Form 5500

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Annual Return/Report of Employee Benefit Plan

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

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

OMB Nos. 1210-0110
1210-0089

2022

This Form is Open to Public Inspection

Part I Annual Report Identification Information

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

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

B This return/report is:
- [ ] the first return/report
- [ ] the final return/report
- [ ] an amended return/report
- [ ] a short plan year return/report (less than 12 months)

C If the plan is a collectively-bargained plan, check here. . . . . ▶ [ ]

D Check box if filing under:
- [X] Form 5558
- [ ] automatic extension
- [ ] the DFVC program
- [ ] special extension (enter description)

E If this is a retroactively adopted plan permitted by SECURE Act section 201, check here. . . . . ▶ [ ]

Part II Basic Plan Information—enter all requested information

1a Name of plan
THE COMMUNITY BUILDERS RETIREMENT PLAN

1b Three-digit plan number (PN) ▶ 001

1c Effective date of plan 10/01/1988

2a Plan sponsor's name (employer, if for a single-employer plan)
Mailing address (include room, apt., suite no. and street, or P.O. Box)
City or town, state or province, country, and ZIP or foreign postal code (if foreign, see instructions)
THE COMMUNITY BUILDERS, INC.

185 DARTMOUTH STREET
BOSTON, MA 02116

2b Employer Identification Number (EIN) 04-2324773

2c Plan Sponsor's telephone number 857-221-8600

2d Business code (see instructions) 236110

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	ALEXA DUCOTE
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE			
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
SIGN HERE			
	Signature of DFE	Date	Enter name of individual signing as DFE

3a	Plan administrator's name and address [X] Same as Plan Sponsor	**3b**	Administrator's EIN
		3c	Administrator's telephone number
4	If the name and/or EIN of the plan sponsor or the plan name has changed since the last return/report filed for this plan, enter the plan sponsor's name, EIN, the plan name and the plan number from the last return/report:	**4b**	EIN
a	Sponsor's name	**4d**	PN
c	Plan Name		
5	Total number of participants at the beginning of the plan year	**5**	257
6	Number of participants as of the end of the plan year unless otherwise stated (welfare plans complete only lines **6a(1), 6a(2), 6b, 6c,** and **6d**).		
a(1)	Total number of active participants at the beginning of the plan year	**6a(1)**	49
a(2)	Total number of active participants at the end of the plan year	**6a(2)**	45
b	Retired or separated participants receiving benefits	**6b**	49
c	Other retired or separated participants entitled to future benefits	**6c**	71
d	Subtotal. Add lines **6a(2)**, **6b**, and **6c**	**6d**	165
e	Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.	**6e**	3
f	Total. Add lines **6d** and **6e**.	**6f**	168
g	Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item)	**6g**	
h	Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested	**6h**	0
7	Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item)	**7**	

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

1A 1I

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

9a Plan funding arrangement (check all that apply)

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

9b Plan benefit arrangement (check all that apply)

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

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

a Pension Schedules

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

b General Schedules

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

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

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

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

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

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

Receipt Confirmation Code_____

SCHEDULE A (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Insurance Information

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

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

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

OMB No. 1210-0110

2022

This Form is Open to Public Inspection

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

A Name of plan
THE COMMUNITY BUILDERS RETIREMENT PLAN

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500
THE COMMUNITY BUILDERS, INC.

D Employer Identification Number (EIN)
04-2324773

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

1 Coverage Information:

(a) Name of insurance carrier
MIDLAND NATIONAL LIFE INSURANCE COMPANY

(b) EIN	(c) NAIC code	(d) Contract or identification number	(e) Approximate number of persons covered at end of policy or contract year	Policy or contract year	
				(f) From	(g) To
46-0164570	66044	190093	93	10/20/2022	10/20/2022

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

(a) Total amount of commissions paid	(b) Total amount of fees paid
90840	0

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

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

KURT DIETRICH
1000 GERMANTOWN PIKE
SUITE K-1
PLYMOUTH MEETING, PA 19462

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	
90840			3

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

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

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

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

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

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

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

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

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

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

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

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

Part II Investment and Annuity Contract Information

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

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

6 Contracts With Allocated Funds:

a State the basis of premium rates ▶

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

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

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

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

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

b	Balance at the end of the previous year			**7b**	
c	Additions: (1) Contributions deposited during the year	**7c(1)**			
	(2) Dividends and credits	**7c(2)**			
	(3) Interest credited during the year	**7c(3)**			
	(4) Transferred from separate account	**7c(4)**			
	(5) Other (specify below) ▶	**7c(5)**			
	(6) Total additions			**7c(6)**	
d	Total of balance and additions (add lines **7b** and **7c(6)**)			**7d**	
e	Deductions:				
	(1) Disbursed from fund to pay benefits or purchase annuities during year	**7e(1)**			
	(2) Administration charge made by carrier	**7e(2)**			
	(3) Transferred to separate account	**7e(3)**			
	(4) Other (specify below) ▶	**7e(4)**			
	(5) Total deductions			**7e(5)**	
f	Balance at the end of the current year (subtract line **7e(5)** from line **7d**)			**7f**	

Part III Welfare Benefit Contract Information

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

8 Benefit and contract type (check all applicable boxes)

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

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

Specify nature of costs.

Part IV Provision of Information

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

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

SCHEDULE SB (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Single-Employer Defined Benefit Plan Actuarial Information

This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6059 of the Internal Revenue Code (the Code).

▶ **File as an attachment to Form 5500 or 5500-SF.**

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

▶ **Round off amounts to nearest dollar.**

▶ **Caution:** A penalty of $1,000 will be assessed for late filing of this report unless reasonable cause is established.

A Name of plan
THE COMMUNITY BUILDERS RETIREMENT PLAN

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF
THE COMMUNITY BUILDERS, INC.

D Employer Identification Number (EIN)
04-2324773

E Type of plan: [X] Single [ ] Multiple-A [ ] Multiple-B

F Prior year plan size: [ ] 100 or fewer [X] 101-500 [ ] More than 500

Part I Basic Information

1 Enter the valuation date: Month 01 Day 01 Year 2022

2 Assets:

a Market value	**2a**	29156562
b Actuarial value	**2b**	28022029

3 Funding target/participant count breakdown

	(1) Number of participants	(2) Vested Funding Target	(3) Total Funding Target
a For retired participants and beneficiaries receiving payment	134	18249677	18249677
b For terminated vested participants	74	7926524	7926524
c For active participants	49	5322457	5419183
d Total	257	31498658	31595384

4 If the plan is in at-risk status, check the box and complete lines (a) and (b) [ ]

a Funding target disregarding prescribed at-risk assumptions	**4a**	
b Funding target reflecting at-risk assumptions, but disregarding transition rule for plans that have been in at-risk status for fewer than five consecutive years and disregarding loading factor	**4b**	

5 Effective interest rate	**5**	5.38 %
6 Target normal cost		
a Present value of current plan year accruals	**6a**	0
b Expected plan-related expenses	**6b**	449000
c Total (line 6a + line 6b)	**6c**	449000

Statement by Enrolled Actuary

To the best of my knowledge, the information supplied in this schedule and accompanying schedules, statements and attachments, if any, is complete and accurate. Each prescribed assumption was applied in accordance with applicable law and regulations. In my opinion, each other assumption is reasonable (taking into account the experience of the plan and reasonable expectations) and such other assumptions, in combination, offer my best estimate of anticipated experience under the plan.

SIGN HERE

	09/28/2023
Signature of actuary	Date
BARRY D. COHEN	23-03157
Type or print name of actuary	Most recent enrollment number
ALBION CONSULTING GROUP, INC.	617-630-6980
Firm name	Telephone number (including area code)
2 ALBION PLACE NEWTON, MA 02459	
Address of the firm	

If the actuary has not fully reflected any regulation or ruling promulgated under the statute in completing this schedule, check the box and see instructions [ ]

Part II Beginning of Year Carryover and Prefunding Balances

		(a) Carryover balance	(b) Prefunding balance
7	Balance at beginning of prior year after applicable adjustments (line 13 from prior year)	0	840819
8	Portion elected for use to offset prior year's funding requirement (line 35 from prior year)	0	800300
9	Amount remaining (line 7 minus line 8)	0	40519
10	Interest on line 9 using prior year's actual return of 8.58 %	0	3477
11	Prior year's excess contributions to be added to prefunding balance:		
	a Present value of excess contributions (line 38a from prior year)		0
	b(1) Interest on the excess, if any, of line 38a over line 38b from prior year Schedule SB, using prior year's effective interest rate of 5.56 %		0
	b(2) Interest on line 38b from prior year Schedule SB, using prior year's actual return		0
	c Total available at beginning of current plan year to add to prefunding balance		0
	d Portion of (c) to be added to prefunding balance		0
12	Other reductions in balances due to elections or deemed elections		0
13	Balance at beginning of current year (line 9 + line 10 + line 11d – line 12)	0	43996

Part III Funding Percentages

14	Funding target attainment percentage	14	88.55 %
15	Adjusted funding target attainment percentage	15	88.55 %
16	Prior year's funding percentage for purposes of determining whether carryover/prefunding balances may be used to reduce current year's funding requirement	16	86.50 %
17	If the current value of the assets of the plan is less than 70 percent of the funding target, enter such percentage.	17	%

Part IV Contributions and Liquidity Shortfalls

18 Contributions made to the plan for the plan year by employer(s) and employees:

(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees	(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees
04/13/2022	140594				
07/14/2022	185252				
10/14/2022	185252				
01/13/2023	185252				
09/13/2023	117423				
			Totals ► 18(b)	813773	18(c) 0

19	Discounted employer contributions – see instructions for small plan with a valuation date after the beginning of the year:		
	a Contributions allocated toward unpaid minimum required contributions from prior years	19a	0
	b Contributions made to avoid restrictions adjusted to valuation date.	19b	0
	c Contributions allocated toward minimum required contribution for current year adjusted to valuation date.	19c	779345

20 Quarterly contributions and liquidity shortfalls:

a Did the plan have a "funding shortfall" for the prior year? [X] Yes [ ] No

b If line 20a is "Yes," were required quarterly installments for the current year made in a timely manner? [X] Yes [ ] No

c If line 20a is "Yes," see instructions and complete the following table as applicable:

Liquidity shortfall as of end of quarter of this plan year

(1) 1st	(2) 2nd	(3) 3rd	(4) 4th
0	0	0	0

Part V Assumptions Used to Determine Funding Target and Target Normal Cost

21 Discount rate:

	1st segment:	2nd segment:	3rd segment:	
a Segment rates:	4.75 %	5.18 %	5.92 %	☐ N/A, full yield curve used

b Applicable month (enter code)	**21b**	4
22 Weighted average retirement age	**22**	65

23 Mortality table(s) (see instructions) ☒ Prescribed - combined ☐ Prescribed - separate ☐ Substitute

Part VI Miscellaneous Items

24 Has a change been made in the non-prescribed actuarial assumptions for the current plan year? If "Yes," see instructions regarding required attachment. ☐ Yes ☒ No

25 Has a method change been made for the current plan year? If "Yes," see instructions regarding required attachment. ☐ Yes ☒ No

26 Demographic and benefit information

a Is the plan required to provide a Schedule of Active Participants? If "Yes," see instructions regarding required attachment. ☒ Yes ☐ No

b Is the plan required to provide a projection of expected benefit payments? If "Yes," see instructions regarding required attachment ☐ Yes ☒ No

27 If the plan is subject to alternative funding rules, enter applicable code and see instructions regarding attachment	**27**	

Part VII Reconciliation of Unpaid Minimum Required Contributions For Prior Years

28 Unpaid minimum required contributions for all prior years	**28**	0
29 Discounted employer contributions allocated toward unpaid minimum required contributions from prior years (line 19a)	**29**	0
30 Remaining amount of unpaid minimum required contributions (line 28 minus line 29)	**30**	0

Part VIII Minimum Required Contribution For Current Year

31 Target normal cost and excess assets (see instructions):

a Target normal cost (line 6c)	**31a**	449000
b Excess assets, if applicable, but not greater than line 31a	**31b**	0

32 Amortization installments:	Outstanding Balance	Installment
a Net shortfall amortization installment	3617351	374341
b Waiver amortization installment	0	0

33 If a waiver has been approved for this plan year, enter the date of the ruling letter granting the approval (Month _____ Day _____ Year _____) and the waived amount	**33**	
34 Total funding requirement before reflecting carryover/prefunding balances (lines 31a - 31b + 32a + 32b - 33)	**34**	823341

	Carryover balance	Prefunding balance	Total balance
35 Balances elected for use to offset funding requirement	0	43996	43996

36 Additional cash requirement (line 34 minus line 35)	**36**	779345
37 Contributions allocated toward minimum required contribution for current year adjusted to valuation date (line 19c)	**37**	779345

38 Present value of excess contributions for current year (see instructions)

a Total (excess, if any, of line 37 over line 36)	**38a**	0
b Portion included in line 38a attributable to use of prefunding and funding standard carryover balances	**38b**	
39 Unpaid minimum required contribution for current year (excess, if any, of line 36 over line 37)	**39**	0
40 Unpaid minimum required contributions for all years	**40**	0

Part IX Pension Funding Relief Under the American Rescue Plan Act of 2021 (See Instructions)

41 If an election was made to use the extended amortization rule for a plan year beginning on or before December 31, 2021, check the box to indicate the first plan year for which the rule applies. ☐ 2019 ☐ 2020 ☐ 2021

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

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

A Name of plan	**B** Three-digit plan number (PN) ▶
THE COMMUNITY BUILDERS RETIREMENT PLAN	001

C Plan sponsor's name as shown on line 2a of Form 5500	**D** Employer Identification Number (EIN)
THE COMMUNITY BUILDERS, INC.	04-2324773

Part I Service Provider Information (see instructions)

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

1 Information on Persons Receiving Only Eligible Indirect Compensation

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

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

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

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

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

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

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

MORGAN STANLEY SMITH BARNEY LLC

26-4310632

(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?
27 72 50	NONE	111901	Yes [X] No [ ]	Yes [X] No [ ]	0	Yes [X] No [ ]

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

ALBION CONSULTING GROUP, INC.

26-1644826

(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?
11 17 50	NONE	37775	Yes [ ] No [X]	Yes [ ] No [ ]		Yes [ ] No [ ]

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

BMO HARRIS BANK, N.A.

36-2085229

(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?
19 21 25 50 28 59	NONE	25953	Yes [X] No [ ]	Yes [X] No [ ]	0	Yes [ ] No [X]

Part I Service Provider Information (continued)

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

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

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

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

Part II Service Providers Who Fail or Refuse to Provide Information

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

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

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

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

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

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

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

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

(complete as many entries as needed)

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

SCHEDULE H (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Financial Information

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

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

OMB No. 1210-0110

2022

This Form is Open to Public Inspection

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

A Name of plan
THE COMMUNITY BUILDERS RETIREMENT PLAN

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500
THE COMMUNITY BUILDERS, INC.

D Employer Identification Number (EIN)
04-2324773

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)	0	302675
(2) Participant contributions	1b(2)		
(3) Other	1b(3)	67941	63201
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)	1029051	664128
(2) U.S. Government securities	1c(2)	303565	338629
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)		
(B) All other	1c(3)(B)	5655189	4524094
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)	105798	9732
(B) Common	1c(4)(B)	12925141	7283387
(5) Partnership/joint venture interests	1c(5)	1936213	3248467
(6) Real estate (other than employer real property)	1c(6)		
(7) Loans (other than to participants)	1c(7)		
(8) Participant loans	1c(8)		
(9) Value of interest in common/collective trusts	1c(9)		
(10) Value of interest in pooled separate accounts	1c(10)		
(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)	5708652	3835281
(14) Value of funds held in insurance company general account (unallocated contracts)	1c(14)		
(15) Other	1c(15)	1425012	

		(a) Beginning of Year	(b) End of Year
1d Employer-related investments:			
(1) Employer securities	1d(1)		
(2) Employer real property	1d(2)		
e Buildings and other property used in plan operation	1e		
f Total assets (add all amounts in lines 1a through 1e)	1f	29156562	20269594
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 through1j)	1k	0	0
Net Assets			
l Net assets (subtract line 1k from line 1f)	1l	29156562	20269594

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)	813773	
(B) Participants	2a(1)(B)		
(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)		813773
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)	66	
(B) U.S. Government securities	2b(1)(B)	7798	
(C) Corporate debt instruments	2b(1)(C)	192503	
(D) Loans (other than to participants)	2b(1)(D)		
(E) Participant loans	2b(1)(E)		
(F) Other	2b(1)(F)	87670	
(G) Total interest. Add lines **2b(1)(A)** through **(F)**	2b(1)(G)		288037
(2) Dividends: **(A)** Preferred stock	2b(2)(A)	483	
(B) Common stock	2b(2)(B)	203261	
(C) Registered investment company shares (e.g. mutual funds)	2b(2)(C)	87216	
(D) Total dividends. Add lines **2b(2)(A)**, **(B)**, and **(C)**	2b(2)(D)		290960
(3) Rents	2b(3)		
(4) Net gain (loss) on sale of assets: **(A)** Aggregate proceeds	2b(4)(A)	10235104	
(B) Aggregate carrying amount (see instructions)	2b(4)(B)	11724704	
(C) Subtract line **2b(4)(B)** from line **2b(4)(A)** and enter result	2b(4)(C)		-1489600
(5) Unrealized appreciation (depreciation) of assets: **(A)** Real estate	2b(5)(A)		
(B) Other	2b(5)(B)	-2543690	
(C) Total unrealized appreciation of assets. Add lines **2b(5)(A)** and **(B)**	2b(5)(C)		-2543690

		(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)		-1106623
c Other income	2c		1169
d Total income. Add all **income** amounts in column (b) and enter total	2d		-3745974
Expenses			
e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	1761063	
(2) To insurance carriers for the provision of benefits	2e(2)	3028000	
(3) Other	2e(3)		
(4) Total benefit payments. Add lines **2e(1)** through **(3)**	2e(4)		4789063
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)	37775	
(2) Contract administrator fees	2i(2)		
(3) Investment advisory and management fees	2i(3)		
(4) Other	2i(4)	314156	
(5) Total administrative expenses. Add lines **2i(1)** through **(4)**	2i(5)		351931
j Total expenses. Add all **expense** amounts in column (b) and enter total	2j		5140994
Net Income and Reconciliation			
k Net income (loss). Subtract line **2j** from line **2d**	2k		-8886968
l Transfers of assets:			
(1) To this plan	2l(1)		0
(2) From this plan	2l(2)		0

Part III Accountant's Opinion

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

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

(1) [X] Unmodified **(2)** [ ] Qualified **(3)** [ ] Disclaimer **(4)** [ ] Adverse

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

(1) [X] DOL Regulation 2520.103-8 **(2)** [ ] DOL Regulation 2520.103-12(d) **(3)** [ ] neither DOL Regulation 2520.103-8 nor DOL Regulation 2520.103-12(d).

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

(1) Name: COHNREZNICK LLP **(2)** EIN: 22-1478099

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

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

Part IV Compliance Questions

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

During the plan year:

		Yes	No	Amount
a Was there a failure to transmit to the plan any participant contributions within the time period described in 29 CFR 2510.3-102? Continue to answer "Yes" for any prior year failures until fully corrected. (See instructions and DOL's Voluntary Fiduciary Correction Program.)	4a		X	

		Yes	No	Amount
b Were any loans by the plan or fixed income obligations due the plan in default as of the close of the plan year or classified during the year as uncollectible? Disregard participant loans secured by participant's account balance. (Attach Schedule G (Form 5500) Part I if "Yes" is checked.)	4b		X	
c Were any leases to which the plan was a party in default or classified during the year as uncollectible? (Attach Schedule G (Form 5500) Part II if "Yes" is checked.)	4c		X	
d Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 4a. Attach Schedule G (Form 5500) Part III if "Yes" is checked.)	4d		X	
e Was this plan covered by a fidelity bond?	4e	X		2000000
f Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?	4f		X	
g Did the plan hold any assets whose current value was neither readily determinable on an established market nor set by an independent third party appraiser?	4g		X	
h Did the plan receive any noncash contributions whose value was neither readily determinable on an established market nor set by an independent third party appraiser?	4h		X	
i Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.)	4i	X		
j Were any plan transactions or series of transactions in excess of 5% of the current value of plan assets? (Attach schedule of transactions if "Yes" is checked and see instructions for format requirements.)	4j	X		
k Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?	4k		X	
l Has the plan failed to provide any benefit when due under the plan?	4l		X	
m If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)	4m			
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 482746.

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
THE COMMUNITY BUILDERS RETIREMENT PLAN

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500
THE COMMUNITY BUILDERS, INC.

D Employer Identification Number (EIN)
04-2324773

Part I Distributions

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

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

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

EIN(s): 36-2085299

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** 1

Part II Funding Information (If the plan is not subject to the minimum funding requirements of section 412 of the Internal Revenue Code or ERISA section 302, skip this Part.)

4 Is the plan administrator making an election under Code section 412(d)(2) or ERISA section 302(d)(2)? ..... ☐ **Yes** ☐ **No** ☒ **N/A**

If the plan is a defined benefit plan, go to line 8.

5 If a waiver of the minimum funding standard for a prior year is being amortized in this plan year, see instructions and enter the date of the ruling letter granting the waiver. **Date:** Month _____ Day _____ Year _____

If you completed line 5, complete lines 3, 9, and 10 of Schedule MB and do not complete the remainder of this schedule.

6 **a** Enter the minimum required contribution for this plan year (include any prior year accumulated funding deficiency not waived) **6a**

b Enter the amount contributed by the employer to the plan for this plan year **6b**

c Subtract the amount in line 6b from the amount in line 6a. Enter the result (enter a minus sign to the left of a negative amount) **6c**

If you completed line 6c, skip lines 8 and 9.

7 Will the minimum funding amount reported on line 6c be met by the funding deadline? ..... ☐ **Yes** ☐ **No** ☐ **N/A**

8 If a change in actuarial cost method was made for this plan year pursuant to a revenue procedure or other authority providing automatic approval for the change or a class ruling letter, does the plan sponsor or plan administrator agree with the change? ..... ☐ **Yes** ☐ **No** ☒ **N/A**

Part III Amendments

9 If this is a defined benefit pension plan, were any amendments adopted during this plan year that increased or decreased the value of benefits? If yes, check the appropriate box. If no, check the "No" box. ..... ☐ **Increase** ☐ **Decrease** ☐ **Both** ☒ **No**

Part IV ESOPs (see instructions). If this is not a plan described under section 409(a) or 4975(e)(7) of the Internal Revenue Code, skip this Part.

10 Were unallocated employer securities or proceeds from the sale of unallocated securities used to repay any exempt loan? ..... ☐ **Yes** ☐ **No**

11 **a** Does the ESOP hold any preferred stock? ..... ☐ **Yes** ☐ **No**

b If the ESOP has an outstanding exempt loan with the employer as lender, is such loan part of a "back-to-back" loan? (See instructions for definition of "back-to-back" loan.) ..... ☐ **Yes** ☐ **No**

12 Does the ESOP hold any stock that is not readily tradable on an established securities market? ..... ☐ **Yes** ☐ **No**

Part V Additional Information for Multiemployer Defined Benefit Pension Plans

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

a Name of contributing employer

b EIN **c** Dollar amount contributed by employer

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

e Contribution rate information *(If more than one rate applies, check this box* ☐ *and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify):

---

a Name of contributing employer

b EIN **c** Dollar amount contributed by employer

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

e Contribution rate information *(If more than one rate applies, check this box* ☐ *and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

---

a Name of contributing employer

b EIN **c** Dollar amount contributed by employer

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

e Contribution rate information *(If more than one rate applies, check this box* ☐ *and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

---

a Name of contributing employer

b EIN **c** Dollar amount contributed by employer

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

e Contribution rate information *(If more than one rate applies, check this box* ☐ *and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

---

a Name of contributing employer

b EIN **c** Dollar amount contributed by employer

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

e Contribution rate information *(If more than one rate applies, check this box* ☐ *and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

---

a Name of contributing employer

b EIN **c** Dollar amount contributed by employer

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

e Contribution rate information *(If more than one rate applies, check this box* ☐ *and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

14 Enter the number of deferred vested and retired participants (inactive participants), as of the beginning of the plan year, whose contributing employer is no longer making contributions to the plan for:

a The current plan year. Check the box to indicate the counting method used to determine the number of inactive participants: ☐ last contributing employer ☐ alternative ☐ reasonable approximation (see instructions for required attachment)	**14a**	
b The plan year immediately preceding the current plan year. ☐ Check the box if the number reported is a change from what was previously reported (see instructions for required attachment)	**14b**	
c The second preceding plan year. ☐ Check the box if the number reported is a change from what was previously reported (see instructions for required attachment)	**14c**	

15 Enter the ratio of the number of participants under the plan on whose behalf no employer had an obligation to make an employer contribution during the current plan year to:

a The corresponding number for the plan year immediately preceding the current plan year	**15a**	
b The corresponding number for the second preceding plan year	**15b**	

16 Information with respect to any employers who withdrew from the plan during the preceding plan year:

a Enter the number of employers who withdrew during the preceding plan year	**16a**	
b If line 16a is greater than 0, enter the aggregate amount of withdrawal liability assessed or estimated to be assessed against such withdrawn employers	**16b**	

17 If assets and liabilities from another plan have been transferred to or merged with this plan during the plan year, check box and see instructions regarding supplemental information to be included as an attachment ☐

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

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

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

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

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

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

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

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

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

☐ Yes.

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

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

☐ No. Other. Provide explanation_____

The Community Builders Retirement Plan

Financial Statements
(With Supplementary Information)
and Independent Auditor's Report

December 31, 2022 and 2021

CohnReznick
ADVISORY • ASSURANCE • TAX

The Community Builders Retirement Plan

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*Other schedules required by 29 CFR 2520.103-10 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974 have been omitted because they are not applicable.

Independent Auditor's Report

To the Plan Administrator
The Community Builders Retirement Plan

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

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

Management has obtained certifications from a qualified institution as of December 31, 2022 and 2021, and for the years ended December 31, 2022 and 2021, stating that the certified investment information, as described in Note 9 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.

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

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

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

Auditor's Responsibilities for the Audit of the Financial Statements

Except as described in the *Scope and Nature of the ERISA Section 103(a)(3)(C) Audit* section of our report, our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material 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 significant 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 accounting principles generally accepted in the United States of America.

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

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

Other Matter

Supplemental Schedules Required by ERISA

The supplemental Schedule of Assets (Held at End of Year) (Schedule H, Line 4i) as of December 31, 2022 and Schedule of Reportable Transactions (Schedule H, Line 4j) for the year ended December 31, 2022 are presented for purposes of additional analysis and are not a required part of the financial statements but are supplementary information required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information included in the supplemental schedules, other than that agreed to or derived from the certified investment information, has been subjected to auditing procedures applied in the audits of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with GAAS. For information included in the supplemental schedules that agreed to or is derived from the certified investment information, we compared such information to the related certified investment information.

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

In our opinion:

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

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

CohnReznick LLP

Boston, Massachusetts
October 12, 2023

The Community Builders Retirement Plan

Statements of Net Assets Available for Benefits
December 31, 2022 and 2021

	2022	2021
Investments at fair value		
Interest-bearing cash	$ 664,128	$ 1,029,051
Investments at fair value	19,239,590	28,059,570
Total investments	19,903,718	29,088,621
Receivables		
Employer contributions	302,675	-
Interest and dividends	63,201	67,941
Total receivables	365,876	67,941
Net assets available for benefits	$ 20,269,594	$ 29,156,562

See Notes to Financial Statements.

The Community Builders Retirement Plan

Statements of Changes in Net Assets Available for Benefits
Years Ended December 31, 2022 and 2021

	2022	2021
Investment income (loss)		
Net appreciation (depreciation) in fair value of investments	$ (5,138,744)	$ 1,861,629
Interest and dividend income	578,997	603,287
Total investment income (loss)	(4,559,747)	2,464,916
Contributions		
Employer	813,773	-
Benefits paid to participants	(4,789,063)	(2,951,612)
Administrative expenses	(351,931)	(449,382)
Decrease in net assets	(8,886,968)	(936,078)
Net assets available for benefits		
Beginning	29,156,562	30,092,640
End	$ 20,269,594	$ 29,156,562

See Notes to Financial Statements.

Note 1 - Description of the Plan

The following description of The Community Builders Retirement Plan (the "Plan") is provided for general information purposes only. Participants should refer to the Plan agreement for more complete information.

General

The Plan is a noncontributory defined benefit plan which covered substantially all employees of The Community Builders, Inc. (the "Company") prior to the March 1, 2008 amendment. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974, as amended ("ERISA"). The Plan Administrative Committee is responsible for oversight of the Plan. The Investment Committee determines the appropriateness of the Plan's investment offerings and monitors investment performance.

Eligibility

The Plan was amended effective March 1, 2008 to disallow employees hired on or after March 1, 2008 to enter the Plan. Employees hired prior to March 1, 2008 remain eligible to participate in the Plan. Generally, all employees became eligible to participate in the Plan after attaining 21 years of age and completing one year of service. Full benefits are paid to participants upon retiring after age 65 or age 62 with 30 years of service (normal retirement age), and reduced benefits are also available under early retirement options.

The Plan was further amended effective February 29, 2016. The amendment froze all accrued benefits as of February 29, 2016, and therefore, no further benefits shall be earned or accrued thereafter. Participant's accrued benefits, final average earnings, years of credit service, and social security covered compensation are determined as of February 29, 2016 or the date of participant's employment termination, if earlier.

Participants' accounts

Participants are entitled to monthly retirement benefit earned equal to 1/12 of the sum of (1) 1.275% of average annual earnings up to the Social Security covered compensation limit multiplied by the number of years of credited service up to 35 plus (2) 1.775% of such earnings in excess of the Social Security covered compensation limit multiplied by the number of years of credited service up to 35 plus and (3) 1.275% of average annual compensation for credited service in excess of 35 years but not in excess of 38 years.

Funding policy

The Plan's funding policy is for the Company to contribute an amount which will meet or exceed the annual ERISA minimum funding requirement as determined by the Plan's independent actuary. No employee contributions are permitted.

The Company contributes quarterly such amounts as are necessary on an actuarial basis to provide the Plan with assets sufficient to meet the benefits to be paid to Plan participants. The Company's contributions for 2022 and 2021 have met the minimum funding requirements of ERISA.

Although it has not expressed any intention to do so, the Company has the right under the Plan to discontinue its contributions at any time and to terminate the Plan subject to the provisions set forth in ERISA. In the event that the Plan is terminated, all accrued benefits, to the extent funded, become fully vested and nonforfeitable. A portion of the benefits under the Plan are insured by the Pension Benefit Guaranty Corporation (PBGC), see Note 4.

Pension benefits
Benefits are determined based on the participants' accrued hypothetical account balance. Plan participants are eligible for their Plan benefit after terminating employment with vested rights. Participants become fully vested in the Plan upon completion of 5 years of service or attainment of the normal retirement age, as defined in the Plan. If employees terminate before rendering 5 years of service, they forfeit the right to receive the portion of their accumulated plan benefits attributable to the Company's contributions. Upon termination of employment, participants have the option of receiving their vested benefit in the following forms of payment, subject to certain limitations per the terms in the Plan: (1) Single Life Annuity Option, (2) Joint and Survivor Annuity Option and (3) Five or Ten Years Certain and Continuous Annuity Option.

Death benefits
If a vested participant dies before the Annuity Starting Date, a Pre-Retirement Survivor Annuity shall be paid to the participant's beneficiary.

Vesting
Employees were 100% vested in their retirement plan benefits upon completion of five years of service.

Note 2 - Summary of accounting policies

Basis of accounting
The financial statements of the Plan have been prepared on the accrual basis of accounting in accordance with accounting principles generally accepted in the United States of America (U.S. GAAP).

Investment valuation and income recognition
The Plan's investments are reported at fair value. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. The fair value of the investments is determined by the quoted market share values and common/collective trust net asset values reported by the custodian. The Plan Administrator determines the Plan's valuation policies utilizing information provided by the trustee and the Plan's investment advisors. See Note 5 for a discussion of fair value measurements.

Purchases and sales of securities are recorded on a trade-date basis. Dividends are recorded on the ex-dividend date. Interest income is recorded on the accrual basis. Net appreciation (depreciation) in the fair value of its investments consists of the realized gains or losses, unrealized appreciation (depreciation) and transaction fees on those investments.

Expenses
The Plan's expenses are paid either by the Plan or the Company, as provided by the Plan document. Expenses that are paid directly by the Company are excluded from these financial statements. Certain expenses incurred in connection with the general administration of the Plan that are paid by the Plan are recorded as deductions in the accompanying statements of changes in net assets available for benefits. In addition, certain investment related expenses are included in net appreciation (depreciation) in fair value of investments presented in the accompanying statements of changes in net assets available for benefits.

Payment of benefits
Benefit payments to participants are recorded upon distribution.

Use of estimates
The preparation of financial statements in conformity with U.S. GAAP requires management to make estimates and assumptions that affect the reported amounts of assets, liabilities, and changes therein, disclosure of contingent assets and liabilities, and the actuarial present value of accumulated plan benefits as the date of the financial statements and changes therein. Actual results could differ from those estimates.

Subsequent events
The Plan has performed an evaluation of subsequent events through October 12, 2023, which is the date the Plan's financial statements were available to be issued. No material subsequent events have occurred since December 31, 2022 that required recognition or disclosure in these financial statements.

Note 3 - Actuarial present value of accumulated plan benefits

Accumulated plan benefits are those future periodic payments, including lump-sum distributions, that are attributable under the Plan's provisions to the service that employees have rendered. Accumulated plan benefits include benefits expected to be paid to (a) retired or terminated employees or their beneficiaries, (b) beneficiaries of employees who have died and (c) present employees or their beneficiaries.

Benefits under the Plan were accumulated based on employees' compensation during their last five years of credited service. The accumulated plan benefits for active employees equaled the accumulation, with interest, of the annual benefits accruals as of the benefit information date. Benefits payable under all circumstances - retirement, death, disability and termination of employment - are included, to the extent they are deemed attributable to employee service rendered to February 29, 2016.

Benefits to be provided via annuity contracts excluded from Plan assets are excluded from accumulated plan benefits, see Note 7. Effective February 29, 2016, the Plan was amended to freeze all accrued benefits and no further benefits are to be earned. Participant final average earnings, years of service, and Social Security covered compensation are determined as of February 29, 2016 or the date of employment termination, if earlier.

The actuarial present value of accumulated plan benefits is determined by an independent actuary and is that amount that results from applying actuarial assumptions to adjust the accumulated plan benefits to reflect the time value of money (through discounts for interest) and the probability of payment (by means of decrements such as for death, disability, withdrawal or retirement) between the valuation date and the expected date of payment.

The Plan's actuary has prepared the actuarial valuation as of January 1, 2022 and 2021. The more significant assumptions underlying the actuarial computations are as follows:

Segment Rates

1st segment rate (duration 1 to 5 years)	4.75% per year for 2022 and 2021
2nd segment rate (duration 6 to 20 years)	5.18% per year for 2022; 5.36% for 2021
3rd segment rate (duration 21 and later)	5.92% per year for 2022; 6.11% for 2021
Equivalent effective rate	5.38% per year for 2022; 5.56% for 2021
Asset return increase	6.50% per year for 2022 and 2021

Discount rate	2.72% for 2022; 2.59% for 2021
Plan expenses	$449,000 per year for 2022; $380,000 for 2021
Pre and post retirement mortality table	Projected table to 2022 with sex distinct rates, based on Internal Revenue Notice 2020-85 for 2022; Projected table to 2021 with sex distinct rates, based on Internal Revenue Notice 2019-67 for 2021
Normal retirement age	Later of age 65, age 62 with 30 years of service, or current age for 2022 and 2021
Asset valuation	Actuarial Value of Asset Method based on Internal Revenue Notice 2009-22 for 2022 and 2021
Salary increases	N/A (see Note 1)
Actuarial method	Accrued Benefit or Unit Credit Actuarial Cost Method for 2022 and 2021

The actuarial present value of accumulated plan benefits and changes in accumulated plan benefits under the terms of the Plan, computed by the consulting actuary as of January 1, 2022, are as follows:

	January 1, 2022
Actuarial present value of accumulated plan benefits:	
Vested benefits	
Participants currently receiving payments	$23,671,613
Other participants	
Active	8,379,668
Terminated vested	11,418,981
Nonvested accumulated plan benefits	121,414
Total actuarial present value of accumulated plan benefits	$43,591,676

The following is a reconciliation of the present value of accumulated plan benefits:

	January 1, 2022
Actuarial present value of accumulated plan benefits as of January 1, 2021	$46,149,114
Decrease during the year attributable to:	
Benefits paid during the year	(2,951,612)
Benefits accumulated less net gain	(170,889)
Increase during the year attributable to:	
Assumptions loss (gain)	(588,790)
Passage of time	1,153,853
Actuarial present value of accumulated plan benefits as of January 1, 2022	$43,591,676

The actuarial present value of accumulated plan benefits is calculated on the assumptions that the Plan is ongoing. The actuarial present value of accumulated plan benefits determined on a plan termination basis would be significantly higher.

Note 4 - Plan termination

While the Company has not expressed any formal intent to terminate the Plan, the Plan provides that it may do so in certain circumstances subject to provisions set forth in ERISA. Upon termination or partial termination, the interest of all affected participants in benefits accrued to the date of termination will become fully vested and nonforfeitable. However, each participant will only have the right to payment of his or her vested benefits from the assets of the Plan or from the PBGC to the extent it guarantees plan benefits.

If the Plan is terminated, the assets of the Plan will be allocated to individual participants, former participants or beneficiaries, and remain allocated to such persons except to the extent that Section 4044 of ERISA requires any benefits to be canceled or funds to become unallocated.

If the funds are insufficient to pay all benefits of the Plan, the unallocated funds of the Plan will be allocated in the following order:

a) Benefits to participants and their beneficiaries to whom payment commenced, or could have commenced, at least three years prior to the termination of the Plan.

b) Benefits to all other vested participants.

c) Benefits to all other participants.

In the event of termination and after all liabilities have been paid, any excess assets are paid to the Company.

There shall be no liability or obligation on the part of the Company to make any further contributions under the Plan toward the provision of such benefits in the event of termination of this Plan except as may be required by ERISA.

Certain benefits under the Plan are insured by the PBGC if the Plan terminates. Generally, the PBGC guarantees most vested normal age retirement benefits, early retirement benefits and certain disability and survivor's pensions. However, the PBGC does not guarantee all types of benefits under the Plan, and the amount of benefit protection is subject to certain limitations. Vested benefits under the Plan are guaranteed at the level in effect on the date of the Plan's termination. However, there is a statutory limit on the amount of an individual's monthly benefit that the PBGC guarantees. That limit applies to those pensioners who elect to receive their benefits in the form of a single-life annuity and are at least 65 years old at the time of retirement or Plan termination, whichever comes later. For younger annuitants or for those who elect to receive their benefits in some form more valuable than a single-life annuity, the corresponding limits are actuarially adjusted downward.

Note 5 - Fair value measurements

The framework for measuring fair value 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") and the lowest priority to unobservable inputs ("level 3"). The three levels of the fair value hierarchy under Financial Accounting Standards Board issued Accounting Standards Codification 820, *Fair Value Measurement*, are described as follows:

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

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; and
- Inputs that are derived principally from or corroborated by observable market data by correlation or other means.

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

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

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

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

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

U.S. Government Debt Instruments: Valued at quoted market prices in the active market at the close of the last business day of the year. The funds are classified within level 1 of the fair value hierarchy.

Corporate Common and Preferred Stocks and Corporate Debt Instruments: Valued at the closing price reported in the active market in which the individual securities are traded. The securities are classified within level 1 of the fair value hierarchy.

Limited Partnerships: Valued based on NAV per share as a practical expedient. The NAV, as provided by the fund manager, is used as the practical expedient to estimate fair value. The NAV is based on the fair value of the underlying investments held by the fund less its liabilities. This practical expedient would not be used if it is determined that the fund will sell the investment for an amount different from the reported NAV.

The following tables set forth by level, within the fair value hierarchy, the Plan's assets at fair value as of December 31, 2022 and 2021. Classification within the fair value hierarchy is based on the lowest level of any input that is significant to the fair value measurement.

	2022			
	Level 1	Level 2	Level 3	Total
Mutual Funds	$ 3,835,281	$ -	$ -	$ 3,835,281
U.S. Government Debt Instruments	338,629	-	-	338,629
Corporate Common Stocks	7,283,387	-	-	7,283,387
Corporate Debt Instruments	4,524,094	-	-	4,524,094
Corporate Preferred Stocks	9,732	-	-	9,732
Total assets in the fair value hierarchy	$ 15,991,123	$ -	$ -	15,991,123
Investments measured at NAV (a)				3,248,467
Total assets, at fair value				$ 19,239,590

	2021			
	Level 1	Level 2	Level 3	Total
Mutual Funds	$ 5,708,652	$ -	$ -	$ 5,708,652
U.S. Government Debt Instruments	303,565	-	-	303,565
Corporate Common Stocks	12,925,141	-	-	12,925,141
Corporate Debt Instruments	5,655,189	-	-	5,655,189
Corporate Preferred Stocks	105,798	-	-	105,798
Other	1,425,012	-	-	1,425,012
Total assets in the fair value hierarchy	$ 26,123,357	$ -	$ -	26,123,357
Investments measured at NAV (a)				1,936,213
Total assets, at fair value				$ 28,059,570

(a) In accordance with Subtopic 820-10, certain investments that were measured at net asset value per share (or its equivalent) have not been classified in the fair value hierarchy. The fair value amounts presented in this table are intended to permit reconciliation of the fair value hierarchy to the line items presented in the statements of net assets available for benefits.

Investments Measured Using the Net Asset Value per Share Practical Expedient

The following tables summarize investments for which fair value is measured using the NAV per share practical expedient as of December 31, 2022 and 2021, respectively. There are no participant redemption restrictions for these investments; the redemption notice period is applicable only to the Plan.

	2022			
	Fair value	Unfunded commitments	Redemption frequency (if currently eligible)	Redemption notice period
Ironwood Institutional Multi-Strategy Fund	$ 1,000,604	None	Semi-annual	95 days
Shannon River Limited Fund	746,756	None	Quarterly	60 days
Abbey Capital Limited Alternative Fund	567,072	None	Daily	None
Starboard Value Limited Fund	447,526	None	Quarterly	60 days
Blackstone Private Credit Fund	486,509	None	Quarterly	60 days
Total	$ 3,248,467			

	2021			
	Fair value	Unfunded commitments	Redemption frequency (if currently eligible)	Redemption notice period
Ironwood Institutional Multi-Strategy Fund	$ 1,010,028	None	Semi-annual	95 days
Abbey Capital Limited Alternative Fund	471,813	None	Daily	None
Shannon River Limited Fund	454,372	None	Quarterly	60 days
Total	$ 1,936,213			

The Plan Administrator sets the valuation policies for the Plan assets and is responsible for the determination of fair value. The Plan Administrator compares price changes between periods to current market conditions, compares trade prices of securities to fair value estimates, and performs ongoing due diligence to confirm that independent pricing services use market-based parameters for valuation. Valuation approaches are reviewed on an ongoing basis and revised as necessary based upon changing market conditions to ensure values present a reasonable exit price.

Note 6 - 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 any such changes could materially affect the amounts reported in the statements of net assets available for benefits and changes in net assets available for benefits.

Plan contributions are made, and the actuarial present value of accumulated plan benefits are reported, based on certain assumptions pertaining to interest rates, inflation rates and employee demographics, all of which are subject to change. Due to uncertainties inherent in the estimations and assumptions process, it is at least reasonably possible that changes in these estimates and assumptions in the near-term would-be material to the financial statements.

Note 7 - Group annuity contract with Midland National Life Insurance Company

In 2022, the Plan entered into a group annuity contract with Midland National Life Insurance Company ("Midland"). At the direction of the Plan Administrator, approximately $3,000,000 of Plan assets were distributed to Wells to purchase an annuity for retiring employees. Purchased annuities are contracts under which Wells is obligated to pay benefits to named employees or their beneficiaries.

Funds under the group annuity contract that have been allocated and applied to purchase annuities (that is, Midlands is obligated to pay the related pension benefits) are excluded from the Plan's assets.

Note 8 - Tax status

The Plan obtained its latest determination letter on May 30, 2014, in which the Internal Revenue Service ("IRS") stated that the Plan, as then designed, was in compliance with the applicable requirements of the Internal Revenue Code ("IRC"). Although the Plan has been amended since receiving the determination letter, the Plan Administrator believes that the Plan is designed and is currently being operated in compliance with the applicable requirements of the IRC. Therefore, no provision for income taxes has been included in the Plan's financial statements for any noncompliance with the IRC.

U.S. GAAP requires Plan management to evaluate tax positions taken by the Plan and to recognize a tax liability (or asset) if the Plan has taken an uncertain position that more likely than not would not be sustained upon examination by the IRS. The Plan is subject to routine audits by taxing jurisdictions; however, there are currently no audits for any tax periods in progress.

Note 9 - Information certified by custodian

The Plan Administrator has elected the method of compliance permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Investments held at December 31, 2022 and 2021, and investment income (loss) for the years then ended, that are disclosed in the accompanying financial statements and supplemental Schedule of Assets (Held at End of Year) (Schedule H, Line 4i), were obtained or derived from the information supplied to the Plan Administrator and certified as complete and accurate by BMO Harris Bank N.A. (BMO), the custodian of the Plan.

Note 10 - Related party transactions and parties-in-interest transactions

BMO serves as a directed custodian for the Plan and the Plan invests in certain investments managed by BMO. As a result of these related-party relationships, the investments managed by BMO qualify as exempt party-in-interest transactions. Total fees charged by the custodian for investment management and certain other administrative expenses totaled $25,953 and $28,016 for the years ended December 31, 2022 and 2021, respectively. Fees incurred by the Plan for other investment management services totaled $149,676 and $218,962 for the years ended December 31, 2022 and 2021, respectively, and were paid to other parties-in-interest for actuarial and other administrative services related to the Plan. Remaining expenses paid by the Plan of $176,302 and $202,404 for the years ended December 31, 2022 and 2021, respectively, were paid to the PBGC. The Plan Sponsor pays directly any other fees related to the Plan's operations.

Supplementary Information

The Community Builders Retirement Plan
EIN: 04-2324773
Plan Number: 001

Schedule of Assets (Held at End of Year) (Schedule H, Line 4i)
December 31, 2022

(a)	(b) Identity of issue, borrower, lessor or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par, or maturity value	(d) Cost	(e) Current value
	Corporate Common Stocks			
		Advance Auto Pts Inc Com	$ 3,500	$ 3,088
		Alibaba Group Hldg LTD Sponsored Ads	41,532	22,199
		Amazon.Com Inc Com	5,873	7,896
		Bright Horizons Fam Sol In Del Com	5,036	2,903
		Burlington Stores Inc Com	4,237	4,054
		Caesars Entertainment Inc Com	5,066	5,034
		Cheesecake Factory Inc Com	23,463	18,708
		Chewy Inc Cl A	3,419	1,927
		Chipotle Mexican Grill Inc Cl A	22,044	30,524
		Compagnie Fin Richemontag Swi ADR	6,728	8,746
		Compass Group PLC Sponsored ADR	19,785	22,720
		Darden Restaurants Inc Com	2,866	3,042
		Dollar Gen Corp New Com	18,881	25,364
		Dollar Tree Inc Com	17,818	16,547
		Dorman Products Inc Com	8,460	7,924
		Five Below Inc Com	6,969	9,904
		Floor & Decor Hldgs Inc Cl A	5,587	5,848
		Genuine Parts Co Com	22,345	41,122
		Grand Canyon Ed Inc Com	6,881	7,819
		Haier Smart Home Co LTD Unsponsored ADR	25,205	25,233
		Hasbro Inc Com	9,700	7,870
		Hilton Worldwide Hldgs Inc When Issued	17,069	16,806
		Industria De Diseno Textil Ind ADR	15,603	18,473
		JD Com Inc Spon ADR Cl A	17,986	13,415
		Kering S A Adr	9,959	9,744
		Lkq Corp Com	7,792	7,798
		Lci Inds Com	6,266	4,900
		Leslies Inc Com	34,677	21,820
		Lithia Mtrs Inc Cl A Com	2,075	2,048
		Lowes Cos Inc Com	23,254	29,488
		Lululemon Athletica Inc Com	19,177	19,223
		Mattel Inc Com	5,908	6,815
		Meituan	8,199	8,775
		Mercadolibre Inc Com	12,589	10,155
		National Vision Hldgs Inc Com	3,403	3,954
		O Reilly Automotive Inc New Com	1,434	4,221
		Ollies Bargain Outlt Hldgs Inc Com	3,957	2,951
		Planet Fitness Inc Cl A	6,589	6,856
		Prosus N V Sponsored ADR	11,167	5,875
		Ross Stores Inc Com	3,178	4,063
		Sands China LTD Unsponsore ADR	14,396	14,502
		Shenzhou Intl Group Hldgs LTD ADR	8,616	6,806
		Shimano Inc Adr	8,121	7,991
		Starbucks Corp Com	11,808	14,781
		Target Corp Com	31,825	42,476
		Thor Inds Inc Com	17,979	14,871

The Community Builders Retirement Plan
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December 31, 2022

(a)	(b) Identity of issue, borrower, lessor or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par, or maturity value	(d) Cost	(e) Current value
		Ulta Beauty, Inc	9,056	15,948
		Valeo Sponsored ADR	8,328	5,767
		Xpeng Inc Ads	13,600	3,937
		Yum China Hldgs Inc Com	19,152	20,275
		Altria Group Inc Com	28,263	28,249
		Ambev Sa Sponsored ADR	14,736	10,643
		Anheuser Busch Inbev Sponsored ADR	10,237	12,669
		Bid Corp LTD Sponsored ADR	5,860	5,195
		British Amern Tob PLC Sponsored ADR	10,056	8,796
		Budweiser Brewing Co Apac LTD	11,173	11,462
		Carrefour Sa Sponsored ADR	12,161	10,815
		Caseys Gen Stores Inc Com	15,754	19,519
		China Mengniu Dairy Co LTD	8,096	6,032
		Costco Whsl Corp New Com	21,500	20,999
		Danone Sponsored ADR	34,693	28,182
		Diageo PLC Sponsored ADR New	18,399	22,987
		Fomento Economico Mex Sp ADR	23,709	24,216
		Freshpet Inc Com	4,269	3,008
		Hershey Co Com	10,534	16,210
		Kimberly Clark Corp Com	36,785	43,033
		L'Oreal-Unsponsored ADR	21,809	31,046
		Lauder Estee Cos Inc Cl A	9,422	9,924
		National Beverage Corp Com	17,767	19,961
		Nestle S A Sponsored ADR Repstg Reg	9,423	12,623
		Pernod Ricard Sa Sponsored ADR	10,321	10,669
		Philip Morris Intl Inc Com	47,028	56,779
		Reckitt Benckiser PLC Sponsored ADR	37,111	32,628
		Shiseido LTD Sponsored ADR	8,915	9,858
		Unicharm Corp Sponsored ADR	11,014	12,729
		Unilever PLC Sponsored ADR New	79,322	78,949
		Wd 40 Co Com	17,082	14,670
		Wal-Mart De Mexico S A De C V	9,635	9,614
		Geopark LTD USD Shs	5,173	5,037
		BP PLC Spon ADR	9,661	12,784
		Coterra Energy Inc	7,035	5,921
		Chevron Corp New Com	32,983	50,616
		Conocophillips Com	18,300	32,450
		Diamondback Energy Inc Com	19,000	19,833
		Exxon Mobil Corp Com	26,686	41,914
		Halliburton Co Com	9,651	11,923
		Hess Corp Com	13,876	19,713
		Kosmos Energy LTD Com	5,143	4,910
		PJSC Lukoil Sponsored ADR	25,702	2,582
		Petroleo Brasileiro S.A.-ADR	12,417	9,574
		Royal Dutch Shell PLC	3,724	17,711
		Sm Energy Co Com	5,907	4,946
		Schlumberger LTD Com	16,796	19,834
		Tenaris Sa Sponsored ADR	11,918	14,768
		Totalenergies SE	8,653	11,671
		Woodside Energy Group LTD	2,647	2,978
		Aon PLC Shs Cl A	9,773	11,704

The Community Builders Retirement Plan
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Schedule of Assets (Held at End of Year) (Schedule H, Line 4i)
December 31, 2022

(a)	(b) Identity of issue, borrower, lessor or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par, or maturity value	(d) Cost	(e) Current value
		Willis Towers Watson Pub LTD Co Shs	11,087	11,740
		Xp Inc Cl A	10,848	5,860
		Chubb LTD Com	31,532	52,503
		AIA Group LTD Sponsored ADR	29,822	43,907
		Allianz SE Unsponsrd Ads	30,899	33,984
		Apollo Global Mgmt Inc Com	4,562	4,976
		AXA Sa Sponsored ADR	18,718	22,273
		Bnp Paribas Sponsored ADR Repstg 1/2	7,807	8,724
		Banco Bilbao Vizcaya Argentaria S A	11,491	13,601
		Banco Do Brasil S A Sponsored ADR	12,105	9,854
		Bank of America Corp Com	39,876	46,633
		Bank Hawaii Corp Com	36,764	36,221
		Barclays PLC ADR	20,446	22,394
		Cboe Global Markets, Inc	16,839	19,322
		Caixabank ADR	1,491	2,037
		Citigroup Inc Com New	47,550	36,636
		Dbs Group Hldgs LTD Sponsored ADR	22,093	32,979
		First Amern Finl Corp Com	13,096	15,597
		First Finl Bankshares Inc Com	15,880	15,617
		First Rep Bk San Fran Cali New Com	19,701	19,502
		Globe Life Inc Com	11,813	15,671
		Goosehead Ins Inc Com Cl A	2,207	962
		Grupo Financiero Banorte S A B ADR	7,953	10,399
		Hdfc Bk LTD ADR Repstg 3 Shs	60,938	72,651
		Hillman Solutions Corp Com Cl A	15,251	12,783
		Houlihan Lokey Inc Cl A	19,342	25,276
		Icici Bk LTD Sponsored ADR	23,051	33,273
		Industrial & Coml Bk China ADR	35,469	26,278
		ING Groep N V Sponsored ADR	14,601	18,450
		JPMorgan Chase & Co Com	46,546	59,406
		Kb Finl Group Inc Sponsored ADR	9,256	8,737
		Kkr & Co Inc Cl A	5,656	6,917
		Kinsale Cap Group Inc Com	3,276	3,138
		LPL Finl Hldgs Inc Com	2,864	4,107
		Lakeland Finl Corp Com	17,963	17,367
		M & T Bk Corp Com	20,585	19,583
		MCSI Inc Cl A	12,651	16,746
		Manulife Finl Corp Com	15,143	15,592
		Markel Corp Com	21,960	27,667
		Moodys Corp Com	11,163	12,817
		Morgan Stanley Com New	26,499	48,291
		Nitori Holdings Co LTD Unsponsrd Ads	9,802	8,916
		Picc Ppty & Cas Co LTD ADR	12,557	11,535
		PRA Group Inc Com	2,967	2,906
		PT Bk Mandiri Persero Tbk ADR	14,033	18,527
		Ping An Ins Group Co China LTD Spon	29,035	20,527

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Schedule of Assets (Held at End of Year) (Schedule H, Line 4i)
December 31, 2022

(a)	(b) Identity of issue, borrower, lessor or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par, or maturity value	(d) Cost	(e) Current value
		Primerica Inc Com	13,956	16,735
		Prudential PLC ADR	42,649	42,209
		Rli Corp Com	16,206	21,266
		Svb Finl Group Com	5,096	3,912
		Sumitomo Mitsui Finl Group Inc	11,969	14,757
		Swedbank A B Spd ADR	13,072	12,609
		Travelers Cos Inc Com	14,965	23,812
		Truist Finl Corp Com	38,584	38,297
		Unicredit Spa Unsponsord ADR	32,589	43,144
		Zurich Ins Group LTD Sponsored ADR	8,671	10,614
		Medtronic PLC Shs	58,889	49,119
		Novocure LTD Ord Shs	1,695	1,027
		Alcon Inc Ord Shs	15,416	16,521
		Amn Healthcare Services Inc Com	3,520	4,935
		Agilent Technologies Inc Com	18,722	22,597
		Align Technology Inc Com	3,369	2,109
		Amedisys Inc Com	9,801	4,929
		Array Technologies Inc Com Shs	3,399	3,035
		Astrazeneca PLC Sponsored ADR	32,933	37,154
		Bayer A G Sponsored ADR	15,669	12,700
		Biomarin Pharmaceutical Inc Com	1,722	2,070
		Bio Techne Corp Com	16,914	11,603
		Boston Scientific Corp Com	9,527	11,799
		Azenta Inc.	21,250	23,579
		Cspc Pharmaceutical Group LTD	10,325	9,133
		Catalent Inc Com	2,096	2,070
		Certara Inc Com	5,810	2,941
		Chemed Corp New Com	3,396	5,104
		Chugai Pharmaceuticals Co LTD ADR	13,610	14,767
		Danaher Corp Com	17,168	17,518
		Definitive Healthcare Corp Class A	3,133	1,956
		Dexcom Inc Com	4,999	6,002
		Edwards Lifesciences Corp Com	1,116	1,045
		Ensign Group Inc Com	5,895	8,799
		Exact Sciences Corp Com	2,527	1,881
		Glaukos Corp Com	4,257	2,053
		Gsk PLC Sponsored ADR	14,732	10,753
		Heska Corp Com Restrc New	3,189	1,989
		Hologic Inc Com	4,477	4,863
		Humana Inc Com	5,456	6,146
		Idexx Laboratories Inc Com	21,339	19,990
		Illumina Inc Com	2,403	2,022
		Inspire Med Sys Inc Com	2,977	4,030
		Insulet Corp Com	3,830	5,005
		Intuitive Surgical Inc Com New	20,941	20,697
		Iqvia Hldgs Inc Com	10,136	10,859
		Johnson & Johnson Com	39,682	56,881
		Konninklijke Philips N.V.	24,094	15,545
		Lonza Group AG ADR	10,906	15,427

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December 31, 2022

(a)	(b) Identity of issue, borrower, lessor or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par, or maturity value	(d) Cost	(e) Current value
		McKesson Corp Com	15,740	19,881
		Medpace Hldgs Inc Com	5,572	6,797
		Merck & Co Inc New Com	29,461	46,266
		Molina Healthcare Inc Com	2,527	2,972
		Neogen Corp Com	4,070	1,965
		Novartis AG Sponsored ADR	64,870	73,483
		Oak Str Health Inc Com	2,355	2,000
		Orthopediatrics Corp Com	2,102	2,066
		Pennant Group Inc Com	6,118	1,878
		Pfizer Inc Com	32,057	45,450
		Phreesia Inc Com	4,297	2,880
		Privia Health Group Inc Com	5,433	3,929
		Progyny Inc Com	5,173	2,928
		Resmed Inc Com	922	1,041
		Roche Hldg LTD Sponsored ADR	49,516	51,258
		Sanofi Sponsored ADR	23,488	23,489
		Sarepta Therapeutics Inc Com	2,132	3,240
		Shionogi & Co LTD Unsponsored Ads	12,072	11,156
		Signify Health Inc Cl A Com	4,339	5,875
		Sonova Hldg AG ADR	6,444	9,007
		Sysmex Corp ADR	8,774	8,850
		Takeda Pharmaceutical Co LTD	30,116	24,476
		Teleflex Inc Com	4,447	3,994
		U S Physical Therapy Inc Com	3,378	2,998
		Unitedhealth Group Inc Com	24,037	30,750
		Veeva Sys Inc Cl A Com	22,314	20,656
		Waters Corp Com	8,442	11,991
		Wuxi Biologics Cayman Inc Unsponsord	6,287	5,859
		Zoetis Inc Cl A	12,527	14,655
		Johnson Ctls Intl PLC Shs	34,972	51,328
		Trane Technologies PLC Shs	10,092	11,766
		Kornit Digital LTD Shs	6,134	3,124
		Aena Sme S A Unsponsored ADR	22,437	17,602
		Albany Intl Corp New Cl A	19,921	25,239
		Alfa Laval AB Sweden ADR	7,374	11,501
		Alstom ADR	34,004	24,837
		Armstrong World Inds Inc New Com	18,331	15,639
		Atlas Copco AB Sponsored ADR New	19,396	30,078
		Bidvest Group LTD Sponsored ADR	7,857	6,753
		Builders Firstsource Inc Com	2,708	3,958
		CSX Corp Com	15,280	14,623
		Canadian Natl Ry Co Com	24,902	30,077
		Cintas Corp Com	6,820	9,032
		Construction Partners Inc Com Cl A	17,033	17,562
		Costar Group Inc Com	5,041	5,873
		Daifuku Co LTD Unsponsred Ads	8,178	6,885

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December 31, 2022

(a)	(b) Identity of issue, borrower, lessor or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par, or maturity value	(d) Cost	(e) Current value
		Deere & Co Com	19,272	21,867
		Equifax Inc Com	2,905	3,110
		Expeditors Intl Wash Inc Com	11,527	15,588
		Exponent Inc Com	4,000	5,846
		Fanuc Corporation ADR	42,470	34,560
		Fluor Corp New Com	14,831	23,500
		General Dynamics Corp Com	27,865	39,945
		Graco Inc Com	13,532	16,613
		Grupo Aeroportuario Del Centro Spon	9,201	9,585
		Gpo Aeroportuario Del Pac Sab Spon	6,468	8,629
		Healthcare Svcs Group Inc Com	4,709	1,980
		Hubbell Inc Com	10,667	16,428
		Insperity Inc Com	11,615	15,677
		John Bean Technologies Corp Com	12,861	10,777
		Kadant Inc Com	3,103	4,085
		Knight Swift Transn Hldgs Inc Cl A	2,386	2,987
		Komatsu LTD Spons ADR	10,067	10,724
		Kubota Corp Spons ADR	12,160	11,085
		Landstar Sys Inc Com	17,903	21,503
		Mastec Inc Com	3,694	4,010
		Quanta Svcs Inc Com	2,260	4,987
		Raytheon Technologies Corp Com	11,414	42,689
		RBC Bearings Inc Com	16,356	21,354
		Relx PLC Sponsored ADR	23,003	23,479
		Ritchie Bros. Auctioneers Com	6,521	8,790
		Rolls-Royce Holdings PLC	88,722	46,537
		Ryanair Hldgs PLC Sponsored ADR NE	19,720	19,587
		Schneider Electric SE ADR	17,261	23,242
		Shoals Technologies Group Inc Cl A	2,119	2,122
		Siemens A G Sponsored ADR	33,886	41,992
		Siteone Landscape Supply Inc Com	17,015	17,481
		Smith (A.O.) Corp Com	14,745	15,626
		Techtronic Inds LTD Sponsored ADR	9,355	10,602
		3M Co Com	29,796	24,583
		Transunion Com	3,244	2,951
		Unifirst Corp Com	21,962	21,615
		Union Pac Corp Com	26,760	24,435
		United Parcel Svc Inc Cl B	35,309	34,942
		Vinci S A ADR	13,042	15,582
		Waste Connections Inc Com	4,786	5,966
		Watsco Inc Cl A	40,252	45,641
		Willscot Mobil Mini Hldng Corp Com	3,341	5,963
		Xpo Inc Com	2,930	1,931
		Accenture PLC Class A Ordinary	16,781	14,943
		Genpact Limited	4,411	4,909
		Globant S A Com	6,121	8,071

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EIN: 04-2324773
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Schedule of Assets (Held at End of Year) (Schedule H, Line 4i)
December 31, 2022

(a)	(b) Identity of issue, borrower, lessor or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par, or maturity value	(d) Cost	(e) Current value
		Asml Holding N V Nyregistry Shs	16,628	19,123
		Ase Technology Holding Co., LTD.	7,433	6,828
		Adobe Inc.	4,664	6,057
		Adyen N V Unsponsred Ads	20,973	24,337
		Alarm Com Hldgs Inc Com	6,590	5,937
		Amadeus It Group, S.A.	34,150	29,120
		Amphenol Corp Cl A	1,756	3,045
		Analog Devices Inc Com	32,164	37,726
		Apple Inc Com	49,541	41,577
		Arista Networks Inc Com	5,040	4,975
		Atlassian Corporation Cl A	3,295	2,058
		Autodesk Inc Com	2,132	2,055
		Badger Meter Inc Com	8,079	10,684
		Bill Com Hldgs Inc Com	3,066	2,941
		Blackline Inc Com	5,944	6,861
		Booz Allen Hamilton Hldg Corp Cl A	13,914	19,650
		Broadridge Finl Solutions Inc Com	13,399	15,560
		Broadcom Inc Com	37,127	54,235
		CCC Intelligent Solutions Hld Com	4,034	3,888
		Cisco Sys Inc Com	28,064	39,493
		Cognex Corp Com	4,839	4,946
		Crowdstrike Hldgs Inc Cl A	2,707	2,000
		Dassault Sys Sa ADR Com	15,401	20,268
		Descartes Sys Group Inc Com	4,075	5,850
		Epam Sys Inc Com	13,358	16,060
		Evertec Inc Com	24,280	20,854
		Fair Isaac Corporation Com	6,205	8,380
		FIVE9 Inc Com	5,011	2,985
		Gartner Inc Com	19,158	27,563
		Global Pmts Inc Com	5,345	3,972
		Grid Dynamics Hldgs Inc Class A	2,968	1,964
		Henry Jack & Assoc Inc Com	10,182	12,641
		Hubshot Inc Com	4,999	3,181
		Infineon Technologies-ADR	24,146	32,254
		Infosys Technologies Sp ADR Com	15,699	19,415
		Intel Corp Com	55,161	34,756
		Intuit Com	16,084	17,905
		Kbr Inc Com	5,300	5,914
		Kla Corporation	2,768	4,148
		Lam Resh Corp Com	19,390	18,073
		Manhattan Assocs Inc Com	8,746	8,984
		Marvell Technology Group LTD Com	3,018	3,038
		Mastercard Inc Cl A	24,066	31,644
		Microsoft Corp Com	42,705	73,625
		Microchip Technology Inc Com	4,771	5,972
		Model N Inc Com	5,152	5,963

The Community Builders Retirement Plan
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Schedule of Assets (Held at End of Year) (Schedule H, Line 4i)
December 31, 2022

(a)	(b) Identity of issue, borrower, lessor or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par, or maturity value	(d) Cost	(e) Current value
		Monolithic Pwr Sys Inc Com	3,466	3,182
		Murata MFG Co LTD ADR	18,390	15,903
		National Instrs Corp Com	4,204	3,948
		Nvidia Corp Com	11,775	14,906
		Okta Inc Cl A	4,905	1,981
		Palo Alto Networks Inc Com	28,547	23,582
		Paycom Software Inc Com	5,208	4,964
		Paycor Hcm Inc Com	3,366	2,960
		Paylocity Hldg Corp Com	5,288	6,993
		Pegasystems Inc Com	6,461	3,013
		Power Integrations Inc Com	3,591	4,949
		Pros Holdings Inc Com	2,541	1,966
		Sps Comm Inc Com	4,503	8,862
		Ss&c Technologies Hldgs Inc Com	12,497	11,766
		Sap SE ADR	48,102	49,119
		Servicenow Inc Com	25,317	21,744
		Sitime Corporation Com	1,263	1,017
		Solaredge Technologies Inc Com	7,160	11,048
		Block,Inc.	3,910	2,011
		Squarespace Inc Class A	4,620	3,016
		Taiwan Semiconductor MFG Co LTD	55,952	84,025
		Tokyo Electron LTD ADR	8,215	7,883
		Ubiquiti Inc Com	5,716	7,933
		Universal Display Corp Com	995	973
		Visa Inc Com Cl A	27,230	34,281
		Vontier Corporation Com	14,224	11,888
		Wns Hldgs LTD Sponsored ADR	16,484	15,519
		Wolfspeed Inc	5,497	4,005
		Workday Inc Cl A	1,077	1,004
		Workiva Inc Com Cl A	6,031	8,985
		Linde PLC Com	19,148	28,377
		Air Liquide ADR	26,592	29,871
		Air Prods & Chems Inc Com	8,161	8,014
		Akzo Nobel NV Sponsrd Ads New	25,163	22,211
		Ati Inc.	2,916	2,896
		Anglo Amern PLC Sponsored ADR	9,466	8,915
		Arcelormittal Sa Luxembourg NY	3,334	3,960
		Avery Dennison Corp Com	9,119	11,764
		Bwx Technologies Inc Com	13,943	15,681
		Bhp Group Limited	28,118	25,316
		Cemex S A B De C V Sponsor ADR New	19,107	10,543
		Dow Inc Com	28,308	31,696
		Epiroc Aktiebolag Unsponsred Ads	9,138	14,523
		Freeport-McMoran Inc Cl B	20,984	29,184
		Fuller H B Co Com	15,635	14,611
		Latham Group Inc Com	9,494	2,934

The Community Builders Retirement Plan
EIN: 04-2324773
Plan Number: 001

Schedule of Assets (Held at End of Year) (Schedule H, Line 4i)
December 31, 2022

(a)	(b) Identity of issue, borrower, lessor or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par, or maturity value	(d) Cost	(e) Current value
		Novozymes A/S Sponsored ADR	8,094	7,828
		Rio Tinto PLC Sponsored ADR	23,781	31,257
		Royal Gold Inc Com	11,408	11,723
		The Scotts Miracle-Gro Company	27,192	10,739
		Sherwin Williams Co Com	3,100	3,086
		Symrise AG ADR	8,962	12,774
		Alexandria Real EST Equities Inc Com	17,646	16,169
		Americold Realty Trust, Inc	11,349	11,607
		Boston Pptys Inc Com	39,372	26,424
		Getty Realty Corp Com	13,615	13,574
		Healthpeak Pptys Inc Com	46,641	40,814
		Hudson Pac Pptys Inc Com	8,481	3,941
		Sun Cmntys Inc Com	15,304	19,448
		Vici Pptys Inc Com	32,488	33,469
		Partners Group PE - P	475,000	476,384
		Yandex N V Shs Class A	19,026	6,486
		AT&T Inc Com	42,036	33,635
		Alphabet Inc Cap Stk Cl C	8,901	12,866
		Alphabet Inc Cap Stk Cl A	10,630	13,852
		BCE Inc Com New	49,662	49,883
		Bilibili Inc Spons Ads Rep Z	9,815	4,833
		Comcast Corp Cl A	35,377	32,522
		Deutsche Telekom AG Sponsored ADR	21,847	22,278
		Grupo Televisa Sa De Cv Global Dep	8,239	4,802
		Liberty Broadband Corp Com Ser C	14,918	11,822
		Liberty Media Corp Delaware Com C	10,477	11,778
		Live Nation Entertainment, Inc	2,375	2,023
		Netease Inc Sponsored ADR	4,778	4,866
		Pldt Inc Sponsored ADR	7,597	4,925
		Perusahaan Perseroan Persero P T	29,397	27,308
		Tencent Hldgs LTD ADR	83,152	73,219
		The Trade Desk Inc Com Cl A	3,868	2,958
		Tim S A Spndr ADR	5,811	4,846
		Alliant Energy Corp Com	11,096	11,594
		Centrais Eletricas Brasileiras	9,844	8,644
		Duke Energy Corp New Com	40,091	47,684
		Enn Energy Hldgs LTD ADR	13,559	12,133
		Enel Societa Per Azioni ADR	45,822	33,190
		Entergy Corp New Com	9,594	11,588
		Iberdrola S A Sponsored ADR Repstg 1	10,152	10,685
		Nextera Energy Inc Com	27,450	55,176
		Portland Gen Elec Co Com New	14,154	15,386
		Rwe AG Sponsored ADR Repstg Ord Par	14,238	16,557
		Xcel Energy Inc Com	9,441	11,568
		Total Corporate Common Stocks	$ 6,839,248	$ 7,283,387

The Community Builders Retirement Plan
EIN: 04-2324773
Plan Number: 001

Schedule of Assets (Held at End of Year) (Schedule H, Line 4i)
December 31, 2022

(a)	(b) Identity of issue, borrower, lessor or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par, or maturity value	(d) Cost	(e) Current value
	Corporate Preferred Stocks			
		Banco Bradesco S A Sponsored ADR	$ 1,954	$ 1,933
		Itau Unibanco Hldg Sa Sponsored ADR	10,041	7,799
		Total Corporate Preferred Stocks	$ 11,995	$ 9,732
	Mutual Funds			
		Western Asset Smash Series Ec Fund #938	$ 307,476	$ 249,519
		Western Asset Smash Series C Fund #937	89,771	87,065
		Western Asset Smash Series M Fund #936	194,412	165,631
		Lord Abbett Short Duration Income	340,952	329,033
		Pgim Total Return Bond Fund Class Z	1,092,606	1,092,606
		Pgim Short-Term Corporate Bond Fund	347,570	328,600
		Ishares Core S&P 500 ETF	702,621	997,793
		ACAP Strategic Fund	891,605	585,034
		Total Mutual Funds	$ 3,967,013	$ 3,835,281
	U.S. Government Debt Instruments			
		US Treasury Note 12/31/2026	$ 14,026	$ 13,435
		Federal Natl Mtg Assn Nts	14,205	12,908
		Federal Home Ln Mtg Corp Partn CTF 02/01/2052	14,995	13,948
		Federal Home Ln Mtg Corp Partn CTF 10/01/2052	18,308	17,970
		Federal Home Ln Mtg Corp Partn CTF 11/01/2052	10,775	10,737
		Federal Home Ln Mtg Corp Partn CTF 02/01/2022	23,254	22,011
		Federal Home Ln Mtg Corp Partn CTF 04/01/2022	9,546	9,428
		Federal Natl Mtg Assn Gtd Passthru 3/01/2052	15,151	14,172
		Federal Natl Mtg Assn Gtd Passthru 10/01/2051	39,623	36,464
		Federal Natl Mtg Assn Gtd Passthru 04/01/2042	15,843	14,116
		Federal Natl Mtg Assn Gtd Passthru 07/01/2052	33,560	32,523
		Federal Natl Mtg Assn Gtd Passthru 9/01/2052	19,087	18,416
		Federal Natl Mtg Assn Gtd Passthru 12/01/2052	14,033	13,968
		US Treasury Bond 02/15/2049	52,739	44,500
		US Treasury Bond 02/15/2050	31,780	31,732
		US Treasury Bond 02/15/2051	36,556	32,301
		Total U.S. Government Debt Instruments	$ 363,481	$ 338,629
	Corporate Debt Instruments			
		American Honda Fin Corp MTN Fr	$ 34,348	$ 29,049
		Bk of America Corp Fr	21,941	22,054
		BP Cap Mkts Amer Inc Sr Glbl NT	21,681	19,201
		Burlington Northn Santa Fe CP Sr Deb	16,535	14,426
		Colgate Palmolive Co Mtns Fr	10,958	11,902
		Erp Oper LTD Partnership Sr Glbl NT	17,843	16,484
		Indiana Mich Pwr Co Sr M NT	52,283	48,062
		JP Morgan Chase Bank NA Sr NT	21,912	21,674
		JPMorgan Chase & Co Sr NT	30,676	27,238
		Nike Inc Sr Glbl	25,063	22,923
		Oracle Corp	28,127	24,987
		Principal Finl Group Inc Sr Glbl	20,317	20,548

The Community Builders Retirement Plan
EIN: 04-2324773
Plan Number: 001

Schedule of Assets (Held at End of Year) (Schedule H, Line 4i)
December 31, 2022

(a)	(b) Identity of issue, borrower, lessor or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par, or maturity value	(d) Cost	(e) Current value
		Procter & Gamble Co Sr Glbl	37,408	34,107
		Simon Ppty Group LP Sr Glbl NT	21,038	19,570
		State Str Corp Sr NT	72,487	69,292
		Verizon Communications Inc Sr NT	21,372	19,479
		Wells Fargo & Co Sr NT	22,558	22,628
		Amazon Com Inc Sr NT	21,940	19,600
		Archer Daniels Midland Co NT	16,522	15,465
		Bank Amer Corp Fr	22,506	20,079
		Bk of America Corp Fr	40,167	33,003
		CVS Health Corp Sr NT	22,095	20,312
		Citigroup Inc Sr NT 7/24/028	20,720	19,286
		Citigroup Inc Sr NT 10/27/2028	35,695	32,846
		Comcast Corp New Sr NT 10/15/28	21,671	20,138
		Comcast Corp New Sr NT 1/15/31	33,403	26,673
		Costco Whsl Corp New Sr NT 4/20/2032	36,840	30,832
		Deere & Co	100,656	90,113
		Evergy Metro Inc 1m 2020 Bd	26,552	20,567
		Goldman Sachs Group Inc NT	99,080	95,025
		Goldman Sachs Group Inc Sr Glbl	22,161	19,778
		Home Depot Inc Sr NT	20,921	21,326
		Intel Corp Sr NT	80,641	80,611
		JP Morgan Chase Bank NA NT	27,941	26,090
		JPMorgan Chase & Co Sr NT 11/19/31	39,951	32,597
		JPMorgan Chase & Co Sr NT 6/1/29	25,192	22,550
		Merck & Co Inc Sr Glbl	26,476	22,358
		National Rural Utils Coop Fin Col Tr	98,253	91,778
		PNC Finl Svcs Group Inc Sr NT	34,789	28,845
		PNC Finl Svcs Group Inc Sr NT 4/23/2032	19,164	17,797
		TJX Cos Inc New Sr NT	22,636	18,710
		Truist Finl Corp Sr NT	26,331	21,689
		Virginia Elec & Pwr Co	24,870	22,610
		Wells Fargo & Co Medium Term Sr Nts	21,769	20,427
		Wells Fargo & Co Fr	28,384	22,358
		AT&T Inc Glbl NT	21,272	19,981
		Abbott Labs Sr NT	40,494	28,273
		Alabama Pwr Co Sr 2015a NT	76,724	58,268
		Allstate Corp Sr NT	77,842	63,694
		Amazon Com Inc Sr NT	16,489	12,968
		Amazon Com Inc	39,996	29,235
		Apple Inc Sr Glbl	76,231	69,442
		Apple Inc Sr Glbl NT	31,270	28,544
		Baker Hughes A GE Co LLC Ba Sr Glbl NT	51,748	43,678
		Bank Amer Corp Sr NT	108,178	88,350
		Bank Amer Corp Fr	27,866	17,999
		Bk of America Corp Fr	31,611	19,363
		Berkshire Hathaway Energy Co Sr Glbl	63,247	49,629
		Berkshire Hathaway Fin Corp Sr Glbl	26,579	20,475
		Berkshire Hathaway Fin Corp Sr NT	26,922	19,375
		BP Cap Mkts Amer Inc Sr Glbl NT	27,381	18,675
		BP Cap Mkts Amer Inc NT	27,399	18,350
		Burlington Northn Santa Fe CP Glbl	39,324	27,657
		Caterpillar Inc Del Sr NT	86,391	69,265
		Citigroup Inc Sr SB NT	53,855	41,548
		Citigroup Inc Sr NT	26,836	18,920

The Community Builders Retirement Plan
EIN: 04-2324773
Plan Number: 001

Schedule of Assets (Held at End of Year) (Schedule H, Line 4i)
December 31, 2022

(a)	(b) Identity of issue, borrower, lessor or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par, or maturity value	(d) Cost	(e) Current value
		Citigroup Inc Sr NT	18,741	16,947
		Comcast Corp New Sr NT 08/15/2035	27,616	20,476
		Comcast Corp New Sr NT 08/15/2047	54,623	43,124
		Comcast Corp New Sr NT 10/15/2038	45,355	32,334
		Comcast Corp New Sr NT 8/15/2062	20,803	14,057
		Commonwealth Edison Co 1st Mtg Bd	56,689	51,523
		ConocoPhillips Co Sr Glbl	45,204	36,325
		Consolidated Edison Co N Y Inc 2012	86,498	66,953
		Consumers Energy Co 1st Mtg	15,026	10,412
		Detroit Edison Co 2012 B	97,171	84,251
		Disney Walt Co New Medium Term Nts	89,084	69,824
		Disney Walt Co Sr Glbl NT	28,452	21,518
		Duke Energy Carolinas LLC 1mtg Bd	91,314	69,823
		Entergy LA LLC 1st Mtg Bd	35,622	28,879
		Enterprise Prods Oper LLC Sr NT	14,414	12,782
		Exxon Mobil Corp Sr Glbl NT	54,575	40,490
		Florida Pwr & LT Co 1stm Bd	64,476	57,851
		Gilead Sciences Inc Sr NT	91,313	79,179
		Goldman Sachs Group Inc Sr NT	27,925	19,873
		Goldman Sachs Group Inc Sr NT 2/24/2043	15,262	14,696
		Home Depot Inc Sr Glbl	92,230	79,709
		JPMorgan Chase & Co Sub NT	32,009	28,158
		JP Morgan Chase Bank NA	26,586	18,720
		Johnson & Johnson Deb	113,572	105,119
		Kansas City Pwr & LT Co	14,918	12,006
		Kimberly Clark Corp Sr NT	96,912	85,192
		Massachusetts Inst Technology Bd	102,781	87,905
		Mastercard Inc Sr NT	22,555	15,854
		Merck & Co Inc	26,783	18,739
		MetLife Inc NT	51,090	44,410
		Microsoft Corp Glbl NT	102,806	67,121
		Microsoft Corp Sr Glbl NT	53,912	25,564
		Nike Inc Sr NT	34,308	24,371
		Pepsico Inc Sr NT	13,402	11,921
		Pfizer Inc Sr NT	23,106	20,731
		Prologis Sr Glbl NT	25,921	16,054
		Prudential Finl Inc Mtns Book Fr	81,522	72,451
		Qualcomm Inc Sr NT	64,484	58,260
		South Carolina Elec & Gas Co 1st Mtg	26,343	17,282
		Travelers Companies Inc Sr Glbl NT	62,587	48,505
		United Parcel Service Inc Sr NT	73,027	58,853
		UnitedHealth Group Inc Sr NT 10/15/2047	34,739	29,421
		UnitedHealth Group Inc Sr NT 8/15/2059	46,583	36,768
		UnitedHealth Group Inc Sr NT 5/15/2052	22,702	20,306
		Visa Inc Sr NT	41,342	33,330
		Wells Fargo & Co Sr NT	23,037	21,839
		Wisconsin Elec Pwr Co Deb	49,085	38,403
		Wyeth NT	96,658	82,273

The Community Builders Retirement Plan
EIN: 04-2324773
Plan Number: 001

Schedule of Assets (Held at End of Year) (Schedule H, Line 4i)
December 31, 2022

(a)	(b) Identity of issue, borrower, lessor or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par, or maturity value	(d) Cost	(e) Current value
		Equinor Asa Sr NT	27,901	24,914
		Royal Bank of Canada Sub Glbl NT	66,037	61,172
		Shell International Fin Bv Sr Glbl	20,856	19,776
		Astrazeneca PLC NT	33,310	31,925
		Bank Nova Scotia B C Sr Coco	15,616	15,576
		Bank Nova Scotia B C Sr Coco 8/01/2031	40,888	33,277
		Sumitomo Mitsui Fin Grp Inc LW TIER	37,788	32,314
		Total Capital Sr Glbl NT	62,786	52,960
		Bhp Billiton Fin USA LTD Sr NT	90,690	80,410
		Equinor Asa Sr NT	32,694	22,517
		Shell International Fin Bv Sr Glbl NT	71,155	57,895
		Total Corporate Debt Instruments	$ 5,406,412	$ 4,524,094
	Limited Partnership			
		Abbey Capital Limited ALT Fund	$ 567,073	$ 567,072
		Blackstone Private Credit Fund	506,623	486,509
		Hp/Starboard Value LTD	475,000	447,526
		Ironwood Instit Ms LLC	948,595	1,000,604
		Shannon River LTD	913,329	746,756
		Total Limited Partnership	$ 3,410,620	$ 3,248,467
	Interest-Bearing Cash			
		Bank Deposits Program Morgan Stanley Citigroup	$ 664,128	$ 664,128
		Total Investments	$ 20,662,897	$ 19,903,718

See Independent Auditor's Report.

The Community Builders Retirement Plan
EIN: 04-2324773
Plan Number: 001

Schedule of Reportable Transactions (Schedule H, Line 4j)
For the Year Ended December 31, 2022

(a) Identity of party involved	(b) Description of asset	(c) Purchase price	(d) Selling price	(e) Lease rental	(f) Expense incurred with transaction	(g) Cost of asset	(h) Current value of asset on transaction date	(i) Net gain or (loss)
Series of Transactions:								
Morgan Stanley Citigroup	Bank Deposits Program							
	Total number of sales: 143	$ -	$ 8,038,172	$ -	$ -	$ 8,038,172	$ 8,038,172	$ -
	Total number of purchases: 335	7,830,179	-	-	-	7,830,179	7,830,179	-
Goldman Sachs Asset Management	Goldman Sachs Financial Square Government Fund							
	Total number of sales: 36	-	4,587,368	-	-	4,587,368	4,587,368	-
	Total number of purchases: 26	4,588,468	-	-	-	4,588,468	4,588,468	-
Lord Abbett Investment Trust	Short Duration Income Fund							
	Total number of sales: 11	-	1,424,033	-	-	1,483,098	1,424,033	(59,065)
	Total number of purchases: 4	1,824,050	-	-	-	1,824,050	1,824,050	-
First Trust Group	First Trust Exchange Traded Fund							
	Total number of sales: 3	-	1,033,568	-	-	1,069,764	1,033,568	(36,196)
	Total number of purchases: 1	1,069,764	-	-	-	1,069,764	1,069,764	-
PGIM Investments	Short-Term Corporate Bond Fund							
	Total number of sales: 14	-	1,004,694	-	-	1,075,111	1,004,694	(70,417)
	Total number of purchases: 2	509,107	-	-	-	509,107	509,107	-

** The definition of a reportable transaction is a transaction that exceeds 5% of the current value of the Plan assets as of the beginning of the Plan year including any single transaction within the Plan year; any series of transactions with, or in conjunction with, the same person involving property other than securities; any series of transactions involving securities of the same issue within the Plan year; any transaction within the Plan year with respect to securities with, or in conjunction with, a person of any prior or subsequent single securities transaction with that person.

See Independent Auditor's Report.

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ATTACHMENT TO 2022 SCHEDULE SB (FORM 5500)

Plan Sponsor: The Community Builders, Inc.
Plan: The Community Builders Retirement Plan
EIN: 04-2324773
Plan No.: 001

Schedule SB, line 19 - Discounted Employer Contributions

Plan Year Beginning:	1/1/2022
Plan Year Ending:	12/31/2022
Effective Interest Rate for Plan Year:	5.38%
Adjusted Interest Rate for Plan Year for Late Quarterly Installments	10.38%

Contributions made to the plan				
Line #	Date of Payment	Amount of Payment	Applicable Plan Year	Discounted Contributions
19a	N/A	0	N/A	0
19b	N/A	0	N/A	0
19c	4/13/2022 7/14/2022 10/14/2022 1/13/2023 9/13/2023	140,594 185,252 185,252 185,252 117,423	2022 2022 2022 2022 2022	138,550 180,163 177,799 175,441 107,392
Total		813,773		779,345

ATTACHMENT TO 2022 SCHEDULE SB (FORM 5500)

Plan Sponsor: The Community Builders, Inc.
Plan: The Community Builders Retirement Plan
EIN: 04-2324773
Plan No.: 001

SCHEDULE SB, LINE 22 – DESCRIPTION OF WEIGHTED AVERAGE RETIREMENT AGE

The assumed retirement age is defined as (i) age 65, (ii) age 62 with 30 years of service or (iii) attained age if later.

ATTACHMENT TO 2022 SCHEDULE SB (FORM 5500)

Plan Sponsor: The Community Builders, Inc.
Plan: The Community Builders Retirement Plan
EIN: 04-2324773
Plan No.: 001

Schedule SB, line 26 - Schedule of Active Participant Data

Attained Age	Years of Credited Service																			
	Under 1		1 to 4		5 to 9		10 to 14		15 to 19		20 to 24		25 to 29		30 to 34		35 to 39		40 & up	
	No.	Avg. Comp.	No.	Avg. Comp.	No.	Avg. Comp.	No.	Avg. Comp.	No.	Avg. Comp.	No.	Avg. Comp.	No.	Avg. Comp.	No.	Avg. Comp.	No.	Avg. Comp.	No.	Avg. Comp.
Under 25	0		0		0		0		0		0		0		0		0		0	
25 to 29	0		0		0		0		0		0		0		0		0		0	
30 to 34	0		0		0		0		0		0		0		0		0		0	
35 to 39	0		0		2		0		0		0		0		0		0		0	
40 to 44	0		0		0		3		0		0		0		0		0		0	
45 to 49	0		0		2		3		0		0		0		0		0		0	
50 to 54	0		0		5		6		0		1		0		0		0		0	
55 to 59	0		0		2		7		1		0		0		0		0		0	
60 to 64	0		0		2		6		2		1		1		0		0		0	
65 to 69	0		0		1		2		2		0		0		0		0		0	
70 & up	0		0		0		0		0		0		0		0		0		0	
Total	0		0		14		27		5		2		1		0		0		0	

ATTACHMENT TO 2022 SCHEDULE SB (FORM 5500)

Plan Sponsor: The Community Builders, Inc.
Plan: The Community Builders Retirement Plan
EIN: 04-2324773
Plan No.: 001

SCHEDULE SB, LINE 32 – SCHEDULE OF AMORTIZATION BASES

Date Established	Type	Present Value at 1/1/2022	Remaining Installments	2022 Amortization Installment
1/1/2020	2019 Loss	$ 4,278,144	13	$ 436,127
1/1/2021	2020 Gain	(163,463)	14	(15,827)
1/1/2022	2021 Gain	(497,330)	15	(45,959)
Total		$ 3,617,351		$ 374,341

SCHEDULE SB (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Single-Employer Defined Benefit Plan Actuarial Information

This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6059 of the Internal Revenue Code (the Code).

▶ **File as an attachment to Form 5500 or 5500-SF.**

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

▶ **Round off amounts to nearest dollar.**

▶ **Caution:** A penalty of $1,000 will be assessed for late filing of this report unless reasonable cause is established.

A Name of plan
The Community Builders Retirement Plan

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF
The Community Builders, Inc.

D Employer Identification Number (EIN)
04-2324773

E Type of plan: [X] Single [ ] Multiple-A [ ] Multiple-B

F Prior year plan size: [ ] 100 or fewer [X] 101-500 [ ] More than 500

Part I Basic Information

1 Enter the valuation date: Month 1 Day 1 Year 2022

2 Assets:

a Market value	**2a**	29,156,562
b Actuarial value	**2b**	28,022,029

3 Funding target/participant count breakdown

	(1) Number of participants	(2) Vested Funding Target	(3) Total Funding Target
a For retired participants and beneficiaries receiving payment	134	18,249,677	18,249,677
b For terminated vested participants	74	7,926,524	7,926,524
c For active participants	49	5,322,457	5,419,183
d Total	257	31,498,658	31,595,384

4 If the plan is in at-risk status, check the box and complete lines (a) and (b) [ ]

a Funding target disregarding prescribed at-risk assumptions	**4a**	
b Funding target reflecting at-risk assumptions, but disregarding transition rule for plans that have been in at-risk status for fewer than five consecutive years and disregarding loading factor	**4b**	
5 Effective interest rate	**5**	5.38 %
6 Target normal cost		
a Present value of current plan year accruals	**6a**	0
b Expected plan-related expenses	**6b**	449,000
c Total (line 6a + line 6b)	**6c**	449,000

Statement by Enrolled Actuary

To the best of my knowledge, the information supplied in this schedule and accompanying schedules, statements and attachments, if any, is complete and accurate. Each prescribed assumption was applied in accordance with applicable law and regulations. In my opinion, each other assumption is reasonable (taking into account the experience of the plan and reasonable expectations) and such other assumptions, in combination, offer my best estimate of anticipated experience under the plan.

SIGN HERE

Barry D Cohen
Signature of actuary

9/28/23
Date

Barry D. Cohen
Type or print name of actuary

23-03157
Most recent enrollment number

Albion Consulting Group, Inc.
Firm name

(617) 630-6980
Telephone number (including area code)

2 Albion Place

Newton MA 02459
Address of the firm

If the actuary has not fully reflected any regulation or ruling promulgated under the statute in completing this schedule, check the box and see instructions [ ]

Part II Beginning of Year Carryover and Prefunding Balances

		(a) Carryover balance	(b) Prefunding balance
7	Balance at beginning of prior year after applicable adjustments (line 13 from prior year)	0	840,819
8	Portion elected for use to offset prior year's funding requirement (line 35 from prior year)	0	800,300
9	Amount remaining (line 7 minus line 8)	0	40,519
10	Interest on line 9 using prior year's actual return of 8.58%	0	3477
11	Prior year's excess contributions to be added to prefunding balance:		
	a Present value of excess contributions (line 38a from prior year)		0
	b(1) Interest on the excess, if any, of line 38a over line 38b from prior year Schedule SB, using prior year's effective interest rate of 5.56%		0
	b(2) Interest on line 38b from prior year Schedule SB, using prior year's actual return		0
	c Total available at beginning of current plan year to add to prefunding balance		0
	d Portion of (c) to be added to prefunding balance		0
12	Other reductions in balances due to elections or deemed elections		0
13	Balance at beginning of current year (line 9 + line 10 + line 11d – line 12)	0	43996

Part III Funding Percentages

14	Funding target attainment percentage	14	88.55%
15	Adjusted funding target attainment percentage	15	88.55%
16	Prior year's funding percentage for purposes of determining whether carryover/prefunding balances may be used to reduce current year's funding requirement	16	86.50%
17	If the current value of the assets of the plan is less than 70 percent of the funding target, enter such percentage	17	%

Part IV Contributions and Liquidity Shortfalls

18 Contributions made to the plan for the plan year by employer(s) and employees:

(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees	(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees
04/13/2022	140,594				
07/14/2022	185,252				
10/14/2022	185,252				
01/13/2023	185,252				
09/13/2023	117,423				
			Totals ► 18(b)	813,773	18(c) 0

19	Discounted employer contributions – see instructions for small plan with a valuation date after the beginning of the year:		
	a Contributions allocated toward unpaid minimum required contributions from prior years	19a	0
	b Contributions made to avoid restrictions adjusted to valuation date	19b	0
	c Contributions allocated toward minimum required contribution for current year adjusted to valuation date	19c	779,345

20 Quarterly contributions and liquidity shortfalls:

a Did the plan have a "funding shortfall" for the prior year? [X] Yes [ ] No

b If line 20a is "Yes," were required quarterly installments for the current year made in a timely manner? [X] Yes [ ] No

c If line 20a is "Yes," see instructions and complete the following table as applicable:

Liquidity shortfall as of end of quarter of this plan year

(1) 1st	(2) 2nd	(3) 3rd	(4) 4th
0	0	0	0

Part V Assumptions Used to Determine Funding Target and Target Normal Cost

21 Discount rate:

a Segment rates:

1st segment:	2nd segment:	3rd segment:	
4.75 %	5.18 %	5.92 %	☐ N/A, full yield curve used

b Applicable month (enter code)	**21b**	4
22 Weighted average retirement age	**22**	65

23 Mortality table(s) (see instructions) ☒ Prescribed - combined ☐ Prescribed - separate ☐ Substitute

Part VI Miscellaneous Items

24 Has a change been made in the non-prescribed actuarial assumptions for the current plan year? If "Yes," see instructions regarding required attachment ☐ Yes ☒ No

25 Has a method change been made for the current plan year? If "Yes," see instructions regarding required attachment ☐ Yes ☒ No

26 Demographic and benefit information

a Is the plan required to provide a Schedule of Active Participants? If "Yes," see instructions regarding required attachment ☒ Yes ☐ No

b Is the plan required to provide a projection of expected benefit payments? If "Yes," see instructions regarding required attachment ☐ Yes ☒ No

27 If the plan is subject to alternative funding rules, enter applicable code and see instructions regarding attachment	**27**	

Part VII Reconciliation of Unpaid Minimum Required Contributions For Prior Years

28 Unpaid minimum required contributions for all prior years	**28**	0
29 Discounted employer contributions allocated toward unpaid minimum required contributions from prior years (line 19a)	**29**	0
30 Remaining amount of unpaid minimum required contributions (line 28 minus line 29)	**30**	0

Part VIII Minimum Required Contribution For Current Year

31 Target normal cost and excess assets (see instructions):

a Target normal cost (line 6c)	**31a**	449,000
b Excess assets, if applicable, but not greater than line 31a	**31b**	0

32 Amortization installments:

	Outstanding Balance	Installment
a Net shortfall amortization installment	3,617,351	374,341
b Waiver amortization installment	0	0

33 If a waiver has been approved for this plan year, enter the date of the ruling letter granting the approval (Month _____ Day _____ Year _____) and the waived amount	**33**	
34 Total funding requirement before reflecting carryover/prefunding balances (lines 31a - 31b + 32a + 32b - 33)	**34**	823,341

	Carryover balance	Prefunding balance	Total balance
35 Balances elected for use to offset funding requirement	0	43,996	43,996

36 Additional cash requirement (line 34 minus line 35)	**36**	779,345
37 Contributions allocated toward minimum required contribution for current year adjusted to valuation date (line 19c)	**37**	779,345

38 Present value of excess contributions for current year (see instructions)

a Total (excess, if any, of line 37 over line 36)	**38a**	0
b Portion included in line 38a attributable to use of prefunding and funding standard carryover balances	**38b**	
39 Unpaid minimum required contribution for current year (excess, if any, of line 36 over line 37)	**39**	0
40 Unpaid minimum required contributions for all years	**40**	0

Part IX Pension Funding Relief Under the American Rescue Plan Act of 2021 (See Instructions)

41 If an election was made to use the extended amortization rule for a plan year beginning on or before December 31, 2021, check the box to indicate the first plan year for which the rule applies. ☐ 2019 ☐ 2020 ☐ 2021

ATTACHMENT TO 2022 SCHEDULE SB (FORM 5500)

Plan Sponsor: The Community Builders, Inc.
Plan: The Community Builders Retirement Plan
EIN: 04-2324773
Plan No.: 001

SCHEDULE SB, PART V – STATEMENT OF ACTUARIAL ASSUMPTIONS/METHODS

A. ACTUARIAL COST METHOD

The actuarial cost method used to calculate the costs and liabilities of the plan is the Accrued Benefit or Unit Credit Actuarial Cost Method. Under this method, the target normal cost is based on the benefits expected to be earned during the plan year and the target liability is based on the benefits accrued to date. The target normal cost is the actuarial present value of one year's benefit accrual on this basis. The target liability is the actuarial present value of the accrued benefit.

For minimum contribution purposes, the target liability shortfall is calculated each year and a base is established equal to the shortfall less the present value of any existing bases, amortized over 15 years. Such target liability shortfall was re-established January 1, 2020.

All employees who are plan participants on a valuation date are included in the actuarial valuation.

B. ASSET VALUATION METHOD

Effective March 1, 2009, the actuarial value of asset method was developed to smooth assets over a 24-month period, consistent with Notice 2009-22.

C. ACTUARIAL ASSUMPTIONS

The following actuarial assumptions were used in the actuarial valuation:

	MAP-21	
September 1, 2021 Segment Rates	Yes	No
1ST segment rate (duration 1 to 5 years)	4.75%	1.07%
2nd segment rate (duration 6 to 20 years)	5.18%	2.68%
3rd segment rate (duration 21 and later)	5.92%	3.36%
Equivalent effective rate	5.38%	2.86%

Asset Return Increase	6.50% per year but not more than previous year's 3rd segment rate under MAP-21 for minimum required purposes and pre-MAP-21 for "maximum" purposes.

(continued)

C. ACTUARIAL ASSUMPTIONS (cont'd)

Retirement Age

Participants are assumed to retire at the later of (i) attaining age 65, (ii) attaining age 62 and completing 30 years of service or (iii) the current age.

Pre- and Post-retirement Mortality

The combined table projected to 2022 with sex distinct rates, based on Notice 2020-85.

Withdrawal

Age-related table with sample rates:

Age	Probability of Withdrawal
25	37.50%
40	25.00%
55	5.00%
65	0.00%

Pre-retirement Death Benefit

All participants are married and husbands are 3 years older than wives.

Plan Expenses

Estimate based on prior year's actual expenses: $449,000 for 2022.

IRC Maximum Benefit Limitations

$245,000 for 2022.

ATTACHMENT TO 2022 SCHEDULE SB (FORM 5500)

Plan Sponsor: The Community Builders, Inc.
Plan: The Community Builders Retirement Plan
EIN: 04-2324773
Plan No.: 001

SCHEDULE SB, PART V – SUMMARY OF PLAN PROVISIONS

Plan Year	Beginning January 1, 2020, twelve-month period commencing January 1.
Eligibility Requirements	An employee will become a participant on the later of (i) attainment of age 21 and (ii) completion of 1,000 hours and (iii) one year of employment. Employees hired on or after March 1, 2008 are not eligible to participate.
Service	
Year of Service	A plan year where the employee completes at least 1,000 hours of service.
Credited Service	A full year of service is credited for completing 2,000 hours of service; a pro-rata year of service is credited for working at least 1,000 but less than 2,000 hours of service; no service is credited if less than 1,000 hours of service is worked. Credited service has been frozen as of February 29, 2016.
Compensation	Compensation is defined as base pay, limited to $170,000 each year as indexed after 2000.
Average Annual Compensation	Average annual compensation is the average of compensation over the five consecutive calendar years out of the last 10 years preceding the date of determination which produces the highest average. Average annual compensation has been frozen as of February 29, 2016.

(continued)

Covered Compensation	Average of the Social Security taxable wage bases during the 35-year period ending with the calendar year in which the participant attains Social Security Normal Retirement Age. Covered compensation has been frozen as of February 29, 2016.
Normal Retirement Date	The normal retirement date is the first of the month coincident with or next following the earlier of (1) the participant's 65th birthday or (2) the participant's 62nd birthday and completion of 30 Years of Service.
Normal Retirement Benefit	The annual normal retirement benefit is equal to (1) plus (2) plus (3). (1) 1.275% of Average Annual Compensation up to Covered Compensation times the participant's Credited Service to a maximum of 35 years; (2) 1.775% of Average Annual Compensation in excess of Covered Compensation times the participant's Credited Service to a maximum of 35 years; (3) 1.275% of Average Annual Compensation times the participant's Credited Service to in excess of 35 years but not in excess of 38 years. Benefits have been frozen as of February 29, 2016.

(continued)

Normal Form of Payment	The normal form of payment is a life annuity. A participant who is married at time of benefit commencement will automatically receive a reduced 50% joint and survivor annuity unless he elects one of the optional forms of payment.
Optional Forms of Payment	A participant may elect (with spouse's consent, if required) any one of the following forms of payment: (1) joint annuity with 50%, 66 2/3%, 75% or 100% continued to the participant's surviving beneficiary; (2) life annuity; or (3) five or ten year certain and life.
Early Retirement Date	A participant may retire early upon attaining age 55 and completing at least ten (10) Years of Service.
Early Retirement Benefit	The benefit payable upon early retirement is the participant's accrued normal retirement benefit actuarially reduced.
Deferred Retirement Benefit	If a participant works past Normal Retirement Date, the benefit payable on the deferred retirement date will be the greater of (a) the benefit calculated using Credited Service and Average Annual Compensation as of the participant's actual retirement date or (b) the actuarial equivalent of the prior year's benefit.

(continued)

Eligibility for Vesting	A participant who terminates employment (i) after completing 5 or more Years of Service or (ii) on or after normal retirement age is 100% vested in his accrued benefit.
Vested Terminated Benefit	The vested accrued benefit of a terminated participant is payable as a monthly pension at age 65. It may be payable as early as age 55 with 10 Years of Service. Benefits payable before Normal Retirement Date are actuarially reduced for early commencement.
Eligibility for Pre-Retirement Death	A vested participant who is active or has terminated but has not yet commenced receiving benefits is covered by a pre-retirement death benefit.
Pre-Retirement Death Benefit	The annual benefit is 50% of the participant's accrued benefit at death, reduced for early commencement and the assumed election of a 50% joint & survivor annuity.
Funding	The Company pays for the entire cost of the plan.

The Community Builders Retirement Plan
EIN: 04-2324773
Plan Number: 001

Schedule of Reportable Transactions (Schedule H, Line 4j)
For the Year Ended December 31, 2022

(a) Identity of party involved	(b) Description of asset	(c) Purchase price	(d) Selling price	(e) Lease rental	(f) Expense incurred with transaction	(g) Cost of asset	(h) Current value of asset on transaction date	(i) Net gain or (loss)
Series of Transactions:								
Morgan Stanley Citigroup	Bank Deposits Program							
	Total number of sales: 143	$ -	$ 8,038,172	$ -	$ -	$ 8,038,172	$ 8,038,172	$ -
	Total number of purchases: 335	7,830,179	-	-	-	7,830,179	7,830,179	-
Goldman Sachs Asset Management	Goldman Sachs Financial Square Government Fund							
	Total number of sales: 36	-	4,587,368	-	-	4,587,368	4,587,368	-
	Total number of purchases: 26	4,588,468	-	-	-	4,588,468	4,588,468	-
Lord Abbett Investment Trust	Short Duration Income Fund							
	Total number of sales: 11	-	1,424,033	-	-	1,483,098	1,424,033	(59,065)
	Total number of purchases: 4	1,824,050	-	-	-	1,824,050	1,824,050	-
First Trust Group	First Trust Exchange Traded Fund							
	Total number of sales: 3	-	1,033,568	-	-	1,069,764	1,033,568	(36,196)
	Total number of purchases: 1	1,069,764	-	-	-	1,069,764	1,069,764	-
PGIM Investments	Short-Term Corporate Bond Fund							
	Total number of sales: 14	-	1,004,694	-	-	1,075,111	1,004,694	(70,417)
	Total number of purchases: 2	509,107	-	-	-	509,107	509,107	-

** The definition of a reportable transaction is a transaction that exceeds 5% of the current value of the Plan assets as of the beginning of the Plan year including any single transaction within the Plan year; any series of transactions with, or in conjunction with, the same person involving property other than securities; any series of transactions involving securities of the same issue within the Plan year; any transaction within the Plan year with respect to securities with, or in conjunction with, a person of any prior or subsequent single securities transaction with that person.

See Independent Auditor's Report.

The Community Builders Retirement Plan
EIN: 04-2324773
Plan Number: 001

Schedule of Assets (Held at End of Year) (Schedule H, Line 4i)
December 31, 2022

(a)	(b) Identity of issue, borrower, lessor or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par, or maturity value	(d) Cost	(e) Current value
	Corporate Common Stocks			
		Advance Auto Pts Inc Com	$ 3,500	$ 3,088
		Alibaba Group Hldg LTD Sponsored Ads	41,532	22,199
		Amazon.Com Inc Com	5,873	7,896
		Bright Horizons Fam Sol In Del Com	5,036	2,903
		Burlington Stores Inc Com	4,237	4,054
		Caesars Entertainment Inc Com	5,066	5,034
		Cheesecake Factory Inc Com	23,463	18,708
		Chewy Inc Cl A	3,419	1,927
		Chipotle Mexican Grill Inc Cl A	22,044	30,524
		Compagnie Fin Richemontag Swi ADR	6,728	8,746
		Compass Group PLC Sponsored ADR	19,785	22,720
		Darden Restaurants Inc Com	2,866	3,042
		Dollar Gen Corp New Com	18,881	25,364
		Dollar Tree Inc Com	17,818	16,547
		Dorman Products Inc Com	8,460	7,924
		Five Below Inc Com	6,969	9,904
		Floor & Decor Hldgs Inc Cl A	5,587	5,848
		Genuine Parts Co Com	22,345	41,122
		Grand Canyon Ed Inc Com	6,881	7,819
		Haier Smart Home Co LTD Unsponsored ADR	25,205	25,233
		Hasbro Inc Com	9,700	7,870
		Hilton Worldwide Hldgs Inc When Issued	17,069	16,806
		Industria De Diseno Textil Ind ADR	15,603	18,473
		JD Com Inc Spon ADR Cl A	17,986	13,415
		Kering S A Adr	9,959	9,744
		Lkq Corp Com	7,792	7,798
		Lci Inds Com	6,266	4,900
		Leslies Inc Com	34,677	21,820
		Lithia Mtrs Inc Cl A Com	2,075	2,048
		Lowes Cos Inc Com	23,254	29,488
		Lululemon Athletica Inc Com	19,177	19,223
		Mattel Inc Com	5,908	6,815
		Meituan	8,199	8,775
		Mercadolibre Inc Com	12,589	10,155
		National Vision Hldgs Inc Com	3,403	3,954
		O Reilly Automotive Inc New Com	1,434	4,221
		Ollies Bargain Outlt Hldgs Inc Com	3,957	2,951
		Planet Fitness Inc Cl A	6,589	6,856
		Prosus N V Sponsored ADR	11,167	5,875
		Ross Stores Inc Com	3,178	4,063
		Sands China LTD Unsponsore ADR	14,396	14,502
		Shenzhou Intl Group Hldgs LTD ADR	8,616	6,806
		Shimano Inc Adr	8,121	7,991
		Starbucks Corp Com	11,808	14,781
		Target Corp Com	31,825	42,476
		Thor Inds Inc Com	17,979	14,871

The Community Builders Retirement Plan
EIN: 04-2324773
Plan Number: 001

Schedule of Assets (Held at End of Year) (Schedule H, Line 4i)
December 31, 2022

(a)	(b) Identity of issue, borrower, lessor or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par, or maturity value	(d) Cost	(e) Current value
		Ulta Beauty, Inc	9,056	15,948
		Valeo Sponsored ADR	8,328	5,767
		Xpeng Inc Ads	13,600	3,937
		Yum China Hldgs Inc Com	19,152	20,275
		Altria Group Inc Com	28,263	28,249
		Ambev Sa Sponsored ADR	14,736	10,643
		Anheuser Busch Inbev Sponsored ADR	10,237	12,669
		Bid Corp LTD Sponsored ADR	5,860	5,195
		British Amern Tob PLC Sponsored ADR	10,056	8,796
		Budweiser Brewing Co Apac LTD	11,173	11,462
		Carrefour Sa Sponsored ADR	12,161	10,815
		Caseys Gen Stores Inc Com	15,754	19,519
		China Mengniu Dairy Co LTD	8,096	6,032
		Costco Whsl Corp New Com	21,500	20,999
		Danone Sponsored ADR	34,693	28,182
		Diageo PLC Sponsored ADR New	18,399	22,987
		Fomento Economico Mex Sp ADR	23,709	24,216
		Freshpet Inc Com	4,269	3,008
		Hershey Co Com	10,534	16,210
		Kimberly Clark Corp Com	36,785	43,033
		L'Oreal-Unsponsored ADR	21,809	31,046
		Lauder Estee Cos Inc Cl A	9,422	9,924
		National Beverage Corp Com	17,767	19,961
		Nestle S A Sponsored ADR Repstg Reg	9,423	12,623
		Pernod Ricard Sa Sponsored ADR	10,321	10,669
		Philip Morris Intl Inc Com	47,028	56,779
		Reckitt Benckiser PLC Sponsored ADR	37,111	32,628
		Shiseido LTD Sponsored ADR	8,915	9,858
		Unicharm Corp Sponsored ADR	11,014	12,729
		Unilever PLC Sponsored ADR New	79,322	78,949
		Wd 40 Co Com	17,082	14,670
		Wal-Mart De Mexico S A De C V	9,635	9,614
		Geopark LTD USD Shs	5,173	5,037
		BP PLC Spon ADR	9,661	12,784
		Coterra Energy Inc	7,035	5,921
		Chevron Corp New Com	32,983	50,616
		Conocophillips Com	18,300	32,450
		Diamondback Energy Inc Com	19,000	19,833
		Exxon Mobil Corp Com	26,686	41,914
		Halliburton Co Com	9,651	11,923
		Hess Corp Com	13,876	19,713
		Kosmos Energy LTD Com	5,143	4,910
		PJSC Lukoil Sponsored ADR	25,702	2,582
		Petroleo Brasileiro S.A.-ADR	12,417	9,574
		Royal Dutch Shell PLC	3,724	17,711
		Sm Energy Co Com	5,907	4,946
		Schlumberger LTD Com	16,796	19,834
		Tenaris Sa Sponsored ADR	11,918	14,768
		Totalenergies SE	8,653	11,671
		Woodside Energy Group LTD	2,647	2,978
		Aon PLC Shs Cl A	9,773	11,704

The Community Builders Retirement Plan
EIN: 04-2324773
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Schedule of Assets (Held at End of Year) (Schedule H, Line 4i)
December 31, 2022

(a)	(b) Identity of issue, borrower, lessor or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par, or maturity value	(d) Cost	(e) Current value
		Willis Towers Watson Pub LTD Co Shs	11,087	11,740
		Xp Inc Cl A	10,848	5,860
		Chubb LTD Com	31,532	52,503
		AIA Group LTD Sponsored ADR	29,822	43,907
		Allianz SE Unsponsrd Ads	30,899	33,984
		Apollo Global Mgmt Inc Com	4,562	4,976
		AXA Sa Sponsored ADR	18,718	22,273
		Bnp Paribas Sponsored ADR Repstg 1/2	7,807	8,724
		Banco Bilbao Vizcaya Argentaria S A	11,491	13,601
		Banco Do Brasil S A Sponsored ADR	12,105	9,854
		Bank of America Corp Com	39,876	46,633
		Bank Hawaii Corp Com	36,764	36,221
		Barclays PLC ADR	20,446	22,394
		Cboe Global Markets, Inc	16,839	19,322
		Caixabank ADR	1,491	2,037
		Citigroup Inc Com New	47,550	36,636
		Dbs Group Hldgs LTD Sponsored ADR	22,093	32,979
		First Amern Finl Corp Com	13,096	15,597
		First Finl Bankshares Inc Com	15,880	15,617
		First Rep Bk San Fran Cali New Com	19,701	19,502
		Globe Life Inc Com	11,813	15,671
		Goosehead Ins Inc Com Cl A	2,207	962
		Grupo Financiero Banorte S A B ADR	7,953	10,399
		Hdfc Bk LTD ADR Repstg 3 Shs	60,938	72,651
		Hillman Solutions Corp Com Cl A	15,251	12,783
		Houlihan Lokey Inc Cl A	19,342	25,276
		Icici Bk LTD Sponsored ADR	23,051	33,273
		Industrial & Coml Bk China ADR	35,469	26,278
		ING Groep N V Sponsored ADR	14,601	18,450
		JPMorgan Chase & Co Com	46,546	59,406
		Kb Finl Group Inc Sponsored ADR	9,256	8,737
		Kkr & Co Inc Cl A	5,656	6,917
		Kinsale Cap Group Inc Com	3,276	3,138
		LPL Finl Hldgs Inc Com	2,864	4,107
		Lakeland Finl Corp Com	17,963	17,367
		M & T Bk Corp Com	20,585	19,583
		MCSI Inc Cl A	12,651	16,746
		Manulife Finl Corp Com	15,143	15,592
		Markel Corp Com	21,960	27,667
		Moodys Corp Com	11,163	12,817
		Morgan Stanley Com New	26,499	48,291
		Nitori Holdings Co LTD Unsponsrd Ads	9,802	8,916
		Picc Ppty & Cas Co LTD ADR	12,557	11,535
		PRA Group Inc Com	2,967	2,906
		PT Bk Mandiri Persero Tbk ADR	14,033	18,527
		Ping An Ins Group Co China LTD Spon	29,035	20,527

The Community Builders Retirement Plan
EIN: 04-2324773
Plan Number: 001

Schedule of Assets (Held at End of Year) (Schedule H, Line 4i)
December 31, 2022

(a)	(b) Identity of issue, borrower, lessor or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par, or maturity value	(d) Cost	(e) Current value
		Primerica Inc Com	13,956	16,735
		Prudential PLC ADR	42,649	42,209
		Rli Corp Com	16,206	21,266
		Svb Finl Group Com	5,096	3,912
		Sumitomo Mitsui Finl Group Inc	11,969	14,757
		Swedbank A B Spd ADR	13,072	12,609
		Travelers Cos Inc Com	14,965	23,812
		Truist Finl Corp Com	38,584	38,297
		Unicredit Spa Unsponsord ADR	32,589	43,144
		Zurich Ins Group LTD Sponsored ADR	8,671	10,614
		Medtronic PLC Shs	58,889	49,119
		Novocure LTD Ord Shs	1,695	1,027
		Alcon Inc Ord Shs	15,416	16,521
		Amn Healthcare Services Inc Com	3,520	4,935
		Agilent Technologies Inc Com	18,722	22,597
		Align Technology Inc Com	3,369	2,109
		Amedisys Inc Com	9,801	4,929
		Array Technologies Inc Com Shs	3,399	3,035
		Astrazeneca PLC Sponsored ADR	32,933	37,154
		Bayer A G Sponsored ADR	15,669	12,700
		Biomarin Pharmaceutical Inc Com	1,722	2,070
		Bio Techne Corp Com	16,914	11,603
		Boston Scientific Corp Com	9,527	11,799
		Azenta Inc.	21,250	23,579
		Cspc Pharmaceutical Group LTD	10,325	9,133
		Catalent Inc Com	2,096	2,070
		Certara Inc Com	5,810	2,941
		Chemed Corp New Com	3,396	5,104
		Chugai Pharmaceuticals Co LTD ADR	13,610	14,767
		Danaher Corp Com	17,168	17,518
		Definitive Healthcare Corp Class A	3,133	1,956
		Dexcom Inc Com	4,999	6,002
		Edwards Lifesciences Corp Com	1,116	1,045
		Ensign Group Inc Com	5,895	8,799
		Exact Sciences Corp Com	2,527	1,881
		Glaukos Corp Com	4,257	2,053
		Gsk PLC Sponsored ADR	14,732	10,753
		Heska Corp Com Restrc New	3,189	1,989
		Hologic Inc Com	4,477	4,863
		Humana Inc Com	5,456	6,146
		Idexx Laboratories Inc Com	21,339	19,990
		Illumina Inc Com	2,403	2,022
		Inspire Med Sys Inc Com	2,977	4,030
		Insulet Corp Com	3,830	5,005
		Intuitive Surgical Inc Com New	20,941	20,697
		Iqvia Hldgs Inc Com	10,136	10,859
		Johnson & Johnson Com	39,682	56,881
		Konninklijke Philips N.V.	24,094	15,545
		Lonza Group AG ADR	10,906	15,427

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(a)	(b) Identity of issue, borrower, lessor or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par, or maturity value	(d) Cost	(e) Current value
		McKesson Corp Com	15,740	19,881
		Medpace Hldgs Inc Com	5,572	6,797
		Merck & Co Inc New Com	29,461	46,266
		Molina Healthcare Inc Com	2,527	2,972
		Neogen Corp Com	4,070	1,965
		Novartis AG Sponsored ADR	64,870	73,483
		Oak Str Health Inc Com	2,355	2,000
		Orthopediatrics Corp Com	2,102	2,066
		Pennant Group Inc Com	6,118	1,878
		Pfizer Inc Com	32,057	45,450
		Phreesia Inc Com	4,297	2,880
		Privia Health Group Inc Com	5,433	3,929
		Progyny Inc Com	5,173	2,928
		Resmed Inc Com	922	1,041
		Roche Hldg LTD Sponsored ADR	49,516	51,258
		Sanofi Sponsored ADR	23,488	23,489
		Sarepta Therapeutics Inc Com	2,132	3,240
		Shionogi & Co LTD Unsponsored Ads	12,072	11,156
		Signify Health Inc Cl A Com	4,339	5,875
		Sonova Hldg AG ADR	6,444	9,007
		Sysmex Corp ADR	8,774	8,850
		Takeda Pharmaceutical Co LTD	30,116	24,476
		Teleflex Inc Com	4,447	3,994
		U S Physical Therapy Inc Com	3,378	2,998
		Unitedhealth Group Inc Com	24,037	30,750
		Veeva Sys Inc Cl A Com	22,314	20,656
		Waters Corp Com	8,442	11,991
		Wuxi Biologics Cayman Inc Unsponsord	6,287	5,859
		Zoetis Inc Cl A	12,527	14,655
		Johnson Ctls Intl PLC Shs	34,972	51,328
		Trane Technologies PLC Shs	10,092	11,766
		Kornit Digital LTD Shs	6,134	3,124
		Aena Sme S A Unsponsored ADR	22,437	17,602
		Albany Intl Corp New Cl A	19,921	25,239
		Alfa Laval AB Sweden ADR	7,374	11,501
		Alstom ADR	34,004	24,837
		Armstrong World Inds Inc New Com	18,331	15,639
		Atlas Copco AB Sponsored ADR New	19,396	30,078
		Bidvest Group LTD Sponsored ADR	7,857	6,753
		Builders Firstsource Inc Com	2,708	3,958
		CSX Corp Com	15,280	14,623
		Canadian Natl Ry Co Com	24,902	30,077
		Cintas Corp Com	6,820	9,032
		Construction Partners Inc Com Cl A	17,033	17,562
		Costar Group Inc Com	5,041	5,873
		Daifuku Co LTD Unsponsred Ads	8,178	6,885

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(a)	(b) Identity of issue, borrower, lessor or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par, or maturity value	(d) Cost	(e) Current value
		Deere & Co Com	19,272	21,867
		Equifax Inc Com	2,905	3,110
		Expeditors Intl Wash Inc Com	11,527	15,588
		Exponent Inc Com	4,000	5,846
		Fanuc Corporation ADR	42,470	34,560
		Fluor Corp New Com	14,831	23,500
		General Dynamics Corp Com	27,865	39,945
		Graco Inc Com	13,532	16,613
		Grupo Aeroportuario Del Centro Spon	9,201	9,585
		Gpo Aeroportuario Del Pac Sab Spon	6,468	8,629
		Healthcare Svcs Group Inc Com	4,709	1,980
		Hubbell Inc Com	10,667	16,428
		Insperity Inc Com	11,615	15,677
		John Bean Technologies Corp Com	12,861	10,777
		Kadant Inc Com	3,103	4,085
		Knight Swift Transn Hldgs Inc Cl A	2,386	2,987
		Komatsu LTD Spons ADR	10,067	10,724
		Kubota Corp Spons ADR	12,160	11,085
		Landstar Sys Inc Com	17,903	21,503
		Mastec Inc Com	3,694	4,010
		Quanta Svcs Inc Com	2,260	4,987
		Raytheon Technologies Corp Com	11,414	42,689
		RBC Bearings Inc Com	16,356	21,354
		Relx PLC Sponsored ADR	23,003	23,479
		Ritchie Bros. Auctioneers Com	6,521	8,790
		Rolls-Royce Holdings PLC	88,722	46,537
		Ryanair Hldgs PLC Sponsored ADR NE	19,720	19,587
		Schneider Electric SE ADR	17,261	23,242
		Shoals Technologies Group Inc Cl A	2,119	2,122
		Siemens A G Sponsored ADR	33,886	41,992
		Siteone Landscape Supply Inc Com	17,015	17,481
		Smith (A.O.) Corp Com	14,745	15,626
		Techtronic Inds LTD Sponsored ADR	9,355	10,602
		3M Co Com	29,796	24,583
		Transunion Com	3,244	2,951
		Unifirst Corp Com	21,962	21,615
		Union Pac Corp Com	26,760	24,435
		United Parcel Svc Inc Cl B	35,309	34,942
		Vinci S A ADR	13,042	15,582
		Waste Connections Inc Com	4,786	5,966
		Watsco Inc Cl A	40,252	45,641
		Willscot Mobil Mini Hldng Corp Com	3,341	5,963
		Xpo Inc Com	2,930	1,931
		Accenture PLC Class A Ordinary	16,781	14,943
		Genpact Limited	4,411	4,909
		Globant S A Com	6,121	8,071

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(a)	(b) Identity of issue, borrower, lessor or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par, or maturity value	(d) Cost	(e) Current value
		Asml Holding N V Nyregistry Shs	16,628	19,123
		Ase Technology Holding Co., LTD.	7,433	6,828
		Adobe Inc.	4,664	6,057
		Adyen N V Unsponsred Ads	20,973	24,337
		Alarm Com Hldgs Inc Com	6,590	5,937
		Amadeus It Group, S.A.	34,150	29,120
		Amphenol Corp Cl A	1,756	3,045
		Analog Devices Inc Com	32,164	37,726
		Apple Inc Com	49,541	41,577
		Arista Networks Inc Com	5,040	4,975
		Atlassian Corporation Cl A	3,295	2,058
		Autodesk Inc Com	2,132	2,055
		Badger Meter Inc Com	8,079	10,684
		Bill Com Hldgs Inc Com	3,066	2,941
		Blackline Inc Com	5,944	6,861
		Booz Allen Hamilton Hldg Corp Cl A	13,914	19,650
		Broadridge Finl Solutions Inc Com	13,399	15,560
		Broadcom Inc Com	37,127	54,235
		CCC Intelligent Solutions Hld Com	4,034	3,888
		Cisco Sys Inc Com	28,064	39,493
		Cognex Corp Com	4,839	4,946
		Crowdstrike Hldgs Inc Cl A	2,707	2,000
		Dassault Sys Sa ADR Com	15,401	20,268
		Descartes Sys Group Inc Com	4,075	5,850
		Epam Sys Inc Com	13,358	16,060
		Evertec Inc Com	24,280	20,854
		Fair Isaac Corporation Com	6,205	8,380
		FIVE9 Inc Com	5,011	2,985
		Gartner Inc Com	19,158	27,563
		Global Pmts Inc Com	5,345	3,972
		Grid Dynamics Hldgs Inc Class A	2,968	1,964
		Henry Jack & Assoc Inc Com	10,182	12,641
		Hubshot Inc Com	4,999	3,181
		Infineon Technologies-ADR	24,146	32,254
		Infosys Technologies Sp ADR Com	15,699	19,415
		Intel Corp Com	55,161	34,756
		Intuit Com	16,084	17,905
		Kbr Inc Com	5,300	5,914
		Kla Corporation	2,768	4,148
		Lam Resh Corp Com	19,390	18,073
		Manhattan Assocs Inc Com	8,746	8,984
		Marvell Technology Group LTD Com	3,018	3,038
		Mastercard Inc Cl A	24,066	31,644
		Microsoft Corp Com	42,705	73,625
		Microchip Technology Inc Com	4,771	5,972
		Model N Inc Com	5,152	5,963

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(a)	(b) Identity of issue, borrower, lessor or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par, or maturity value	(d) Cost	(e) Current value
		Monolithic Pwr Sys Inc Com	3,466	3,182
		Murata MFG Co LTD ADR	18,390	15,903
		National Instrs Corp Com	4,204	3,948
		Nvidia Corp Com	11,775	14,906
		Okta Inc Cl A	4,905	1,981
		Palo Alto Networks Inc Com	28,547	23,582
		Paycom Software Inc Com	5,208	4,964
		Paycor Hcm Inc Com	3,366	2,960
		Paylocity Hldg Corp Com	5,288	6,993
		Pegasystems Inc Com	6,461	3,013
		Power Integrations Inc Com	3,591	4,949
		Pros Holdings Inc Com	2,541	1,966
		Sps Comm Inc Com	4,503	8,862
		Ss&c Technologies Hldgs Inc Com	12,497	11,766
		Sap SE ADR	48,102	49,119
		Servicenow Inc Com	25,317	21,744
		Sitime Corporation Com	1,263	1,017
		Solaredge Technologies Inc Com	7,160	11,048
		Block,Inc.	3,910	2,011
		Squarespace Inc Class A	4,620	3,016
		Taiwan Semiconductor MFG Co LTD	55,952	84,025
		Tokyo Electron LTD ADR	8,215	7,883
		Ubiquiti Inc Com	5,716	7,933
		Universal Display Corp Com	995	973
		Visa Inc Com Cl A	27,230	34,281
		Vontier Corporation Com	14,224	11,888
		Wns Hldgs LTD Sponsored ADR	16,484	15,519
		Wolfspeed Inc	5,497	4,005
		Workday Inc Cl A	1,077	1,004
		Workiva Inc Com Cl A	6,031	8,985
		Linde PLC Com	19,148	28,377
		Air Liquide ADR	26,592	29,871
		Air Prods & Chems Inc Com	8,161	8,014
		Akzo Nobel NV Sponsrd Ads New	25,163	22,211
		Ati Inc.	2,916	2,896
		Anglo Amern PLC Sponsored ADR	9,466	8,915
		Arcelormittal Sa Luxembourg NY	3,334	3,960
		Avery Dennison Corp Com	9,119	11,764
		Bwx Technologies Inc Com	13,943	15,681
		Bhp Group Limited	28,118	25,316
		Cemex S A B De C V Sponsor ADR New	19,107	10,543
		Dow Inc Com	28,308	31,696
		Epiroc Aktiebolag Unsponsred Ads	9,138	14,523
		Freeport-McMoran Inc Cl B	20,984	29,184
		Fuller H B Co Com	15,635	14,611
		Latham Group Inc Com	9,494	2,934

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(a)	(b) Identity of issue, borrower, lessor or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par, or maturity value	(d) Cost	(e) Current value
		Novozymes A/S Sponsored ADR	8,094	7,828
		Rio Tinto PLC Sponsored ADR	23,781	31,257
		Royal Gold Inc Com	11,408	11,723
		The Scotts Miracle-Gro Company	27,192	10,739
		Sherwin Williams Co Com	3,100	3,086
		Symrise AG ADR	8,962	12,774
		Alexandria Real EST Equities Inc Com	17,646	16,169
		Americold Realty Trust, Inc	11,349	11,607
		Boston Pptys Inc Com	39,372	26,424
		Getty Realty Corp Com	13,615	13,574
		Healthpeak Pptys Inc Com	46,641	40,814
		Hudson Pac Pptys Inc Com	8,481	3,941
		Sun Cmntys Inc Com	15,304	19,448
		Vici Pptys Inc Com	32,488	33,469
		Partners Group PE - P	475,000	476,384
		Yandex N V Shs Class A	19,026	6,486
		AT&T Inc Com	42,036	33,635
		Alphabet Inc Cap Stk Cl C	8,901	12,866
		Alphabet Inc Cap Stk Cl A	10,630	13,852
		BCE Inc Com New	49,662	49,883
		Bilibili Inc Spons Ads Rep Z	9,815	4,833
		Comcast Corp Cl A	35,377	32,522
		Deutsche Telekom AG Sponsored ADR	21,847	22,278
		Grupo Televisa Sa De Cv Global Dep	8,239	4,802
		Liberty Broadband Corp Com Ser C	14,918	11,822
		Liberty Media Corp Delaware Com C	10,477	11,778
		Live Nation Entertainment, Inc	2,375	2,023
		Netease Inc Sponsored ADR	4,778	4,866
		Pldt Inc Sponsored ADR	7,597	4,925
		Perusahaan Perseroan Persero P T	29,397	27,308
		Tencent Hldgs LTD ADR	83,152	73,219
		The Trade Desk Inc Com Cl A	3,868	2,958
		Tim S A Spndr ADR	5,811	4,846
		Alliant Energy Corp Com	11,096	11,594
		Centrais Eletricas Brasileiras	9,844	8,644
		Duke Energy Corp New Com	40,091	47,684
		Enn Energy Hldgs LTD ADR	13,559	12,133
		Enel Societa Per Azioni ADR	45,822	33,190
		Entergy Corp New Com	9,594	11,588
		Iberdrola S A Sponsored ADR Repstg 1	10,152	10,685
		Nextera Energy Inc Com	27,450	55,176
		Portland Gen Elec Co Com New	14,154	15,386
		Rwe AG Sponsored ADR Repstg Ord Par	14,238	16,557
		Xcel Energy Inc Com	9,441	11,568
		Total Corporate Common Stocks	$ 6,839,248	$ 7,283,387

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	Corporate Preferred Stocks			
		Banco Bradesco S A Sponsored ADR	$ 1,954	$ 1,933
		Itau Unibanco Hldg Sa Sponsored ADR	10,041	7,799
		Total Corporate Preferred Stocks	$ 11,995	$ 9,732
	Mutual Funds			
		Western Asset Smash Series Ec Fund #938	$ 307,476	$ 249,519
		Western Asset Smash Series C Fund #937	89,771	87,065
		Western Asset Smash Series M Fund #936	194,412	165,631
		Lord Abbett Short Duration Income	340,952	329,033
		Pgim Total Return Bond Fund Class Z	1,092,606	1,092,606
		Pgim Short-Term Corporate Bond Fund	347,570	328,600
		Ishares Core S&P 500 ETF	702,621	997,793
		ACAP Strategic Fund	891,605	585,034
		Total Mutual Funds	$ 3,967,013	$ 3,835,281
	U.S. Government Debt Instruments			
		US Treasury Note 12/31/2026	$ 14,026	$ 13,435
		Federal Natl Mtg Assn Nts	14,205	12,908
		Federal Home Ln Mtg Corp Partn CTF 02/01/2052	14,995	13,948
		Federal Home Ln Mtg Corp Partn CTF 10/01/2052	18,308	17,970
		Federal Home Ln Mtg Corp Partn CTF 11/01/2052	10,775	10,737
		Federal Home Ln Mtg Corp Partn CTF 02/01/2022	23,254	22,011
		Federal Home Ln Mtg Corp Partn CTF 04/01/2022	9,546	9,428
		Federal Natl Mtg Assn Gtd Passthru 3/01/2052	15,151	14,172
		Federal Natl Mtg Assn Gtd Passthru 10/01/2051	39,623	36,464
		Federal Natl Mtg Assn Gtd Passthru 04/01/2042	15,843	14,116
		Federal Natl Mtg Assn Gtd Passthru 07/01/2052	33,560	32,523
		Federal Natl Mtg Assn Gtd Passthru 9/01/2052	19,087	18,416
		Federal Natl Mtg Assn Gtd Passthru 12/01/2052	14,033	13,968
		US Treasury Bond 02/15/2049	52,739	44,500
		US Treasury Bond 02/15/2050	31,780	31,732
		US Treasury Bond 02/15/2051	36,556	32,301
		Total U.S. Government Debt Instruments	$ 363,481	$ 338,629
	Corporate Debt Instruments			
		American Honda Fin Corp MTN Fr	$ 34,348	$ 29,049
		Bk of America Corp Fr	21,941	22,054
		BP Cap Mkts Amer Inc Sr Glbl NT	21,681	19,201
		Burlington Northn Santa Fe CP Sr Deb	16,535	14,426
		Colgate Palmolive Co Mtns Fr	10,958	11,902
		Erp Oper LTD Partnership Sr Glbl NT	17,843	16,484
		Indiana Mich Pwr Co Sr M NT	52,283	48,062
		JP Morgan Chase Bank NA Sr NT	21,912	21,674
		JPMorgan Chase & Co Sr NT	30,676	27,238
		Nike Inc Sr Glbl	25,063	22,923
		Oracle Corp	28,127	24,987
		Principal Finl Group Inc Sr Glbl	20,317	20,548

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		Procter & Gamble Co Sr Glbl	37,408	34,107
		Simon Ppty Group LP Sr Glbl NT	21,038	19,570
		State Str Corp Sr NT	72,487	69,292
		Verizon Communications Inc Sr NT	21,372	19,479
		Wells Fargo & Co Sr NT	22,558	22,628
		Amazon Com Inc Sr NT	21,940	19,600
		Archer Daniels Midland Co NT	16,522	15,465
		Bank Amer Corp Fr	22,506	20,079
		Bk of America Corp Fr	40,167	33,003
		CVS Health Corp Sr NT	22,095	20,312
		Citigroup Inc Sr NT 7/24/028	20,720	19,286
		Citigroup Inc Sr NT 10/27/2028	35,695	32,846
		Comcast Corp New Sr NT 10/15/28	21,671	20,138
		Comcast Corp New Sr NT 1/15/31	33,403	26,673
		Costco Whsl Corp New Sr NT 4/20/2032	36,840	30,832
		Deere & Co	100,656	90,113
		Evergy Metro Inc 1m 2020 Bd	26,552	20,567
		Goldman Sachs Group Inc NT	99,080	95,025
		Goldman Sachs Group Inc Sr Glbl	22,161	19,778
		Home Depot Inc Sr NT	20,921	21,326
		Intel Corp Sr NT	80,641	80,611
		JP Morgan Chase Bank NA NT	27,941	26,090
		JPMorgan Chase & Co Sr NT 11/19/31	39,951	32,597
		JPMorgan Chase & Co Sr NT 6/1/29	25,192	22,550
		Merck & Co Inc Sr Glbl	26,476	22,358
		National Rural Utils Coop Fin Col Tr	98,253	91,778
		PNC Finl Svcs Group Inc Sr NT	34,789	28,845
		PNC Finl Svcs Group Inc Sr NT 4/23/2032	19,164	17,797
		TJX Cos Inc New Sr NT	22,636	18,710
		Truist Finl Corp Sr NT	26,331	21,689
		Virginia Elec & Pwr Co	24,870	22,610
		Wells Fargo & Co Medium Term Sr Nts	21,769	20,427
		Wells Fargo & Co Fr	28,384	22,358
		AT&T Inc Glbl NT	21,272	19,981
		Abbott Labs Sr NT	40,494	28,273
		Alabama Pwr Co Sr 2015a NT	76,724	58,268
		Allstate Corp Sr NT	77,842	63,694
		Amazon Com Inc Sr NT	16,489	12,968
		Amazon Com Inc	39,996	29,235
		Apple Inc Sr Glbl	76,231	69,442
		Apple Inc Sr Glbl NT	31,270	28,544
		Baker Hughes A GE Co LLC Ba Sr Glbl NT	51,748	43,678
		Bank Amer Corp Sr NT	108,178	88,350
		Bank Amer Corp Fr	27,866	17,999
		Bk of America Corp Fr	31,611	19,363
		Berkshire Hathaway Energy Co Sr Glbl	63,247	49,629
		Berkshire Hathaway Fin Corp Sr Glbl	26,579	20,475
		Berkshire Hathaway Fin Corp Sr NT	26,922	19,375
		BP Cap Mkts Amer Inc Sr Glbl NT	27,381	18,675
		BP Cap Mkts Amer Inc NT	27,399	18,350
		Burlington Northn Santa Fe CP Glbl	39,324	27,657
		Caterpillar Inc Del Sr NT	86,391	69,265
		Citigroup Inc Sr SB NT	53,855	41,548
		Citigroup Inc Sr NT	26,836	18,920

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		Citigroup Inc Sr NT	18,741	16,947
		Comcast Corp New Sr NT 08/15/2035	27,616	20,476
		Comcast Corp New Sr NT 08/15/2047	54,623	43,124
		Comcast Corp New Sr NT 10/15/2038	45,355	32,334
		Comcast Corp New Sr NT 8/15/2062	20,803	14,057
		Commonwealth Edison Co 1st Mtg Bd	56,689	51,523
		ConocoPhillips Co Sr Glbl	45,204	36,325
		Consolidated Edison Co N Y Inc 2012	86,498	66,953
		Consumers Energy Co 1st Mtg	15,026	10,412
		Detroit Edison Co 2012 B	97,171	84,251
		Disney Walt Co New Medium Term Nts	89,084	69,824
		Disney Walt Co Sr Glbl NT	28,452	21,518
		Duke Energy Carolinas LLC 1mtg Bd	91,314	69,823
		Entergy LA LLC 1st Mtg Bd	35,622	28,879
		Enterprise Prods Oper LLC Sr NT	14,414	12,782
		Exxon Mobil Corp Sr Glbl NT	54,575	40,490
		Florida Pwr & LT Co 1stm Bd	64,476	57,851
		Gilead Sciences Inc Sr NT	91,313	79,179
		Goldman Sachs Group Inc Sr NT	27,925	19,873
		Goldman Sachs Group Inc Sr NT 2/24/2043	15,262	14,696
		Home Depot Inc Sr Glbl	92,230	79,709
		JPMorgan Chase & Co Sub NT	32,009	28,158
		JP Morgan Chase Bank NA	26,586	18,720
		Johnson & Johnson Deb	113,572	105,119
		Kansas City Pwr & LT Co	14,918	12,006
		Kimberly Clark Corp Sr NT	96,912	85,192
		Massachusetts Inst Technology Bd	102,781	87,905
		Mastercard Inc Sr NT	22,555	15,854
		Merck & Co Inc	26,783	18,739
		MetLife Inc NT	51,090	44,410
		Microsoft Corp Glbl NT	102,806	67,121
		Microsoft Corp Sr Glbl NT	53,912	25,564
		Nike Inc Sr NT	34,308	24,371
		Pepsico Inc Sr NT	13,402	11,921
		Pfizer Inc Sr NT	23,106	20,731
		Prologis Sr Glbl NT	25,921	16,054
		Prudential Finl Inc Mtns Book Fr	81,522	72,451
		Qualcomm Inc Sr NT	64,484	58,260
		South Carolina Elec & Gas Co 1st Mtg	26,343	17,282
		Travelers Companies Inc Sr Glbl NT	62,587	48,505
		United Parcel Service Inc Sr NT	73,027	58,853
		UnitedHealth Group Inc Sr NT 10/15/2047	34,739	29,421
		UnitedHealth Group Inc Sr NT 8/15/2059	46,583	36,768
		UnitedHealth Group Inc Sr NT 5/15/2052	22,702	20,306
		Visa Inc Sr NT	41,342	33,330
		Wells Fargo & Co Sr NT	23,037	21,839
		Wisconsin Elec Pwr Co Deb	49,085	38,403
		Wyeth NT	96,658	82,273

The Community Builders Retirement Plan
EIN: 04-2324773
Plan Number: 001

Schedule of Assets (Held at End of Year) (Schedule H, Line 4i)
December 31, 2022

(a)	(b) Identity of issue, borrower, lessor or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par, or maturity value	(d) Cost	(e) Current value
		Equinor Asa Sr NT	27,901	24,914
		Royal Bank of Canada Sub Glbl NT	66,037	61,172
		Shell International Fin Bv Sr Glbl	20,856	19,776
		Astrazeneca PLC NT	33,310	31,925
		Bank Nova Scotia B C Sr Coco	15,616	15,576
		Bank Nova Scotia B C Sr Coco 8/01/2031	40,888	33,277
		Sumitomo Mitsui Fin Grp Inc LW TIER	37,788	32,314
		Total Capital Sr Glbl NT	62,786	52,960
		Bhp Billiton Fin USA LTD Sr NT	90,690	80,410
		Equinor Asa Sr NT	32,694	22,517
		Shell International Fin Bv Sr Glbl NT	71,155	57,895
		Total Corporate Debt Instruments	$ 5,406,412	$ 4,524,094
	Limited Partnership			
		Abbey Capital Limited ALT Fund	$ 567,073	$ 567,072
		Blackstone Private Credit Fund	506,623	486,509
		Hp/Starboard Value LTD	475,000	447,526
		Ironwood Instit Ms LLC	948,595	1,000,604
		Shannon River LTD	913,329	746,756
		Total Limited Partnership	$ 3,410,620	$ 3,248,467
	Interest-Bearing Cash			
		Bank Deposits Program Morgan Stanley Citigroup	$ 664,128	$ 664,128
		Total Investments	$ 20,662,897	$ 19,903,718

See Independent Auditor's Report.