

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

Part II	Basic Plan Information—enter all requested information
1a	Name of plan THE RIVERSIDE COMPANY 401(K) PLAN
1b	Three-digit plan number (PN) ▶ 001
1c	Effective date of plan 01/01/1999
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) RIVERSIDE PARTNERS L.L.C. 50 PUBLIC SQUARE, 29TH FLOOR TERMINAL TOWER CLEVELAND, OH 44113
2b	Employer Identification Number (EIN) 13-3920268
2c	Plan Sponsor's telephone number 212-265-6506
2d	Business code (see instructions) 523900

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.	10/16/2023	BELA SCHWARTZ
	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 ☒ Same as Plan Sponsor		3b Administrator's EIN
		3c Administrator's telephone number
4 If the name and/or EIN of the plan sponsor or the plan name has changed since the last return/report filed for this plan, enter the plan sponsor's name, EIN, the plan name and the plan number from the last return/report: a Sponsor's name c Plan Name		4b EIN 4d PN
5 Total number of participants at the beginning of the plan year		5 333
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) 230
a(2) Total number of active participants at the end of the plan year		6a(2) 211
b Retired or separated participants receiving benefits		6b 2
c Other retired or separated participants entitled to future benefits.....		6c 114
d Subtotal. Add lines 6a(2) , 6b , and 6c		6d 327
e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.		6e 0
f Total. Add lines 6d and 6e		6f 327
g Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item).....		6g 319
h Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested.....		6h 0
7 Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item)		7
8a If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristics Codes in the instructions: 2E 2F 2G 2J 2K 2T 3D		
b If the plan provides welfare benefits, enter the applicable welfare feature codes from the List of Plan Characteristics Codes in the instructions:		
9a Plan funding arrangement (check all that apply) (1) ☐ Insurance (2) ☐ Code section 412(e)(3) insurance contracts (3) ☒ Trust (4) ☐ General assets of the sponsor		9b Plan benefit arrangement (check all that apply) (1) ☐ Insurance (2) ☐ Code section 412(e)(3) insurance contracts (3) ☒ Trust (4) ☐ General assets of the sponsor
10 Check all applicable boxes in 10a and 10b to indicate which schedules are attached, and, where indicated, enter the number attached. (See instructions)		
a Pension Schedules (1) ☒ R (Retirement Plan Information) (2) ☐ MB (Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information) - signed by the plan actuary (3) ☐ SB (Single-Employer Defined Benefit Plan Actuarial Information) - signed by the plan actuary		b General Schedules (1) ☒ H (Financial Information) (2) ☐ I (Financial Information – Small Plan) (3) ☐ 0 A (Insurance Information) (4) ☒ C (Service Provider Information) (5) ☒ D (DFE/Participating Plan Information) (6) ☐ G (Financial Transaction Schedules)

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

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

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

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

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

Receipt Confirmation Code _____

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

For calendar plan year 2022 or fiscal plan year beginning 01/01/2022 and ending 12/31/2022		
A Name of plan THE RIVERSIDE COMPANY 401(K) PLAN	B Three-digit plan number (PN) ▶	001
C Plan sponsor's name as shown on line 2a of Form 5500 RIVERSIDE PARTNERS L.L.C.	D Employer Identification Number (EIN) 13-3920268	

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

1 Information on Persons Receiving Only Eligible Indirect Compensation

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

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation
FIDELITY INVESTMENTS INSTITUTIONAL
04-2647786

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

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

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04-2647786

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
37 64 65	RECORDKEEPER	2633	Yes ☒ No ☐	Yes ☒ No ☐	0	Yes ☐ No ☒

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

FIDELITY INVESTMENTS INSTITUTIONAL

04-2647786

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
37 64 65	RECORDKEEPER	2530	Yes ☒ No ☐	Yes ☒ No ☐	0	Yes ☐ No ☒

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

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

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

Part III Termination Information on Accountants and Enrolled Actuaries (see instructions)
(complete as many entries as needed)

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

SCHEDULE D (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration	DFE/Participating Plan Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ► File as an attachment to Form 5500.	OMB No. 1210-0110 2022 This Form is Open to Public Inspection.
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For calendar plan year 2022 or fiscal plan year beginning 01/01/2022 and ending 12/31/2022		
A Name of plan THE RIVERSIDE COMPANY 401(K) PLAN	B Three-digit plan number (PN) ►	001
C Plan or DFE sponsor's name as shown on line 2a of Form 5500 RIVERSIDE PARTNERS L.L.C.	D Employer Identification Number (EIN) 13-3920268	

Part I	Information on interests in MTIAs, CCTs, PSAs, and 103-12 IEs (to be completed by plans and DFEs) (Complete as many entries as needed to report all interests in DFEs)
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a Name of MTIA, CCT, PSA, or 103-12 IE: MIP CL 2		
b Name of sponsor of entity listed in (a): FIDELITY MANAGEMENT TRUST COMPANY		
c EIN-PN 04-3022712-024	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 3608111
a Name of MTIA, CCT, PSA, or 103-12 IE:		
b Name of sponsor of entity listed in (a):		
c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
a Name of MTIA, CCT, PSA, or 103-12 IE:		
b Name of sponsor of entity listed in (a):		
c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
a Name of MTIA, CCT, PSA, or 103-12 IE:		
b Name of sponsor of entity listed in (a):		
c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
a Name of MTIA, CCT, PSA, or 103-12 IE:		
b Name of sponsor of entity listed in (a):		
c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
a Name of MTIA, CCT, PSA, or 103-12 IE:		
b Name of sponsor of entity listed in (a):		
c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
a Name of MTIA, CCT, PSA, or 103-12 IE:		
b Name of sponsor of entity listed in (a):		
c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
a Name of MTIA, CCT, PSA, or 103-12 IE:		
b Name of sponsor of entity listed in (a):		
c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
a Name of MTIA, CCT, PSA, or 103-12 IE:		
b Name of sponsor of entity listed in (a):		
c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

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

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

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

a Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
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plan sponsor**c** EIN-PN**a** Plan name**b** Name of
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plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN

SCHEDULE H (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Financial Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA), and section 6058(a) of the Internal Revenue Code (the Code). ► File as an attachment to Form 5500.	OMB No. 1210-0110 2022 This Form is Open to Public Inspection
For calendar plan year 2022 or fiscal plan year beginning <u>01/01/2022</u> and ending <u>12/31/2022</u>		
A Name of plan <u>THE RIVERSIDE COMPANY 401(K) PLAN</u>	B Three-digit plan number (PN) ►	<u>001</u>
C Plan sponsor's name as shown on line 2a of Form 5500 <u>RIVERSIDE PARTNERS L.L.C.</u>	D Employer Identification Number (EIN) <u>13-3920268</u>	

Part I Asset and Liability Statement			
1 Current value of plan assets and liabilities at the beginning and end of the plan year. Combine the value of plan assets held in more than one trust. Report the value of the plan's interest in a commingled fund containing the assets of more than one plan on a line-by-line basis unless the value is reportable on lines 1c(9) through 1c(14). Do not enter the value of that portion of an insurance contract which guarantees, during this plan year, to pay a specific dollar benefit at a future date. Round off amounts to the nearest dollar. MTIAs, CCTs, PSAs, and 103-12 IEs do not complete lines 1b(1), 1b(2), 1c(8), 1g, 1h, and 1i. CCTs, PSAs, and 103-12 IEs also do not complete lines 1d and 1e. See instructions.			
Assets		(a) Beginning of Year	(b) End of Year
a Total noninterest-bearing cash.....	1a	0	0
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions.....	1b(1)	0	0
(2) Participant contributions.....	1b(2)	0	0
(3) Other.....	1b(3)	0	0
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit).....	1c(1)	3	3
(2) U.S. Government securities	1c(2)	0	0
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)	0	0
(B) All other	1c(3)(B)	0	0
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)	0	0
(B) Common.....	1c(4)(B)	0	0
(5) Partnership/joint venture interests.....	1c(5)	0	0
(6) Real estate (other than employer real property)	1c(6)	0	0
(7) Loans (other than to participants).....	1c(7)	0	0
(8) Participant loans.....	1c(8)	153105	108740
(9) Value of interest in common/collective trusts.....	1c(9)	3872598	3608111
(10) Value of interest in pooled separate accounts	1c(10)	0	0
(11) Value of interest in master trust investment accounts.....	1c(11)	0	0
(12) Value of interest in 103-12 investment entities	1c(12)	0	0
(13) Value of interest in registered investment companies (e.g., mutual funds).....	1c(13)	80154264	61887137
(14) Value of funds held in insurance company general account (unallocated contracts).....	1c(14)	0	0
(15) Other	1c(15)	0	0

1d Employer-related investments:		(a) Beginning of Year	(b) End of Year
(1) Employer securities	1d(1)	0	0
(2) Employer real property	1d(2)	0	0
e Buildings and other property used in plan operation	1e	0	0
f Total assets (add all amounts in lines 1a through 1e)	1f	84179970	65603991

Liabilities

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

Net Assets

l Net assets (subtract line 1k from line 1f)	1l	84179970	65603991
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Part II Income and Expense Statement

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

Income

		(a) Amount	(b) Total
a Contributions:			
(1) Received or receivable in cash from: (A) Employers	2a(1)(A)	1618524	
(B) Participants	2a(1)(B)	2937605	
(C) Others (including rollovers)	2a(1)(C)	165143	
(2) Noncash contributions	2a(2)	0	4721272
(3) Total contributions. Add lines 2a(1)(A) , (B) , (C) , and line 2a(2)	2a(3)		
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)	0	
(B) U.S. Government securities	2b(1)(B)	0	
(C) Corporate debt instruments	2b(1)(C)	0	
(D) Loans (other than to participants)	2b(1)(D)	0	
(E) Participant loans	2b(1)(E)	6320	
(F) Other	2b(1)(F)	0	
(G) Total interest. Add lines 2b(1)(A) through (F)	2b(1)(G)		6320
(2) Dividends: (A) Preferred stock	2b(2)(A)	0	2126940
(B) Common stock	2b(2)(B)	0	
(C) Registered investment company shares (e.g. mutual funds)	2b(2)(C)	2126940	
(D) Total dividends. Add lines 2b(2)(A) , (B) , and (C)	2b(2)(D)		2126940
(3) Rents	2b(3)		0
(4) Net gain (loss) on sale of assets: (A) Aggregate proceeds	2b(4)(A)	0	0
(B) Aggregate carrying amount (see instructions)	2b(4)(B)	0	
(C) Subtract line 2b(4)(B) from line 2b(4)(A) and enter result	2b(4)(C)		
(5) Unrealized appreciation (depreciation) of assets: (A) Real estate	2b(5)(A)	0	0
(B) Other	2b(5)(B)	0	
(C) Total unrealized appreciation of assets. Add lines 2b(5)(A) and (B)	2b(5)(C)		

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts	2b(6)		-247506
(7) Net investment gain (loss) from pooled separate accounts	2b(7)		0
(8) Net investment gain (loss) from master trust investment accounts	2b(8)		0
(9) Net investment gain (loss) from 103-12 investment entities.....	2b(9)		0
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds)	2b(10)		-20128955
c Other income	2c		2633
d Total income. Add all income amounts in column (b) and enter total	2d		-13519296
Expenses			
e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	5054153	
(2) To insurance carriers for the provision of benefits	2e(2)	0	
(3) Other	2e(3)	0	
(4) Total benefit payments. Add lines 2e(1) through (3)	2e(4)		5054153
f Corrective distributions (see instructions)	2f		0
g Certain deemed distributions of participant loans (see instructions)	2g		0
h Interest expense	2h		0
i Administrative expenses: (1) Professional fees	2i(1)	0	
(2) Contract administrator fees	2i(2)	0	
(3) Investment advisory and management fees	2i(3)	0	
(4) Other	2i(4)	2530	
(5) Total administrative expenses. Add lines 2i(1) through (4)	2i(5)		2530
j Total expenses. Add all expense amounts in column (b) and enter total	2j		5056683
Net Income and Reconciliation			
k Net income (loss). Subtract line 2j from line 2d	2k		-18575979
l Transfers of assets:			
(1) To this plan	2l(1)		0
(2) From this plan	2l(2)		0

Part III Accountant's Opinion

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

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

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

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

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

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

(1) Name: **BDO USA, P.C.**

(2) EIN: **13-5381590**

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

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

Part IV Compliance Questions

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

During the plan year:

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

	Yes	No	Amount
4a	X		460307

	Yes	No	Amount
b Were any loans by the plan or fixed income obligations due the plan in default as of the close of the plan year or classified during the year as uncollectible? Disregard participant loans secured by participant's account balance. (Attach Schedule G (Form 5500) Part I if "Yes" is checked.)			
4b		X	
c Were any leases to which the plan was a party in default or classified during the year as uncollectible? (Attach Schedule G (Form 5500) Part II if "Yes" is checked.)			
4c		X	
d Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 4a. Attach Schedule G (Form 5500) Part III if "Yes" is checked.)			
4d		X	
e Was this plan covered by a fidelity bond?	X		10000000
f Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?		X	
4f		X	
g Did the plan hold any assets whose current value was neither readily determinable on an established market nor set by an independent third party appraiser?			
4g		X	
h Did the plan receive any noncash contributions whose value was neither readily determinable on an established market nor set by an independent third party appraiser?			
4h		X	
i Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.)	X		
4i	X		
j Were any plan transactions or series of transactions in excess of 5% of the current value of plan assets? (Attach schedule of transactions if "Yes" is checked and see instructions for format requirements.)			
4j		X	
k Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?			
4k		X	
l Has the plan failed to provide any benefit when due under the plan?			
4l		X	
m If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)			
4m		X	
n If 4m was answered "Yes," check the "Yes" box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3.			
4n		X	

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

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

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

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

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

SCHEDULE R (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Retirement Plan Information This schedule is required to be filed under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6058(a) of the Internal Revenue Code (the Code). ► File as an attachment to Form 5500.	OMB No. 1210-0110 2022 This Form is Open to Public Inspection.
For calendar plan year 2022 or fiscal plan year beginning 01/01/2022 and ending 12/31/2022		
A Name of plan THE RIVERSIDE COMPANY 401(K) PLAN		B Three-digit plan number (PN) 001
C Plan sponsor's name as shown on line 2a of Form 5500 RIVERSIDE PARTNERS L.L.C.		D Employer Identification Number (EIN) 13-3920268
Part I	Distributions	
All references to distributions relate only to payments of benefits during the plan year.		
1 Total value of distributions paid in property other than in cash or the forms of property specified in the instructions.....		1
2 Enter the EIN(s) of payor(s) who paid benefits on behalf of the plan to participants or beneficiaries during the year (if more than two, enter EINs of the two payors who paid the greatest dollar amounts of benefits): EIN(s): 04-6568107		
Profit-sharing plans, ESOPs, and stock bonus plans, skip line 3.		
3 Number of participants (living or deceased) whose benefits were distributed in a single sum, during the plan year.....		3
Part II	Funding Information (If the plan is not subject to the minimum funding requirements of section 412 of the Internal Revenue Code or ERISA section 302, skip this Part.)	
4 Is the plan administrator making an election under Code section 412(d)(2) or ERISA section 302(d)(2)? ☐ Yes ☐ No ☐ N/A If the plan is a defined benefit plan, go to line 8.		
5 If a waiver of the minimum funding standard for a prior year is being amortized in this plan year, see instructions and enter the date of the ruling letter granting the waiver. Date: Month _____ Day _____ Year _____ If you completed line 5, complete lines 3, 9, and 10 of Schedule MB and do not complete the remainder of this schedule.		
6 a Enter the minimum required contribution for this plan year (include any prior year accumulated funding deficiency not waived).....		6a
b Enter the amount contributed by the employer to the plan for this plan year.....		6b
c Subtract the amount in line 6b from the amount in line 6a. Enter the result (enter a minus sign to the left of a negative amount).....		6c
If you completed line 6c, skip lines 8 and 9.		
7 Will the minimum funding amount reported on line 6c be met by the funding deadline? ☐ Yes ☐ No ☐ N/A		
8 If a change in actuarial cost method was made for this plan year pursuant to a revenue procedure or other authority providing automatic approval for the change or a class ruling letter, does the plan sponsor or plan administrator agree with the change? ☐ Yes ☐ No ☐ N/A		
Part III	Amendments	
9 If this is a defined benefit pension plan, were any amendments adopted during this plan year that increased or decreased the value of benefits? If yes, check the appropriate box. If no, check the "No" box..... ☐ Increase ☐ Decrease ☐ Both ☐ No		
Part IV	ESOPs (see instructions). If this is not a plan described under section 409(a) or 4975(e)(7) of the Internal Revenue Code, skip this Part.	
10 Were unallocated employer securities or proceeds from the sale of unallocated securities used to repay any exempt loan?..... ☐ Yes ☐ No		
11 a Does the ESOP hold any preferred stock?..... ☐ Yes ☐ No		
b If the ESOP has an outstanding exempt loan with the employer as lender, is such loan part of a "back-to-back" loan? (See instructions for definition of "back-to-back" loan.)..... ☐ Yes ☐ No		
12 Does the ESOP hold any stock that is not readily tradable on an established securities market?..... ☐ Yes ☐ No		
For Paperwork Reduction Act Notice, see the Instructions for Form 5500.		
Schedule R (Form 5500) 2022 v. 220413		

Part V Additional Information for Multiemployer Defined Benefit Pension Plans

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

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

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

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

The Riverside Company 401(k) Plan

Financial Statements and Supplemental Schedules

**As of December 31, 2022 and 2021 and for the Year
Ended December 31, 2022**

The Riverside Company 401(k) Plan

Financial Statements and Supplemental Schedules

As of December 31, 2022 and 2021 and for the Year Ended December 31, 2022

The Riverside Company 401(k) Plan

Contents

Independent Auditor's Report	3-6
Financial Statements	
Statements of Net Assets Available for Benefits as of December 31, 2022 and 2021	8
Statement of Changes in Net Assets Available for Benefits for the Year Ended December 31, 2022	9
Notes to Financial Statements	10-16
ERISA-Required Supplemental Schedules	
Schedule H, Line 4i - Schedule of Assets (Held at End of Year)	18
Schedule H, Line 4a - Schedule of Delinquent Participant Contributions	19



Tel: 216-325-1700
Fax: 216-325-1701
www.bdo.com

1300 East Ninth Street, Suite 1301
Cleveland, OH 44114

Independent Auditor's Report

The Riverside Company Plan Administrator
The Riverside Company 401(k) Plan
Cleveland, Ohio

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

We have performed audits of the financial statements of The Riverside Company 401(k) 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). The financial statements comprise the statements of net assets available for benefits as of December 31, 2022 and 2021, and the related statement of changes in net assets available for benefits for the year ended December 31, 2022, and the related notes to the financial statements.

Management, having determined it is permissible in the circumstances, has elected to have the audits of the Plan's financial statements performed in accordance with ERISA Section 103(a)(3)(C) pursuant to 29 CFR 2520.103-8 of the Department of Labor's (DOL) Rules and Regulations for Reporting and Disclosure under ERISA (ERISA Section 103(a)(3)(C) audit). 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 (qualified institution), provided that the investment information is prepared and certified to by the qualified institution in accordance with 29 CFR 2520.103-5 of the DOL's Rules and Regulations for Reporting and Disclosure under ERISA.

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

Opinion

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

- 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 (GAAP); and
- the certified investment information in the accompanying financial statements agrees to, or is derived from, in all material respects, the information prepared and certified by a qualified institution that management determined meets the requirements of ERISA Section 103(a)(3)(C).

BDO USA, P.C., a Virginia professional corporation, is the U.S. member of BDO International Limited, a UK company limited by guarantee, and forms part of the international BDO network of independent member firms.

BDO is the brand name for the BDO network and for each of the BDO Member Firms.

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

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

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

Auditor's Responsibilities for the Audit of the Financial Statements

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

In performing an audit in accordance with GAAS, we:

- Exercise professional judgment and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Plan's internal control. Accordingly, no such opinion is expressed.
- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements.
- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about the Plan's ability to continue as a going concern for a reasonable period of time.

Our audits did not extend to the certified investment information, except for obtaining and reading the certifications, 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 GAAP.

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

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

Other Matter – Supplemental Schedules Required by ERISA

The supplemental Schedule of Assets (Held at End of Year) as of December 31, 2022 and Schedule of Delinquent Participant Contributions for the year ended December 31, 2022 are presented for purposes of additional analysis and are not a required part of the financial statements but are supplementary information required by the DOL's Rules and Regulations for Reporting and Disclosure under ERISA. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information included in the supplemental schedules, other than that agreed to or derived from the certified investment information, has been subjected to auditing procedures applied in the audits of the financial statements and certain additional procedures,

including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with 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 DOL'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 DOL's Rules and Regulations for Reporting and Disclosure under ERISA.
- the certified investment information in the supplemental schedules agrees to, or is derived from, in all material respects, the information prepared and certified by a qualified institution that management determined meets the requirements of ERISA Section 103(a)(3)(C).

BDO USA, P.C.

Cleveland, Ohio
October 13, 2023

Financial Statements

The Riverside Company 401(k) Plan

Statements of Net Assets Available for Benefits

<i>December 31,</i>	2022	2021
Assets		
Investments, at fair value	\$ 65,495,251	\$ 84,026,865
Receivables		
Employer contributions	89,368	68,567
Notes receivable from participants	108,740	153,105
	198,108	221,672
Net Assets Available for Benefits	\$ 65,693,359	\$ 84,248,537

See accompanying notes to financial statements.

The Riverside Company 401(k) Plan

Statement of Changes in Net Assets Available for Benefits

<i>Year Ended December 31,</i>	2022
Changes in Net Assets Attributed to:	
Investment (Loss) Income	
Net depreciation in fair value of investments	\$ (20,376,461)
Dividends and interest	2,126,940
Total Investment Loss	(18,249,521)
Interest Income and Other Revenue	
Interest income on notes receivable from participants	6,320
Other revenue	2,633
Total Interest Income and Other Revenue	8,953
Contributions	
Employer's	1,639,325
Participants'	2,937,605
Rollover	165,143
Total Contributions	4,742,073
Deductions from Net Assets Attributed to:	
Distributions to participants	5,054,153
Administrative fees	2,530
Total Deductions	5,056,683
Net Decrease	(18,555,178)
Net Assets Available for Benefits, beginning of year	84,248,537
Net Assets Available for Benefits, end of year	\$ 65,693,359

See accompanying notes to financial statements.

The Riverside Company 401(k) Plan

Notes to Financial Statements

1. Description of the Plan

The following is a brief description of The Riverside Company 401(k) Plan (the Plan). Participants should refer to the Plan document for a more complete description of the Plan's provisions.

General

The Plan is a defined contribution profit sharing plan with a 401(k) feature that is sponsored by Riverside Partners L.L.C. (The Plan Sponsor) to provide retirement benefits to all eligible employees of the Company. The Plan complies with Section 401(a) of the Internal Revenue Code (IRC) of 1986, as amended, as well as the Employee Retirement Income Security Act of 1974 (ERISA), as amended.

Eligibility

The Plan covers substantially all employees of The Riverside Company and its affiliates (the Company or Employer), other than nonresident aliens who do not receive any earned income from the Employer, which constitutes United States source income, receptionists, and interns. Eligible employees must have attained 21 years of age and completed one month of service as defined in the Adoption Agreement. Eligible employees are able to begin participation in the Plan on the first day of the month coinciding with or immediately following the date the eligible employee completes the age and service requirement (Entry Date).

Participant Contributions

Participants may make voluntary before-tax or Roth contributions up to 60% (or up to 100% upon proper notice and approval) of their compensation, as defined by the Plan. Participants' Roth deferrals (post-tax contributions) to the Plan are separately accounted for, as are the gains and losses attributed to those deferrals. Newly eligible employees will be automatically enrolled in the Plan on his or her Entry Date. Upon enrollment, an initial before-tax deferral contribution at 6% of their compensation will be made unless the participant opts-out. Contributions are subject to annual limitations and other limitations imposed by the IRC, as defined in the Plan document. Eligible participants may also make a rollover contribution to the Plan of a distribution from a prior employer's qualified plan, so long as such distributions are not rollovers of after-tax employee contributions.

During 2022, the Plan amended the Plan document with an effective date of January 1, 2022. The amendment allowed for Roth rollover contributions; whereby eligible employees can elect to convert any contributions not previously designated as Roth contributions to designated Roth contributions.

Participants who are eligible and are making salary deferral contributions under the Plan and have attained age 50 before the close of the Plan year may make catch-up contributions in accordance with, and subject to the limitations imposed by, the IRC.

Employer Contributions

Contributions made to the Plan are matched by the Company at 100% of contributions attributable to the first 3% of a participant's eligible compensation (as defined), and at 50% of contributions in excess of the first 3% and up to 5% of a participant's eligible compensation. Additional amounts may be contributed at the discretion of the Company. There were no discretionary contributions made by the Company during 2022 or 2021.

The Riverside Company 401(k) Plan

Notes to Financial Statements

Participant Accounts

Each participant's account is credited with the participant's contributions, employer contributions, and an allocation of net Plan earnings or losses. Participant accounts are charged with an allocation of administrative expenses that are paid by the Plan. Allocations are based on participant earnings, account balances, or specific participant transactions, as defined. The benefit to which participants are entitled is the vested portion of their accounts.

Vesting

Participants are fully vested in all of their participant and Company contributions maintained under the Plan.

Payment of Benefits

Upon termination of service due to death, disability or retirement, a participant may elect to receive a lump-sum amount equal to the value of the participant's vested interest in his or her account. Hardship withdrawals are available under certain circumstances when participants incur an economic hardship (as defined).

Aside from normal retirement distributions, payments upon termination of service, and withdrawals after age 59-1/2, pretax savings may be withdrawn only for reasons of extreme financial hardship, as defined under federal law. Post-tax contributions may be withdrawn at any time and for any reason.

Notes Receivable from Participants

Loans are permitted to be made to active participants. The notes receivable documenting the loans are secured by the participant's vested interest in the Plan and must be for a minimum of \$1,000 up to one half of the participant's vested account balance (including Company contributions). Loans made to participants may not exceed \$50,000, reduced by the amount of the highest outstanding loan balance during the preceding 12 months. Loans may be made for any reason while employed at the Company. The loan repayment period may not be less than one year and may not exceed five years unless the loan is used to purchase a participant's principal residence for which the period may not exceed 20 years. Repayments are made through payroll withholdings at fixed dollar levels. The interest rates are based on the prime rate in effect on the date of the loan origination and range from 4.25% to 6.50% on loans outstanding at December 31, 2022 and 2021. Participants are permitted to have one loan outstanding at one time.

Administrative Fees

Certain administrative fees of the Plan are paid by the Company. Investment transfer fees, brokerage fees, transfer taxes, and other expenses incurred in connection with the sale, purchase, and management of the assets of the investment funds are paid by the Plan.

The Riverside Company 401(k) Plan

Notes to Financial Statements

2. Summary of Significant Accounting Policies

Basis of Presentation

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

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 and disclosure of contingent assets and liabilities. Actual results could differ from those estimates.

Notes Receivable from Participants

Notes receivable from participants are measured at their unpaid principal balance plus any accrued but unpaid interest. No allowance for credit losses has been recorded as of December 31, 2022 and 2021. Delinquent notes receivable from participants are reclassified as distributions based upon the terms of the Plan document.

Investment Valuation and Income Recognition

The Plan's investments are stated at fair value. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. See Note 4 for 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 recognized as earned. Net appreciation (depreciation) includes the Plan's gains and losses on the investments bought and sold as well as held during the year.

Payment of Benefits

Benefit distributions are recorded when paid to participants.

Evaluation of Subsequent Events

The Company has evaluated subsequent events through October 13, 2023, which is the date the financial statements were available to be issued. There were no events to be reported.

The Riverside Company 401(k) Plan

Notes to Financial Statements

3. Information Certified by the Plan's Trustee

The Plan Administrator has elected the method of annual reporting compliance permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Accordingly, Fidelity Management Trust Company (the Trustee) has certified that the following data included in the accompanying financial statements and ERISA-required supplemental schedule is complete and accurate.

- Investments and notes receivable from participants as reflected in the statements of net assets available for benefits as of December 31, 2022 and 2021;
- Net investment (loss) income and interest income on notes receivable from participants, as reflected in the statement of changes in net assets available for benefits for the year ended December 31, 2022;
- Investments, as reflected in the Schedule H, Line 4i - Schedule of Assets (Held at End of Year) as of December 31, 2022;

The Plan administrator instructed the Plan's independent auditors not to perform any auditing procedures with respect to this certified information, except for comparing such information to the related information included in the financial statements and supplemental schedules.

4. Fair Value Measurements

Accounting Standards Codification (ASC) Topic 820, Fair Value Measurements and Disclosures, establishes 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 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.
- 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 Riverside Company 401(k) Plan

Notes to Financial Statements

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

The following are descriptions of the valuation methods and assumptions used by the Plan to estimate the fair value of its investments. There have been no changes in the methodologies used as of December 31, 2022 and 2021.

Mutual funds: Investments in registered investment companies are valued at the daily closing price as reported by the fund. 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 funds held by the Plan are deemed to be actively traded.

Common collective trusts: The fair value of participation units held in collective trusts are based on the NAV reported by the fund managers as a practical expedient as of the financial statement dates and recent transaction prices. The investment objective of the common collective trusts is to provide preservation of capital and relatively stable returns consistent with a low risk profile. The common collective trusts provide for daily redemptions by the Plan at reported NAV per share, with no advance notice requirement. There were no unfunded commitments, liquidity, or redemption restrictions related to the common collective trust.

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

The following tables set forth by level, within the fair value hierarchy, the Plan's assets at fair value as of December 31, 2022 and 2021:

<i>December 31, 2022</i>	Level 1	Level 2	Level 3	Total
Mutual funds	\$ 61,887,140	\$ -	\$ -	\$ 61,887,140
Investments measured at NAV*				3,608,111
Balance, December 31, 2022	\$ 61,887,140	\$ -	\$ -	\$ 65,495,251

<i>December 31, 2021</i>	Level 1	Level 2	Level 3	Total
Mutual funds	\$ 80,154,267	\$ -	\$ -	\$ 80,154,267
Investments measured at NAV*				3,872,598
Balance, December 31, 2021	\$ 80,154,267	\$ -	\$ -	\$ 84,026,865

* In accordance with Subtopic 820-10, certain investments that were measured at NAV 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.

The Riverside Company 401(k) Plan

Notes to Financial Statements

5. Plan Termination

Although it has not expressed any intent to do so, the Company has the right under the Plan to terminate the Plan subject to the provisions of ERISA. In the event of Plan termination, participants will receive 100% of their account balance.

6. Tax Status of the Plan

Effective June 30, 2020, the Company restated the Plan using the non-standardized pre-approved Profit-Sharing Plan through FMR LLC (Fidelity Investments). Fidelity Investments received an IRS opinion letter dated June 30, 2020 which states that the pre-approved plan document is designed in accordance with the applicable sections of the IRC. Prior to the restatement the Company adopted a prototype plan document through Fidelity Investments, which received an IRS opinion letter dated March 31, 2014 that the prototype document satisfied the provisions of Section 401 of the IRC. The Plan itself has not received a determination letter from the IRS; however, the Plan Administrator believes that the Plan was designed and was being operated in compliance with the plan document. Therefore, no provision for income taxes has been included in the Plan's financial statements.

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

7. Party-in-Interest Transactions

Certain Plan investments and notes receivable from participants are managed by the trustee, as defined by the Plan. The Plan also receives revenue credits from Fidelity Investments. These transactions qualify as party-in-interest transactions. The revenue credits earned and fees incurred by the Plan for the investment management services provided by the Plan's trustee were \$2,633 and 2,530, respectively, for the year ended December 31, 2022.

8. Prohibited Transactions

During 2022, the Plan Sponsor failed to segregate and remit in a timely manner certain participants' contribution and loan repayments from its assets within the required time period as specified by the DOL Reg. 2510.3-102. Failure to segregate and remit contributions and loan repayments within the specified time period is a prohibited transaction according to the provisions of ERISA and the IRC. Lost earnings in the amount of \$251 associated with 2022 late remittances of \$161,548 were not corrected by the Plan Sponsor during the plan year; however, were corrected in the subsequent plan year.

During 2021, the Plan Sponsor failed to timely transmit certain participant contributions totaling \$298,759. The contributions, including lost earnings related to these contributions, were made in 2022. Plan management made deposits to each affected participant's account.

The Riverside Company 401(k) Plan

Notes to Financial Statements

9. Reconciliation of Financial Statements to Forms 5500

The following is a reconciliation of the net increase in net assets available for benefits per the financial statements to the Form 5500 for the year ended:

<i>Year Ended December 31,</i>	2022
Net decrease in net assets available for benefits per the financial statements	\$ (18,555,178)
Plus contributions receivable at December 31, 2021	68,567
Less contributions receivable at December 31, 2022	(89,368)
Net decrease per Form 5500	\$ (18,575,979)

The following is a reconciliation of net assets available for benefits per the financial statements to the Forms 5500 as of:

<i>December 31,</i>	2022
Net assets available for benefits per the financial statements	\$ 65,693,359
Less contributions receivable at December 31, 2022	(89,368)
Net assets available for benefits per Form 5500	\$ 65,603,991

<i>December 31,</i>	2021
Net assets available for benefits per the financial statements	\$ 84,248,537
Less contributions receivable at December 31, 2021	(68,567)
Net assets available for benefits per Form 5500	\$ 84,179,970

10. Risks and Uncertainties

Investment securities, in general, are exposed to various risks, such as interest rate, credit and overall market volatility risks. Due to the level of risk associated with certain investment securities, it is at least reasonably possible that changes in the values of investment securities will occur in the near term and that such changes could materially affect the amounts reported in the financial statements.

ERISA-Required Supplemental Schedules

The Riverside Company 401(k) Plan

EIN# 13-3920268

Plan Number 001

Schedule H, Line 4i - Schedule of Assets (Held at End of Year)

December 31, 2022

(a)	(b)	(c)	(d)	(e)
	Identity of issue, borrower, lessor, or similar party	Description of investment including maturity date, rate of interest, collateral, par or maturity value	Cost	Current value at December 31, 2022
	<u>Mutual Funds</u>			
*	FID 500 INDEX	Mutual Funds	**	\$ 13,719,401
*	FID BLUE CHIP GR K6	Mutual Funds	**	8,591,077
*	FID CONTRAFUND K6	Mutual Funds	**	6,432,501
*	FID EXTD MKT IDX	Mutual Funds	**	5,722,551
	PGIM TOTAL RTN BD R6	Mutual Funds	**	4,359,227
	MFS INTL GROWTH R6	Mutual Funds	**	3,763,588
*	FID PURITAN K6	Mutual Funds	**	2,997,631
*	FID FREEDOM 2055 K6	Mutual Funds	**	2,213,974
*	FID INTL INDEX	Mutual Funds	**	1,809,690
*	FID FREEDOM 2050 K6	Mutual Funds	**	1,651,439
*	FID FREEDOM 2060 K6	Mutual Funds	**	1,591,804
*	FID FREEDOM 2025 K6	Mutual Funds	**	1,494,432
*	FID FREEDOM 2030 K6	Mutual Funds	**	1,369,853
	DWS R REAL ESTATE R6	Mutual Funds	**	1,363,228
	MFS VALUE R6	Mutual Funds	**	1,325,476
*	FID FREEDOM 2045	Mutual Funds	**	1,032,553
*	FID FREEDOM 2040 K6	Mutual Funds	**	871,709
	LD ABT SH DTN INC R6	Mutual Funds	**	791,623
*	FID FREEDOM 2035 K6	Mutual Funds	**	421,485
*	FID FREEDOM INCOME K6	Mutual Funds	**	162,016
*	FID FREEDOM 2065 K6	Mutual Funds	**	144,513
*	FID MID CAP IDX	Mutual Funds	**	20,529
*	FID FREEDOM 2015 K6	Mutual Funds	**	15,012
*	FID FREEDOM 2010 K6	Mutual Funds	**	14,283
*	FID FREEDOM 2020 K6	Mutual Funds	**	7,533
*	FID FREEDOM 2005 K6	Mutual Funds	**	9
*	FID GOVT MMKT	Mutual Funds	**	3
Total Mutual Funds				\$ 61,887,140
	<u>Common/Collective Trusts</u>			
*	Managed Income Portfolio II Commingled Pool	Common Collective Trust	**	3,608,111
*	Participant Loans	Loans (4.25% - 6.50%)	-0-	108,740
Total				\$ 65,603,991

* Indicates Party-in-interest

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

The Riverside Company 401(k) Plan
Schedule H, Line 4a - Schedule of Delinquent Participant Contributions

EIN# 13-3920268

Plan Number: 001

Year Ended December 31, 2022

Total that Constitute Nonexempt Prohibited Transactions

Participant Contributions Transferred Late to Plan	Contributions Not Corrected	Contributions Corrected Outside VFCP	Contributions Pending Correction in VFCP	Total Fully Corrected Under VFCP and PTE 2002- 51
Check here if late participant loan repayments are included 2021 ☒	\$	\$ 298,759	\$ -	\$ -
Check here if late participant loan repayments are included 2022 ☒	\$ 161,548	\$	\$ -	\$ -

The Riverside Company 401(k) Plan

Financial Statements and Supplemental Schedules

**As of December 31, 2022 and 2021 and for the Year
Ended December 31, 2022**

The Riverside Company 401(k) Plan

Financial Statements and Supplemental Schedules

As of December 31, 2022 and 2021 and for the Year Ended December 31, 2022

The Riverside Company 401(k) Plan

Contents

Independent Auditor's Report	3-6
Financial Statements	
Statements of Net Assets Available for Benefits as of December 31, 2022 and 2021	8
Statement of Changes in Net Assets Available for Benefits for the Year Ended December 31, 2022	9
Notes to Financial Statements	10-16
ERISA-Required Supplemental Schedules	
Schedule H, Line 4i - Schedule of Assets (Held at End of Year)	18
Schedule H, Line 4a - Schedule of Delinquent Participant Contributions	19



Tel: 216-325-1700
Fax: 216-325-1701
www.bdo.com

1300 East Ninth Street, Suite 1301
Cleveland, OH 44114

Independent Auditor's Report

The Riverside Company Plan Administrator
The Riverside Company 401(k) Plan
Cleveland, Ohio

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

We have performed audits of the financial statements of The Riverside Company 401(k) 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). The financial statements comprise the statements of net assets available for benefits as of December 31, 2022 and 2021, and the related statement of changes in net assets available for benefits for the year ended December 31, 2022, and the related notes to the financial statements.

Management, having determined it is permissible in the circumstances, has elected to have the audits of the Plan's financial statements performed in accordance with ERISA Section 103(a)(3)(C) pursuant to 29 CFR 2520.103-8 of the Department of Labor's (DOL) Rules and Regulations for Reporting and Disclosure under ERISA (ERISA Section 103(a)(3)(C) audit). 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 (qualified institution), provided that the investment information is prepared and certified to by the qualified institution in accordance with 29 CFR 2520.103-5 of the DOL's Rules and Regulations for Reporting and Disclosure under ERISA.

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

Opinion

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

- 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 (GAAP); and
- the certified investment information in the accompanying financial statements agrees to, or is derived from, in all material respects, the information prepared and certified by a qualified institution that management determined meets the requirements of ERISA Section 103(a)(3)(C).

BDO USA, P.C., a Virginia professional corporation, is the U.S. member of BDO International Limited, a UK company limited by guarantee, and forms part of the international BDO network of independent member firms.

BDO is the brand name for the BDO network and for each of the BDO Member Firms.

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

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

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

Auditor's Responsibilities for the Audit of the Financial Statements

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

In performing an audit in accordance with GAAS, we:

- Exercise professional judgment and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Plan's internal control. Accordingly, no such opinion is expressed.
- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements.
- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about the Plan's ability to continue as a going concern for a reasonable period of time.

Our audits did not extend to the certified investment information, except for obtaining and reading the certifications, 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 GAAP.

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

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

Other Matter – Supplemental Schedules Required by ERISA

The supplemental Schedule of Assets (Held at End of Year) as of December 31, 2022 and Schedule of Delinquent Participant Contributions for the year ended December 31, 2022 are presented for purposes of additional analysis and are not a required part of the financial statements but are supplementary information required by the DOL's Rules and Regulations for Reporting and Disclosure under ERISA. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information included in the supplemental schedules, other than that agreed to or derived from the certified investment information, has been subjected to auditing procedures applied in the audits of the financial statements and certain additional procedures,

including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with 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 DOL'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 DOL's Rules and Regulations for Reporting and Disclosure under ERISA.
- the certified investment information in the supplemental schedules agrees to, or is derived from, in all material respects, the information prepared and certified by a qualified institution that management determined meets the requirements of ERISA Section 103(a)(3)(C).

BDO USA, P.C.

Cleveland, Ohio
October 13, 2023

Financial Statements

The Riverside Company 401(k) Plan

Statements of Net Assets Available for Benefits

<i>December 31,</i>	2022	2021
Assets		
Investments, at fair value	\$ 65,495,251	\$ 84,026,865
Receivables		
Employer contributions	89,368	68,567
Notes receivable from participants	108,740	153,105
	198,108	221,672
Net Assets Available for Benefits	\$ 65,693,359	\$ 84,248,537

See accompanying notes to financial statements.

The Riverside Company 401(k) Plan

Statement of Changes in Net Assets Available for Benefits

<i>Year Ended December 31,</i>	2022
Changes in Net Assets Attributed to:	
Investment (Loss) Income	
Net depreciation in fair value of investments	\$ (20,376,461)
Dividends and interest	2,126,940
Total Investment Loss	(18,249,521)
Interest Income and Other Revenue	
Interest income on notes receivable from participants	6,320
Other revenue	2,633
Total Interest Income and Other Revenue	8,953
Contributions	
Employer's	1,639,325
Participants'	2,937,605
Rollover	165,143
Total Contributions	4,742,073
Deductions from Net Assets Attributed to:	
Distributions to participants	5,054,153
Administrative fees	2,530
Total Deductions	5,056,683
Net Decrease	(18,555,178)
Net Assets Available for Benefits, beginning of year	84,248,537
Net Assets Available for Benefits, end of year	\$ 65,693,359

See accompanying notes to financial statements.

The Riverside Company 401(k) Plan

Notes to Financial Statements

1. Description of the Plan

The following is a brief description of The Riverside Company 401(k) Plan (the Plan). Participants should refer to the Plan document for a more complete description of the Plan's provisions.

General

The Plan is a defined contribution profit sharing plan with a 401(k) feature that is sponsored by Riverside Partners L.L.C. (The Plan Sponsor) to provide retirement benefits to all eligible employees of the Company. The Plan complies with Section 401(a) of the Internal Revenue Code (IRC) of 1986, as amended, as well as the Employee Retirement Income Security Act of 1974 (ERISA), as amended.

Eligibility

The Plan covers substantially all employees of The Riverside Company and its affiliates (the Company or Employer), other than nonresident aliens who do not receive any earned income from the Employer, which constitutes United States source income, receptionists, and interns. Eligible employees must have attained 21 years of age and completed one month of service as defined in the Adoption Agreement. Eligible employees are able to begin participation in the Plan on the first day of the month coinciding with or immediately following the date the eligible employee completes the age and service requirement (Entry Date).

Participant Contributions

Participants may make voluntary before-tax or Roth contributions up to 60% (or up to 100% upon proper notice and approval) of their compensation, as defined by the Plan. Participants' Roth deferrals (post-tax contributions) to the Plan are separately accounted for, as are the gains and losses attributed to those deferrals. Newly eligible employees will be automatically enrolled in the Plan on his or her Entry Date. Upon enrollment, an initial before-tax deferral contribution at 6% of their compensation will be made unless the participant opts-out. Contributions are subject to annual limitations and other limitations imposed by the IRC, as defined in the Plan document. Eligible participants may also make a rollover contribution to the Plan of a distribution from a prior employer's qualified plan, so long as such distributions are not rollovers of after-tax employee contributions.

During 2022, the Plan amended the Plan document with an effective date of January 1, 2022. The amendment allowed for Roth rollover contributions; whereby eligible employees can elect to convert any contributions not previously designated as Roth contributions to designated Roth contributions.

Participants who are eligible and are making salary deferral contributions under the Plan and have attained age 50 before the close of the Plan year may make catch-up contributions in accordance with, and subject to the limitations imposed by, the IRC.

Employer Contributions

Contributions made to the Plan are matched by the Company at 100% of contributions attributable to the first 3% of a participant's eligible compensation (as defined), and at 50% of contributions in excess of the first 3% and up to 5% of a participant's eligible compensation. Additional amounts may be contributed at the discretion of the Company. There were no discretionary contributions made by the Company during 2022 or 2021.

The Riverside Company 401(k) Plan

Notes to Financial Statements

Participant Accounts

Each participant's account is credited with the participant's contributions, employer contributions, and an allocation of net Plan earnings or losses. Participant accounts are charged with an allocation of administrative expenses that are paid by the Plan. Allocations are based on participant earnings, account balances, or specific participant transactions, as defined. The benefit to which participants are entitled is the vested portion of their accounts.

Vesting

Participants are fully vested in all of their participant and Company contributions maintained under the Plan.

Payment of Benefits

Upon termination of service due to death, disability or retirement, a participant may elect to receive a lump-sum amount equal to the value of the participant's vested interest in his or her account. Hardship withdrawals are available under certain circumstances when participants incur an economic hardship (as defined).

Aside from normal retirement distributions, payments upon termination of service, and withdrawals after age 59-1/2, pretax savings may be withdrawn only for reasons of extreme financial hardship, as defined under federal law. Post-tax contributions may be withdrawn at any time and for any reason.

Notes Receivable from Participants

Loans are permitted to be made to active participants. The notes receivable documenting the loans are secured by the participant's vested interest in the Plan and must be for a minimum of \$1,000 up to one half of the participant's vested account balance (including Company contributions). Loans made to participants may not exceed \$50,000, reduced by the amount of the highest outstanding loan balance during the preceding 12 months. Loans may be made for any reason while employed at the Company. The loan repayment period may not be less than one year and may not exceed five years unless the loan is used to purchase a participant's principal residence for which the period may not exceed 20 years. Repayments are made through payroll withholdings at fixed dollar levels. The interest rates are based on the prime rate in effect on the date of the loan origination and range from 4.25% to 6.50% on loans outstanding at December 31, 2022 and 2021. Participants are permitted to have one loan outstanding at one time.

Administrative Fees

Certain administrative fees of the Plan are paid by the Company. Investment transfer fees, brokerage fees, transfer taxes, and other expenses incurred in connection with the sale, purchase, and management of the assets of the investment funds are paid by the Plan.

The Riverside Company 401(k) Plan

Notes to Financial Statements

2. Summary of Significant Accounting Policies

Basis of Presentation

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

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 and disclosure of contingent assets and liabilities. Actual results could differ from those estimates.

Notes Receivable from Participants

Notes receivable from participants are measured at their unpaid principal balance plus any accrued but unpaid interest. No allowance for credit losses has been recorded as of December 31, 2022 and 2021. Delinquent notes receivable from participants are reclassified as distributions based upon the terms of the Plan document.

Investment Valuation and Income Recognition

The Plan's investments are stated at fair value. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. See Note 4 for 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 recognized as earned. Net appreciation (depreciation) includes the Plan's gains and losses on the investments bought and sold as well as held during the year.

Payment of Benefits

Benefit distributions are recorded when paid to participants.

Evaluation of Subsequent Events

The Company has evaluated subsequent events through October 13, 2023, which is the date the financial statements were available to be issued. There were no events to be reported.

The Riverside Company 401(k) Plan

Notes to Financial Statements

3. Information Certified by the Plan's Trustee

The Plan Administrator has elected the method of annual reporting compliance permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Accordingly, Fidelity Management Trust Company (the Trustee) has certified that the following data included in the accompanying financial statements and ERISA-required supplemental schedule is complete and accurate.

- Investments and notes receivable from participants as reflected in the statements of net assets available for benefits as of December 31, 2022 and 2021;
- Net investment (loss) income and interest income on notes receivable from participants, as reflected in the statement of changes in net assets available for benefits for the year ended December 31, 2022;
- Investments, as reflected in the Schedule H, Line 4i - Schedule of Assets (Held at End of Year) as of December 31, 2022;

The Plan administrator instructed the Plan's independent auditors not to perform any auditing procedures with respect to this certified information, except for comparing such information to the related information included in the financial statements and supplemental schedules.

4. Fair Value Measurements

Accounting Standards Codification (ASC) Topic 820, Fair Value Measurements and Disclosures, establishes 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 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.
- 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 Riverside Company 401(k) Plan

Notes to Financial Statements

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

The following are descriptions of the valuation methods and assumptions used by the Plan to estimate the fair value of its investments. There have been no changes in the methodologies used as of December 31, 2022 and 2021.

Mutual funds: Investments in registered investment companies are valued at the daily closing price as reported by the fund. 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 funds held by the Plan are deemed to be actively traded.

Common collective trusts: The fair value of participation units held in collective trusts are based on the NAV reported by the fund managers as a practical expedient as of the financial statement dates and recent transaction prices. The investment objective of the common collective trusts is to provide preservation of capital and relatively stable returns consistent with a low risk profile. The common collective trusts provide for daily redemptions by the Plan at reported NAV per share, with no advance notice requirement. There were no unfunded commitments, liquidity, or redemption restrictions related to the common collective trust.

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

The following tables set forth by level, within the fair value hierarchy, the Plan's assets at fair value as of December 31, 2022 and 2021:

<i>December 31, 2022</i>	Level 1	Level 2	Level 3	Total
Mutual funds	\$ 61,887,140	\$ -	\$ -	\$ 61,887,140
Investments measured at NAV*				3,608,111
Balance, December 31, 2022	\$ 61,887,140	\$ -	\$ -	\$ 65,495,251

<i>December 31, 2021</i>	Level 1	Level 2	Level 3	Total
Mutual funds	\$ 80,154,267	\$ -	\$ -	\$ 80,154,267
Investments measured at NAV*				3,872,598
Balance, December 31, 2021	\$ 80,154,267	\$ -	\$ -	\$ 84,026,865

* In accordance with Subtopic 820-10, certain investments that were measured at NAV 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.

The Riverside Company 401(k) Plan

Notes to Financial Statements

5. Plan Termination

Although it has not expressed any intent to do so, the Company has the right under the Plan to terminate the Plan subject to the provisions of ERISA. In the event of Plan termination, participants will receive 100% of their account balance.

6. Tax Status of the Plan

Effective June 30, 2020, the Company restated the Plan using the non-standardized pre-approved Profit-Sharing Plan through FMR LLC (Fidelity Investments). Fidelity Investments received an IRS opinion letter dated June 30, 2020 which states that the pre-approved plan document is designed in accordance with the applicable sections of the IRC. Prior to the restatement the Company adopted a prototype plan document through Fidelity Investments, which received an IRS opinion letter dated March 31, 2014 that the prototype document satisfied the provisions of Section 401 of the IRC. The Plan itself has not received a determination letter from the IRS; however, the Plan Administrator believes that the Plan was designed and was being operated in compliance with the plan document. Therefore, no provision for income taxes has been included in the Plan's financial statements.

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

7. Party-in-Interest Transactions

Certain Plan investments and notes receivable from participants are managed by the trustee, as defined by the Plan. The Plan also receives revenue credits from Fidelity Investments. These transactions qualify as party-in-interest transactions. The revenue credits earned and fees incurred by the Plan for the investment management services provided by the Plan's trustee were \$2,633 and 2,530, respectively, for the year ended December 31, 2022.

8. Prohibited Transactions

During 2022, the Plan Sponsor failed to segregate and remit in a timely manner certain participants' contribution and loan repayments from its assets within the required time period as specified by the DOL Reg. 2510.3-102. Failure to segregate and remit contributions and loan repayments within the specified time period is a prohibited transaction according to the provisions of ERISA and the IRC. Lost earnings in the amount of \$251 associated with 2022 late remittances of \$161,548 were not corrected by the Plan Sponsor during the plan year; however, were corrected in the subsequent plan year.

During 2021, the Plan Sponsor failed to timely transmit certain participant contributions totaling \$298,759. The contributions, including lost earnings related to these contributions, were made in 2022. Plan management made deposits to each affected participant's account.

The Riverside Company 401(k) Plan

Notes to Financial Statements

9. Reconciliation of Financial Statements to Forms 5500

The following is a reconciliation of the net increase in net assets available for benefits per the financial statements to the Form 5500 for the year ended:

<i>Year Ended December 31,</i>	2022
Net decrease in net assets available for benefits per the financial statements	\$ (18,555,178)
Plus contributions receivable at December 31, 2021	68,567
Less contributions receivable at December 31, 2022	(89,368)
Net decrease per Form 5500	\$ (18,575,979)

The following is a reconciliation of net assets available for benefits per the financial statements to the Forms 5500 as of:

<i>December 31,</i>	2022
Net assets available for benefits per the financial statements	\$ 65,693,359
Less contributions receivable at December 31, 2022	(89,368)
Net assets available for benefits per Form 5500	\$ 65,603,991

<i>December 31,</i>	2021
Net assets available for benefits per the financial statements	\$ 84,248,537
Less contributions receivable at December 31, 2021	(68,567)
Net assets available for benefits per Form 5500	\$ 84,179,970

10. Risks and Uncertainties

Investment securities, in general, are exposed to various risks, such as interest rate, credit and overall market volatility risks. Due to the level of risk associated with certain investment securities, it is at least reasonably possible that changes in the values of investment securities will occur in the near term and that such changes could materially affect the amounts reported in the financial statements.

ERISA-Required Supplemental Schedules

The Riverside Company 401(k) Plan

EIN# 13-3920268

Plan Number 001

Schedule H, Line 4i - Schedule of Assets (Held at End of Year)

December 31, 2022

(a)	(b)	(c)	(d)	(e)
	Identity of issue, borrower, lessor, or similar party	Description of investment including maturity date, rate of interest, collateral, par or maturity value	Cost	Current value at December 31, 2022
	<u>Mutual Funds</u>			
*	FID 500 INDEX	Mutual Funds	**	\$ 13,719,401
*	FID BLUE CHIP GR K6	Mutual Funds	**	8,591,077
*	FID CONTRAFUND K6	Mutual Funds	**	6,432,501
*	FID EXTD MKT IDX	Mutual Funds	**	5,722,551
	PGIM TOTAL RTN BD R6	Mutual Funds	**	4,359,227
	MFS INTL GROWTH R6	Mutual Funds	**	3,763,588
*	FID PURITAN K6	Mutual Funds	**	2,997,631
*	FID FREEDOM 2055 K6	Mutual Funds	**	2,213,974
*	FID INTL INDEX	Mutual Funds	**	1,809,690
*	FID FREEDOM 2050 K6	Mutual Funds	**	1,651,439
*	FID FREEDOM 2060 K6	Mutual Funds	**	1,591,804
*	FID FREEDOM 2025 K6	Mutual Funds	**	1,494,432
*	FID FREEDOM 2030 K6	Mutual Funds	**	1,369,853
	DWS R REAL ESTATE R6	Mutual Funds	**	1,363,228
	MFS VALUE R6	Mutual Funds	**	1,325,476
*	FID FREEDOM 2045	Mutual Funds	**	1,032,553
*	FID FREEDOM 2040 K6	Mutual Funds	**	871,709
	LD ABT SH DTN INC R6	Mutual Funds	**	791,623
*	FID FREEDOM 2035 K6	Mutual Funds	**	421,485
*	FID FREEDOM INCOME K6	Mutual Funds	**	162,016
*	FID FREEDOM 2065 K6	Mutual Funds	**	144,513
*	FID MID CAP IDX	Mutual Funds	**	20,529
*	FID FREEDOM 2015 K6	Mutual Funds	**	15,012
*	FID FREEDOM 2010 K6	Mutual Funds	**	14,283
*	FID FREEDOM 2020 K6	Mutual Funds	**	7,533
*	FID FREEDOM 2005 K6	Mutual Funds	**	9
*	FID GOVT MMKT	Mutual Funds	**	3
Total Mutual Funds				\$ 61,887,140
	<u>Common/Collective Trusts</u>			
*	Managed Income Portfolio II Commingled Pool	Common Collective Trust	**	3,608,111
*	Participant Loans	Loans (4.25% - 6.50%)	-0-	108,740
Total				\$ 65,603,991

* Indicates Party-in-interest

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

The Riverside Company 401(k) Plan
Schedule H, Line 4a - Schedule of Delinquent Participant Contributions

EIN# 13-3920268

Plan Number: 001

Year Ended December 31, 2022

Total that Constitute Nonexempt Prohibited Transactions

Participant Contributions Transferred Late to Plan	Contributions Not Corrected	Contributions Corrected Outside VFCP	Contributions Pending Correction in VFCP	Total Fully Corrected Under VFCP and PTE 2002- 51
Check here if late participant loan repayments are included 2021 ☒	\$	\$ 298,759	\$ -	\$ -
Check here if late participant loan repayments are included 2022 ☒	\$ 161,548	\$	\$ -	\$ -

The Riverside Company 401(k) Plan

Financial Statements and Supplemental Schedules

**As of December 31, 2022 and 2021 and for the Year
Ended December 31, 2022**

The Riverside Company 401(k) Plan

Financial Statements and Supplemental Schedules

As of December 31, 2022 and 2021 and for the Year Ended December 31, 2022

The Riverside Company 401(k) Plan

Contents

Independent Auditor's Report	3-6
Financial Statements	
Statements of Net Assets Available for Benefits as of December 31, 2022 and 2021	8
Statement of Changes in Net Assets Available for Benefits for the Year Ended December 31, 2022	9
Notes to Financial Statements	10-16
ERISA-Required Supplemental Schedules	
Schedule H, Line 4i - Schedule of Assets (Held at End of Year)	18
Schedule H, Line 4a - Schedule of Delinquent Participant Contributions	19



Tel: 216-325-1700
Fax: 216-325-1701
www.bdo.com

1300 East Ninth Street, Suite 1301
Cleveland, OH 44114

Independent Auditor's Report

The Riverside Company Plan Administrator
The Riverside Company 401(k) Plan
Cleveland, Ohio

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

We have performed audits of the financial statements of The Riverside Company 401(k) 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). The financial statements comprise the statements of net assets available for benefits as of December 31, 2022 and 2021, and the related statement of changes in net assets available for benefits for the year ended December 31, 2022, and the related notes to the financial statements.

Management, having determined it is permissible in the circumstances, has elected to have the audits of the Plan's financial statements performed in accordance with ERISA Section 103(a)(3)(C) pursuant to 29 CFR 2520.103-8 of the Department of Labor's (DOL) Rules and Regulations for Reporting and Disclosure under ERISA (ERISA Section 103(a)(3)(C) audit). 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 (qualified institution), provided that the investment information is prepared and certified to by the qualified institution in accordance with 29 CFR 2520.103-5 of the DOL's Rules and Regulations for Reporting and Disclosure under ERISA.

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

Opinion

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

- 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 (GAAP); and
- the certified investment information in the accompanying financial statements agrees to, or is derived from, in all material respects, the information prepared and certified by a qualified institution that management determined meets the requirements of ERISA Section 103(a)(3)(C).

BDO USA, P.C., a Virginia professional corporation, is the U.S. member of BDO International Limited, a UK company limited by guarantee, and forms part of the international BDO network of independent member firms.

BDO is the brand name for the BDO network and for each of the BDO Member Firms.

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

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

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

Auditor's Responsibilities for the Audit of the Financial Statements

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

In performing an audit in accordance with GAAS, we:

- Exercise professional judgment and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Plan's internal control. Accordingly, no such opinion is expressed.
- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements.
- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about the Plan's ability to continue as a going concern for a reasonable period of time.

Our audits did not extend to the certified investment information, except for obtaining and reading the certifications, 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 GAAP.

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

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

Other Matter – Supplemental Schedules Required by ERISA

The supplemental Schedule of Assets (Held at End of Year) as of December 31, 2022 and Schedule of Delinquent Participant Contributions for the year ended December 31, 2022 are presented for purposes of additional analysis and are not a required part of the financial statements but are supplementary information required by the DOL's Rules and Regulations for Reporting and Disclosure under ERISA. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information included in the supplemental schedules, other than that agreed to or derived from the certified investment information, has been subjected to auditing procedures applied in the audits of the financial statements and certain additional procedures,

including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with 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 DOL'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 DOL's Rules and Regulations for Reporting and Disclosure under ERISA.
- the certified investment information in the supplemental schedules agrees to, or is derived from, in all material respects, the information prepared and certified by a qualified institution that management determined meets the requirements of ERISA Section 103(a)(3)(C).

BDO USA, P.C.

Cleveland, Ohio
October 13, 2023

Financial Statements

The Riverside Company 401(k) Plan

Statements of Net Assets Available for Benefits

<i>December 31,</i>	2022	2021
Assets		
Investments, at fair value	\$ 65,495,251	\$ 84,026,865
Receivables		
Employer contributions	89,368	68,567
Notes receivable from participants	108,740	153,105
	198,108	221,672
Net Assets Available for Benefits	\$ 65,693,359	\$ 84,248,537

See accompanying notes to financial statements.

The Riverside Company 401(k) Plan

Statement of Changes in Net Assets Available for Benefits

<i>Year Ended December 31,</i>	2022
Changes in Net Assets Attributed to:	
Investment (Loss) Income	
Net depreciation in fair value of investments	\$ (20,376,461)
Dividends and interest	2,126,940
Total Investment Loss	(18,249,521)
Interest Income and Other Revenue	
Interest income on notes receivable from participants	6,320
Other revenue	2,633
Total Interest Income and Other Revenue	8,953
Contributions	
Employer's	1,639,325
Participants'	2,937,605
Rollover	165,143
Total Contributions	4,742,073
Deductions from Net Assets Attributed to:	
Distributions to participants	5,054,153
Administrative fees	2,530
Total Deductions	5,056,683
Net Decrease	(18,555,178)
Net Assets Available for Benefits, beginning of year	84,248,537
Net Assets Available for Benefits, end of year	\$ 65,693,359

See accompanying notes to financial statements.

The Riverside Company 401(k) Plan

Notes to Financial Statements

1. Description of the Plan

The following is a brief description of The Riverside Company 401(k) Plan (the Plan). Participants should refer to the Plan document for a more complete description of the Plan's provisions.

General

The Plan is a defined contribution profit sharing plan with a 401(k) feature that is sponsored by Riverside Partners L.L.C. (The Plan Sponsor) to provide retirement benefits to all eligible employees of the Company. The Plan complies with Section 401(a) of the Internal Revenue Code (IRC) of 1986, as amended, as well as the Employee Retirement Income Security Act of 1974 (ERISA), as amended.

Eligibility

The Plan covers substantially all employees of The Riverside Company and its affiliates (the Company or Employer), other than nonresident aliens who do not receive any earned income from the Employer, which constitutes United States source income, receptionists, and interns. Eligible employees must have attained 21 years of age and completed one month of service as defined in the Adoption Agreement. Eligible employees are able to begin participation in the Plan on the first day of the month coinciding with or immediately following the date the eligible employee completes the age and service requirement (Entry Date).

Participant Contributions

Participants may make voluntary before-tax or Roth contributions up to 60% (or up to 100% upon proper notice and approval) of their compensation, as defined by the Plan. Participants' Roth deferrals (post-tax contributions) to the Plan are separately accounted for, as are the gains and losses attributed to those deferrals. Newly eligible employees will be automatically enrolled in the Plan on his or her Entry Date. Upon enrollment, an initial before-tax deferral contribution at 6% of their compensation will be made unless the participant opts-out. Contributions are subject to annual limitations and other limitations imposed by the IRC, as defined in the Plan document. Eligible participants may also make a rollover contribution to the Plan of a distribution from a prior employer's qualified plan, so long as such distributions are not rollovers of after-tax employee contributions.

During 2022, the Plan amended the Plan document with an effective date of January 1, 2022. The amendment allowed for Roth rollover contributions; whereby eligible employees can elect to convert any contributions not previously designated as Roth contributions to designated Roth contributions.

Participants who are eligible and are making salary deferral contributions under the Plan and have attained age 50 before the close of the Plan year may make catch-up contributions in accordance with, and subject to the limitations imposed by, the IRC.

Employer Contributions

Contributions made to the Plan are matched by the Company at 100% of contributions attributable to the first 3% of a participant's eligible compensation (as defined), and at 50% of contributions in excess of the first 3% and up to 5% of a participant's eligible compensation. Additional amounts may be contributed at the discretion of the Company. There were no discretionary contributions made by the Company during 2022 or 2021.

The Riverside Company 401(k) Plan

Notes to Financial Statements

Participant Accounts

Each participant's account is credited with the participant's contributions, employer contributions, and an allocation of net Plan earnings or losses. Participant accounts are charged with an allocation of administrative expenses that are paid by the Plan. Allocations are based on participant earnings, account balances, or specific participant transactions, as defined. The benefit to which participants are entitled is the vested portion of their accounts.

Vesting

Participants are fully vested in all of their participant and Company contributions maintained under the Plan.

Payment of Benefits

Upon termination of service due to death, disability or retirement, a participant may elect to receive a lump-sum amount equal to the value of the participant's vested interest in his or her account. Hardship withdrawals are available under certain circumstances when participants incur an economic hardship (as defined).

Aside from normal retirement distributions, payments upon termination of service, and withdrawals after age 59-1/2, pretax savings may be withdrawn only for reasons of extreme financial hardship, as defined under federal law. Post-tax contributions may be withdrawn at any time and for any reason.

Notes Receivable from Participants

Loans are permitted to be made to active participants. The notes receivable documenting the loans are secured by the participant's vested interest in the Plan and must be for a minimum of \$1,000 up to one half of the participant's vested account balance (including Company contributions). Loans made to participants may not exceed \$50,000, reduced by the amount of the highest outstanding loan balance during the preceding 12 months. Loans may be made for any reason while employed at the Company. The loan repayment period may not be less than one year and may not exceed five years unless the loan is used to purchase a participant's principal residence for which the period may not exceed 20 years. Repayments are made through payroll withholdings at fixed dollar levels. The interest rates are based on the prime rate in effect on the date of the loan origination and range from 4.25% to 6.50% on loans outstanding at December 31, 2022 and 2021. Participants are permitted to have one loan outstanding at one time.

Administrative Fees

Certain administrative fees of the Plan are paid by the Company. Investment transfer fees, brokerage fees, transfer taxes, and other expenses incurred in connection with the sale, purchase, and management of the assets of the investment funds are paid by the Plan.

The Riverside Company 401(k) Plan

Notes to Financial Statements

2. Summary of Significant Accounting Policies

Basis of Presentation

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

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 and disclosure of contingent assets and liabilities. Actual results could differ from those estimates.

Notes Receivable from Participants

Notes receivable from participants are measured at their unpaid principal balance plus any accrued but unpaid interest. No allowance for credit losses has been recorded as of December 31, 2022 and 2021. Delinquent notes receivable from participants are reclassified as distributions based upon the terms of the Plan document.

Investment Valuation and Income Recognition

The Plan's investments are stated at fair value. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. See Note 4 for 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 recognized as earned. Net appreciation (depreciation) includes the Plan's gains and losses on the investments bought and sold as well as held during the year.

Payment of Benefits

Benefit distributions are recorded when paid to participants.

Evaluation of Subsequent Events

The Company has evaluated subsequent events through October 13, 2023, which is the date the financial statements were available to be issued. There were no events to be reported.

The Riverside Company 401(k) Plan

Notes to Financial Statements

3. Information Certified by the Plan's Trustee

The Plan Administrator has elected the method of annual reporting compliance permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Accordingly, Fidelity Management Trust Company (the Trustee) has certified that the following data included in the accompanying financial statements and ERISA-required supplemental schedule is complete and accurate.

- Investments and notes receivable from participants as reflected in the statements of net assets available for benefits as of December 31, 2022 and 2021;
- Net investment (loss) income and interest income on notes receivable from participants, as reflected in the statement of changes in net assets available for benefits for the year ended December 31, 2022;
- Investments, as reflected in the Schedule H, Line 4i - Schedule of Assets (Held at End of Year) as of December 31, 2022;

The Plan administrator instructed the Plan's independent auditors not to perform any auditing procedures with respect to this certified information, except for comparing such information to the related information included in the financial statements and supplemental schedules.

4. Fair Value Measurements

Accounting Standards Codification (ASC) Topic 820, Fair Value Measurements and Disclosures, establishes 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 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.
- 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 Riverside Company 401(k) Plan

Notes to Financial Statements

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

The following are descriptions of the valuation methods and assumptions used by the Plan to estimate the fair value of its investments. There have been no changes in the methodologies used as of December 31, 2022 and 2021.

Mutual funds: Investments in registered investment companies are valued at the daily closing price as reported by the fund. 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 funds held by the Plan are deemed to be actively traded.

Common collective trusts: The fair value of participation units held in collective trusts are based on the NAV reported by the fund managers as a practical expedient as of the financial statement dates and recent transaction prices. The investment objective of the common collective trusts is to provide preservation of capital and relatively stable returns consistent with a low risk profile. The common collective trusts provide for daily redemptions by the Plan at reported NAV per share, with no advance notice requirement. There were no unfunded commitments, liquidity, or redemption restrictions related to the common collective trust.

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

The following tables set forth by level, within the fair value hierarchy, the Plan's assets at fair value as of December 31, 2022 and 2021:

<i>December 31, 2022</i>	Level 1	Level 2	Level 3	Total
Mutual funds	\$ 61,887,140	\$ -	\$ -	\$ 61,887,140
Investments measured at NAV*				3,608,111
Balance, December 31, 2022	\$ 61,887,140	\$ -	\$ -	\$ 65,495,251

<i>December 31, 2021</i>	Level 1	Level 2	Level 3	Total
Mutual funds	\$ 80,154,267	\$ -	\$ -	\$ 80,154,267
Investments measured at NAV*				3,872,598
Balance, December 31, 2021	\$ 80,154,267	\$ -	\$ -	\$ 84,026,865

* In accordance with Subtopic 820-10, certain investments that were measured at NAV 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.

The Riverside Company 401(k) Plan

Notes to Financial Statements

5. Plan Termination

Although it has not expressed any intent to do so, the Company has the right under the Plan to terminate the Plan subject to the provisions of ERISA. In the event of Plan termination, participants will receive 100% of their account balance.

6. Tax Status of the Plan

Effective June 30, 2020, the Company restated the Plan using the non-standardized pre-approved Profit-Sharing Plan through FMR LLC (Fidelity Investments). Fidelity Investments received an IRS opinion letter dated June 30, 2020 which states that the pre-approved plan document is designed in accordance with the applicable sections of the IRC. Prior to the restatement the Company adopted a prototype plan document through Fidelity Investments, which received an IRS opinion letter dated March 31, 2014 that the prototype document satisfied the provisions of Section 401 of the IRC. The Plan itself has not received a determination letter from the IRS; however, the Plan Administrator believes that the Plan was designed and was being operated in compliance with the plan document. Therefore, no provision for income taxes has been included in the Plan's financial statements.

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

7. Party-in-Interest Transactions

Certain Plan investments and notes receivable from participants are managed by the trustee, as defined by the Plan. The Plan also receives revenue credits from Fidelity Investments. These transactions qualify as party-in-interest transactions. The revenue credits earned and fees incurred by the Plan for the investment management services provided by the Plan's trustee were \$2,633 and 2,530, respectively, for the year ended December 31, 2022.

8. Prohibited Transactions

During 2022, the Plan Sponsor failed to segregate and remit in a timely manner certain participants' contribution and loan repayments from its assets within the required time period as specified by the DOL Reg. 2510.3-102. Failure to segregate and remit contributions and loan repayments within the specified time period is a prohibited transaction according to the provisions of ERISA and the IRC. Lost earnings in the amount of \$251 associated with 2022 late remittances of \$161,548 were not corrected by the Plan Sponsor during the plan year; however, were corrected in the subsequent plan year.

During 2021, the Plan Sponsor failed to timely transmit certain participant contributions totaling \$298,759. The contributions, including lost earnings related to these contributions, were made in 2022. Plan management made deposits to each affected participant's account.

The Riverside Company 401(k) Plan

Notes to Financial Statements

9. Reconciliation of Financial Statements to Forms 5500

The following is a reconciliation of the net increase in net assets available for benefits per the financial statements to the Form 5500 for the year ended:

<i>Year Ended December 31,</i>	2022
Net decrease in net assets available for benefits per the financial statements	\$ (18,555,178)
Plus contributions receivable at December 31, 2021	68,567
Less contributions receivable at December 31, 2022	(89,368)
Net decrease per Form 5500	\$ (18,575,979)

The following is a reconciliation of net assets available for benefits per the financial statements to the Forms 5500 as of:

<i>December 31,</i>	2022
Net assets available for benefits per the financial statements	\$ 65,693,359
Less contributions receivable at December 31, 2022	(89,368)
Net assets available for benefits per Form 5500	\$ 65,603,991

<i>December 31,</i>	2021
Net assets available for benefits per the financial statements	\$ 84,248,537
Less contributions receivable at December 31, 2021	(68,567)
Net assets available for benefits per Form 5500	\$ 84,179,970

10. Risks and Uncertainties

Investment securities, in general, are exposed to various risks, such as interest rate, credit and overall market volatility risks. Due to the level of risk associated with certain investment securities, it is at least reasonably possible that changes in the values of investment securities will occur in the near term and that such changes could materially affect the amounts reported in the financial statements.

ERISA-Required Supplemental Schedules

The Riverside Company 401(k) Plan

EIN# 13-3920268

Plan Number 001

Schedule H, Line 4i - Schedule of Assets (Held at End of Year)

December 31, 2022

(a)	(b)	(c)	(d)	(e)
	Identity of issue, borrower, lessor, or similar party	Description of investment including maturity date, rate of interest, collateral, par or maturity value	Cost	Current value at December 31, 2022
	<u>Mutual Funds</u>			
*	FID 500 INDEX	Mutual Funds	**	\$ 13,719,401
*	FID BLUE CHIP GR K6	Mutual Funds	**	8,591,077
*	FID CONTRAFUND K6	Mutual Funds	**	6,432,501
*	FID EXTD MKT IDX	Mutual Funds	**	5,722,551
	PGIM TOTAL RTN BD R6	Mutual Funds	**	4,359,227
	MFS INTL GROWTH R6	Mutual Funds	**	3,763,588
*	FID PURITAN K6	Mutual Funds	**	2,997,631
*	FID FREEDOM 2055 K6	Mutual Funds	**	2,213,974
*	FID INTL INDEX	Mutual Funds	**	1,809,690
*	FID FREEDOM 2050 K6	Mutual Funds	**	1,651,439
*	FID FREEDOM 2060 K6	Mutual Funds	**	1,591,804
*	FID FREEDOM 2025 K6	Mutual Funds	**	1,494,432
*	FID FREEDOM 2030 K6	Mutual Funds	**	1,369,853
	DWS R REAL ESTATE R6	Mutual Funds	**	1,363,228
	MFS VALUE R6	Mutual Funds	**	1,325,476
*	FID FREEDOM 2045	Mutual Funds	**	1,032,553
*	FID FREEDOM 2040 K6	Mutual Funds	**	871,709
	LD ABT SH DTN INC R6	Mutual Funds	**	791,623
*	FID FREEDOM 2035 K6	Mutual Funds	**	421,485
*	FID FREEDOM INCOME K6	Mutual Funds	**	162,016
*	FID FREEDOM 2065 K6	Mutual Funds	**	144,513
*	FID MID CAP IDX	Mutual Funds	**	20,529
*	FID FREEDOM 2015 K6	Mutual Funds	**	15,012
*	FID FREEDOM 2010 K6	Mutual Funds	**	14,283
*	FID FREEDOM 2020 K6	Mutual Funds	**	7,533
*	FID FREEDOM 2005 K6	Mutual Funds	**	9
*	FID GOVT MMKT	Mutual Funds	**	3
Total Mutual Funds				\$ 61,887,140
	<u>Common/Collective Trusts</u>			
*	Managed Income Portfolio II Commingled Pool	Common Collective Trust	**	3,608,111
*	Participant Loans	Loans (4.25% - 6.50%)	-0-	108,740
Total				\$ 65,603,991

* Indicates Party-in-interest

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

The Riverside Company 401(k) Plan
Schedule H, Line 4a - Schedule of Delinquent Participant Contributions

EIN# 13-3920268

Plan Number: 001

Year Ended December 31, 2022

Total that Constitute Nonexempt Prohibited Transactions

Participant Contributions Transferred Late to Plan	Contributions Not Corrected	Contributions Corrected Outside VFCP	Contributions Pending Correction in VFCP	Total Fully Corrected Under VFCP and PTE 2002- 51
Check here if late participant loan repayments are included 2021 ☒	\$	\$ 298,759	\$ -	\$ -
Check here if late participant loan repayments are included 2022 ☒	\$ 161,548	\$	\$ -	\$ -