts	2b(6)		0
(7) Net investment gain (loss) from pooled separate accounts	2b(7)		0
(8) Net investment gain (loss) from master trust investment accounts	2b(8)		0
(9) Net investment gain (loss) from 103-12 investment entities.....	2b(9)		0
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds)	2b(10)		-16257400
c Other income	2c		6250
d Total income. Add all income amounts in column (b) and enter total	2d		-11901944
Expenses			
e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	7273266	
(2) To insurance carriers for the provision of benefits	2e(2)	0	
(3) Other	2e(3)	0	
(4) Total benefit payments. Add lines 2e(1) through (3)	2e(4)		7273266
f Corrective distributions (see instructions)	2f		0
g Certain deemed distributions of participant loans (see instructions)	2g		0
h Interest expense	2h		0
i Administrative expenses: (1) Professional fees	2i(1)	0	
(2) Contract administrator fees	2i(2)	0	
(3) Investment advisory and management fees	2i(3)	0	
(4) Other	2i(4)	4087	
(5) Total administrative expenses. Add lines 2i(1) through (4)	2i(5)		4087
j Total expenses. Add all expense amounts in column (b) and enter total	2j		7277353
Net Income and Reconciliation			
k Net income (loss). Subtract line 2j from line 2d	2k		-19179297
l Transfers of assets:			
(1) To this plan	2l(1)		0
(2) From this plan	2l(2)		0

Part III Accountant's Opinion

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

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

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

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

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

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

(1) Name: **BERDON LLP**

(2) EIN: **13-0485070**

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

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

Part IV Compliance Questions

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

During the plan year:

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

	Yes	No	Amount
4a		X	

	Yes	No	Amount
b Were any loans by the plan or fixed income obligations due the plan in default as of the close of the plan year or classified during the year as uncollectible? Disregard participant loans secured by participant's account balance. (Attach Schedule G (Form 5500) Part I if "Yes" is checked.)			
4b		X	
c Were any leases to which the plan was a party in default or classified during the year as uncollectible? (Attach Schedule G (Form 5500) Part II if "Yes" is checked.)			
4c		X	
d Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 4a. Attach Schedule G (Form 5500) Part III if "Yes" is checked.)			
4d		X	
e Was this plan covered by a fidelity bond?	X		500000
f Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?		X	
4f		X	
g Did the plan hold any assets whose current value was neither readily determinable on an established market nor set by an independent third party appraiser?			
4g		X	
h Did the plan receive any noncash contributions whose value was neither readily determinable on an established market nor set by an independent third party appraiser?			
4h		X	
i Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.)	X		
4i	X		
j Were any plan transactions or series of transactions in excess of 5% of the current value of plan assets? (Attach schedule of transactions if "Yes" is checked and see instructions for format requirements.)			
4j		X	
k Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?			
4k		X	
l Has the plan failed to provide any benefit when due under the plan?			
4l		X	
m If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)			
4m		X	
n If 4m was answered "Yes," check the "Yes" box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3.			
4n		X	

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

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

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

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

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

SCHEDULE R (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Retirement Plan Information This schedule is required to be filed under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6058(a) of the Internal Revenue Code (the Code). ► File as an attachment to Form 5500.	OMB No. 1210-0110 2022 This Form is Open to Public Inspection.
For calendar plan year 2022 or fiscal plan year beginning 01/01/2022 and ending 12/31/2022		
A Name of plan LANDMAN CORSI BALLAINE & FORD 401(K) PROFIT SHARING PLAN		B Three-digit plan number (PN) ► 001
C Plan sponsor's name as shown on line 2a of Form 5500 LANDMAN CORSI BALLAINE & FORD P.C.		D Employer Identification Number (EIN) 13-3845180
Part I	Distributions	
All references to distributions relate only to payments of benefits during the plan year.		
1 Total value of distributions paid in property other than in cash or the forms of property specified in the instructions.....		1
2 Enter the EIN(s) of payor(s) who paid benefits on behalf of the plan to participants or beneficiaries during the year (if more than two, enter EINs of the two payors who paid the greatest dollar amounts of benefits): EIN(s): 04-6568107		
Profit-sharing plans, ESOPs, and stock bonus plans, skip line 3.		
3 Number of participants (living or deceased) whose benefits were distributed in a single sum, during the plan year.....		3
Part II	Funding Information (If the plan is not subject to the minimum funding requirements of section 412 of the Internal Revenue Code or ERISA section 302, skip this Part.)	
4 Is the plan administrator making an election under Code section 412(d)(2) or ERISA section 302(d)(2)? ☐ Yes ☐ No ☐ N/A If the plan is a defined benefit plan, go to line 8.		
5 If a waiver of the minimum funding standard for a prior year is being amortized in this plan year, see instructions and enter the date of the ruling letter granting the waiver. Date: Month _____ Day _____ Year _____ If you completed line 5, complete lines 3, 9, and 10 of Schedule MB and do not complete the remainder of this schedule.		
6 a Enter the minimum required contribution for this plan year (include any prior year accumulated funding deficiency not waived).....		6a
b Enter the amount contributed by the employer to the plan for this plan year.....		6b
c Subtract the amount in line 6b from the amount in line 6a. Enter the result (enter a minus sign to the left of a negative amount).....		6c
If you completed line 6c, skip lines 8 and 9.		
7 Will the minimum funding amount reported on line 6c be met by the funding deadline? ☐ Yes ☐ No ☐ N/A		
8 If a change in actuarial cost method was made for this plan year pursuant to a revenue procedure or other authority providing automatic approval for the change or a class ruling letter, does the plan sponsor or plan administrator agree with the change? ☐ Yes ☐ No ☐ N/A		
Part III	Amendments	
9 If this is a defined benefit pension plan, were any amendments adopted during this plan year that increased or decreased the value of benefits? If yes, check the appropriate box. If no, check the "No" box..... ☐ Increase ☐ Decrease ☐ Both ☐ No		
Part IV	ESOPs (see instructions). If this is not a plan described under section 409(a) or 4975(e)(7) of the Internal Revenue Code, skip this Part.	
10 Were unallocated employer securities or proceeds from the sale of unallocated securities used to repay any exempt loan?..... ☐ Yes ☐ No		
11 a Does the ESOP hold any preferred stock?..... ☐ Yes ☐ No		
b If the ESOP has an outstanding exempt loan with the employer as lender, is such loan part of a "back-to-back" loan? (See instructions for definition of "back-to-back" loan.)..... ☐ Yes ☐ No		
12 Does the ESOP hold any stock that is not readily tradable on an established securities market?..... ☐ Yes ☐ No		
For Paperwork Reduction Act Notice, see the Instructions for Form 5500.		
Schedule R (Form 5500) 2022 v. 220413		

Part V Additional Information for Multiemployer Defined Benefit Pension Plans

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

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

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

18 If any liabilities to participants or their beneficiaries under the plan as of the end of the plan year consist (in whole or in part) of liabilities to such participants and beneficiaries under two or more pension plans as of immediately before such plan year, check box and see instructions regarding supplemental information to be included as an attachment ☐

19 If the total number of participants is 1,000 or more, complete lines (a) through (c)

a Enter the percentage of plan assets held as:
 Stock: _____% Investment-Grade Debt: _____% High-Yield Debt: _____% Real Estate: _____% Other: _____%

b Provide the average duration of the combined investment-grade and high-yield debt:
☐ 0-3 years ☐ 3-6 years ☐ 6-9 years ☐ 9-12 years ☐ 12-15 years ☐ 15-18 years ☐ 18-21 years ☐ 21 years or more

c What duration measure was used to calculate line 19(b)?
☐ Effective duration ☐ Macaulay duration ☐ Modified duration ☐ Other (specify): _____

20 PBGC missed contribution reporting requirements. If this is a multiemployer plan or a single-employer plan that is not covered by PBGC, skip line 20.

a Is the amount of unpaid minimum required contributions for all years from Schedule SB (Form 5500) line 40 greater than zero? ☐ Yes ☐ No

b If line 20a is "Yes," has PBGC been notified as required by ERISA sections 4043(c)(5) and/or 303(k)(4)? Check the applicable box:

☐ Yes.

☐ No. Reporting was waived under 29 CFR 4043.25(c)(2) because contributions equal to or exceeding the unpaid minimum required contribution were made by the 30th day after the due date.

☐ No. The 30-day period referenced in 29 CFR 4043.25(c)(2) has not yet ended, and the sponsor intends to make a contribution equal to or exceeding the unpaid minimum required contribution by the 30th day after the due date.

☐ No. Other. Provide explanation _____

**LANDMAN CORSI BALLAINE & FORD
401(k) PROFIT SHARING PLAN**

FINANCIAL STATEMENTS

DECEMBER 31, 2022



LANDMAN CORSI BALLAINE & FORD
401(k) PROFIT SHARING PLAN

INDEX
DECEMBER 31, 2022

	<u>Pages</u>
INDEPENDENT AUDITOR'S REPORT	1 - 4
STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS - DECEMBER 31, 2022 AND 2021	EXHIBIT A 5
STATEMENT OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS FOR THE YEAR ENDED DECEMBER 31, 2022	EXHIBIT B 6
NOTES TO FINANCIAL STATEMENTS	7 - 14
SUPPLEMENTAL FINANCIAL INFORMATION:	
Schedule of Assets (Held at End of Year) - Schedule H, Line 4(i) - December 31, 2022	Schedule 1 16

INDEPENDENT AUDITOR'S REPORT

To the Trustee of the
Landman Corsi Ballaine & Ford
401(k) Profit Sharing Plan

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

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

Management has obtained certification from a qualified institution as of December 31, 2022 and 2021, and for the year ended December 31, 2022, stating that the certified investment information, as described in Note 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 Auditor's Responsibilities for the Audit of the Financial Statements section:

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

Basis for Opinion

We conducted our audits in accordance with auditing standards generally accepted in the United States of America (GAAS). Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are required to be independent of 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 the financial statements in accordance with U.S. GAAP, 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.

Auditor's Responsibilities for the Audit of the Financial Statements

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

In performing an audit in accordance with GAAS, we:

- Exercise professional judgment and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements.

- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of 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 U.S. GAAP.

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 U.S. GAAP.

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

Other Matter - Supplemental Schedule Required by ERISA

The supplemental schedule of assets (held at end of year), as of December 31, 2022, is presented for purposes of additional analysis and is not a required part of the financial statements but is supplementary information required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information included in the supplemental schedule, other than that agreed to or derived from the certified investment information, has been subjected to auditing procedures applied in the audits of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with GAAS. For information included in the supplemental schedule that agreed to or is derived from the certified investment information, we compared such information to the related certified investment information.

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

In our opinion:

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



Certified Public Accountants

Jericho, New York
October 11, 2023

**LANDMAN CORSI BALLAINE & FORD
401(k) PROFIT SHARING PLAN**

**STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS
DECEMBER 31, 2022 AND 2021**

	<u>2022</u>	<u>2021</u>
ASSETS:		
Investments at fair value:		
Mutual funds	\$ 46,430,903	\$ 64,358,353
Money market fund	<u>1,231,035</u>	<u>2,660,963</u>
	<u>47,661,938</u>	<u>67,019,316</u>
Notes receivable from participants	101,241	181,680
Participant contributions receivable	178,378	-
Employer contributions receivable	<u>1,110,494</u>	<u>1,030,352</u>
	<u>1,390,113</u>	<u>1,212,032</u>
NET ASSETS AVAILABLE FOR BENEFITS	<u>\$ 49,052,051</u>	<u>\$ 68,231,348</u>

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

LANDMAN CORSI BALLAINE & FORD
401(k) PROFIT SHARING PLAN

STATEMENT OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS
FOR THE YEAR ENDED DECEMBER 31, 2022

(SUBTRACTIONS) ADDITIONS TO NET ASSETS ATTRIBUTED TO:

Investment (loss) income:	
Net (depreciation) in fair value of investments	\$ (16,257,398)
Interest and dividends	1,823,144
Other income	<u>6,250</u>
Net investment (loss)	<u>(14,428,004)</u>
Interest on participants' notes receivable	<u>6,520</u>
Contributions:	
Participants	1,012,221
Employer	1,148,512
Rollovers	<u>358,807</u>
Total contributions	<u>2,519,540</u>
TOTAL (SUBTRACTIONS)	<u>(11,901,944)</u>

DEDUCTIONS FROM NET ASSETS ATTRIBUTED TO:

Benefits paid to participants	7,273,266
Administrative expenses	<u>4,087</u>
TOTAL DEDUCTIONS	<u>7,277,353</u>
NET (DECREASE) IN NET ASSETS AVAILABLE FOR BENEFITS	(19,179,297)
NET ASSETS AVAILABLE FOR BENEFITS - BEGINNING OF YEAR	<u>68,231,348</u>
NET ASSETS AVAILABLE FOR BENEFITS - END OF YEAR	<u>\$ 49,052,051</u>

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

LANDMAN CORSI BALLAINE & FORD
401(k) PROFIT SHARING PLAN

NOTES TO FINANCIAL STATEMENTS

NOTE 1 - DESCRIPTION OF THE PLAN

The following description of the Landman Corsi Ballaine & Ford (the "Company" or "Plan Sponsor") 401(k) Profit Sharing Plan (the "Plan") provides only general information. Participants should refer to the plan agreement for a more complete description of the Plan's provisions.

(a) General

The Plan is a defined contribution 401(k) plan covering all full-time employees of the Company who have one year of service and 1,000 hours and are age 21 or older. Effective June 1, 2022, the Plan was amended to cover all full-time employees of the Company who have three months of service and are age 21 or older. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA).

The Plan is in the process of being amended operationally to implement certain changes permitted by the Coronavirus Aid, Relief, and Economic Security Act and the Setting Every Community Up for Retirement Enhancement Act of 2019, which laws change the Plan to, among others, allow certain eligible individuals to receive coronavirus-related distributions, suspend required minimum distributions, and delay the commencement date for required minimum distributions. Written amendments to the Plan to reflect these operational changes will be adopted at a later date, in accordance with applicable law and Internal Revenue Service (IRS) guidance.

(b) 401(k) Feature

The 401(k) feature allows employees to contribute up to 60% of their eligible compensation (not to exceed the amount, adjusted annually, allowed by the IRS). Participant contributions were limited to \$20,500 and \$19,500 for the years ended December 31, 2022 and 2021, respectively. Employees may direct their contributions to various investment funds. Employees may also contribute amounts representing distributions from other qualified defined benefit or defined contribution plans (rollovers). In addition, employees may contribute salary deferrals as Roth deferrals, which are after-tax contributions. Those participants who were age 50 and over could contribute an additional "catch up" contribution of \$6,500 during 2022 and 2021.

(c) Discretionary Matching Contributions

The discretionary matching feature provides for the employer to make a discretionary matching contribution based on employee-eligible compensation contributed to the Plan. The matching percentage, if any, will be decided by the Company's management (as defined). During the plan year ended December 31, 2022, the Company elected to not match employee contributions to the Plan.

(continued)

LANDMAN CORSI BALLAINE & FORD
401(k) PROFIT SHARING PLAN

NOTES TO FINANCIAL STATEMENTS

NOTE 1 - DESCRIPTION OF THE PLAN (Continued)

(d) Discretionary Nonelective Contributions

The Company may elect to make a discretionary contribution in an amount to be determined by the board of directors for each plan year. A participant must be employed as of the last day of the plan year to be eligible. Nonelective contributions, if any, made to the Plan by the Company shall be allocated based upon the ratio that the participant's compensation bears to the compensation of all eligible employees within the group of eligible employees. The discretionary contribution for 2022 was \$685,672.

(e) Safe Harbor Nonelective Employer Contributions

The Company elected to make a safe harbor nonelective employer contribution in an amount equal to 3% of a participant's eligible salary if he or she were eligible to participate during the plan year. These contributions satisfy certain Internal Revenue Code (the "Code") requirements and eliminate the need for the Plan to perform certain nondiscrimination annual tests. Participants will be 100% vested in these contributions when made. The safe harbor contribution for 2022 was \$413,550.

(f) Participant Accounts

An individual participant's account is comprised of the participant's elective deferred contributions, including rollovers, the employer's matching contributions, the employer's discretionary nonelective contributions, applicable fund earnings, an allocation of administrative expenses, and unrealized fair market value adjustments. Unrealized fair market value adjustments are based on quoted market prices as of the last business day of each year. Allocations are based on participant earnings or account balances, as defined. The ultimate benefit to be received by a participant depends on the aggregate amount contributed to each participant's account over the years and the investment earnings allocated to his or her account.

(g) Investment Options

Upon enrollment in the Plan, a participant can direct contributions into various offered investment options. The Plan's assets are held in trust. Fidelity Management Trust Company ("Fidelity") is the custodian and trustee of the Plan. The custodian invests monies according to participant directions. The trustee of the Plan determines and approves investment options set up for the Plan.

(h) Vesting

Each participant has a fully vested interest in his or her pretax 401(k) and their employer safe harbor contributions to the Plan. A participant's vested interest in the employer-matched contribution and profit sharing contribution accounts will be 100% under any of the following conditions:

- (i) Death or disability of an employee of the Company;
- (ii) Termination of the Plan;

(continued)

LANDMAN CORSI BALLAINE & FORD
401(k) PROFIT SHARING PLAN

NOTES TO FINANCIAL STATEMENTS

NOTE 1 - DESCRIPTION OF THE PLAN (Continued)

(iii) Attainment by an employee of his or her normal retirement date (age 65); or

(iv) Completion of six years of service.

On termination of service, a participant is eligible to receive a single lump-sum amount equal to the value of his or her vested account balance.

Vesting for employer matching and discretionary contributions, plus actual earnings thereon, is based on years of service as follows:

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

Any forfeitures may be used to offset expenses and employer contributions. Forfeitures in the amount of \$2,500 were used to offset investment fees in 2022. During 2022, there were \$29,291 in forfeitures, and earnings totaled \$3,885. At December 31, 2022 and 2021, there were unapplied forfeiture credits in the amount of \$55,999 and \$25,323, respectively.

(i) Plan Termination

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

(j) Hardship Withdrawals

The Plan permits for hardship withdrawals of employee pretax contributions. Permissible circumstances for hardship withdrawals include education, purchase of a principal residence, medical expenses, funeral expenses, repairs of damage to a principal residence, and to prevent foreclosure of a principal residence.

(continued)

LANDMAN CORSI BALLAINE & FORD
401(k) PROFIT SHARING PLAN

NOTES TO FINANCIAL STATEMENTS

NOTE 1 - DESCRIPTION OF THE PLAN (Continued)

(k) Notes Receivable from Participants

Participants may borrow from their vested balances. However, the outstanding loan for any participant may not be more than the lesser of: (i) \$50,000 (reduced by a participant's highest outstanding loan balance during the previous 12-month period); or (ii) 50% of the vested balance of a participant's accounts (calculated as of the valuation date of the loan request).

The interest rate charged will be decided by the Plan's administrator by reference to the prevailing interest rate charged by commercial lenders under similar circumstances. The same interest rate will be carried throughout the loan term and will be determined on the first day of the month for loans granted during that month (the rates on existing loans are 4.25% to 7.25%). Payments of principal and interest will be credited directly to the borrowing participant's account. A participant must repay the loan within five years or, if the loan proceeds are used to acquire a principal residence, within 10 years. If a participant ceases to make loan repayment and the Plan deems the participant loan to be in default, the participant loan balance is reduced and a benefit payment is recorded.

The loans are secured by the balance in the participant's account. Principal and interest are paid ratably through monthly payroll deductions.

(l) Payment of Benefits

Participants are eligible to receive benefits upon retirement, death, disability, or termination of employment, as specified in the Plan. In addition, the Plan provides for participant withdrawals in the event of a serious financial hardship.

Distribution of benefits is made via one of the following options: (i) joint and survivor annuity, (ii) one lump-sum payment, or (iii) equal installments over a period of not more than the assumed life expectancy of the participant or the designated beneficiary at the time of distribution.

NOTE 2 - SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

(a) Basis of Accounting

The accompanying financial statements have been presented on the accrual basis of accounting.

(b) Valuation of Investments

Investments are stated at fair value. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. Fair value is based upon quoted market prices, where available.

(continued)

LANDMAN CORSI BALLAINE & FORD
401(k) PROFIT SHARING PLAN

NOTES TO FINANCIAL STATEMENTS

NOTE 2 - SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (Continued)

Shares of mutual funds are valued at quoted market prices, which represent the net asset value (NAV) of shares held by the Plan at year-end. Purchases and sales of securities are recorded on the trade-date. Interest income is recorded on the accrual basis. Dividends are recorded on the ex-dividend date. Net appreciation includes the Plan's gains and losses on investments bought and sold, as well as held, during the year. See Note 4 for discussion of fair value measurements.

(c) Notes Receivable from Participants

Notes receivable from participants are measured at their unpaid principal balance, plus any accrued and unpaid interest. No allowance for credit losses has been recorded as of December 31, 2022. Delinquent participant loans are recorded as distributions, based upon the terms of the plan document.

(d) Payment of Benefits and Other Costs

Benefits are recorded when paid. Administrative expenses are primarily comprised of record keeping fees. These expenses are paid directly by the Plan. Certain administrative expenses related to the Plan are paid by the Plan Sponsor and are not reflected in the Plan's financial statements.

(e) Use of Estimates

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

(f) Contributions

Participant contributions are recorded in the period the participant salaries are earned.

(g) Subsequent Events

The Plan has evaluated subsequent events after the balance sheet date through October 11, 2023, the date that the financial statements were available to be issued.

LANDMAN CORSI BALLAINE & FORD
401(k) PROFIT SHARING PLAN

NOTES TO FINANCIAL STATEMENTS

NOTE 3 - INVESTMENTS

The following represents financial information included in the accompanying statements of net assets available for benefits for the years ended December 31, 2022 and 2021, and the accompanying statement of changes in net assets available for benefits for the year ended December 31, 2022, which was certified to be complete and accurate by Fidelity, the custodian of the Plan.

	<u>2022</u>	<u>2021</u>
Investments - at fair value:		
Mutual funds	\$ 46,430,903	\$ 64,358,353
Money market fund	<u>1,231,035</u>	<u>2,660,963</u>
	<u>\$ 47,661,938</u>	<u>\$ 67,019,316</u>

During the year ended December 31, 2022, the Plan's investments (including investments bought, sold, and held during the year) depreciated in fair value by \$16,257,398.

During the year ended December 31, 2022, the Plan received interest and dividend income of \$1,823,144.

Fidelity also certified notes receivable from participants in the amount of \$101,241 and \$181,680 as of December 31, 2022 and 2021, respectively. Additionally, Fidelity certified interest income on participants' notes receivable for the year ended December 31, 2022 in the amount of \$6,520.

NOTE 4 - FAIR VALUE MEASUREMENTS

The framework for measuring fair value provides a hierarchy that prioritizes the inputs to valuation techniques used to measure value. Based on the observability of the inputs used in the valuation techniques, the Plan is required to provide the following information according to the fair value hierarchy. The fair value hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets (Level 1) and the lowest priority to unobservable inputs (Level 3). Financial assets and liabilities carried at fair value will be classified and disclosed in one of the following three categories:

- Level 1 - Valuation is based upon quoted prices for identical instruments traded in active markets.
- Level 2 - Valuation is based upon quoted prices for similar instruments in active markets, quoted prices for identical or similar instruments in markets that are not active, and model-based valuation techniques for which all significant assumptions are observable in the market.
- Level 3 - Unobservable inputs supported by little or no market activity for financial instruments whose value is determined using pricing models, discounted cash flow methodologies, or similar techniques, as well as instruments for which the determinant for fair value requires significant management judgment or estimation.

(continued)

LANDMAN CORSI BALLAINE & FORD
401(k) PROFIT SHARING PLAN

NOTES TO FINANCIAL STATEMENTS

NOTE 4 - FAIR VALUE MEASUREMENTS (Continued)

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

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

- Mutual funds - Valued at the closing price reported in the active market in which the individual security is traded.
- Money market fund - Valued at cost plus accrued interest, which approximates fair value.

The following tables summarize the Plan's investments as of December 31, 2022 and 2021, based on the inputs used to value them:

Fair Value as of December 31, 2022				
	Level 1	Level 2	Level 3	Total
Mutual funds	\$ 46,430,903	\$ -	\$ -	\$ 46,430,903
Money market fund	1,231,035	-	-	1,231,035
	<u>\$ 47,661,938</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ 47,661,938</u>
Fair Value as of December 31, 2021				
	Level 1	Level 2	Level 3	Total
Mutual funds	\$ 64,358,353	\$ -	\$ -	\$ 64,358,353
Money market fund	2,660,963	-	-	2,660,963
	<u>\$ 67,019,316</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ 67,019,316</u>

The pricing methods described above may produce a fair value calculation that may not be indicative of net realizable value or reflective of future fair values. Furthermore, while the Plan believes its valuation methods are appropriate and consistent with other market participants, the use of different methodologies or assumptions to determine the fair value of certain financial instruments could result in a different fair value measurement at the reporting date.

NOTE 5 - RISKS AND UNCERTAINTIES

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

LANDMAN CORSI BALLAINE & FORD
401(k) PROFIT SHARING PLAN

NOTES TO FINANCIAL STATEMENTS

NOTE 6 - INCOME TAX STATUS

The underlying volume submitter defined contribution plan has received an opinion letter from the IRS dated March 31, 2014, stating that the written form of the underlying volume submitter defined contribution document is qualified under Section 401(a) of the Code, and that any employer adopting this form of the Plan will be considered to have a plan qualified under Section 401(a) of the Code. Therefore, the related trust is exempt from taxation. Once qualified, the Plan is required to operate in conformity with the Code to maintain its qualification. The plan administrator and the Plan's counsel believe the Plan, as amended, is being operated in compliance with the applicable requirements of the Code and, therefore, believe that the Plan is qualified and the related trust is tax exempt.

Accounting principles generally accepted in the United States of America require plan management to evaluate tax positions taken by the Plan and recognize a tax liability or asset if the organization has taken an uncertain position that more likely than not would not be sustained upon examination by the IRS. The plan administrator has analyzed the tax positions taken by the Plan, and has concluded that, as of December 31, 2022 and 2021, there are no uncertain positions taken or expected to be taken that would require recognition of a liability or asset or disclosure in the financial statements.

The Plan is subject to routine audits by taxing jurisdictions; however, there are currently no audits for any tax periods in progress. The plan administrator believes it is no longer subject to income tax examination for years prior to 2019.

NOTE 7 - RELATED PARTY

Personnel and facilities of the Company have provided services to the Plan at no charge.

NOTE 8 - PARTY-IN-INTEREST TRANSACTIONS

Certain plan investments are shares of mutual funds managed by Fidelity. As custodian and trustee of the Plan, these transactions qualify as party-in-interest transactions. Administrative expenses paid to Fidelity and charged to the participant accounts for the year ended December 31, 2022 were \$4,087.

SUPPLEMENTAL FINANCIAL INFORMATION

LANDMAN CORSI BALLAINE & FORD
401(k) PROFIT SHARING PLAN

EIN: 13-3845180; PLAN NO.: 001

SCHEDULE OF ASSETS (HELD AT END OF YEAR)
SCHEDULE H, LINE 4(i)
DECEMBER 31, 2022

(a)	(b)	(c)	(d)	(e)
IDENTITY OF ISSUER, BORROWER, LESSOR, OR SIMILAR PARTY	DESCRIPTION OF INVESTMENT, INCLUDING MATURITY DATE, RATE OF INTEREST, COLLATERAL, PAR, OR MATURITY VALUE	COST **	CURRENT VALUE	
MUTUAL FUNDS:				
American Century Capital Portfolios Inc.	American Century Equity Income Fund	319,081 shares	-	\$ 2,795,153
American Century Government Income Trust	American Century Inflation Adjusted Bond Fund	12 shares	-	133
* Fidelity Charles Street Trust	Fidelity Asset Manager Fund *	51,478 shares	-	911,671
* Fidelity Securities Fund	Fidelity Blue Chip Growth K6 Fund *	598,568 shares	-	10,355,223
* Fidelity Contrafund	Fidelity Contrafund K6 Fund *	481,748 shares	-	8,107,820
* Fidelity Investment Trust	Fidelity Diversified International K6 Fund *	176,847 shares	-	2,074,411
* Fidelity Aberdeen Street Trust	Fidelity Freedom 2005 K6 Fund *	95 shares	-	986
* Fidelity Aberdeen Street Trust	Fidelity Freedom 2010 K6 Fund *	846 shares	-	10,725
* Fidelity Aberdeen Street Trust	Fidelity Freedom 2015 K6 Fund *	239 shares	-	2,446
* Fidelity Aberdeen Street Trust	Fidelity Freedom 2020 K6 Fund *	71,548 shares	-	907,940
* Fidelity Aberdeen Street Trust	Fidelity Freedom 2025 K6 Fund *	283,114 shares	-	3,301,104
* Fidelity Aberdeen Street Trust	Fidelity Freedom 2030 K6 Fund *	30,102 shares	-	438,289
* Fidelity Aberdeen Street Trust	Fidelity Freedom 2035 K6 Fund *	97,766 shares	-	1,224,034
* Fidelity Aberdeen Street Trust	Fidelity Freedom 2040 K6 Fund *	104,443 shares	-	924,320
* Fidelity Aberdeen Street Trust	Fidelity Freedom 2045 K6 Fund *	160,947 shares	-	1,633,615
* Fidelity Aberdeen Street Trust	Fidelity Freedom 2050 K6 Fund *	90,666 shares	-	932,948
* Fidelity Aberdeen Street Trust	Fidelity Freedom 2055 K6 Fund *	42,044 shares	-	502,011
* Fidelity Aberdeen Street Trust	Fidelity Freedom 2060 K6 Fund *	4,835 shares	-	53,131
* Fidelity Aberdeen Street Trust	Fidelity Freedom Income K6 Fund *	2,240 shares	-	22,194
* Fidelity Fixed Income Trust	Fidelity Investment Grade Bond Fund *	297,797 shares	-	2,102,443
* Fidelity Puritan Trust	Fidelity Low-Priced Stock K6 Fund *	167,010 shares	-	2,346,488
* Fidelity Concord Street Trust	Fidelity Mid Cap Stock K6 Fund *	178,609 shares	-	2,366,571
* Fidelity Puritan Trust	Fidelity Puritan K6 Fund *	65,558 shares	-	784,077
* Fidelity Concord Street Trust	Fidelity Total Market Index Premium Fund *	12,646 shares	-	1,340,218
* Fidelity Capital Trust	Fidelity Value K Fund *	153,109 shares	-	1,915,393
* Fidelity U.S. Bond	Fidelity U.S. Bond Index Fund	17,151 shares	-	174,594
* Fidelity 500	Fidelity 500 Index Fund	925 shares	-	123,193
* Fidelity International	Fidelity International Index Fund	1,379 shares	-	56,784
Harris Associates LP	Oakmark International Institutional Fund	11,729 shares	-	269,190
Principal	PIF Small Cap R5	27,118 shares	-	644,058
Western Asset Funds Inc.	Western Asset Core Plus Bond Fund Class	11,724 shares	-	<u>109,740</u>
TOTAL MUTUAL FUNDS				46,430,903
MONEY MARKET FUND:				
* Fidelity Investment Trust	Fidelity Government Money Market	1,231,035 shares	-	1,231,035
LOANS:				
* Plan Participants	Notes receivable from participants (interest rates: 4.25% to 7.25%)			<u>101,241</u>
				<u>\$ 47,763,179</u>

*Indicates party-in-interest

**Cost basis is not required for participant-directed investments and, therefore, is not included.

The accompanying notes to the financial statements and independent auditor's report should be read in conjunction with this supplemental schedule.

**LANDMAN CORSI BALLAINE & FORD
401(k) PROFIT SHARING PLAN**

FINANCIAL STATEMENTS

DECEMBER 31, 2022



LANDMAN CORSI BALLAINE & FORD
401(k) PROFIT SHARING PLAN

INDEX
DECEMBER 31, 2022

	<u>Pages</u>
INDEPENDENT AUDITOR'S REPORT	1 - 4
STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS - DECEMBER 31, 2022 AND 2021	EXHIBIT A 5
STATEMENT OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS FOR THE YEAR ENDED DECEMBER 31, 2022	EXHIBIT B 6
NOTES TO FINANCIAL STATEMENTS	7 - 14
SUPPLEMENTAL FINANCIAL INFORMATION:	
Schedule of Assets (Held at End of Year) - Schedule H, Line 4(i) - December 31, 2022	Schedule 1 16

INDEPENDENT AUDITOR'S REPORT

To the Trustee of the
Landman Corsi Ballaine & Ford
401(k) Profit Sharing Plan

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

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

Management has obtained certification from a qualified institution as of December 31, 2022 and 2021, and for the year ended December 31, 2022, stating that the certified investment information, as described in Note 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 Auditor's Responsibilities for the Audit of the Financial Statements section:

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

Basis for Opinion

We conducted our audits in accordance with auditing standards generally accepted in the United States of America (GAAS). Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are required to be independent of 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 the financial statements in accordance with U.S. GAAP, 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.

Auditor's Responsibilities for the Audit of the Financial Statements

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

In performing an audit in accordance with GAAS, we:

- Exercise professional judgment and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements.

- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of 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 U.S. GAAP.

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 U.S. GAAP.

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

Other Matter - Supplemental Schedule Required by ERISA

The supplemental schedule of assets (held at end of year), as of December 31, 2022, is presented for purposes of additional analysis and is not a required part of the financial statements but is supplementary information required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information included in the supplemental schedule, other than that agreed to or derived from the certified investment information, has been subjected to auditing procedures applied in the audits of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with GAAS. For information included in the supplemental schedule that agreed to or is derived from the certified investment information, we compared such information to the related certified investment information.

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

In our opinion:

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



Certified Public Accountants

Jericho, New York
October 11, 2023

**LANDMAN CORSI BALLAINE & FORD
401(k) PROFIT SHARING PLAN**

**STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS
DECEMBER 31, 2022 AND 2021**

	<u>2022</u>	<u>2021</u>
ASSETS:		
Investments at fair value:		
Mutual funds	\$ 46,430,903	\$ 64,358,353
Money market fund	<u>1,231,035</u>	<u>2,660,963</u>
	<u>47,661,938</u>	<u>67,019,316</u>
Notes receivable from participants	101,241	181,680
Participant contributions receivable	178,378	-
Employer contributions receivable	<u>1,110,494</u>	<u>1,030,352</u>
	<u>1,390,113</u>	<u>1,212,032</u>
NET ASSETS AVAILABLE FOR BENEFITS	<u>\$ 49,052,051</u>	<u>\$ 68,231,348</u>

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

LANDMAN CORSI BALLAINE & FORD
401(k) PROFIT SHARING PLAN

STATEMENT OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS
FOR THE YEAR ENDED DECEMBER 31, 2022

(SUBTRACTIONS) ADDITIONS TO NET ASSETS ATTRIBUTED TO:

Investment (loss) income:	
Net (depreciation) in fair value of investments	\$ (16,257,398)
Interest and dividends	1,823,144
Other income	<u>6,250</u>
Net investment (loss)	<u>(14,428,004)</u>
Interest on participants' notes receivable	<u>6,520</u>
Contributions:	
Participants	1,012,221
Employer	1,148,512
Rollovers	<u>358,807</u>
Total contributions	<u>2,519,540</u>
TOTAL (SUBTRACTIONS)	<u>(11,901,944)</u>

DEDUCTIONS FROM NET ASSETS ATTRIBUTED TO:

Benefits paid to participants	7,273,266
Administrative expenses	<u>4,087</u>
TOTAL DEDUCTIONS	<u>7,277,353</u>
NET (DECREASE) IN NET ASSETS AVAILABLE FOR BENEFITS	(19,179,297)
NET ASSETS AVAILABLE FOR BENEFITS - BEGINNING OF YEAR	<u>68,231,348</u>
NET ASSETS AVAILABLE FOR BENEFITS - END OF YEAR	<u><u>\$ 49,052,051</u></u>

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

LANDMAN CORSI BALLAINE & FORD
401(k) PROFIT SHARING PLAN

NOTES TO FINANCIAL STATEMENTS

NOTE 1 - DESCRIPTION OF THE PLAN

The following description of the Landman Corsi Ballaine & Ford (the "Company" or "Plan Sponsor") 401(k) Profit Sharing Plan (the "Plan") provides only general information. Participants should refer to the plan agreement for a more complete description of the Plan's provisions.

(a) General

The Plan is a defined contribution 401(k) plan covering all full-time employees of the Company who have one year of service and 1,000 hours and are age 21 or older. Effective June 1, 2022, the Plan was amended to cover all full-time employees of the Company who have three months of service and are age 21 or older. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA).

The Plan is in the process of being amended operationally to implement certain changes permitted by the Coronavirus Aid, Relief, and Economic Security Act and the Setting Every Community Up for Retirement Enhancement Act of 2019, which laws change the Plan to, among others, allow certain eligible individuals to receive coronavirus-related distributions, suspend required minimum distributions, and delay the commencement date for required minimum distributions. Written amendments to the Plan to reflect these operational changes will be adopted at a later date, in accordance with applicable law and Internal Revenue Service (IRS) guidance.

(b) 401(k) Feature

The 401(k) feature allows employees to contribute up to 60% of their eligible compensation (not to exceed the amount, adjusted annually, allowed by the IRS). Participant contributions were limited to \$20,500 and \$19,500 for the years ended December 31, 2022 and 2021, respectively. Employees may direct their contributions to various investment funds. Employees may also contribute amounts representing distributions from other qualified defined benefit or defined contribution plans (rollovers). In addition, employees may contribute salary deferrals as Roth deferrals, which are after-tax contributions. Those participants who were age 50 and over could contribute an additional "catch up" contribution of \$6,500 during 2022 and 2021.

(c) Discretionary Matching Contributions

The discretionary matching feature provides for the employer to make a discretionary matching contribution based on employee-eligible compensation contributed to the Plan. The matching percentage, if any, will be decided by the Company's management (as defined). During the plan year ended December 31, 2022, the Company elected to not match employee contributions to the Plan.

(continued)

LANDMAN CORSI BALLAINE & FORD
401(k) PROFIT SHARING PLAN

NOTES TO FINANCIAL STATEMENTS

NOTE 1 - DESCRIPTION OF THE PLAN (Continued)

(d) Discretionary Nonelective Contributions

The Company may elect to make a discretionary contribution in an amount to be determined by the board of directors for each plan year. A participant must be employed as of the last day of the plan year to be eligible. Nonelective contributions, if any, made to the Plan by the Company shall be allocated based upon the ratio that the participant's compensation bears to the compensation of all eligible employees within the group of eligible employees. The discretionary contribution for 2022 was \$685,672.

(e) Safe Harbor Nonelective Employer Contributions

The Company elected to make a safe harbor nonelective employer contribution in an amount equal to 3% of a participant's eligible salary if he or she were eligible to participate during the plan year. These contributions satisfy certain Internal Revenue Code (the "Code") requirements and eliminate the need for the Plan to perform certain nondiscrimination annual tests. Participants will be 100% vested in these contributions when made. The safe harbor contribution for 2022 was \$413,550.

(f) Participant Accounts

An individual participant's account is comprised of the participant's elective deferred contributions, including rollovers, the employer's matching contributions, the employer's discretionary nonelective contributions, applicable fund earnings, an allocation of administrative expenses, and unrealized fair market value adjustments. Unrealized fair market value adjustments are based on quoted market prices as of the last business day of each year. Allocations are based on participant earnings or account balances, as defined. The ultimate benefit to be received by a participant depends on the aggregate amount contributed to each participant's account over the years and the investment earnings allocated to his or her account.

(g) Investment Options

Upon enrollment in the Plan, a participant can direct contributions into various offered investment options. The Plan's assets are held in trust. Fidelity Management Trust Company ("Fidelity") is the custodian and trustee of the Plan. The custodian invests monies according to participant directions. The trustee of the Plan determines and approves investment options set up for the Plan.

(h) Vesting

Each participant has a fully vested interest in his or her pretax 401(k) and their employer safe harbor contributions to the Plan. A participant's vested interest in the employer-matched contribution and profit sharing contribution accounts will be 100% under any of the following conditions:

- (i) Death or disability of an employee of the Company;
- (ii) Termination of the Plan;

(continued)

LANDMAN CORSI BALLAINE & FORD
401(k) PROFIT SHARING PLAN

NOTES TO FINANCIAL STATEMENTS

NOTE 1 - DESCRIPTION OF THE PLAN (Continued)

(iii) Attainment by an employee of his or her normal retirement date (age 65); or

(iv) Completion of six years of service.

On termination of service, a participant is eligible to receive a single lump-sum amount equal to the value of his or her vested account balance.

Vesting for employer matching and discretionary contributions, plus actual earnings thereon, is based on years of service as follows:

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

Any forfeitures may be used to offset expenses and employer contributions. Forfeitures in the amount of \$2,500 were used to offset investment fees in 2022. During 2022, there were \$29,291 in forfeitures, and earnings totaled \$3,885. At December 31, 2022 and 2021, there were unapplied forfeiture credits in the amount of \$55,999 and \$25,323, respectively.

(i) Plan Termination

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

(j) Hardship Withdrawals

The Plan permits for hardship withdrawals of employee pretax contributions. Permissible circumstances for hardship withdrawals include education, purchase of a principal residence, medical expenses, funeral expenses, repairs of damage to a principal residence, and to prevent foreclosure of a principal residence.

(continued)

LANDMAN CORSI BALLAINE & FORD
401(k) PROFIT SHARING PLAN

NOTES TO FINANCIAL STATEMENTS

NOTE 1 - DESCRIPTION OF THE PLAN (Continued)

(k) Notes Receivable from Participants

Participants may borrow from their vested balances. However, the outstanding loan for any participant may not be more than the lesser of: (i) \$50,000 (reduced by a participant's highest outstanding loan balance during the previous 12-month period); or (ii) 50% of the vested balance of a participant's accounts (calculated as of the valuation date of the loan request).

The interest rate charged will be decided by the Plan's administrator by reference to the prevailing interest rate charged by commercial lenders under similar circumstances. The same interest rate will be carried throughout the loan term and will be determined on the first day of the month for loans granted during that month (the rates on existing loans are 4.25% to 7.25%). Payments of principal and interest will be credited directly to the borrowing participant's account. A participant must repay the loan within five years or, if the loan proceeds are used to acquire a principal residence, within 10 years. If a participant ceases to make loan repayment and the Plan deems the participant loan to be in default, the participant loan balance is reduced and a benefit payment is recorded.

The loans are secured by the balance in the participant's account. Principal and interest are paid ratably through monthly payroll deductions.

(l) Payment of Benefits

Participants are eligible to receive benefits upon retirement, death, disability, or termination of employment, as specified in the Plan. In addition, the Plan provides for participant withdrawals in the event of a serious financial hardship.

Distribution of benefits is made via one of the following options: (i) joint and survivor annuity, (ii) one lump-sum payment, or (iii) equal installments over a period of not more than the assumed life expectancy of the participant or the designated beneficiary at the time of distribution.

NOTE 2 - SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

(a) Basis of Accounting

The accompanying financial statements have been presented on the accrual basis of accounting.

(b) Valuation of Investments

Investments are stated at fair value. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. Fair value is based upon quoted market prices, where available.

(continued)

LANDMAN CORSI BALLAINE & FORD
401(k) PROFIT SHARING PLAN

NOTES TO FINANCIAL STATEMENTS

NOTE 2 - SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (Continued)

Shares of mutual funds are valued at quoted market prices, which represent the net asset value (NAV) of shares held by the Plan at year-end. Purchases and sales of securities are recorded on the trade-date. Interest income is recorded on the accrual basis. Dividends are recorded on the ex-dividend date. Net appreciation includes the Plan's gains and losses on investments bought and sold, as well as held, during the year. See Note 4 for discussion of fair value measurements.

(c) Notes Receivable from Participants

Notes receivable from participants are measured at their unpaid principal balance, plus any accrued and unpaid interest. No allowance for credit losses has been recorded as of December 31, 2022. Delinquent participant loans are recorded as distributions, based upon the terms of the plan document.

(d) Payment of Benefits and Other Costs

Benefits are recorded when paid. Administrative expenses are primarily comprised of record keeping fees. These expenses are paid directly by the Plan. Certain administrative expenses related to the Plan are paid by the Plan Sponsor and are not reflected in the Plan's financial statements.

(e) Use of Estimates

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

(f) Contributions

Participant contributions are recorded in the period the participant salaries are earned.

(g) Subsequent Events

The Plan has evaluated subsequent events after the balance sheet date through October 11, 2023, the date that the financial statements were available to be issued.

LANDMAN CORSI BALLAINE & FORD
401(k) PROFIT SHARING PLAN

NOTES TO FINANCIAL STATEMENTS

NOTE 3 - INVESTMENTS

The following represents financial information included in the accompanying statements of net assets available for benefits for the years ended December 31, 2022 and 2021, and the accompanying statement of changes in net assets available for benefits for the year ended December 31, 2022, which was certified to be complete and accurate by Fidelity, the custodian of the Plan.

	<u>2022</u>	<u>2021</u>
Investments - at fair value:		
Mutual funds	\$ 46,430,903	\$ 64,358,353
Money market fund	<u>1,231,035</u>	<u>2,660,963</u>
	<u>\$ 47,661,938</u>	<u>\$ 67,019,316</u>

During the year ended December 31, 2022, the Plan's investments (including investments bought, sold, and held during the year) depreciated in fair value by \$16,257,398.

During the year ended December 31, 2022, the Plan received interest and dividend income of \$1,823,144.

Fidelity also certified notes receivable from participants in the amount of \$101,241 and \$181,680 as of December 31, 2022 and 2021, respectively. Additionally, Fidelity certified interest income on participants' notes receivable for the year ended December 31, 2022 in the amount of \$6,520.

NOTE 4 - FAIR VALUE MEASUREMENTS

The framework for measuring fair value provides a hierarchy that prioritizes the inputs to valuation techniques used to measure value. Based on the observability of the inputs used in the valuation techniques, the Plan is required to provide the following information according to the fair value hierarchy. The fair value hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets (Level 1) and the lowest priority to unobservable inputs (Level 3). Financial assets and liabilities carried at fair value will be classified and disclosed in one of the following three categories:

- Level 1 - Valuation is based upon quoted prices for identical instruments traded in active markets.
- Level 2 - Valuation is based upon quoted prices for similar instruments in active markets, quoted prices for identical or similar instruments in markets that are not active, and model-based valuation techniques for which all significant assumptions are observable in the market.
- Level 3 - Unobservable inputs supported by little or no market activity for financial instruments whose value is determined using pricing models, discounted cash flow methodologies, or similar techniques, as well as instruments for which the determinant for fair value requires significant management judgment or estimation.

(continued)

LANDMAN CORSI BALLAINE & FORD
401(k) PROFIT SHARING PLAN

NOTES TO FINANCIAL STATEMENTS

NOTE 4 - FAIR VALUE MEASUREMENTS (Continued)

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

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

- Mutual funds - Valued at the closing price reported in the active market in which the individual security is traded.
- Money market fund - Valued at cost plus accrued interest, which approximates fair value.

The following tables summarize the Plan's investments as of December 31, 2022 and 2021, based on the inputs used to value them:

Fair Value as of December 31, 2022				
	Level 1	Level 2	Level 3	Total
Mutual funds	\$ 46,430,903	\$ -	\$ -	\$ 46,430,903
Money market fund	1,231,035	-	-	1,231,035
	<u>\$ 47,661,938</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ 47,661,938</u>
Fair Value as of December 31, 2021				
	Level 1	Level 2	Level 3	Total
Mutual funds	\$ 64,358,353	\$ -	\$ -	\$ 64,358,353
Money market fund	2,660,963	-	-	2,660,963
	<u>\$ 67,019,316</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ 67,019,316</u>

The pricing methods described above may produce a fair value calculation that may not be indicative of net realizable value or reflective of future fair values. Furthermore, while the Plan believes its valuation methods are appropriate and consistent with other market participants, the use of different methodologies or assumptions to determine the fair value of certain financial instruments could result in a different fair value measurement at the reporting date.

NOTE 5 - RISKS AND UNCERTAINTIES

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

LANDMAN CORSI BALLAINE & FORD
401(k) PROFIT SHARING PLAN

NOTES TO FINANCIAL STATEMENTS

NOTE 6 - INCOME TAX STATUS

The underlying volume submitter defined contribution plan has received an opinion letter from the IRS dated March 31, 2014, stating that the written form of the underlying volume submitter defined contribution document is qualified under Section 401(a) of the Code, and that any employer adopting this form of the Plan will be considered to have a plan qualified under Section 401(a) of the Code. Therefore, the related trust is exempt from taxation. Once qualified, the Plan is required to operate in conformity with the Code to maintain its qualification. The plan administrator and the Plan's counsel believe the Plan, as amended, is being operated in compliance with the applicable requirements of the Code and, therefore, believe that the Plan is qualified and the related trust is tax exempt.

Accounting principles generally accepted in the United States of America require plan management to evaluate tax positions taken by the Plan and recognize a tax liability or asset if the organization has taken an uncertain position that more likely than not would not be sustained upon examination by the IRS. The plan administrator has analyzed the tax positions taken by the Plan, and has concluded that, as of December 31, 2022 and 2021, there are no uncertain positions taken or expected to be taken that would require recognition of a liability or asset or disclosure in the financial statements.

The Plan is subject to routine audits by taxing jurisdictions; however, there are currently no audits for any tax periods in progress. The plan administrator believes it is no longer subject to income tax examination for years prior to 2019.

NOTE 7 - RELATED PARTY

Personnel and facilities of the Company have provided services to the Plan at no charge.

NOTE 8 - PARTY-IN-INTEREST TRANSACTIONS

Certain plan investments are shares of mutual funds managed by Fidelity. As custodian and trustee of the Plan, these transactions qualify as party-in-interest transactions. Administrative expenses paid to Fidelity and charged to the participant accounts for the year ended December 31, 2022 were \$4,087.

SUPPLEMENTAL FINANCIAL INFORMATION

LANDMAN CORSI BALLAINE & FORD
401(k) PROFIT SHARING PLAN

EIN: 13-3845180; PLAN NO.: 001

SCHEDULE OF ASSETS (HELD AT END OF YEAR)
SCHEDULE H, LINE 4(i)
DECEMBER 31, 2022

(a)	(b)	(c)	(d)	(e)
IDENTITY OF ISSUER, BORROWER, LESSOR, OR SIMILAR PARTY	DESCRIPTION OF INVESTMENT, INCLUDING MATURITY DATE, RATE OF INTEREST, COLLATERAL, PAR, OR MATURITY VALUE	COST **	CURRENT VALUE	
MUTUAL FUNDS:				
American Century Capital Portfolios Inc.	American Century Equity Income Fund	319,081 shares	-	\$ 2,795,153
American Century Government Income Trust	American Century Inflation Adjusted Bond Fund	12 shares	-	133
* Fidelity Charles Street Trust	Fidelity Asset Manager Fund *	51,478 shares	-	911,671
* Fidelity Securities Fund	Fidelity Blue Chip Growth K6 Fund *	598,568 shares	-	10,355,223
* Fidelity Contrafund	Fidelity Contrafund K6 Fund *	481,748 shares	-	8,107,820
* Fidelity Investment Trust	Fidelity Diversified International K6 Fund *	176,847 shares	-	2,074,411
* Fidelity Aberdeen Street Trust	Fidelity Freedom 2005 K6 Fund *	95 shares	-	986
* Fidelity Aberdeen Street Trust	Fidelity Freedom 2010 K6 Fund *	846 shares	-	10,725
* Fidelity Aberdeen Street Trust	Fidelity Freedom 2015 K6 Fund *	239 shares	-	2,446
* Fidelity Aberdeen Street Trust	Fidelity Freedom 2020 K6 Fund *	71,548 shares	-	907,940
* Fidelity Aberdeen Street Trust	Fidelity Freedom 2025 K6 Fund *	283,114 shares	-	3,301,104
* Fidelity Aberdeen Street Trust	Fidelity Freedom 2030 K6 Fund *	30,102 shares	-	438,289
* Fidelity Aberdeen Street Trust	Fidelity Freedom 2035 K6 Fund *	97,766 shares	-	1,224,034
* Fidelity Aberdeen Street Trust	Fidelity Freedom 2040 K6 Fund *	104,443 shares	-	924,320
* Fidelity Aberdeen Street Trust	Fidelity Freedom 2045 K6 Fund *	160,947 shares	-	1,633,615
* Fidelity Aberdeen Street Trust	Fidelity Freedom 2050 K6 Fund *	90,666 shares	-	932,948
* Fidelity Aberdeen Street Trust	Fidelity Freedom 2055 K6 Fund *	42,044 shares	-	502,011
* Fidelity Aberdeen Street Trust	Fidelity Freedom 2060 K6 Fund *	4,835 shares	-	53,131
* Fidelity Aberdeen Street Trust	Fidelity Freedom Income K6 Fund *	2,240 shares	-	22,194
* Fidelity Fixed Income Trust	Fidelity Investment Grade Bond Fund *	297,797 shares	-	2,102,443
* Fidelity Puritan Trust	Fidelity Low-Priced Stock K6 Fund *	167,010 shares	-	2,346,488
* Fidelity Concord Street Trust	Fidelity Mid Cap Stock K6 Fund *	178,609 shares	-	2,366,571
* Fidelity Puritan Trust	Fidelity Puritan K6 Fund *	65,558 shares	-	784,077
* Fidelity Concord Street Trust	Fidelity Total Market Index Premium Fund *	12,646 shares	-	1,340,218
* Fidelity Capital Trust	Fidelity Value K Fund *	153,109 shares	-	1,915,393
* Fidelity U.S. Bond	Fidelity U.S. Bond Index Fund	17,151 shares	-	174,594
* Fidelity 500	Fidelity 500 Index Fund	925 shares	-	123,193
* Fidelity International	Fidelity International Index Fund	1,379 shares	-	56,784
Harris Associates LP	Oakmark International Institutional Fund	11,729 shares	-	269,190
Principal	PIF Small Cap R5	27,118 shares	-	644,058
Western Asset Funds Inc.	Western Asset Core Plus Bond Fund Class	11,724 shares	-	<u>109,740</u>
TOTAL MUTUAL FUNDS				46,430,903
MONEY MARKET FUND:				
* Fidelity Investment Trust	Fidelity Government Money Market	1,231,035 shares	-	1,231,035
LOANS:				
* Plan Participants	Notes receivable from participants (interest rates: 4.25% to 7.25%)			<u>101,241</u>
				<u>\$ 47,763,179</u>

*Indicates party-in-interest

**Cost basis is not required for participant-directed investments and, therefore, is not included.

The accompanying notes to the financial statements and independent auditor's report should be read in conjunction with this supplemental schedule.