

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

Part II	Basic Plan Information —enter all requested information			
1a Name of plan	<u>MACDONALD, ILLIG, JONES & BRITTON 401(K) RETIREMENT PLAN</u>		1b Three-digit plan number (PN) ▶	<u>002</u>
			1c Effective date of plan	<u>01/01/2001</u>
2a Plan sponsor's name (employer, if for a single-employer plan)			2b Employer Identification Number (EIN)	<u>25-0918810</u>
Mailing address (include room, apt., suite no. and street, or P.O. Box)			2c Plan Sponsor's telephone number	<u>814-870-7600</u>
City or town, state or province, country, and ZIP or foreign postal code (if foreign, see instructions)			2d Business code (see instructions)	<u>541110</u>
<u>MACDONALD, ILLIG, JONES & BRITTON LLP</u>				
<u>100 STATE STREET, SUITE 700</u>				
<u>ERIE, PA 16507</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.	10/13/2023	LAURIE A. DUFFIN
	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		5 119
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 a(2) Total number of active participants at the end of the plan year b Retired or separated participants receiving benefits c Other retired or separated participants entitled to future benefits..... d Subtotal. Add lines 6a(2) , 6b , and 6c e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits. f Total. Add lines 6d and 6e g Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item)..... h Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested.....		6a(1) 84 6a(2) 83 6b 9 6c 27 6d 119 6e 1 6f 120 6g 114 6h 0
7 Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item)		7
8a If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristics Codes in the instructions: 2E 2F 2G 2J 2R 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) ☐ 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 MACDONALD, ILLIG, JONES & BRITTON 401(K) RETIREMENT PLAN	B Three-digit plan number (PN) ▶	002
C Plan sponsor's name as shown on line 2a of Form 5500 MACDONALD, ILLIG, JONES & BRITTON LLP	D Employer Identification Number (EIN) 25-0918810	

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

1 Information on Persons Receiving Only Eligible Indirect Compensation

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

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation
THE VANGUARD GROUP, INC.
23-1945930

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

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

THE VANGUARD GROUP, INC.

23-1945930

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
15 25 33 37 52 99	NONE	3715	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
THE VANGUARD GROUP, INC.	99	0

(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.
BARON FUNDS 767 5TH AVENUE NEW YORK, NY 10153	35 BPS

(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
THE VANGUARD GROUP, INC.	99	0

(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.
ARTISAN 30-0551775	7 BPS

(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
THE VANGUARD GROUP, INC.	99	0

(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.
DODGE & COX 94-1441976	10 BPS

Part II Service Providers Who Fail or Refuse to Provide Information

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

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

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>MACDONALD, ILLIG, JONES & BRITTON 401(K) RETIREMENT PLAN</u>	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 80%; padding: 5px;">B Three-digit plan number (PN) ►</td> <td style="width: 20%; padding: 5px; text-align: center;"><u>002</u></td> </tr> <tr> <td colspan="2" style="height: 20px;"></td> </tr> </table>		B Three-digit plan number (PN) ►	<u>002</u>		
B Three-digit plan number (PN) ►	<u>002</u>					
C Plan sponsor's name as shown on line 2a of Form 5500 <u>MACDONALD, ILLIG, JONES & BRITTON LLP</u>	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 80%; padding: 5px;">D Employer Identification Number (EIN) <u>25-0918810</u></td> </tr> </table>		D Employer Identification Number (EIN) <u>25-0918810</u>			
D Employer Identification Number (EIN) <u>25-0918810</u>						

Part I	Asset and Liability Statement		
1 Current value of plan assets and liabilities at the beginning and end of the plan year. Combine the value of plan assets held in more than one trust. Report the value of the plan's interest in a commingled fund containing the assets of more than one plan on a line-by-line basis unless the value is reportable on lines 1c(9) through 1c(14). Do not enter the value of that portion of an insurance contract which guarantees, during this plan year, to pay a specific dollar benefit at a future date. Round off amounts to the nearest dollar. MTIAs, CCTs, PSAs, and 103-12 IEs do not complete lines 1b(1), 1b(2), 1c(8), 1g, 1h, and 1i. CCTs, PSAs, and 103-12 IEs also do not complete lines 1d and 1e. See instructions.			
Assets		(a) Beginning of Year	(b) End of Year
a Total noninterest-bearing cash.....	1a		
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions.....	1b(1)	377242	386981
(2) Participant contributions.....	1b(2)	147000	119600
(3) Other.....	1b(3)		
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit).....	1c(1)		
(2) U.S. Government securities	1c(2)		
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)		
(B) All other	1c(3)(B)		
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)		
(B) Common.....	1c(4)(B)		
(5) Partnership/joint venture interests	1c(5)		
(6) Real estate (other than employer real property)	1c(6)		
(7) Loans (other than to participants).....	1c(7)		
(8) Participant loans.....	1c(8)	142507	171766
(9) Value of interest in common/collective trusts.....	1c(9)		
(10) Value of interest in pooled separate accounts	1c(10)		
(11) Value of interest in master trust investment accounts.....	1c(11)		
(12) Value of interest in 103-12 investment entities	1c(12)		
(13) Value of interest in registered investment companies (e.g., mutual funds).....	1c(13)	51327781	43873527
(14) Value of funds held in insurance company general account (unallocated contracts).....	1c(14)		
(15) Other	1c(15)	25313073	21350023

1d Employer-related investments:		(a) Beginning of Year	(b) End of Year
(1) Employer securities	1d(1)		
(2) Employer real property	1d(2)		
e Buildings and other property used in plan operation	1e		
f Total assets (add all amounts in lines 1a through 1e)	1f	77307603	65901897

Liabilities

g Benefit claims payable	1g		
h Operating payables	1h		
i Acquisition indebtedness	1i		
j Other liabilities	1j		
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	77307603	65901897
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Part II Income and Expense Statement

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

Income

		(a) Amount	(b) Total
a Contributions:			
(1) Received or receivable in cash from: (A) Employers	2a(1)(A)	1145202	
(B) Participants	2a(1)(B)	610597	
(C) Others (including rollovers)	2a(1)(C)		
(2) Noncash contributions	2a(2)		
(3) Total contributions. Add lines 2a(1)(A) , (B) , (C) , and line 2a(2)	2a(3)		1755799
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)		
(B) U.S. Government securities	2b(1)(B)		
(C) Corporate debt instruments	2b(1)(C)		
(D) Loans (other than to participants)	2b(1)(D)		
(E) Participant loans	2b(1)(E)	6447	
(F) Other	2b(1)(F)		
(G) Total interest. Add lines 2b(1)(A) through (F)	2b(1)(G)		6447
(2) Dividends: (A) Preferred stock	2b(2)(A)		
(B) Common stock	2b(2)(B)		
(C) Registered investment company shares (e.g. mutual funds)	2b(2)(C)	2431378	
(D) Total dividends. Add lines 2b(2)(A) , (B) , and (C)	2b(2)(D)		2431378
(3) Rents	2b(3)		
(4) Net gain (loss) on sale of assets: (A) Aggregate proceeds	2b(4)(A)		
(B) Aggregate carrying amount (see instructions)	2b(4)(B)		
(C) Subtract line 2b(4)(B) from line 2b(4)(A) and enter result	2b(4)(C)		0
(5) Unrealized appreciation (depreciation) of assets: (A) Real estate	2b(5)(A)		
(B) Other	2b(5)(B)		
(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)		
(7) Net investment gain (loss) from pooled separate accounts	2b(7)		
(8) Net investment gain (loss) from master trust investment accounts	2b(8)		
(9) Net investment gain (loss) from 103-12 investment entities.....	2b(9)		
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds)	2b(10)		-9554220
c Other income	2c		-4569836
d Total income. Add all income amounts in column (b) and enter total	2d		-9930432
Expenses			
e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	1471799	
(2) To insurance carriers for the provision of benefits	2e(2)		
(3) Other	2e(3)		
(4) Total benefit payments. Add lines 2e(1) through (3)	2e(4)		1471799
f Corrective distributions (see instructions)	2f		
g Certain deemed distributions of participant loans (see instructions)	2g		
h Interest expense	2h		
i Administrative expenses: (1) Professional fees	2i(1)		
(2) Contract administrator fees	2i(2)		
(3) Investment advisory and management fees	2i(3)		
(4) Other	2i(4)	3475	
(5) Total administrative expenses. Add lines 2i(1) through (4)	2i(5)		3475
j Total expenses. Add all expense amounts in column (b) and enter total	2j		1475274
Net Income and Reconciliation			
k Net income (loss). Subtract line 2j from line 2d	2k		-11405706
l Transfers of assets:			
(1) To this plan	2l(1)		
(2) From this plan	2l(2)		

Part III Accountant's Opinion

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

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

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

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

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

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

(1) Name: SCHAFFNER,KNIGHT,MINNAUGH & CO.

(2) EIN: 25-1690617

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		1000000
f Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?		X	
4f		X	
g Did the plan hold any assets whose current value was neither readily determinable on an established market nor set by an independent third party appraiser?			
4g		X	
h Did the plan receive any noncash contributions whose value was neither readily determinable on an established market nor set by an independent third party appraiser?			
4h		X	
i Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.)	X		
4i	X		
j Were any plan transactions or series of transactions in excess of 5% of the current value of plan assets? (Attach schedule of transactions if "Yes" is checked and see instructions for format requirements.)			
4j		X	
k Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?			
4k		X	
l Has the plan failed to provide any benefit when due under the plan?			
4l		X	
m If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)			
4m		X	
n If 4m was answered "Yes," check the "Yes" box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3.			
4n			

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

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

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

5c Was the plan a defined benefit plan covered under the PBGC insurance program at any time during this plan year? (See ERISA section 4021 and instructions.) ☐ Yes ☐ No ☐ Not determined
If "Yes" is checked, enter the My PAA confirmation number from the PBGC premium filing for this plan year _____.

SCHEDULE R (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation		Retirement Plan Information This schedule is required to be filed under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6058(a) of the Internal Revenue Code (the Code). ► File as an attachment to Form 5500.		OMB No. 1210-0110 2022 This Form is Open to Public Inspection.	
For calendar plan year 2022 or fiscal plan year beginning 01/01/2022 and ending 12/31/2022					
A Name of plan MACDONALD, ILLIG, JONES & BRITTON 401(K) RETIREMENT PLAN				B Three-digit plan number (PN) ►	002
C Plan sponsor's name as shown on line 2a of Form 5500 MACDONALD, ILLIG, JONES & BRITTON LLP				D Employer Identification Number (EIN) 25-0918810	
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): 23-2186884					
Profit-sharing plans, ESOPs, and stock bonus plans, skip line 3.					
3 Number of participants (living or deceased) whose benefits were distributed in a single sum, during the plan year.....				3	
Part II Funding Information (If the plan is not subject to the minimum funding requirements of section 412 of the Internal Revenue Code or ERISA section 302, skip this Part.)					
4 Is the plan administrator making an election under Code section 412(d)(2) or ERISA section 302(d)(2)? ☐ Yes ☐ No ☐ N/A If the plan is a defined benefit plan, go to line 8.					
5 If a waiver of the minimum funding standard for a prior year is being amortized in this plan year, see instructions and enter the date of the ruling letter granting the waiver. Date: Month _____ Day _____ Year _____ If you completed line 5, complete lines 3, 9, and 10 of Schedule MB and do not complete the remainder of this schedule.					
6 a Enter the minimum required contribution for this plan year (include any prior year accumulated funding deficiency not waived).....				6a	
b Enter the amount contributed by the employer to the plan for this plan year.....				6b	
c Subtract the amount in line 6b from the amount in line 6a. Enter the result (enter a minus sign to the left of a negative amount).....				6c	
If you completed line 6c, skip lines 8 and 9.					
7 Will the minimum funding amount reported on line 6c be met by the funding deadline? ☐ Yes ☐ No ☐ N/A					
8 If a change in actuarial cost method was made for this plan year pursuant to a revenue procedure or other authority providing automatic approval for the change or a class ruling letter, does the plan sponsor or plan administrator agree with the change? ☐ Yes ☐ No ☐ N/A					
Part III Amendments					
9 If this is a defined benefit pension plan, were any amendments adopted during this plan year that increased or decreased the value of benefits? If yes, check the appropriate box. If no, check the "No" box..... ☐ Increase ☐ Decrease ☐ Both ☐ No					
Part IV ESOPs (see instructions). If this is not a plan described under section 409(a) or 4975(e)(7) of the Internal Revenue Code, skip this Part.					
10 Were unallocated employer securities or proceeds from the sale of unallocated securities used to repay any exempt loan?..... ☐ Yes ☐ No					
11 a Does the ESOP hold any preferred stock?..... ☐ Yes ☐ No					
b If the ESOP has an outstanding exempt loan with the employer as lender, is such loan part of a "back-to-back" loan? (See instructions for definition of "back-to-back" loan.)..... ☐ Yes ☐ No					
12 Does the ESOP hold any stock that is not readily tradable on an established securities market?..... ☐ Yes ☐ No					
For Paperwork Reduction Act Notice, see the Instructions for Form 5500.				Schedule R (Form 5500) 2022 v. 220413	

Part V Additional Information for Multiemployer Defined Benefit Pension Plans

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

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

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

INDEPENDENT AUDITOR'S REPORT

Participants, Investment Committee and Plan Management
MacDonald Illig Jones & Britton 401(k) Retirement Plan
Erie, Pennsylvania

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

We have performed audits of the financial statements of Macdonald Illig Jones & Britton 401(k) Retirement 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 statement of net assets available for benefits as of December 31, 2022 and 2021, the related statement of changes in net assets available for benefits for the years then ended, 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 financial statements performed in accordance with ERISA Section 103(a)(3)(C) pursuant to 29 CFR 2520.103-8 of the Department of Labor's (DOL) Rules and Regulations for Reporting and Disclosure under ERISA. As permitted by ERISA Section 103(a)(3)(C), our audit need not extend to any statements or information related to assets held for investment of the Plan (investment information) by a bank or similar institution or insurance carrier that is regulated, supervised, and subject to periodic examination by a state or federal agency, provided that the statements or information regarding assets so held are prepared and certified to by the bank or similar institution or insurance carrier in accordance with 29 CFR 2520.103-5 of the DOL's Rules and Regulations for Reporting and Disclosure under ERISA (qualified institution).

Management has obtained a certification from a qualified institution as of and for the years ended December 31, 2022 and 2021, stating that the certified investment information, as described in Note 5 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 a qualified institution agrees to, or is derived from, in all material respects, the information prepared and certified by an institution that management determined meets the requirements of ERISA Section 103(a)(3)(C).

Basis for Opinion

We conducted our audits in accordance with auditing standards generally accepted in the United States of America (GAAS). Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are required to be independent of 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 within one year after the date that the financial statements are issued (or within one year after the date that the financial statements are available to be issued when applicable).

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 Matters

Supplemental Schedule Required by ERISA

The supplemental schedule, Schedule H, Line 4(i) – 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 DOL's Rules and Regulations for Reporting and Disclosure under ERISA. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information included in the supplemental schedule, other than that agreed to or derived from the certified investment information, has been subjected to auditing procedures applied in the audit of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with GAAS. For information included in the supplemental 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 its form and content, is presented in conformity with the DOL's Rules and Regulations for Reporting and Disclosure under ERISA.

In our opinion:

- The form and content of the supplemental schedule, other than the information in the supplemental schedule that agreed to or is derived from the certified investment information, are presented, in all material respects, in conformity with the DOL'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).

Schaffert Knight Minnigh & Company P.C.
Erie, Pennsylvania
October 12, 2023

MacDonald Illig Jones & Britton 401(k) Retirement Plan

Financial Statements and Supplemental Schedule

December 31, 2022

SKM

SCHAFFNER KNIGHT MINNAUGH & CO.

Certified Public Accountants

www.skmco.com

Erie, PA  Jamestown, NY

An Independently Owned Member, RSM US Alliance

**MacDonald Illig Jones & Britton 401(k) Retirement Plan
Financial Statements and Supplemental Schedule**

Years Ended December 31, 2022 and 2021

Contents

Independent Auditor's Report.....	1
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Financial Statements

Statements of Net Assets Available for Benefits	4
Statements of Changes in Net Assets Available for Benefits	5
Notes to Financial Statements.....	6

Supplemental Schedule

Schedule H, Line 4(i) – Schedule of Assets (Held at End of Year).....	13
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INDEPENDENT AUDITOR'S REPORT

Participants, Investment Committee and Plan Management
MacDonald Illig Jones & Britton 401(k) Retirement Plan
Erie, Pennsylvania

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

We have performed audits of the financial statements of Macdonald Illig Jones & Britton 401(k) Retirement 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 statement of net assets available for benefits as of December 31, 2022 and 2021, the related statement of changes in net assets available for benefits for the years then ended, 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 financial statements performed in accordance with ERISA Section 103(a)(3)(C) pursuant to 29 CFR 2520.103-8 of the Department of Labor's (DOL) Rules and Regulations for Reporting and Disclosure under ERISA. As permitted by ERISA Section 103(a)(3)(C), our audit need not extend to any statements or information related to assets held for investment of the Plan (investment information) by a bank or similar institution or insurance carrier that is regulated, supervised, and subject to periodic examination by a state or federal agency, provided that the statements or information regarding assets so held are prepared and certified to by the bank or similar institution or insurance carrier in accordance with 29 CFR 2520.103-5 of the DOL's Rules and Regulations for Reporting and Disclosure under ERISA (qualified institution).

Management has obtained a certification from a qualified institution as of and for the years ended December 31, 2022 and 2021, stating that the certified investment information, as described in Note 5 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 a qualified institution agrees to, or is derived from, in all material respects, the information prepared and certified by an institution that management determined meets the requirements of ERISA Section 103(a)(3)(C).

Basis for Opinion

We conducted our audits in accordance with auditing standards generally accepted in the United States of America (GAAS). Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are required to be independent of 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 within one year after the date that the financial statements are issued (or within one year after the date that the financial statements are available to be issued when applicable).

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 Matters

Supplemental Schedule Required by ERISA

The supplemental schedule, Schedule H, Line 4(i) – 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 DOL's Rules and Regulations for Reporting and Disclosure under ERISA. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information included in the supplemental schedule, other than that agreed to or derived from the certified investment information, has been subjected to auditing procedures applied in the audit of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with GAAS. For information included in the supplemental 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 its form and content, is presented in conformity with the DOL's Rules and Regulations for Reporting and Disclosure under ERISA.

In our opinion:

- The form and content of the supplemental schedule, other than the information in the supplemental schedule that agreed to or is derived from the certified investment information, are presented, in all material respects, in conformity with the DOL'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).

Schaffert Knight Minnigh & Company P.C.
Erie, Pennsylvania
October 12, 2023

MacDonald Illig Jones & Britton 401(k) Retirement Plan
Statements of Net Assets Available for Benefits

	December 31	
	2022	2021
Assets		
Investments, at fair value:		
Mutual funds – registered investment companies	\$ 41,594,001	\$ 50,825,241
Money market fund – registered investment company	2,279,526	502,540
Brokerage option	21,350,023	25,313,073
	65,223,550	76,640,854
Receivables:		
Participant contributions	119,600	147,000
Plan Sponsor contributions	386,981	377,242
Notes receivable from participants	193,659	164,400
	700,240	688,642
Net assets available for benefits	\$ 65,923,790	\$ 77,329,496

See notes to financial statements.

MacDonald Illig Jones & Britton 401(k) Retirement Plan
Statements of Changes in Net Assets Available for Benefits

	Years Ended December 31	
	2022	2021
Additions to net assets attributed to:		
Income:		
Interest and dividends	\$ 2,431,378	\$ 4,992,973
Interest income on notes receivable from participants	6,447	7,847
	<u>2,437,825</u>	<u>5,000,820</u>
Contributions:		
Plan Sponsor	1,145,202	1,130,195
Participant	610,597	671,206
	<u>1,755,799</u>	<u>1,801,401</u>
Total additions	<u>4,193,624</u>	<u>6,802,221</u>
Deductions from net assets attributed to:		
Benefits paid to participants	1,471,799	6,929,154
Administrative expenses	3,475	3,353
Total deductions	<u>1,475,274</u>	<u>6,932,507</u>
Net realized and unrealized (depreciation) appreciation in fair value of investments	<u>(14,124,056)</u>	<u>5,028,253</u>
Net (decrease) increase in net assets available for benefits	<u>(11,405,706)</u>	<u>4,897,967</u>
Net assets available for benefits – beginning of year	77,329,496	72,431,529
Net assets available for benefits – end of year	<u>\$ 65,923,790</u>	<u>\$ 77,329,496</u>

See notes to financial statements.

MacDonald Illig Jones & Britton 401(k) Retirement Plan
Notes to Financial Statements
December 31, 2022

1. Description of the Plan

The following description of MacDonald Illig Jones & Britton 401(k) Retirement Plan (the Plan) provides only general information. Participants should refer to the Plan agreement for a more complete description of the Plan's provisions. Copies of this booklet are available from the Plan Administrator.

General

The Plan is a single employer defined contribution plan which covers substantially all eligible employees with at least 1,000 hours of service in twelve months, as defined by the Plan. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA).

Contributions

Eligible participants may contribute up to 100% of base compensation subject to limitations imposed by the Internal Revenue Code. All participants' contributions are immediately and fully vested. The Plan Sponsor makes a safe harbor non-elective contribution in an amount equal to 3% of each participant's base compensation for the Plan year, regardless of whether the participant makes an elective deferral. For the years ended December 31, 2022 and 2021, the Plan Sponsor contribution totaled \$294,953 and \$297,461, respectively.

The Plan also provides for a discretionary profit-sharing contribution. Annually, Plan Sponsor management determines the profit-sharing contribution and allocates the contribution based upon an excess integrated allocation formula. For the years ended December 31, 2022 and 2021, the profit-sharing contribution totaled \$850,249 and \$832,734, respectively.

Participant Accounts

Each eligible participant's account is credited with (a) the participant's contribution, (b) the safe harbor non-elective contribution, (c) the Plan Sponsor's discretionary contribution, and (d) an allocation of investment income, and reduced by participant withdrawals. Participants are fully vested upon entry into the Plan.

Rollovers

Subject to certain limitations and conditions, the Plan allows individuals to make rollover contributions into the Plan, regardless of whether they are a participant in the Plan. The individual is 100% vested in the rollover contributions.

Notes Receivable from Participants

The Plan provides for loans to participants up to 50% of their vested account balance subject to certain limitations and conditions.

Termination

Although it has not expressed any intent to do so, the Plan Sponsor has the right under the Plan to permanently discontinue its contributions at any time and to terminate the Plan subject to the provisions of ERISA.

MacDonald Illig Jones & Britton 401(k) Retirement Plan

Notes to Financial Statements (continued)

2. Significant Accounting Policies

Basis of Accounting

The accounting records of the Plan are maintained on the accrual basis of accounting.

Investments held by a defined contribution plan are required to be reported at fair value, except for fully benefit-responsive investment contracts. Contract value is the relevant measure for the portion of the net assets available for benefits of a defined contribution plan attributable to fully benefit-responsive investment contracts because contract value is the amount participants normally would receive if they were to initiate permitted transactions under the terms of the Plan.

Use of Estimates

The preparation of the financial statements in conformity with accounting principles generally accepted in the United States of America requires management to make estimates and assumptions that affect amounts reported in the financial statements and related disclosures. Actual results could differ from those estimates.

Valuation of Investments and Income Recognition

Investments are reported at fair value (except for fully benefit-responsive investment contracts, which are reported at contract value). Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. See Note 4 for discussion of fair value measurements.

Purchase and sale of investments are recorded on the trade-date. Income is recorded on an accrual basis. Dividends are recorded on the ex-dividend date. Net (depreciation) appreciation includes the Plan's gains and losses on investments bought and sold as well as held during the year.

Subsequent Events

The Plan has evaluated subsequent events through October 12, 2023, the date the financial statements were available to be issued.

3. Investments

The Plan's other investment is an investment in a real estate partnership that is maintained in the Plan, however, outside the other trusted Plan investments. All other Plan investments, which are participant directed, are held by a trust administered by Vanguard Fiduciary Trust Company (the trustee). Financial information relating to the assets is based on information provided by the trustee.

4. Fair Value Measurements

Investments are recorded at estimated fair value, in accordance with FASB ASC's *Fair Value Measurements and Disclosures* topic. This topic establishes a framework for measuring fair value. That framework provides a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets or liabilities (Level 1 measurements) and the lowest priority to unobservable inputs (Level 3 measurements). The three levels of the fair value hierarchy under FASB ASC's *Fair Value Measurements and Disclosures* topic are described as follows:

MacDonald Illig Jones & Britton 401(k) Retirement Plan
Notes to Financial Statements (continued)

4. Fair Value Measurements (continued)

Level 1	Inputs to the valuation methodology are unadjusted quoted prices for identical assets or liabilities in active markets that the Plan has the ability to access.
Level 2	Inputs to the valuation methodology include: • Quoted prices for similar assets or liabilities in active markets; • Quoted prices for identical or similar assets or liabilities in inactive markets; • Inputs other than quoted prices that are observable for the asset or liability; • Inputs that are derived principally from or corroborated by observable market data by correlation or other means.
Level 3	Inputs to the valuation methodology are unobservable and significant to the fair value measurement.

The asset 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. The 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.

Cash and cash equivalents: These represent money market funds and liquid cash deposits on deposit with a financial institution, valued at the net asset value (NAV) of shares held by the Plan at year-end.

Mutual funds and money market fund – registered investment companies: Valued at the daily closing price as reported by the fund. Mutual funds held by the Plan are open-end mutual funds that are registered with the U.S. Securities and Exchange Commission. These funds are required to publish their daily NAV and to transact at that price. The mutual funds held by the Plan are deemed to be actively traded.

Brokerage option: Holdings in the Vanguard Brokerage Option represent both investments in publicly traded securities, valued at the closing price reported in the active market in which the individual security is traded, as well as investments in mutual funds, exchange-traded funds, and a money market fund held by registered investment companies. These funds are valued at the daily closing price as reported by the fund. Mutual funds and exchange-traded funds held by the Plan are open-end funds that are registered with the U.S. Securities and Exchange Commission. These funds are required to publish their daily NAV and to transact at that price. The funds held by the Plan are deemed to be actively traded.

The preceding methods described may produce a fair value calculation that may not be indicative of net realizable value or reflective of future fair values. Furthermore, although 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. The following tables set forth by level, within the fair value hierarchy, the Plan's investments at fair value:

MacDonald Illig Jones & Britton 401(k) Retirement Plan
Notes to Financial Statements (continued)

4. Fair Value Measurements (continued)

Investments at Fair Value as of December 31, 2022				
	Level 1	Level 2	Level 3	Total
Equity Securities:				
Mutual funds	\$ 36,900,785	\$ 4,693,216	\$ -	\$ 41,594,001
Money market fund	2,279,526	-	-	2,279,526
Brokerage option:				
Mutual funds	1,079,925	-	-	1,079,925
Common stocks	2,560,830	-	-	2,560,830
Exchange-traded funds	16,839,490	672,554	-	17,512,044
Cash and cash equivalents	197,224	-	-	197,224
Total brokerage option	20,677,469	672,554	-	21,350,023
Total investments at fair value	\$ 59,857,780	\$ 5,365,770	\$ -	\$ 65,223,550

Investments at Fair Value as of December 31, 2021				
	Level 1	Level 2	Level 3	Total
Equity Securities:				
Mutual funds	\$ 43,554,171	\$ 7,271,070	\$ -	\$ 50,825,241
Money market fund	502,540	-	-	502,540
Brokerage option:				
Mutual funds	944,351	-	-	944,351
Common stocks	2,134,085	-	-	2,134,085
Exchange-traded funds	21,056,826	804,879	-	21,861,705
Cash and cash equivalents	372,932	-	-	372,932
Total brokerage option	24,508,194	804,879	-	25,313,073
Total investments at fair value	\$ 68,564,905	\$ 8,075,949	\$ -	\$ 76,640,854

5. Information Prepared and Certified by Trustee

For the years ended December 31, 2022 and 2021, the Plan Administrator elected the method of compliance permitted under ERISA Section 103(a)(3)(C) pursuant to 29 CFR 2520.103-8 of the Department of Labor's (DOL) Rules and Regulations for Reporting and Disclosure under ERISA. Accordingly, as permitted under this election, all investment information disclosed in the accompanying financial statements and supplemental schedule, including investments held at December 31, 2022 and 2021, and net realized and unrealized (depreciation) appreciation in fair value of investments, interest and dividend income, and administrative expenses for the years ended December 31, 2022 and 2021, were obtained or derived from information supplied to the Plan Administrator and certified as complete and accurate by Vanguard Fiduciary Trust Company, the custodian.

MacDonald Illig Jones & Britton 401(k) Retirement Plan

Notes to Financial Statements (continued)

6. Income Tax Status

The Plan has adopted a non-standardized form of a prototype plan sponsored by The Vanguard Group. The prototype plan provider has received an opinion letter from the Internal Revenue Service as to the prototype plan's qualified status. The prototype plan opinion letter has been relied upon by this Plan. The Plan Administrator believes the Plan is designed and is being operated in compliance with the applicable provisions of the Internal Revenue Code.

The FASB issued guidance on accounting for uncertainty in income taxes. Management evaluated the Plan's tax positions and concluded that the Plan had taken no uncertain tax positions that require adjustment to the financial statements. Therefore, no provision or liability for income taxes has been included 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 Sponsor believes it is no longer subject to income tax examinations for years prior to 2019.

7. Administrative Expenses

Certain transaction fees are charged by the trustee directly to plan participant accounts. Presently, legal and accounting services, which are not material, are provided at the expense of the Plan Sponsor while all other services are provided at the expense of the Plan.

8. Terminated Participants Eligible to Receive Distributions

The Plan provisions require distribution of the terminated participants' accounts as soon as administratively feasible after a written request has been received from the participant. The Plan states that all terminated participants' accounts less than \$1,000 will automatically be distributed as a lump sum if an affirmative distribution election is not made. Terminated participants' accounts between \$1,000 and \$5,000 will automatically be rolled into a separate IRA account with Vanguard if an affirmative distribution election is not made. If a terminated participant's account balance is greater than \$5,000, a distribution is not required from the Plan until the required minimum distribution rules apply, or the Plan Sponsor may distribute the balance upon reaching the later of age 62 or normal retirement age. At December 31, 2022 and 2021, there were no amounts requested and due to participants as a result of termination.

9. Party-in-interest Transactions

Certain Plan investments are shares of funds managed by Vanguard. Vanguard is the trustee as defined by the Plan and, therefore, transactions with these investments qualify as party-in-interest transactions. Fees paid by the Plan for the investment management services are based on investment performance. These fees are not prohibited; payments are for reasonable compensation for the operation of the Plan.

10. Risks and Uncertainties

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

MacDonald Illig Jones & Britton 401(k) Retirement Plan
Notes to Financial Statements (continued)

11. Reconciliation of Financial Statements to Schedule H of Form 5500

The following is a reconciliation of net assets available for benefits per the financial statements to Schedule H of Form 5500 as of December 31:

	<u>2022</u>	<u>2021</u>
Net assets available for benefits per the financial statements	\$ 65,923,790	\$ 77,329,496
Less: Notes receivable from participants deemed as distributions	<u>(21,893)</u>	<u>(21,893)</u>
Net assets available for benefits per Schedule H of Form 5500	<u>\$ 65,901,897</u>	<u>\$ 77,307,603</u>

The following is a reconciliation of notes receivable from participants per the financial statements to Schedule H of Form 5500 as of December 31:

	<u>2022</u>	<u>2021</u>
Notes receivable from participants per the financial statements	\$ 193,659	\$ 164,400
Less: Notes receivable from participants deemed as distributions	<u>(21,893)</u>	<u>(21,893)</u>
Participant loans per Schedule H of Form 5500	<u>\$ 171,766</u>	<u>\$ 142,507</u>

SUPPLEMENTAL SCHEDULE

MACDONALD ILLIG JONES & BRITTON 401(k) RETIREMENT PLAN

Schedule I

Schedule of Assets Held for Investment Purposes at End of Year - Attachment for Schedule H, Line 4(i)

As of December 31, 2022

MacDonald Illig Jones & Britton 401(k) Retirement Plan

EIN 25-0918810, PN 002

(a) Identity of Issue	Investment Type	(e) Current Value
Artisan International Fund, Investor Class	Registered Investment Company	\$ 1,302,296
Baron Growth Fund	Registered Investment Company	717,653
Dodge & Cox Stock Fund	Registered Investment Company	500,306
PIMCO Total Return Fund, Administrative Class	Registered Investment Company	93,264
T. Rowe Price Mid-Cap Value Fund Advisor Class	Registered Investment Company	517,228
* Vanguard 500 Index Fund Investor Shares	Registered Investment Company	2,646,573
* Vanguard Capital Opportunity Fund Investor Shares	Registered Investment Company	2,348,623
* Vanguard Cash Reserve Federal MM Fund Admiral Shares	Registered Investment Company	2,279,526
* Vanguard Dividend Growth Fund	Registered Investment Company	1,877,130
* Vanguard Emerging Markets Stock Index Fund Investor Shares	Registered Investment Company	109,803
* Vanguard European Stock Index Fund Investor Shares	Registered Investment Company	87,784
* Vanguard Explorer Fund Investor Shares	Registered Investment Company	400,137
* Vanguard Global Equity Fund	Registered Investment Company	209,734
* Vanguard GNMA Fund Investor Shares	Registered Investment Company	113
* Vanguard Growth Index Fund Investor Shares	Registered Investment Company	287,273
* Vanguard Health Care Fund Investor Shares	Registered Investment Company	1,267,205
* Vanguard High-Yield Corporate Fund Investor Shares	Registered Investment Company	208,446
* Vanguard Inflation-Protected Securities Fund: Inv Shares	Registered Investment Company	1,133
* Vanguard Intermediate-Term Investment Grade Fd: Inv Shr	Registered Investment Company	1,359,541
* Vanguard International Explorer Fund	Registered Investment Company	161,049

* Party in Interest

MACDONALD ILLIG JONES & BRITTON 401(k) RETIREMENT PLAN

Schedule I

Schedule of Assets Held for Investment Purposes at End of Year - Attachment for Schedule H, Line 4(i) (Continued)

As of December 31, 2022

MacDonald Illig Jones & Britton 401(k) Retirement Plan

EIN 25-0918810, PN 002

(a)	(b)/(c) Identity of Issue	Investment Type	(e) Current Value
*	Vanguard International Growth Fund Investor Shares	Registered Investment Company	788,251
*	Vanguard International Value Fund	Registered Investment Company	32
*	Vanguard Mid-Cap Growth Fund	Registered Investment Company	156,699
*	Vanguard Mid-Cap Index Fund Investor Shares	Registered Investment Company	101,435
*	Vanguard PRIMECAP Core Fund	Registered Investment Company	895,206
*	Vanguard PRIMECAP Fund Investor Shares	Registered Investment Company	4,952,980
*	Vanguard REIT Index Fund Investor Shares	Registered Investment Company	55,699
*	Vanguard Selected Value Fund	Registered Investment Company	254,459
*	Vanguard Short-Term Investment-Grade Fund: Inv Shr	Registered Investment Company	1,316,536
*	Vanguard Small-Cap Growth Index Fund	Registered Investment Company	233,614
*	Vanguard Small-Cap Index Fund Investor Shares	Registered Investment Company	288,579
*	Vanguard Small-Cap Value Index Fund	Registered Investment Company	268,634
*	Vanguard Target Retirement 2020 Fund	Registered Investment Company	1,559,788
*	Vanguard Target Retirement 2025 Fund	Registered Investment Company	936,384
*	Vanguard Target Retirement 2030 Fund	Registered Investment Company	2,045,649
*	Vanguard Target Retirement 2035 Fund	Registered Investment Company	2,462,508

* Party in Interest

MACDONALD ILLIG JONES & BRITTON 401(k) RETIREMENT PLAN

Schedule I

Schedule of Assets Held for Investment Purposes at End of Year - Attachment for Schedule H, Line 4(i) (Continued)

As of December 31, 2022

MacDonald Illig Jones & Britton 401(k) Retirement Plan

EIN 25-0918810, PN 002

(a)	(b)/(c) Identity of Issue	Investment Type	(e) Current Value
*	Vanguard Target Retirement 2040 Fund	Registered Investment Company	2,726,509
*	Vanguard Target Retirement 2045 Fund	Registered Investment Company	1,047,691
*	Vanguard Target Retirement 2050 Fund	Registered Investment Company	213,753
*	Vanguard Target Retirement 2055 Fund	Registered Investment Company	252,928
*	Vanguard Target Retirement 2060 Fund	Registered Investment Company	90,304
*	Vanguard Target Retirement 2065 Fund	Registered Investment Company	36,735
*	Vanguard Target Retirement Income	Registered Investment Company	686,811
*	Vanguard Total Bond Market Index Fund Investor Shares	Registered Investment Company	1,714,183
*	Vanguard Total International Stock Index Fund	Registered Investment Company	135,860
*	Vanguard Total Stock Market Index Fund Investor Shares	Registered Investment Company	349,771
*	Vanguard U.S. Growth Fund Investor Shares	Registered Investment Company	31,322
*	Vanguard Value Index Fund Investor Shares	Registered Investment Company	65,775
*	Vanguard Wellington Fund Investor Shares	Registered Investment Company	389,185
*	Vanguard Windsor II Fund Investor Shares	Registered Investment Company	3,441,430
*	VGI Brokerage Option (See attached breakdown by security)	Vanguard Brokerage Option	21,350,023
			<u>\$ 65,223,550</u>
*	Notes Receivable from Participants	Interest at 4.25% - 7.25% per annum, maturing November, 2052	<u>\$ 171,766</u>

(1)

(1) See detail attached

* Party in Interest

MACDONALD ILLIG JONES & BRITTON 401(k) RETIREMENT PLAN
VANGUARD BROKERAGE OPTION, SUPPLEMENTAL INFORMATION

Schedule of Assets Held for Investment Purposes at End of Year - Attachment for Schedule H, Line 4(i) (Continued)
As of December 31, 2022

MacDonald Illig Jones & Britton 401(k) Retirement Plan

EIN 25-0918810, PN 002

(a)	(b)/(c) Identity of Issue	Investment Type	(e) Current Value
	ABBVIE INC.	Common Stock	\$ 226,254
	ALPHABET INC COM CL A	Common Stock	220,575
	AMAZON.COM INC	Common Stock	3,360
	APPLE INC COM	Common Stock	194,895
	ASENSUS SURGICAL INC COM	Common Stock	9
	AT&T INC.	Common Stock	110,654
	BANCO BILBAO VIZCAYA ARGENTARIA S A SPONSORED ADR	Common Stock ADR/GDR	3,666
	BROWN CAPITAL MANAGEMENT SMALL CO INVESTOR CL	Mutual Fund	146,426
	BANK OF AMERICA CORPORATION COM	Common Stock	19,872
	CASH	Cash	197,225
	CNB FINANCIAL CORP PA	Common Stock	9,516
	COSTCO WHOLESALE CORP COM	Common Stock	45,650
	DANAHER CORP COM	Common Stock	53,084
	DELTA AIR LINES INC COM	Common Stock	49,290
	ELI LILLY AND COMPANY COM	Common Stock	49,388
	EMERSON ELECTRIC CO COM	Common Stock	38,424
	ERIE INDEMNITY COMPANY CLASS A	Common Stock	741,055
	EXXON MOBIL CORP	Common Stock	7,095
	FIRSTENERGY CORP	Common Stock	192,924
	FORD MOTOR COMPANY	Common Stock	46,671
	FORUM ENERGY TECHNOLOGIES INC.	Common Stock	590
	GENERAL ELECTRIC COMPANY	Common Stock	503
	GENERAL MOTORS CO COM	Common Stock	50,460
	HEALTHIER CHOICES MGMT CORP COMPANY	Common Stock	800

MACDONALD, ILLIG, JONES & BRITTON 401(k) RETIREMENT PLAN
VANGUARD BROKERAGE OPTION, SUPPLEMENTAL INFORMATION

VBO Schedule I

Schedule of Assets Held for Investment Purposes at End of Year - Attachment for Schedule H, Line 4i (Continued)
As of December 31, 2022

MacDonald, Illig, Jones & Britton 401(k) Retirement Plan

EIN 25-0918810, PN 002

(a) Identity of Issue	Investment Type	(e) Current Value
ISHARES CORE MSCI EAFE ETF	Exchange Traded Fund	1,715,934
ISHARES TRUST RUS 2000 GRW ETF	Exchange Traded Fund	13,515
ISHARES RUSSELL MID CAP GROWTH ETF	Exchange Traded Fund	1,447,785
ISHARES RUSSELL MID CAP VALUE ETF	Exchange Traded Fund	1,849,138
MICRON TECHNOLOGY INC COMPANY	Common Stock	64,974
MORGAN STANLEY COM	Common Stock	85,020
MY SIZE INC	Common Stock	8
O-I GLASS INC COMPANY	Common Stock	2,071
ONCOLYTICS BIOTECH INC	Common Stock	2,078
PRIME CAP ODYSSEY AGGRESSIVE GROWTH	Mutual Fund	437,316
SCHWAB STRATEGIC TR EMRG MKTEQ ETF	Exchange Traded Fund	9,941
SCHWAB STRATEGIC TR INTL EQTY ETF	Exchange Traded Fund	21,903
SOUTHERN COMPANY	Common Stock	285,640
SPDR S&PP500 ETF TRUST TR UNIT ETF	Exchange Traded Fund	1,147,290
TIMKEN CO	Common Stock	2,018
UNITED AIRLINES HOLDINGS	Common Stock	1,131
* VANGUARD CASH RESERVES FEDERAL MMKT ADMIRAL	Mutual Fund	19,269
* VANGUARD FTSE EMERGING MARKETS ETF	Exchange Traded Fund	726,197
* VANGUARD GROWTH ETF	Exchange Traded Fund	1,232,628
* VANGUARD FEDERAL MONEY MKT INVESTOR	Mutual Fund	125,114
* VANGUARD HEALTHCARE INDEX ADMIRAL	Exchange Traded Fund	276,827
* VANGUARD INTERMEDIATE TERM INVEST GRADE ADMIRAL	Mutual Fund	74,974
* VANGUARD INTERMEDIATE TERM CORP BOND ETF	Exchange Traded Fund	672,554
* VANGUARD MCAP GR IDXVIP ETF	Exchange Traded Fund	44,940

MACDONALD, ILLIG, JONES & BRITTON 401(k) RETIREMENT PLAN
VANGUARD BROKERAGE OPTION, SUPPLEMENTAL INFORMATION

VBO Schedule I

Schedule of Assets Held for Investment Purposes at End of Year - Attachment for Schedule H, Line 4i (Continued)
As of December 31, 2022

MacDonald, Illig, Jones & Britton 401(k) Retirement Plan

EIN 25-0918810, PN 002

(a)	(b)/(c) Identity of Issue	Investment Type	(e) Current Value
*	VANGUARD S&P 500 ETF	Exchange Traded Fund	4,008,790
*	VANGUARD SMALL CAP VALUE ETF	Exchange Traded Fund	1,818,101
*	VANGUARD SMALL CAP GROWTH ETF	Exchange Traded Fund	1,370,290
*	VANGUARD VALUE ETF	Exchange Traded Fund	1,433,037
	VERSUS SYSTEMS INC COM	Common Stock	6
	WALT DISNEY COMPANY (THE) COM	Common Stock	19,983
	WARNER BROS DISCOVERY INC COM	Common Stock	133
	WELLS FARGO & COMPANY COM	Common Stock	33,032
	Total Assets Held for Investment Purposes (Brokerage Option)		<u>\$ 21,350,023</u>
*	Party in Interest		

MACDONALD ILLIG JONES & BRITTON 401(k) RETIREMENT PLAN

Schedule I

Schedule of Assets Held for Investment Purposes at End of Year - Attachment for Schedule H, Line 4(i)

As of December 31, 2022

MacDonald Illig Jones & Britton 401(k) Retirement Plan

EIN 25-0918810, PN 002

(a) Identity of Issue	Investment Type	(e) Current Value
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* Vanguard Capital Opportunity Fund Investor Shares	Registered Investment Company	2,348,623
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* Vanguard Dividend Growth Fund	Registered Investment Company	1,877,130
* Vanguard Emerging Markets Stock Index Fund Investor Shares	Registered Investment Company	109,803
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* Vanguard Explorer Fund Investor Shares	Registered Investment Company	400,137
* Vanguard Global Equity Fund	Registered Investment Company	209,734
* Vanguard GNMA Fund Investor Shares	Registered Investment Company	113
* Vanguard Growth Index Fund Investor Shares	Registered Investment Company	287,273
* Vanguard Health Care Fund Investor Shares	Registered Investment Company	1,267,205
* Vanguard High-Yield Corporate Fund Investor Shares	Registered Investment Company	208,446
* Vanguard Inflation-Protected Securities Fund: Inv Shares	Registered Investment Company	1,133
* Vanguard Intermediate-Term Investment Grade Fd: Inv Shr	Registered Investment Company	1,359,541
* Vanguard International Explorer Fund	Registered Investment Company	161,049

* Party in Interest

MACDONALD ILLIG JONES & BRITTON 401(k) RETIREMENT PLAN

Schedule I

Schedule of Assets Held for Investment Purposes at End of Year - Attachment for Schedule H, Line 4(i) (Continued)

As of December 31, 2022

MacDonald Illig Jones & Britton 401(k) Retirement Plan

EIN 25-0918810, PN 002

(a)	(b)/(c) Identity of Issue	Investment Type	(e) Current Value
*	Vanguard International Growth Fund Investor Shares	Registered Investment Company	788,251
*	Vanguard International Value Fund	Registered Investment Company	32
*	Vanguard Mid-Cap Growth Fund	Registered Investment Company	156,699
*	Vanguard Mid-Cap Index Fund Investor Shares	Registered Investment Company	101,435
*	Vanguard PRIMECAP Core Fund	Registered Investment Company	895,206
*	Vanguard PRIMECAP Fund Investor Shares	Registered Investment Company	4,952,980
*	Vanguard REIT Index Fund Investor Shares	Registered Investment Company	55,699
*	Vanguard Selected Value Fund	Registered Investment Company	254,459
*	Vanguard Short-Term Investment-Grade Fund: Inv Shr	Registered Investment Company	1,316,536
*	Vanguard Small-Cap Growth Index Fund	Registered Investment Company	233,614
*	Vanguard Small-Cap Index Fund Investor Shares	Registered Investment Company	288,579
*	Vanguard Small-Cap Value Index Fund	Registered Investment Company	268,634
*	Vanguard Target Retirement 2020 Fund	Registered Investment Company	1,559,788
*	Vanguard Target Retirement 2025 Fund	Registered Investment Company	936,384
*	Vanguard Target Retirement 2030 Fund	Registered Investment Company	2,045,649
*	Vanguard Target Retirement 2035 Fund	Registered Investment Company	2,462,508

* Party in Interest

MACDONALD ILLIG JONES & BRITTON 401(k) RETIREMENT PLAN

Schedule I

Schedule of Assets Held for Investment Purposes at End of Year - Attachment for Schedule H, Line 4(i) (Continued)

As of December 31, 2022

MacDonald Illig Jones & Britton 401(k) Retirement Plan

EIN 25-0918810, PN 002

(a)	(b)/(c) Identity of Issue	Investment Type	(e) Current Value
*	Vanguard Target Retirement 2040 Fund	Registered Investment Company	2,726,509
*	Vanguard Target Retirement 2045 Fund	Registered Investment Company	1,047,691
*	Vanguard Target Retirement 2050 Fund	Registered Investment Company	213,753
*	Vanguard Target Retirement 2055 Fund	Registered Investment Company	252,928
*	Vanguard Target Retirement 2060 Fund	Registered Investment Company	90,304
*	Vanguard Target Retirement 2065 Fund	Registered Investment Company	36,735
*	Vanguard Target Retirement Income	Registered Investment Company	686,811
*	Vanguard Total Bond Market Index Fund Investor Shares	Registered Investment Company	1,714,183
*	Vanguard Total International Stock Index Fund	Registered Investment Company	135,860
*	Vanguard Total Stock Market Index Fund Investor Shares	Registered Investment Company	349,771
*	Vanguard U.S. Growth Fund Investor Shares	Registered Investment Company	31,322
*	Vanguard Value Index Fund Investor Shares	Registered Investment Company	65,775
*	Vanguard Wellington Fund Investor Shares	Registered Investment Company	389,185
*	Vanguard Windsor II Fund Investor Shares	Registered Investment Company	3,441,430
*	VGI Brokerage Option (See attached breakdown by security)	Vanguard Brokerage Option	21,350,023
			<u>\$ 65,223,550</u>
*	Notes Receivable from Participants	Interest at 4.25% - 7.25% per annum, maturing November, 2052	<u>\$ 171,766</u>

(1)

(1) See detail attached

* Party in Interest

MACDONALD ILLIG JONES & BRITTON 401(k) RETIREMENT PLAN
VANGUARD BROKERAGE OPTION, SUPPLEMENTAL INFORMATION

Schedule of Assets Held for Investment Purposes at End of Year - Attachment for Schedule H, Line 4(i) (Continued)
As of December 31, 2022

MacDonald Illig Jones & Britton 401(k) Retirement Plan

EIN 25-0918810, PN 002

(a)	(b)/(c) Identity of Issue	Investment Type	(e) Current Value
	ABBVIE INC.	Common Stock	\$ 226,254
	ALPHABET INC COM CL A	Common Stock	220,575
	AMAZON.COM INC	Common Stock	3,360
	APPLE INC COM	Common Stock	194,895
	ASENSUS SURGICAL INC COM	Common Stock	9
	AT&T INC.	Common Stock	110,654
	BANCO BILBAO VIZCAYA ARGENTARIA S A SPONSORED ADR	Common Stock ADR/GDR	3,666
	BROWN CAPITAL MANAGEMENT SMALL CO INVESTOR CL	Mutual Fund	146,426
	BANK OF AMERICA CORPORATION COM	Common Stock	19,872
	CASH	Cash	197,225
	CNB FINANCIAL CORP PA	Common Stock	9,516
	COSTCO WHOLESALE CORP COM	Common Stock	45,650
	DANAHER CORP COM	Common Stock	53,084
	DELTA AIR LINES INC COM	Common Stock	49,290
	ELI LILLY AND COMPANY COM	Common Stock	49,388
	EMERSON ELECTRIC CO COM	Common Stock	38,424
	ERIE INDEMNITY COMPANY CLASS A	Common Stock	741,055
	EXXON MOBIL CORP	Common Stock	7,095
	FIRSTENERGY CORP	Common Stock	192,924
	FORD MOTOR COMPANY	Common Stock	46,671
	FORUM ENERGY TECHNOLOGIES INC.	Common Stock	590
	GENERAL ELECTRIC COMPANY	Common Stock	503
	GENERAL MOTORS CO COM	Common Stock	50,460
	HEALTHIER CHOICES MGMT CORP COMPANY	Common Stock	800

MACDONALD, ILLIG, JONES & BRITTON 401(k) RETIREMENT PLAN
VANGUARD BROKERAGE OPTION, SUPPLEMENTAL INFORMATION

VBO Schedule I

Schedule of Assets Held for Investment Purposes at End of Year - Attachment for Schedule H, Line 4i (Continued)
As of December 31, 2022

MacDonald, Illig, Jones & Britton 401(k) Retirement Plan

EIN 25-0918810, PN 002

(a) Identity of Issue	Investment Type	(e) Current Value
ISHARES CORE MSCI EAFE ETF	Exchange Traded Fund	1,715,934
ISHARES TRUST RUS 2000 GRW ETF	Exchange Traded Fund	13,515
ISHARES RUSSELL MID CAP GROWTH ETF	Exchange Traded Fund	1,447,785
ISHARES RUSSELL MID CAP VALUE ETF	Exchange Traded Fund	1,849,138
MICRON TECHNOLOGY INC COMPANY	Common Stock	64,974
MORGAN STANLEY COM	Common Stock	85,020
MY SIZE INC	Common Stock	8
O-I GLASS INC COMPANY	Common Stock	2,071
ONCOLYTICS BIOTECH INC	Common Stock	2,078
PRIME CAP ODYSSEY AGGRESSIVE GROWTH	Mutual Fund	437,316
SCHWAB STRATEGIC TR EMRG MKTEQ ETF	Exchange Traded Fund	9,941
SCHWAB STRATEGIC TR INTL EQTY ETF	Exchange Traded Fund	21,903
SOUTHERN COMPANY	Common Stock	285,640
SPDR S&PP500 ETF TRUST TR UNIT ETF	Exchange Traded Fund	1,147,290
TIMKEN CO	Common Stock	2,018
UNITED AIRLINES HOLDINGS	Common Stock	1,131
* VANGUARD CASH RESERVES FEDERAL MMKT ADMIRAL	Mutual Fund	19,269
* VANGUARD FTSE EMERGING MARKETS ETF	Exchange Traded Fund	726,197
* VANGUARD GROWTH ETF	Exchange Traded Fund	1,232,628
* VANGUARD FEDERAL MONEY MKT INVESTOR	Mutual Fund	125,114
* VANGUARD HEALTHCARE INDEX ADMIRAL	Exchange Traded Fund	276,827
* VANGUARD INTERMEDIATE TERM INVEST GRADE ADMIRAL	Mutual Fund	74,974
* VANGUARD INTERMEDIATE TERM CORP BOND ETF	Exchange Traded Fund	672,554
* VANGUARD MCAP GR IDXVIP ETF	Exchange Traded Fund	44,940

MACDONALD, ILLIG, JONES & BRITTON 401(k) RETIREMENT PLAN
VANGUARD BROKERAGE OPTION, SUPPLEMENTAL INFORMATION

VBO Schedule I

Schedule of Assets Held for Investment Purposes at End of Year - Attachment for Schedule H, Line 4i (Continued)
As of December 31, 2022

MacDonald, Illig, Jones & Britton 401(k) Retirement Plan

EIN 25-0918810, PN 002

(a)	(b)/(c) Identity of Issue	Investment Type	(e) Current Value
*	VANGUARD S&P 500 ETF	Exchange Traded Fund	4,008,790
*	VANGUARD SMALL CAP VALUE ETF	Exchange Traded Fund	1,818,101
*	VANGUARD SMALL CAP GROWTH ETF	Exchange Traded Fund	1,370,290
*	VANGUARD VALUE ETF	Exchange Traded Fund	1,433,037
	VERSUS SYSTEMS INC COM	Common Stock	6
	WALT DISNEY COMPANY (THE) COM	Common Stock	19,983
	WARNER BROS DISCOVERY INC COM	Common Stock	133
	WELLS FARGO & COMPANY COM	Common Stock	33,032
	Total Assets Held for Investment Purposes (Brokerage Option)		<u>\$ 21,350,023</u>
*	Party in Interest		