

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

Part II Basic Plan Information —enter all requested information		
1a Name of plan <u>RODGERS CONSULTING, INC. 401(K) PROFIT SHARING PLAN</u>	1b Three-digit plan number (PN) ▶	<u>002</u>
2a Plan sponsor's name (employer, if for a single-employer plan) Mailing address (include room, apt., suite no. and street, or P.O. Box) City or town, state or province, country, and ZIP or foreign postal code (if foreign, see instructions) <u>RODGERS CONSULTING, INC</u> <u>19847 CENTURY BLVD STE 200</u> <u>GERMANTOWN, MD 20874-7202</u>	1c Effective date of plan <u>01/01/1986</u>	2b Employer Identification Number (EIN) <u>52-0955929</u>
	2c Plan Sponsor's telephone number <u>301-948-4700</u>	2d Business code (see instructions) <u>541330</u>

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

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

SIGN HERE	Filed with authorized/valid electronic signature.	10/16/2023	RACHEL HARDESTY
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE	Filed with authorized/valid electronic signature.	10/16/2023	RACHEL HARDESTY
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
SIGN HERE			
	Signature of DFE	Date	Enter name of individual signing as DFE

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

Form 5500 (2022)
v. 220413

3a Plan administrator's name and address ☒ Same as Plan Sponsor		3b Administrator's EIN
		3c Administrator's telephone number
4 If the name and/or EIN of the plan sponsor or the plan name has changed since the last return/report filed for this plan, enter the plan sponsor's name, EIN, the plan name and the plan number from the last return/report: a Sponsor's name c Plan Name		4b EIN 4d PN
5 Total number of participants at the beginning of the plan year		5 132
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) 101
a(2) Total number of active participants at the end of the plan year		6a(2) 102
b Retired or separated participants receiving benefits		6b 0
c Other retired or separated participants entitled to future benefits.....		6c 26
d Subtotal. Add lines 6a(2) , 6b , and 6c		6d 128
e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.		6e 0
f Total. Add lines 6d and 6e		6f 128
g Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item).....		6g 125
h Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested.....		6h 2
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 2S 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) ☒ 1 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 A (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Insurance Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ► File as an attachment to Form 5500. ► Insurance companies are required to provide the information pursuant to ERISA section 103(a)(2).	OMB No. 1210-0110 2022 This Form is Open to Public Inspection
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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	B Three-digit plan number (PN)	002
RODGERS CONSULTING, INC. 401(K) PROFIT SHARING PLAN		
C Plan sponsor's name as shown on line 2a of Form 5500	D Employer Identification Number (EIN)	
RODGERS CONSULTING, INC	52-0955929	

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

(a) Name of insurance carrier
PRINCIPAL LIFE INSURANCE COMPANY

(b) EIN	(c) NAIC code	(d) Contract or identification number	(e) Approximate number of persons covered at end of policy or contract year	Policy or contract year	
				(f) From	(g) To
42-0127290	61271	404812	128	01/01/2022	12/31/2022

2 Insurance fee and commission information. Enter the total fees and total commissions paid. List in line 3 the agents, brokers, and other persons in descending order of the amount paid.
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(a) Total amount of commissions paid	(b) Total amount of fees paid
0	0

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Part II Investment and Annuity Contract Information

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

4	Current value of plan's interest under this contract in the general account at year end.....	4	59435
5	Current value of plan's interest under this contract in separate accounts at year end.....	5	4267899

6 Contracts With Allocated Funds:**a** State the basis of premium rates ▶

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

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

f If contract purchased, in whole or in part, to distribute benefits from a terminating plan, check here ▶ ☐**7 Contracts With Unallocated Funds (Do not include portions of these contracts maintained in separate accounts)**

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

b	Balance at the end of the previous year	7b	67374
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c	Additions: (1) Contributions deposited during the year	7c(1)	3802	
	(2) Dividends and credits.....	7c(2)		
	(3) Interest credited during the year.....	7c(3)	205	
	(4) Transferred from separate account.....	7c(4)	10	
	(5) Other (specify below)	7c(5)	235	

▶ LOAN PAYMENT

(6) Total additions.....	7c(6)	4252
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d	Total of balance and additions (add lines 7b and 7c(6))	7d	71626
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e Deductions:

(1) Disbursed from fund to pay benefits or purchase annuities during year	7e(1)	9530	
(2) Administration charge made by carrier.....	7e(2)	566	
(3) Transferred to separate account.....	7e(3)		
(4) Other (specify below)	7e(4)		

▶

(5) Total deductions.....	7e(5)	10096
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f	Balance at the end of the current year (subtract line 7e(5) from line 7d)	7f	61530
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Part III Welfare Benefit Contract Information

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

8 Benefit and contract type (check all applicable boxes)

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

9 Experience-rated contracts:

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

10 Nonexperience-rated contracts:

a Total premiums or subscription charges paid to carrier	10a	
b If the carrier, service, or other organization incurred any specific costs in connection with the acquisition or retention of the contract or policy, other than reported in Part I, line 2 above, report amount.	10b	

Specify nature of costs.

Part IV Provision of Information

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

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

SCHEDULE 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 RODGERS CONSULTING, INC. 401(K) PROFIT SHARING PLAN	B Three-digit plan number (PN) ▶	002
C Plan sponsor's name as shown on line 2a of Form 5500 RODGERS CONSULTING, INC	D Employer Identification Number (EIN) 52-0955929	

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
PRINCIPAL LIFE INSURANCE COMPANY
42-0127290

(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)

PRINCIPAL LIFE INSURANCE COMPANY

42-0127290

(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?
13 37 50 64	CONTRACT ADMINISTRATOR	27834	Yes ☒ No ☐	Yes ☒ No ☐	0	Yes ☐ No ☒

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

KESTRA ADVISORY SERVICES, LLC

35-2552359

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
27 50	INVESTMENT ADVISORY	40895	Yes ☒ No ☐	Yes ☐ No ☒	5	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
(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide
(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide
(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide

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

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

SCHEDULE 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 RODGERS CONSULTING, INC. 401(K) PROFIT SHARING PLAN	B Three-digit plan number (PN) ►	002
C Plan or DFE sponsor's name as shown on line 2a of Form 5500 RODGERS CONSULTING, INC	D Employer Identification Number (EIN) 52-0955929	

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)			
a Name of MTIA, CCT, PSA, or 103-12 IE: PRIN LIQUID ASSETS SEP ACCT-Z			
b Name of sponsor of entity listed in (a): PRINCIPAL LIFE INSURANCE COMPANY			
c EIN-PN 42-0127290-024	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 2956519	
a Name of MTIA, CCT, PSA, or 103-12 IE: PRINCIPAL U.S. PROPERTY SA-Z			
b Name of sponsor of entity listed in (a): PRINCIPAL LIFE INSURANCE COMPANY			
c EIN-PN 42-0127290-027	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 1309138	
a Name of MTIA, CCT, PSA, or 103-12 IE: PRIN FIN GRP, INC. STOCK SA-R6			
b Name of sponsor of entity listed in (a): PRINCIPAL LIFE INSURANCE COMPANY			
c EIN-PN 42-0127290-086	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 2242	
a Name of MTIA, CCT, PSA, or 103-12 IE: BLACKROCK EQTY INDEX CL R FD			
b Name of sponsor of entity listed in (a): WILMINGTON TRUST			
c EIN-PN 20-3802168-001	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 1848514	
a Name of MTIA, CCT, PSA, or 103-12 IE: CORE PL BD FD FEE CLASS I1			
b Name of sponsor of entity listed in (a): WILMINGTON TRUST, N.A.			
c EIN-PN 38-4116854-515	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 2175584	
a Name of MTIA, CCT, PSA, or 103-12 IE: MID CAP GROWTH I1 FUND			
b Name of sponsor of entity listed in (a): WILMINGTON TRUST, N.A.			
c EIN-PN 38-4126247-549	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 807508	
a Name of MTIA, CCT, PSA, or 103-12 IE: SMALL CAP VALUE II I1 FUND			
b Name of sponsor of entity listed in (a): WILMINGTON TRUST, N.A.			
c EIN-PN 38-4126250-554	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 607202	

a Name of MTIA, CCT, PSA, or 103-12 IE: MID CAP VALUE I1 FUND

b Name of sponsor of entity listed in (a): WILMINGTON TRUST, N.A.

c EIN-PN 38-4139852-630	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 871627
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a Name of MTIA, CCT, PSA, or 103-12 IE: EMERGING MARKETS I1 FUND

b Name of sponsor of entity listed in (a): WILMINGTON TRUST, N.A.

c EIN-PN 86-1819869-672	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 266617
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a Name of MTIA, CCT, PSA, or 103-12 IE: INVESCO INT'L SM-MID CAP TR B1

b Name of sponsor of entity listed in (a): INVESCO TRUST COMPANY

c EIN-PN 47-1449068-001	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 144782
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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)
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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)
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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)
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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)
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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)
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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
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
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
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>RODGERS CONSULTING, INC. 401(K) PROFIT SHARING PLAN</u>		B Three-digit plan number (PN) <u>002</u>
C Plan sponsor's name as shown on line 2a of Form 5500 <u>RODGERS CONSULTING, INC</u>		D Employer Identification Number (EIN) <u>52-0955929</u>

Part I Asset and Liability Statement			
1 Current value of plan assets and liabilities at the beginning and end of the plan year. Combine the value of plan assets held in more than one trust. Report the value of the plan's interest in a commingled fund containing the assets of more than one plan on a line-by-line basis unless the value is reportable on lines 1c(9) through 1c(14). Do not enter the value of that portion of an insurance contract which guarantees, during this plan year, to pay a specific dollar benefit at a future date. Round off amounts to the nearest dollar. MTIAs, CCTs, PSAs, and 103-12 IEs do not complete lines 1b(1), 1b(2), 1c(8), 1g, 1h, and 1i. CCTs, PSAs, and 103-12 IEs also do not complete lines 1d and 1e. See instructions.			
Assets		(a) Beginning of Year	(b) End of Year
a Total noninterest-bearing cash.....	1a		
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions.....	1b(1)	362046	400000
(2) Participant contributions.....	1b(2)		
(3) Other.....	1b(3)		
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit).....	1c(1)		
(2) U.S. Government securities	1c(2)		
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)		
(B) All other	1c(3)(B)		
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)		
(B) Common.....	1c(4)(B)		
(5) Partnership/joint venture interests	1c(5)		
(6) Real estate (other than employer real property)	1c(6)		
(7) Loans (other than to participants).....	1c(7)		
(8) Participant loans.....	1c(8)	76644	42783
(9) Value of interest in common/collective trusts.....	1c(9)	8116833	6721834
(10) Value of interest in pooled separate accounts	1c(10)	3206880	4267899
(11) Value of interest in master trust investment accounts.....	1c(11)		
(12) Value of interest in 103-12 investment entities	1c(12)		
(13) Value of interest in registered investment companies (e.g., mutual funds).....	1c(13)	12775951	10160518
(14) Value of funds held in insurance company general account (unallocated contracts).....	1c(14)	66991	59435
(15) Other	1c(15)		

1d Employer-related investments:		(a) Beginning of Year	(b) End of Year
(1) Employer securities	1d(1)		
(2) Employer real property	1d(2)		
e Buildings and other property used in plan operation	1e		
f Total assets (add all amounts in lines 1a through 1e)	1f	24605345	21652469

Liabilities

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

Net Assets

l Net assets (subtract line 1k from line 1f)	1l	24605345	21652469
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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)	400000	
(B) Participants	2a(1)(B)	990486	
(C) Others (including rollovers)	2a(1)(C)	108469	
(2) Noncash contributions	2a(2)		
(3) Total contributions. Add lines 2a(1)(A) , (B) , (C) , and line 2a(2)	2a(3)		1498955
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)		
(B) U.S. Government securities	2b(1)(B)		
(C) Corporate debt instruments	2b(1)(C)		
(D) Loans (other than to participants)	2b(1)(D)		
(E) Participant loans	2b(1)(E)	2877	
(F) Other	2b(1)(F)	205	
(G) Total interest. Add lines 2b(1)(A) through (F)	2b(1)(G)		3082
(2) Dividends: (A) Preferred stock	2b(2)(A)		
(B) Common stock	2b(2)(B)		
(C) Registered investment company shares (e.g. mutual funds)	2b(2)(C)	125245	
(D) Total dividends. Add lines 2b(2)(A) , (B) , and (C)	2b(2)(D)		125245
(3) Rents	2b(3)		
(4) Net gain (loss) on sale of assets: (A) Aggregate proceeds	2b(4)(A)		
(B) Aggregate carrying amount (see instructions)	2b(4)(B)		
(C) Subtract line 2b(4)(B) from line 2b(4)(A) and enter result	2b(4)(C)		0
(5) Unrealized appreciation (depreciation) of assets: (A) Real estate	2b(5)(A)		
(B) Other	2b(5)(B)		
(C) Total unrealized appreciation of assets. Add lines 2b(5)(A) and (B)	2b(5)(C)		0

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts	2b(6)		-1406669
(7) Net investment gain (loss) from pooled separate accounts	2b(7)		99220
(8) Net investment gain (loss) from master trust investment accounts	2b(8)		
(9) Net investment gain (loss) from 103-12 investment entities.....	2b(9)		
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds)	2b(10)		-2946684
c Other income	2c		-1713
d Total income. Add all income amounts in column (b) and enter total	2d		-2628564
Expenses			
e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	255581	
(2) To insurance carriers for the provision of benefits	2e(2)		
(3) Other	2e(3)		
(4) Total benefit payments. Add lines 2e(1) through (3)	2e(4)		255581
f Corrective distributions (see instructions)	2f		
g Certain deemed distributions of participant loans (see instructions)	2g		
h Interest expense	2h		
i Administrative expenses: (1) Professional fees	2i(1)		
(2) Contract administrator fees	2i(2)	27834	
(3) Investment advisory and management fees	2i(3)	40897	
(4) Other	2i(4)		
(5) Total administrative expenses. Add lines 2i(1) through (4)	2i(5)		68731
j Total expenses. Add all expense amounts in column (b) and enter total	2j		324312
Net Income and Reconciliation			
k Net income (loss). Subtract line 2j from line 2d	2k		-2952876
l Transfers of assets:			
(1) To this plan	2l(1)		
(2) From this plan	2l(2)		

Part III Accountant's Opinion

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

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

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

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

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

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

(1) Name: SC&H ATTEST SERVICES P.C.

(2) EIN: 52-1743645

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

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

Part IV Compliance Questions

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

During the plan year:

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

	Yes	No	Amount
4a		X	

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

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 RODGERS CONSULTING, INC. 401(K) PROFIT SHARING PLAN		B Three-digit plan number (PN) ► 002
C Plan sponsor's name as shown on line 2a of Form 5500 RODGERS CONSULTING, INC		D Employer Identification Number (EIN) 52-0955929
Part I Distributions		
All references to distributions relate only to payments of benefits during the plan year.		
1 Total value of distributions paid in property other than in cash or the forms of property specified in the instructions.....		1 0
2 Enter the EIN(s) of payor(s) who paid benefits on behalf of the plan to participants or beneficiaries during the year (if more than two, enter EINs of the two payors who paid the greatest dollar amounts of benefits): EIN(s): 42-0127290		
Profit-sharing plans, ESOPs, and stock bonus plans, skip line 3.		
3 Number of participants (living or deceased) whose benefits were distributed in a single sum, during the plan year.....		3
Part II Funding Information (If the plan is not subject to the minimum funding requirements of section 412 of the Internal Revenue Code or ERISA section 302, skip this Part.)		
4 Is the plan administrator making an election under Code section 412(d)(2) or ERISA section 302(d)(2)? ☐ Yes ☐ No ☐ N/A If the plan is a defined benefit plan, go to line 8.		
5 If a waiver of the minimum funding standard for a prior year is being amortized in this plan year, see instructions and enter the date of the ruling letter granting the waiver. Date: Month _____ Day _____ Year _____ If you completed line 5, complete lines 3, 9, and 10 of Schedule MB and do not complete the remainder of this schedule.		
6 a Enter the minimum required contribution for this plan year (include any prior year accumulated funding deficiency not waived).....		6a
b Enter the amount contributed by the employer to the plan for this plan year.....		6b
c Subtract the amount in line 6b from the amount in line 6a. Enter the result (enter a minus sign to the left of a negative amount).....		6c
If you completed line 6c, skip lines 8 and 9.		
7 Will the minimum funding amount reported on line 6c be met by the funding deadline? ☐ Yes ☐ No ☐ N/A		
8 If a change in actuarial cost method was made for this plan year pursuant to a revenue procedure or other authority providing automatic approval for the change or a class ruling letter, does the plan sponsor or plan administrator agree with the change? ☐ Yes ☐ No ☐ N/A		
Part III Amendments		
9 If this is a defined benefit pension plan, were any amendments adopted during this plan year that increased or decreased the value of benefits? If yes, check the appropriate box. If no, check the "No" box..... ☐ Increase ☐ Decrease ☐ Both ☐ No		
Part IV ESOPs (see instructions). If this is not a plan described under section 409(a) or 4975(e)(7) of the Internal Revenue Code, skip this Part.		
10 Were unallocated employer securities or proceeds from the sale of unallocated securities used to repay any exempt loan?.....		☐ Yes ☐ No
11 a Does the ESOP hold any preferred stock?.....		☐ Yes ☐ No
b If the ESOP has an outstanding exempt loan with the employer as lender, is such loan part of a "back-to-back" loan? (See instructions for definition of "back-to-back" loan.).....		☐ Yes ☐ No
12 Does the ESOP hold any stock that is not readily tradable on an established securities market?.....		☐ Yes ☐ No
For Paperwork Reduction Act Notice, see the Instructions for Form 5500.		
Schedule R (Form 5500) 2022 v. 220413		

Part V Additional Information for Multiemployer Defined Benefit Pension Plans

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

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

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

October 5, 2023

Rodgers Consulting, Inc. 401(k) Profit Sharing Plan
Rodgers Consulting
19847 Century Blvd, Suite 200
Germantown, MD 20874



To Those Charged with Governance of the
Rodgers Consulting, Inc. 401(k) Profit Sharing Plan:

We have audited the financial statements of the Rodgers Consulting, Inc. 401(k) Profit Sharing Plan, an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 (ERISA), as permitted by ERISA Section 103(a)(3)(C) [ERISA Section 103(a)(3)(C) audit] for the year ended December 31, 2022, and we will issue our report thereon dated October 5, 2023. As permitted by ERISA Section 103(a)(3)(C), our audit did not extend to any statements or information related to assets held for investment of the Plan (investment information) by the Custodian, which is a bank or similar institution or insurance carrier that is regulated, supervised, and subject to periodic examination by a state or federal agency, that prepared and certified the statements or information regarding assets so held in accordance with 29 CFR 2520.103-5. Our audit did not extend to the certified investment information, except for obtaining and reading the certification, comparing the certified investment information with the related information presented and disclosed in the financial statements and ERISA-required supplemental schedule, 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. Professional standards require that we provide you with information about our responsibilities under generally accepted auditing standards, as well as certain information related to the planned scope and timing of our audit. We have communicated such information in our letter to you dated May 15, 2023. Professional standards also require that we communicate to you the following information related to our audit.

Significant Audit Findings

Qualitative Aspects of Accounting Practices

Management is responsible for the selection and use of appropriate accounting policies. The significant accounting policies used by the Rodgers Consulting, Inc. 401(k) Profit Sharing Plan are described in Note 2 to the financial statements. No new accounting policies were adopted and the application of existing policies was not changed during 2022. We noted no transactions entered into by the Plan during the year for which there is a lack of authoritative guidance or consensus. All significant transactions have been recognized in the financial statements in the proper period.

Accounting estimates are an integral part of the financial statements and are based on management's knowledge and experience about past and current events and assumptions about future events. Certain accounting estimates are particularly sensitive because of their significance to the financial statements and because of the possibility that future events affecting them may differ significantly from those expected. Certain financial statement disclosures are particularly sensitive because of their significance to the financial statement users. The most sensitive disclosures affecting the financial statements was the disclosure of fair value measurements in Note 2 and 3 to the financial statements.

The financial statement disclosures are neutral, consistent, and clear.

Form 5500 Procedures

We are required to obtain and read a substantially complete draft of Form 5500 prior to dating our auditor's report. The purpose of this procedure is to identify any material inconsistencies between the draft Form 5500 and the Plan's financial statements. We identified no material inconsistencies in performing and completing our audit.

Difficulties Encountered in Performing the Audit

We encountered no significant difficulties in performing and completing our audit.

Uncorrected Misstatements

Professional standards require us to accumulate all misstatements identified during the audit, other than those that are clearly trivial, and communicate them to the appropriate level of management. We are pleased to report that no misstatements were identified in performing and completing our audit.

Disagreements with Management

For purposes of this letter, a disagreement with management is a financial accounting, reporting, or auditing matter, whether or not resolved to our satisfaction, that could be significant to the financial statements or the auditor's report. We are pleased to report that no such disagreements arose during the course of our audit.

Reportable Findings

For purposes of this letter, a reportable finding is a matter that includes one or more of the following: (1) noncompliance or suspected noncompliance with laws and regulations, (2) a finding that in our professional judgment is significant and relevant to you regarding your responsibility to oversee the financial reporting process, and (3) an indication of internal control deficiencies identified during the audit that have not been previously communicated to management by other parties and that we determined are sufficiently important to merit management's attention. We identified reportable findings during our procedures which are outlined in the attachment to a separate letter (the Management Letter) dated October 5, 2023.

Management Representations

We have requested certain representations from management that are included in the management representation letter dated October 5, 2023.

Management Consultations with Other Independent Accountants

In some cases, management may decide to consult with other accountants about auditing and accounting matters, similar to obtaining a "second opinion" on certain situations. If a consultation involves application of an accounting principle to the Plan's financial statements or a determination of the type of auditor's opinion that may be expressed on those statements, our professional standards require the consulting accountant to check with us to determine that the consultant has all the relevant facts. To our knowledge, there were no such consultations with other accountants.

Other Audit Findings or Issues

We generally discuss a variety of matters including the application of accounting principles and auditing standards with management each year prior to retention as the Plan's auditors. However, these discussions occurred in the normal course of our professional relationship and our responses were not a condition to our retention.

Other Matters

With respect to the ERISA-required supplemental schedules accompanying the financial statements, we made certain inquiries of management and evaluated the form, content, and methods of preparing the information to determine that the information complies with the DOL's Rules and Regulations for Reporting and Disclosure under ERISA, the method of preparing it has not changed from the prior period, and the information is appropriate and complete in relation to our audit of the financial statements. We compared and reconciled the ERISA-required supplemental schedules to the underlying accounting records used to prepare the financial statements or to the financial statements themselves.

This information is intended solely for the use of those charged with governance of the Rodgers Consulting, Inc. 401(k) Profit Sharing Plan and is not intended to be, and should not be, used by anyone other than these specified parties.

Very truly yours,

SC & H Attest Services, P.C.

SC&H Attest Services P.C.

SCHEDULE H, line 4i - SCHEDULE OF ASSETS (HELD AT END OF YEAR)

R C, I. 401() P S

EIN 52 0955929
 PLAN NUMBER 002
 PLAN YEAR 01/01/2022 TO 12/31/2022

SCHEDULE H, line 4i - SCHEDULE OF ASSETS (HELD AT END OF YEAR)

(A)	(B) Identity of issuer, borrower, lessor or similar party.	(C) Description of investment including maturity date, rate of interest, collateral, par or maturity value.	(D) Cost	(E) Current Value
	The American Funds	Registered Investment Company Am Fds EuroPacific Grth R6 Fd	\$ 0.00	\$ 1,398,363.79
	The American Funds	Registered Investment Company American Funds NewPrsp R6 Fnd	\$ 0.00	\$ 1,385,870.99
	Alliance Bernstein	Registered Investment Company AB Global Bond Z Fund	\$ 0.00	\$ 66,453.49
	Wilmington Trust	Common/Collective Trust BlackRock Eqty Index Cl R Fd	\$ 0.00	\$ 1,848,513.60
	BlackRock	Registered Investment Company BlackRock High Yld Bond K Fund	\$ 0.00	\$ 303,672.82
	Calvert Funds	Registered Investment Company Calvert Int'l Respon Idx R6 Fd	\$ 0.00	\$ 18,934.63
	Calvert Funds	Registered Investment Company Calvert US LC Cr Rsp Idx R6 Fd	\$ 0.00	\$ 51,431.64
	WILMINGTON TRUST, N.A.	Common/Collective Trust Core Pl Bd Fd Fee Class I1	\$ 0.00	\$ 2,175,584.35
	WILMINGTON TRUST, N.A.	Common/Collective Trust Emerging Markets I1 Fund	\$ 0.00	\$ 266,616.87
	Fidelity Investments	Registered Investment Company Fidelity International Idx Fd	\$ 0.00	\$ 43,545.44
	Fidelity Investments	Registered Investment Company Fidelity Mid Cp Index Fund	\$ 0.00	\$ 516,911.40
	Fidelity Investments	Registered Investment Company Fidelity Sm Cap Index Fund	\$ 0.00	\$ 623,790.26
	Fidelity Investments	Registered Investment Company Fidelity US Bond Index Fund	\$ 0.00	\$ 249,000.36
	Franklin Templeton Investments	Registered Investment Company Franklin Small Cap Grth R6 Fd	\$ 0.00	\$ 735,727.49
*	Principal Life Insurance Company	Insurance Company General Guaranteed Interest	\$ 0.00	\$ 59,435.04

SCHEDULE H, line 4i - SCHEDULE OF ASSETS (HELD AT END OF YEAR)

R C, I. 401() P S

EIN 52 0955929
 PLAN NUMBER 002
 PLAN YEAR 01/01/2022 TO 12/31/2022

(A)	(B) Identity of issuer, borrower, lessor or similar party.	(C) Description of investment including maturity date, rate of interest, collateral, par or maturity value.	(D) Cost	(E) Current Value
	INVESCO TRUST COMPANY	Common/Collective Trust INVESCO INT'L SM-MID CAP TR B1	\$ 0.00	\$ 144,781.94
	JP Morgan Funds	Registered Investment Company JP Morgan Equity Income R6 Fd	\$ 0.00	\$ 2,512,232.02
	WILMINGTON TRUST, N.A.	Common/Collective Trust Mid Cap Growth I1 Fund	\$ 0.00	\$ 807,507.56
	WILMINGTON TRUST, N.A.	Common/Collective Trust Mid Cap Value I1 Fund	\$ 0.00	\$ 871,627.49
*	Principal Life Insurance Company	Pooled Separate Accounts Prin Fin Grp, Inc. Stock SA-R6	\$ 0.00	\$ 2,241.92
*	Principal Life Insurance Company	Pooled Separate Accounts Prin Liquid Assets Sep Acct-Z	\$ 0.00	\$ 2,956,519.45
*	Principal Life Insurance Company	Pooled Separate Accounts Principal U.S. Property SA-Z	\$ 0.00	\$ 1,309,137.54
	PIMCO Funds	Registered Investment Company PIMCO GNMA Govt Sec Instl Fund	\$ 0.00	\$ 106,479.01
	WILMINGTON TRUST, N.A.	Common/Collective Trust Small Cap Value II I1 Fund	\$ 0.00	\$ 607,201.73
	T. Rowe Price Funds	Registered Investment Company T.Rowe Price Lg Cp Gwth I Fund	\$ 0.00	\$ 2,126,184.40
	TIAA Investments	Registered Investment Company TIAA-Cref Cor Imp Bd Inst Fd	\$ 0.00	\$ 21,920.08
*	Participant Loans	Range of Interest Rates Rates Range From 4.25% To 7.25%	\$ 0.00	\$ 42,783.00

**RODGERS CONSULTING, INC. 401(k) PROFIT SHARING
PLAN**

**Financial Statements
Together with Independent Auditors' Report and
Accountants' Compilation Report**

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

INDEPENDENT AUDITORS' REPORT AND ACCOUNTANTS' COMPILATION REPORT

To the 401(k) Committee of the Rodgers Consulting, Inc. 401(k) Profit Sharing Plan and its Participants:

Scope and Nature of the ERISA Section 103(a)(3)(C) Audit of the 2022 Financial Statements

We have performed an audit of the accompanying financial statements of the Rodgers Consulting, Inc. 401(k) Profit Sharing Plan (the Plan), an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 (ERISA), as permitted by ERISA Section 103(a)(3)(C) (ERISA Section 103(a)(3)(C) audit). The financial statements comprise the statement of net assets available for benefits as of December 31, 2022, the related statement of changes in net assets available for benefits for the year then ended, and the related notes to the financial statements.

Management, having determined it is permissible in the circumstances, has elected to have the audit of the 2022 financial statements performed in accordance with ERISA Section 103(a)(3)(C) pursuant to 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. As permitted by ERISA Section 103(a)(3)(C), our audit need not extend to any statements or information related to assets held for investment of the Plan (investment information) by a bank or similar institution or insurance carrier that is regulated, supervised, and subject to periodic examination by a state or federal agency, provided that the statements or information regarding assets so held are prepared and certified to by the bank or similar institution or insurance carrier in accordance with 29 CFR 2520.103-5 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA (qualified institution).

Management has obtained a certification from Delaware Charter Guarantee and Trust Company d/b/a Principal Trust Company, the Custodian of the Plan, excluding notes receivables from participants, as of December 31, 2022, and for the year then ended, stating that the certified investment information, as described in Note 3 to the financial statements, is complete and accurate.

Opinion on the 2022 Financial Statements

In our opinion, based on our audit and on the procedures performed as described in the Auditors' Responsibilities for the Audit of the 2022 Financial Statements section of our report—

- the amounts and disclosures in the 2022 financial statements referred to above, other than those agreed to or derived from the certified investment information, are presented fairly, in all material respects, in accordance with accounting principles generally accepted in the United States of America.
- the information in the financial statements referred to above related to assets held by and certified to by a qualified institution agrees to, or is derived from, in all material respects, the information prepared and certified by an institution that management determined meets the requirements of ERISA Section 103(a)(3)(C).

Basis for Opinion on the 2022 Financial Statements

We conducted our audit in accordance with auditing standards generally accepted in the United States of America. Our responsibilities under those standards are further described in the Auditors' Responsibilities for the Audit of the 2022 Financial Statements section of our report. We are required to be independent of the Rodgers Consulting, Inc. 401(k) Profit Sharing Plan and to meet our other ethical responsibilities in accordance with the relevant ethical requirements relating to our audit. 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 2022 Financial Statements

Management is responsible for the preparation and fair presentation of the financial statements in accordance with accounting principles generally accepted in the United States of America, and for the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of the 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 Rodgers Consulting, Inc. 401(k) Profit Sharing Plan's ability to continue as a going concern for one year after the date the financial statements are available to be issued.

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

Auditors' Responsibilities for the Audit of the 2022 Financial Statements

Except as described in the Scope and Nature of the ERISA Section 103(a)(3)(C) Audit of the 2022 Financial Statements section of our report, our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditors' report that includes our opinion. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with auditing standards generally accepted in the United States of America will always detect a material misstatement when it exists. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control. Misstatements are considered material if there is a substantial likelihood that, individually or in the aggregate, they would influence the judgment made by a reasonable user based on the financial statements.

In performing an audit in accordance with auditing standards generally accepted in the United States of America, 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 Rodgers Consulting, Inc. 401(k) Profit Sharing 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 Rodgers Consulting, Inc. 401(k) Profit Sharing Plan's ability to continue as a going concern for a reasonable period of time.

Our audit did not extend to the certified investment information, except for obtaining and reading the certification, comparing the certified investment information with the related information presented and disclosed in the financial statements, and reading the disclosures relating to the certified investment information to assess whether they are in accordance with the presentation and disclosure requirements of accounting principles generally accepted in the United States of America.

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

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

2022 Supplemental Schedule Required by ERISA

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

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

In our opinion—

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

Report on Compiled 2021 Financial Statement

Plan management is responsible for the accompanying financial statement of the Rodgers Consulting, Inc. 401(k) Profit Sharing Plan, which comprises the statement of net assets available for benefits as of December 31, 2021. We have performed a compilation engagement in accordance with Statements on Standards for Accounting and Review Services promulgated by the Accounting and Review Services Committee of the American Institute of Certified Public Accountants (AICPA). We did not audit or review the financial statements nor were we required to perform any procedures to verify the accuracy or completeness of the information provided by Plan management. Accordingly, we do not express an opinion, a conclusion, nor provide any form of assurance on the 2021 financial statement.

SC+H Attest Services, P.C.

October 5, 2023

RODGERS CONSULTING, INC. 401(k) PROFIT SHARING PLAN

Statements of Net Assets Available for Benefits

<i>As of December 31,</i>	<i>2022 (Audited)</i>	<i>2021 (Compiled)</i>
Assets		
Investments, at Fair Value	\$ 21,209,686	\$ 24,166,655
Receivables		
Company contribution receivable	400,000	362,046
Other Company contributions receivable (Note 7)	34,541	-
Notes receivable from participants	42,783	76,644
Total Receivables	477,324	438,690
Total Assets	21,687,010	24,605,345
Liabilities	-	-
Net Assets Available for Benefits	\$ 21,687,010	\$ 24,605,345

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

RODGERS CONSULTING, INC. 401(k) PROFIT SHARING PLAN

Statement of Changes in Net Assets Available for Benefits For the Year Ended December 31, 2022

Changes in Net Assets Available for Benefits Attributable to:

Contributions	
Company	\$ 400,000
Other Company (Note 7)	34,541
Participant	990,486
Rollovers	108,469
Total Contributions	1,533,496
Investment Income (Loss)	
Interest and dividends	125,450
Net depreciation in fair value of investments	(4,255,846)
Total Investment Loss	(4,130,396)
Interest Income on Notes Receivable from Participants	2,877
Benefits Paid to Participants	(255,581)
Administrative Expenses	(68,731)
Net Decrease in Net Assets Available for Benefits	(2,918,335)
Net Assets Available for Benefits:	
Beginning of Year	24,605,345
End of Year	\$ 21,687,010

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

RODGERS CONSULTING, INC. 401(k) PROFIT SHARING PLAN

Notes to the Financial Statements As of December 31, 2022 and 2021 and For the Year Ended December 31, 2022

1. DESCRIPTION OF THE PLAN

The following description of the Rodgers Consulting, Inc. 401(k) Profit Sharing Plan (the Plan) provides only general information. Participants should refer to the Plan agreement for a complete description of the Plan's provisions.

General

The Plan is a defined contribution plan established by Rodgers Consulting, Inc. (the Company or Plan Sponsor) effective January 1, 1986. All employees are eligible to participate in the Plan after the completion of 90 days of service and the attainment of the age 21. Entry dates into the Plan are on the first day of the month following the date on which the eligibility requirements are met. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA) and was most recently restated effective February 17, 2022 to reflect required regulatory changes.

Participant Contributions

Participants may elect to defer up to 100% of eligible compensation on a pre-tax or Roth basis, as defined by the Plan, or a flat dollar amount, not to exceed the maximum allowable contributions under the Internal Revenue Code (the Code), which totaled \$20,500 for the year ended December 31, 2022. The participants' Roth elective contributions are allocated to a separate account maintained for such contributions. Participants who have attained age 50 before the end of the Plan year may make additional catch-up contributions, subject to limitations imposed by the Code, which totaled \$6,500 for the year ended December 31, 2022. Participants are also permitted to make rollover contributions from other qualified plans into the Plan.

The Plan includes an automatic contribution arrangement in which participants are automatically enrolled into the Plan upon becoming eligible to participate at a deferral percentage of 6% with a 1% annual increase up to 10%, unless they opt not to participate or elect another deferral percentage. Auto escalations take place on each January 1st.

Company Contributions

The Company may make discretionary profit sharing contributions to the Plan. To receive discretionary profit-sharing contributions, participants must be actively employed on the last day of the Plan year and have completed at least 1,000 hours of service during the Plan year. Discretionary Company profit-sharing contributions are allocated using the Social Security integration formula to all eligible participants in proportion to their eligible compensation for the year. During the year ended December 31, 2022, the Company approved a discretionary profit sharing contribution totaling \$400,000, which was paid in 2023.

RODGERS CONSULTING, INC. 401(k) PROFIT SHARING PLAN

Notes to the Financial Statements As of December 31, 2022 and 2021 and For the Year Ended December 31, 2022

1. DESCRIPTION OF THE PLAN – cont'd.

Participant Accounts

Each participant's account is participant-directed and credited with the participant's contributions and distributions and allocations of: (a) Company contributions, (b) Plan earnings and losses and (c) administrative expenses. Allocations of earnings, losses, and administrative expenses are based on the proportion of each participant's account balance to the total of all account balances within the respective fund. The benefit to which a participant is entitled is the benefit that can be provided from the vested portion of the participant's account.

Notes Receivable from Participants

Participants may borrow up to 50% of their vested account balance, not to exceed \$50,000, without regard to the intended use of the funds. The minimum note amount is \$1,000 and a participant may have no more than two notes outstanding at any given time. The notes are collateralized by the participant's vested account balance. Note repayments are to be made through payroll deductions with interest based on comparable market rates at the time of loan origination. The interest rate shall remain fixed throughout the duration of the loan. Notes are to be repaid within 5 years.

Payment of Benefits

Upon termination of service, death, disability, retirement, or attainment of age 59 ½, a participant (or their beneficiary in the event of death) may elect to receive a lump-sum amount or installments equal to the value of the participant's vested interest in his or her account. Upon termination, if a participant's account balance is less than \$5,000, the Plan will automatically distribute the participant's vested balance in a lump sum distribution. Upon proof, to the satisfaction of the Plan administrator, of an immediate and heavy financial need, amounts contributed may be withdrawn for a hardship purpose. In-service withdrawals may be requested by a participant upon attainment of age 59 ½. Distributions and withdrawals are subject to the applicable provisions of the Plan agreement. Certain income tax penalties may apply to withdrawals or distributions prior to age 59 ½. As of December 31, 2022 and 2021, there were no net assets of the Plan allocated to participants who had elected to withdraw from the Plan but had not received such distributions prior to year-end.

RODGERS CONSULTING, INC. 401(k) PROFIT SHARING PLAN

Notes to the Financial Statements As of December 31, 2022 and 2021 and For the Year Ended December 31, 2022

1. DESCRIPTION OF THE PLAN – cont'd.

Vesting

Participants are 100% vested in their elective contributions plus actual earnings thereon. Participants vest in the Company's discretionary profit sharing contributions according to the following vesting schedule:

Years of Service	Vesting Percentage
Less than 1	0%
1	20%
2	40%
3	60%
4	80%
5	100%

Forfeitures

Forfeitures of non-vested portions of Company contributions shall be used to reduce administrative expenses or to offset future Company contributions. Forfeitures not used to reduce administrative expenses or to offset future Company contributions shall be allocated with discretionary contributions according to annual contribution requirements or reallocated to participant's accounts. Forfeitures become available to the Plan immediately on the date of the distribution, or if the participant is not fully vested, on the date of termination. The forfeitures account totaled \$2,198 and \$15,542 as of December 31, 2022 and 2021, respectively. There were \$12,954 in forfeitures used during the year ended December 31, 2022 to offset 2021 Company contributions. There were \$12 in forfeitures used during the year ended December 31, 2022 to pay administrative expenses. There were \$1,082 in forfeitures reallocated to participant's accounts during the year ended December 31, 2022.

Plan Expenses

Administrative expenses are paid with assets of the Plan, unless paid by the Company, at its discretion. For the year ended December 31, 2022, the Company elected to pay a portion of the Plan's direct expenses. Expenses that are paid directly by the Company are excluded from the Plan's financial statements. Loan and distribution fees are paid by the Plan and its participants. Investment related expenses are included in net depreciation in fair value of investments.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

Basis of Accounting

The financial statements of the Plan have been prepared using the accrual basis of accounting.

RODGERS CONSULTING, INC. 401(k) PROFIT SHARING PLAN

Notes to the Financial Statements As of December 31, 2022 and 2021 and For the Year Ended December 31, 2022

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES – cont'd.

Use of Estimates

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

Risks and Uncertainties

The Plan provides for investments in assets that are exposed to risks, such as interest rate, credit, and overall market volatility. Due to the level of risk associated with certain investment securities, it is reasonably possible that changes in the values of investment securities may occur that could materially affect participant account balances and the amounts reported in the statements of net assets available for benefits.

Investment Valuation and Income Recognition

Investments are reported at fair value. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. Purchases and sales of securities are recorded on a trade-date basis. Interest income is recorded on the accrual basis. Dividends are recorded on the ex-dividend date. Net depreciation includes the Plan's gains and losses on investments bought and sold as well as held during the year.

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 are treated as distributions based on the terms of the Plan agreement.

Fair Value Measurement

Financial Accounting Standards Board (FASB) Accounting Standards Codification (ASC) 820, *Fair Value Measurement*, defines fair value and establishes a framework for measuring fair value. That framework provides a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets or liabilities (Level 1 measurements) and the lowest priority to unobservable inputs (Level 3 measurements).

RODGERS CONSULTING, INC. 401(k) PROFIT SHARING PLAN

Notes to the Financial Statements As of December 31, 2022 and 2021 and For the Year Ended December 31, 2022

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES – cont'd.

Fair Value Measurement – cont'd.

The three levels of the fair value hierarchy under ASC 820 are described below:

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

The following is a description of the valuation methodologies used for assets measured at fair value:

Interests in registered investment companies: Valued at the closing price reported in the active market in which the funds are traded.

Interest in guaranteed interest contracts: Valued at estimated fair value based on the Plan's ownership in the underlying value of the fund as estimated using the most recent audited financial statements of the fund and other factors deemed relevant by management. Due to the inherent uncertainty of valuation, the valuation of this investment may differ significantly from the value that would have been recorded had a readily market for the investment existed. These differences could be material.

Interests in pooled separate accounts: Valued at fair value based on the unit value of the fund as a practical expedient. Unit values are determined by the institutions sponsoring such funds by dividing the fund's net assets at fair value by its units outstanding at the valuation dates.

Interests in common/collective trusts: Valued using the net asset value (NAV) of units held by the Plan at year-end as a practical expedient to estimate fair value.

RODGERS CONSULTING, INC. 401(k) PROFIT SHARING PLAN

Notes to the Financial Statements As of December 31, 2022 and 2021 and For the Year Ended December 31, 2022

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES – cont’d.

Fair Value Measurement – cont’d.

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 market participants, the use of different methodologies or assumptions to determine the fair value of certain instruments could result in a different fair value measurement at the reporting date. There have been no changes in the methodologies used as of December 31, 2022 and 2021.

The following table sets forth by level, within the fair value hierarchy, the Plan’s investments at fair value as of December 31, 2022:

	Level 1	Level 2	Level 3	Total
Interests in registered investment companies	\$ 10,160,518	\$ -	\$ -	\$ 10,160,518
Interest in guaranteed interest contracts	-	-	59,435	59,435
Total investments in the fair value hierarchy	10,160,518	-	59,435	10,219,953
Interests in common collective trusts*	n/a	n/a	n/a	6,721,834
Interests in pooled separate accounts*	n/a	n/a	n/a	4,267,899
Total investments, at fair value	\$ 10,160,518	\$ -	\$ 59,435	\$ 21,209,686

The following table sets forth by level, within the fair value hierarchy, the Plan’s investments at fair value as of December 31, 2021:

	Level 1	Level 2	Level 3	Total
Interests in registered investment companies	\$ 12,775,951	\$ -	\$ -	\$ 12,775,951
Interest in guaranteed interest contracts	-	-	66,991	66,991
Total investments in the fair value hierarchy	12,775,951	-	66,991	12,842,942
Interests in common collective trusts*	n/a	n/a	n/a	8,116,833
Interests in pooled separate accounts*	n/a	n/a	n/a	3,206,880
Total investments, at fair value	\$ 12,775,951	\$ -	\$ 66,991	\$ 24,166,655

* In accordance with ASC 820-10, certain investments that were measured at NAV per share (or its equivalent) practical expedient 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.

RODGERS CONSULTING, INC. 401(k) PROFIT SHARING PLAN

Notes to the Financial Statements As of December 31, 2022 and 2021 and For the Year Ended December 31, 2022

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES – cont'd.

Fair Value Measurement – cont'd.

The Plan's investment in the guaranteed interest contracts is held with the Principal Life Insurance Company (Principal Life). The guaranteed interest contracts guarantee contract value for a benefit event (termination, death, disability and retirement); however, there is a possible market value adjustment, which is also called a surrender charge, when funds are withdrawn prior to their maturity. Thus, these guaranteed interest contracts are not considered fully benefit-responsive; and therefore, fair value is the relevant measurement attribute for that portion of the net assets available for benefits attributable to the guaranteed interest contracts. The Plan's investment in guaranteed interest contracts is valued at fair value. Fair value is determined to be withdrawal value prior to maturity as reported by Principal Life Insurance Company. Contract value of the guaranteed interest contracts as of December 31, 2022 and 2021 totaled \$61,530 and \$67,374, respectively.

The following table presents investments measured at fair value based on net asset value per share practical expedient as of December 31,:

	2022	2021	Redemption Frequency	Redemption Notice Period	Unfunded Commitments
Interests in pooled separate accounts (a)	\$ 4,267,899	\$ 3,206,880	Daily	Daily	None
Interests in common collective trusts (b)	6,721,834	8,116,833	Daily	Daily	None

^(a) Funds in this category invest in a diversified portfolio of various fixed income funds, real estate funds, money markets, debt securities, domestic and/or international stocks to achieve a long-term rate of return.

^(b) Funds in this category invest in equity securities, fixed income instruments, and short-term investments in accordance with each portfolio's investment objectives.

Payment of Benefits

Benefits are recorded when paid.

Subsequent Events

The Plan evaluated for disclosure any subsequent events through October 5, 2023, the date the financial statements were available to be issued, and determined there were no material events that warrant disclosure.

3. INVESTMENTS

All investment information disclosed in the accompanying financial statements and supplemental schedule, including assets held at December 31, 2022, interest and dividend income and net depreciation in fair value of investments for the year ended December 31, 2022 but excluding notes receivables from participants, was obtained or derived from information supplied to the Plan administrator and certified as complete and accurate by Delaware Charter Guarantee and Trust Company d/b/a Principal Trust Company, the Custodian of the Plan.

RODGERS CONSULTING, INC. 401(k) PROFIT SHARING PLAN

Notes to the Financial Statements As of December 31, 2022 and 2021 and For the Year Ended December 31, 2022

4. PARTY-IN-INTEREST TRANSACTIONS

The Plan invests in guaranteed interest contracts through Principal Life and the Plan's investments are managed by Principal Financial Group, both of which are related entities to the Custodian. The Plan loans funds to its participants according to the applicable provisions of the Plan agreement. The Company provides the Plan with certain accounting and administrative services for which no fees are charged. All such transactions qualify as party-in-interest transactions, which are exempt from the prohibited transaction rules.

5. PLAN TERMINATION

Although it has not expressed any intent to do so, the Plan Sponsor has the right under the Plan to discontinue its contributions at any time and to terminate the Plan subject to the provisions of ERISA. In the event of a Plan termination, all contributions to the Plan would cease and all affected participants would become fully vested in their accounts.

6. INCOME TAX STATUS

The Plan adopted a non-standardized pre-approved profit sharing plan, which received a favorable opinion from the Internal Revenue Service (IRS) dated June 30, 2020. Although the Plan has been amended since the issuance of the opinion letter, the Plan administrator believes that the Plan is designed and is currently being operated in compliance with the applicable requirements of the Code. Therefore, no provision for income taxes has been included in the Plan's financial statements.

ASC 740, *Income Taxes*, prescribes a recognition threshold and a measurement attribute for the financial statement recognition and measurement of tax positions taken or expected to be taken in a tax return as well as guidance on de-recognition, classification, interest and penalties, and financial statement reporting disclosures. For these benefits to be recognized, a tax position must be more-likely-than-not to be sustained upon examination by taxing authorities. As the Plan is tax exempt and has no unrelated business income, the provisions of ASC 740 do not have an impact on the Plan's financial statements. The Plan recognizes interest and penalties accrued on any unrecognized tax exposures as a component of income tax expense. The Plan does not have any amounts accrued relating to interest and penalties as of December 31, 2022 and 2021.

The Plan is subject to routine audits by the Internal Revenue Service and Department of Labor; however, there are currently no audits for any periods in progress.

7. OTHER COMPANY CONTRIBUTIONS

During the audit for the year ended December 31, 2022, it was discovered that the Company was not withholding elective deferrals from Plan participants that elected bonus withholdings. The Company, along with ERISA counsel, determined that bonus pay was eligible compensation, as defined by the Plan. Accordingly, this error resulted in underfunding of the affected participants' accounts totaling \$34,541, which is included as other Company contributions receivable in the accompanying statement of net assets available for benefits as of December 31, 2022.

RODGERS CONSULTING, INC. 401(k) PROFIT SHARING PLAN

Notes to the Financial Statements As of December 31, 2022 and 2021 and For the Year Ended December 31, 2022

7. OTHER COMPANY CONTRIBUTIONS – cont'd.

ERISA counsel has determined that the Company is eligible for self-correction under the IRS Employee Plans Compliance Resolution System (EPCRS) and plans to make the necessary corrections as soon as administratively feasible.

8. RECONCILIATION OF THE FINANCIAL STATEMENTS TO THE FORM 5500

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

	2022	2021
Net assets available for benefits reported on the financial statements	\$ 21,687,010	\$ 24,605,345
Other Company contributions receivable not reported on the Form 5500	(34,541)	-
Net assets available for benefits reported on the Form 5500	\$ 21,652,469	\$ 24,605,345

The following is a reconciliation of the net decrease in net assets available for benefits per the financial statements to the Form 5500 for the year ended December 31, 2022:

Net decrease in net assets available for benefits reported on the financial statements	\$ (2,918,335)
Change in other Company contributions receivable not reported on the Form 5500	(34,541)
Net decrease in net assets available for benefits reported on the Form 5500	\$ (2,952,876)

SUPPLEMENTAL SCHEDULE PROVIDED
PURSUANT TO THE DEPARTMENT OF LABOR'S
RULES AND REGULATIONS

RODGERS CONSULTING, INC. 401(k) PROFIT SHARING PLAN
Plan Sponsor EIN: 52-0955929
Plan Number: 002

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

(a)	(b) Identity of Issue, Borrower, Lessor or Similar Party	(c) Description of Investment (including Maturity Date, Rate of Interest, Collateral, Par, or Maturity Value)	(d) Cost	(e) Current Value
	* Principal Financial Group Inc. Stock Separate Account	Interest in pooled separate accounts	xx	\$ 2,242
	* Principal Financial Group Inc. Liquid Assets Separate Account	Interest in pooled separate accounts	xx	2,956,519
	* Principal Real Estate Investment - U.S. Property Separate Account	Interest in pooled separate accounts	xx	1,309,138
				4,267,899
	BlackRock Equity Index Class R Fund	Interest in common/collective trusts	xx	1,848,514
	Invesco International Small-Mid Cap Trust - Class B1	Interest in common/collective trusts	xx	144,782
	Wilmington Trust Core PL BD FD Fee Class I1	Interest in common/collective trusts	xx	2,175,584
	Wilmington Trust Emerging Markets Class I1	Interest in common/collective trusts	xx	266,617
	Wilmington Trust Mid Cap Value Fund Class I1	Interest in common/collective trusts	xx	871,627
	Wilmington Trust Mid Cap Growth Fund Class I1	Interest in common/collective trusts	xx	807,508
	Wilmington Trust Small Cap Value Fund Class I1	Interest in common/collective trusts	xx	607,202
				6,721,834
	Alliance Bernstein Global Bond Z Fund	Interest in registered investment companies	xx	66,453
	American Funds EuroPacific Growth R6 Fund	Interest in registered investment companies	xx	1,398,364
	American Funds New Prospects R6 Fund	Interest in registered investment companies	xx	1,385,871
	Blackrock High Yield Bond K Fund	Interest in registered investment companies	xx	303,673
	Calvert International Responsible Index R6 Fund	Interest in registered investment companies	xx	18,935
	Calvert US Large-Cap Core Responsible Index R6 Fund	Interest in registered investment companies	xx	51,433
	Fidelity International Index Fund	Interest in registered investment companies	xx	43,545
	Fidelity Mid Cap Index Fund	Interest in registered investment companies	xx	516,911
	Fidelity Small Cap Index Fund	Interest in registered investment companies	xx	623,791
	Fidelity US Bond Index Fund	Interest in registered investment companies	xx	249,000
	Franklin Small Cap Growth R6 Fund	Interest in registered investment companies	xx	735,727
	JP Morgan Equity Income R6 Fund	Interest in registered investment companies	xx	2,512,232
	PIMCO GNMA Government Securities International Fund	Interest in registered investment companies	xx	106,479
	T. Rowe Price Large Gap Growth I Fund	Interest in registered investment companies	xx	2,126,184
	TIAA-CREF Core Impact Bond Institutional Fund	Interest in registered investment companies	xx	21,920
				10,160,518
	* Principal Guaranteed Interest Contracts	Interest in guaranteed interest contracts	xx	59,435
	* Participant Loans	Interest rates ranging from 4.25%-7.25%; maturing through October 2027	\$ -	42,783
	* Denotes a party-in-interest, as defined by ERISA			
xx	Not required as investment is participant-directed			

October 5, 2023



Rodgers Consulting
19847 Century Boulevard, Suite 200
Germantown, Maryland 20874

To Those Charged with Governance of the
Rodgers Consulting, Inc. 401(k) Profit Sharing Plan:

Except as discussed in the following paragraph, in planning and performing our audit of the financial statements of Rodgers Consulting, Inc. 401(k) Profit Sharing Plan (the “Plan”), an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 (ERISA), as of and for the year ended December 31, 2022, in accordance with auditing standards generally accepted in the United States of America, we considered Rodgers Consulting, Inc. 401(k) Profit Sharing Plan’s internal control over financial reporting (internal control) as a basis for designing audit procedures that are appropriate in the circumstances for the purpose of issuing our report on the financial statements, but not for the purpose of expressing our opinion on the effectiveness of the Plan’s internal control. Accordingly, we do not express an opinion on the effectiveness of the Plan’s internal control.

We were engaged to perform an ERISA Section 103(a)(3)(C) audit of those financial statements as permitted by 29 CFR 2520.103-8 of the Department of Labor’s Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974. As permitted by ERISA Section 103(a)(3)(C), our audit did not extend to any statements or information related to assets held for investment of the Plan (investment information) by the Trustee that prepared and certified the statements or information regarding assets so held in accordance with 29 CFR 2520.103-5. Our audit also did not include a consideration of internal control relating to the investment information.

Our consideration of internal control was for the limited purpose described in the preceding paragraphs and was not designed to identify all deficiencies in internal control that might be material weaknesses or significant deficiencies, and, therefore, material weaknesses or significant deficiencies may exist that were not identified. However, as discussed below, we identified certain deficiencies in internal control that we consider to be significant deficiencies.

A deficiency in internal control exists when the design or operation of a control does not allow management or employees, in the normal course of performing their assigned functions, to prevent, or detect and correct, misstatements on a timely basis. A material weakness is a deficiency, or a combination of deficiencies in internal control, such that there is a reasonable possibility that a material misstatement of the Plan’s financial statements will not be prevented, or detected and corrected, on a timely basis. We did not identify any deficiencies in internal control in the attached memorandum that we consider to be a material weakness.

A significant deficiency is a deficiency, or a combination of deficiencies, in internal control that is less severe than a material weakness, yet important enough to merit attention by those charged with governance. We identified certain deficiencies in internal control that we consider to be significant deficiencies that are presented for your consideration in the attached memorandum that accompanies this letter.

We will review the status of these comments during our next audit engagement. We have already discussed many of these comments and suggestions with various Plan personnel, and we will be pleased to discuss them in further detail at your convenience, to perform any additional study of these matters, or to assist you in implementing the recommendations.

This communication is intended solely for the information and use of management, those charged with governance of the Rodgers Consulting, Inc. 401(k) Profit Sharing Plan, and others within the Plan, is not intended to be, and should not be, used by anyone other than these specified parties.

We especially wish to thank Rachel Sowards and Brittany Bates, and the rest of the Rodgers Consulting team for all their assistance during the audit. It has been a pleasure to provide services to Rodgers Consulting .

SC & H Attest Services, P.C.

SC&H Attest Services, P.C.

MANAGEMENT ADVISORY COMMENTS
Rodgers Consulting, Inc. 401(k) Profit Sharing Plan
December 31, 2022

Current Year Comments

Significant Deficiencies:

Inconsistency with the Plan Document (Definition of Compensation)

During our 2022 plan year audit testing, it was noted that the correct definition of compensation was not being used to calculate participants' deferrals. The Plan Document does not exclude bonus pay from compensation, but the Plan did not include them resulting in missed deferrals for 11 participants. SC&H recommends fixing the calculation in payroll and to consult with their ERISA attorney to make any corrective action in order to make the affected participants whole as soon as administratively feasible.

Profit sharing allocation inaccuracies

During the audit, we noted that three employees received a profit sharing allocation in 2022 that did not meet the eligibility criteria and one employee in 2021 who did meet the eligibility criteria, but did not receive a profit sharing allocation. SC&H recommends that management consult their ERISA counsel and Principal to make the necessary corrections to remedy these errors. We also recommend that the profit sharing allocation prepared by Principal be reviewed by Plan management for completeness and accuracy.

Control Deficiencies:

Force-Out Provision - Inconsistency with Plan Document

During our audit, we ran a "Terminated Participants with Balances" report from Principal in order to determine whether the Plan was appropriately identifying terminated employees with vested balances less than \$5,000 and distributing the balance in accordance with the Plan document. We identified one terminated participant whose vested account balance was less than \$5,000, and the balance was not distributed out of the Plan. We recommend that management implement controls in order to identify participants to be forced out in a timely manner and comply with the terms of the Plan document.

Timing of Automatic Enrollment

During our testing of eligibility and deferral percentage, we noted one employee who should have been automatically enrolled on November 1, 2021, but was not enrolled until January 25, 2022. We recommend the Company implement a procedure whereby the Plan administrator reviews a list of new hires each pay period and verifies that each new employee eligible is registered to being a participant on the proper participation date.

Census Accuracy and Completeness

During our audit, we noted one employee whose date of hire per the census did not align with their personnel file. We recommend that a detailed review of the census be performed to ensure that the employee information in the census is accurate.

Employee Deferral Elections

During our participant testing, we noted that there were two employees whose deferrals withheld did not agree with their election per Principal. Management noted that this was due to a verbal conversation with these participants to max out their contributions annually, but there was no documentation retained for this change. We recommend that management retain documentation of any changes requested by participants in their personnel file.

RODGERS CONSULTING, INC. 401(k) PROFIT SHARING PLAN
Plan Sponsor EIN: 52-0955929
Plan Number: 002

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

(a)	(b) Identity of Issue, Borrower, Lessor or Similar Party	(c) Description of Investment (including Maturity Date, Rate of Interest, Collateral, Par, or Maturity Value)	(d) Cost	(e) Current Value
*	Principal Financial Group Inc. Stock Separate Account Principal Financial Group Inc. Liquid Assets Separate Account Principal Real Estate Investment - U.S. Property Separate Account	Interest in pooled separate accounts Interest in pooled separate accounts Interest in pooled separate accounts	xx xx xx	\$ 2,242 2,956,519 1,309,138 <u>4,267,899</u>
	BlackRock Equity Index Class R Fund	Interest in common/collective trusts	xx	1,848,514
	Invesco International Small-Mid Cap Trust - Class B1	Interest in common/collective trusts	xx	144,782
	Wilmington Trust Core PL BD FD Fee Class I1	Interest in common/collective trusts	xx	2,175,584
	Wilmington Trust Emerging Markets Class I1	Interest in common/collective trusts	xx	266,617
	Wilmington Trust Mid Cap Value Fund Class I1	Interest in common/collective trusts	xx	871,627
	Wilmington Trust Mid Cap Growth Fund Class I1	Interest in common/collective trusts	xx	807,508
	Wilmington Trust Small Cap Value Fund Class I1	Interest in common/collective trusts	xx	<u>607,202</u> 6,721,834
	Alliance Bernstein Global Bond Z Fund	Interest in registered investment companies	xx	66,453
	American Funds EuroPacific Growth R6 Fund	Interest in registered investment companies	xx	1,398,364
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	Blackrock High Yield Bond K Fund	Interest in registered investment companies	xx	303,673
	Calvert International Responsible Index R6 Fund	Interest in registered investment companies	xx	18,935
	Calvert US Large-Cap Core Responsible Index R6 Fund	Interest in registered investment companies	xx	51,433
	Fidelity International Index Fund	Interest in registered investment companies	xx	43,545
	Fidelity Mid Cap Index Fund	Interest in registered investment companies	xx	516,911
	Fidelity Small Cap Index Fund	Interest in registered investment companies	xx	623,791
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	T. Rowe Price Large Gap Growth I Fund	Interest in registered investment companies	xx	2,126,184
	TIAA-CREF Core Impact Bond Institutional Fund	Interest in registered investment companies	xx	<u>21,920</u> 10,160,518
*	Principal Guaranteed Interest Contracts	Interest in guaranteed interest contracts	xx	59,435
*	Participant Loans	Interest rates ranging from 4.25%-7.25%; maturing through October 2027	\$ -	42,783
* Denotes a party-in-interest, as defined by ERISA				
xx Not required as investment is participant-directed				

INDEPENDENT AUDITORS' REPORT AND ACCOUNTANTS' COMPILATION REPORT

To the 401(k) Committee of the Rodgers Consulting, Inc. 401(k) Profit Sharing Plan and its Participants:

Scope and Nature of the ERISA Section 103(a)(3)(C) Audit of the 2022 Financial Statements

We have performed an audit of the accompanying financial statements of the Rodgers Consulting, Inc. 401(k) Profit Sharing Plan (the Plan), an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 (ERISA), as permitted by ERISA Section 103(a)(3)(C) (ERISA Section 103(a)(3)(C) audit). The financial statements comprise the statement of net assets available for benefits as of December 31, 2022, the related statement of changes in net assets available for benefits for the year then ended, and the related notes to the financial statements.

Management, having determined it is permissible in the circumstances, has elected to have the audit of the 2022 financial statements performed in accordance with ERISA Section 103(a)(3)(C) pursuant to 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. As permitted by ERISA Section 103(a)(3)(C), our audit need not extend to any statements or information related to assets held for investment of the Plan (investment information) by a bank or similar institution or insurance carrier that is regulated, supervised, and subject to periodic examination by a state or federal agency, provided that the statements or information regarding assets so held are prepared and certified to by the bank or similar institution or insurance carrier in accordance with 29 CFR 2520.103-5 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA (qualified institution).

Management has obtained a certification from Delaware Charter Guarantee and Trust Company d/b/a Principal Trust Company, the Custodian of the Plan, excluding notes receivables from participants, as of December 31, 2022, and for the year then ended, stating that the certified investment information, as described in Note 3 to the financial statements, is complete and accurate.

Opinion on the 2022 Financial Statements

In our opinion, based on our audit and on the procedures performed as described in the Auditors' Responsibilities for the Audit of the 2022 Financial Statements section of our report—

- the amounts and disclosures in the 2022 financial statements referred to above, other than those agreed to or derived from the certified investment information, are presented fairly, in all material respects, in accordance with accounting principles generally accepted in the United States of America.
- the information in the financial statements referred to above related to assets held by and certified to by a qualified institution agrees to, or is derived from, in all material respects, the information prepared and certified by an institution that management determined meets the requirements of ERISA Section 103(a)(3)(C).

Basis for Opinion on the 2022 Financial Statements

We conducted our audit in accordance with auditing standards generally accepted in the United States of America. Our responsibilities under those standards are further described in the Auditors' Responsibilities for the Audit of the 2022 Financial Statements section of our report. We are required to be independent of the Rodgers Consulting, Inc. 401(k) Profit Sharing Plan and to meet our other ethical responsibilities in accordance with the relevant ethical requirements relating to our audit. 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 2022 Financial Statements

Management is responsible for the preparation and fair presentation of the financial statements in accordance with accounting principles generally accepted in the United States of America, and for the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of the 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 Rodgers Consulting, Inc. 401(k) Profit Sharing Plan's ability to continue as a going concern for one year after the date the financial statements are available to be issued.

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

Auditors' Responsibilities for the Audit of the 2022 Financial Statements

Except as described in the Scope and Nature of the ERISA Section 103(a)(3)(C) Audit of the 2022 Financial Statements section of our report, our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditors' report that includes our opinion. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with auditing standards generally accepted in the United States of America will always detect a material misstatement when it exists. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control. Misstatements are considered material if there is a substantial likelihood that, individually or in the aggregate, they would influence the judgment made by a reasonable user based on the financial statements.

In performing an audit in accordance with auditing standards generally accepted in the United States of America, 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 Rodgers Consulting, Inc. 401(k) Profit Sharing 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 Rodgers Consulting, Inc. 401(k) Profit Sharing Plan's ability to continue as a going concern for a reasonable period of time.

Our audit did not extend to the certified investment information, except for obtaining and reading the certification, comparing the certified investment information with the related information presented and disclosed in the financial statements, and reading the disclosures relating to the certified investment information to assess whether they are in accordance with the presentation and disclosure requirements of accounting principles generally accepted in the United States of America.

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

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

2022 Supplemental Schedule Required by ERISA

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

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

In our opinion—

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

Report on Compiled 2021 Financial Statement

Plan management is responsible for the accompanying financial statement of the Rodgers Consulting, Inc. 401(k) Profit Sharing Plan, which comprises the statement of net assets available for benefits as of December 31, 2021. We have performed a compilation engagement in accordance with Statements on Standards for Accounting and Review Services promulgated by the Accounting and Review Services Committee of the American Institute of Certified Public Accountants (AICPA). We did not audit or review the financial statements nor were we required to perform any procedures to verify the accuracy or completeness of the information provided by Plan management. Accordingly, we do not express an opinion, a conclusion, nor provide any form of assurance on the 2021 financial statement.

SC+H Attest Services, P.C.

October 5, 2023

**RODGERS CONSULTING, INC. 401(k) PROFIT SHARING
PLAN**

**Financial Statements
Together with Independent Auditors' Report and
Accountants' Compilation Report**

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

INDEPENDENT AUDITORS' REPORT AND ACCOUNTANTS' COMPILATION REPORT

To the 401(k) Committee of the Rodgers Consulting, Inc. 401(k) Profit Sharing Plan and its Participants:

Scope and Nature of the ERISA Section 103(a)(3)(C) Audit of the 2022 Financial Statements

We have performed an audit of the accompanying financial statements of the Rodgers Consulting, Inc. 401(k) Profit Sharing Plan (the Plan), an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 (ERISA), as permitted by ERISA Section 103(a)(3)(C) (ERISA Section 103(a)(3)(C) audit). The financial statements comprise the statement of net assets available for benefits as of December 31, 2022, the related statement of changes in net assets available for benefits for the year then ended, and the related notes to the financial statements.

Management, having determined it is permissible in the circumstances, has elected to have the audit of the 2022 financial statements performed in accordance with ERISA Section 103(a)(3)(C) pursuant to 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. As permitted by ERISA Section 103(a)(3)(C), our audit need not extend to any statements or information related to assets held for investment of the Plan (investment information) by a bank or similar institution or insurance carrier that is regulated, supervised, and subject to periodic examination by a state or federal agency, provided that the statements or information regarding assets so held are prepared and certified to by the bank or similar institution or insurance carrier in accordance with 29 CFR 2520.103-5 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA (qualified institution).

Management has obtained a certification from Delaware Charter Guarantee and Trust Company d/b/a Principal Trust Company, the Custodian of the Plan, excluding notes receivables from participants, as of December 31, 2022, and for the year then ended, stating that the certified investment information, as described in Note 3 to the financial statements, is complete and accurate.

Opinion on the 2022 Financial Statements

In our opinion, based on our audit and on the procedures performed as described in the Auditors' Responsibilities for the Audit of the 2022 Financial Statements section of our report—

- the amounts and disclosures in the 2022 financial statements referred to above, other than those agreed to or derived from the certified investment information, are presented fairly, in all material respects, in accordance with accounting principles generally accepted in the United States of America.
- the information in the financial statements referred to above related to assets held by and certified to by a qualified institution agrees to, or is derived from, in all material respects, the information prepared and certified by an institution that management determined meets the requirements of ERISA Section 103(a)(3)(C).

Basis for Opinion on the 2022 Financial Statements

We conducted our audit in accordance with auditing standards generally accepted in the United States of America. Our responsibilities under those standards are further described in the Auditors' Responsibilities for the Audit of the 2022 Financial Statements section of our report. We are required to be independent of the Rodgers Consulting, Inc. 401(k) Profit Sharing Plan and to meet our other ethical responsibilities in accordance with the relevant ethical requirements relating to our audit. 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 2022 Financial Statements

Management is responsible for the preparation and fair presentation of the financial statements in accordance with accounting principles generally accepted in the United States of America, and for the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of the 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 Rodgers Consulting, Inc. 401(k) Profit Sharing Plan's ability to continue as a going concern for one year after the date the financial statements are available to be issued.

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

Auditors' Responsibilities for the Audit of the 2022 Financial Statements

Except as described in the Scope and Nature of the ERISA Section 103(a)(3)(C) Audit of the 2022 Financial Statements section of our report, our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditors' report that includes our opinion. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with auditing standards generally accepted in the United States of America will always detect a material misstatement when it exists. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control. Misstatements are considered material if there is a substantial likelihood that, individually or in the aggregate, they would influence the judgment made by a reasonable user based on the financial statements.

In performing an audit in accordance with auditing standards generally accepted in the United States of America, 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 Rodgers Consulting, Inc. 401(k) Profit Sharing 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 Rodgers Consulting, Inc. 401(k) Profit Sharing Plan's ability to continue as a going concern for a reasonable period of time.

Our audit did not extend to the certified investment information, except for obtaining and reading the certification, comparing the certified investment information with the related information presented and disclosed in the financial statements, and reading the disclosures relating to the certified investment information to assess whether they are in accordance with the presentation and disclosure requirements of accounting principles generally accepted in the United States of America.

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

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

2022 Supplemental Schedule Required by ERISA

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

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

In our opinion—

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

Report on Compiled 2021 Financial Statement

Plan management is responsible for the accompanying financial statement of the Rodgers Consulting, Inc. 401(k) Profit Sharing Plan, which comprises the statement of net assets available for benefits as of December 31, 2021. We have performed a compilation engagement in accordance with Statements on Standards for Accounting and Review Services promulgated by the Accounting and Review Services Committee of the American Institute of Certified Public Accountants (AICPA). We did not audit or review the financial statements nor were we required to perform any procedures to verify the accuracy or completeness of the information provided by Plan management. Accordingly, we do not express an opinion, a conclusion, nor provide any form of assurance on the 2021 financial statement.

SC+H Attest Services, P.C.

October 5, 2023

RODGERS CONSULTING, INC. 401(k) PROFIT SHARING PLAN

Statements of Net Assets Available for Benefits

<i>As of December 31,</i>	<i>2022 (Audited)</i>	<i>2021 (Compiled)</i>
Assets		
Investments, at Fair Value	\$ 21,209,686	\$ 24,166,655
Receivables		
Company contribution receivable	400,000	362,046
Other Company contributions receivable (Note 7)	34,541	-
Notes receivable from participants	42,783	76,644
Total Receivables	477,324	438,690
Total Assets	21,687,010	24,605,345
Liabilities	-	-
Net Assets Available for Benefits	\$ 21,687,010	\$ 24,605,345

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

RODGERS CONSULTING, INC. 401(k) PROFIT SHARING PLAN

Statement of Changes in Net Assets Available for Benefits For the Year Ended December 31, 2022

Changes in Net Assets Available for Benefits Attributable to:

Contributions	
Company	\$ 400,000
Other Company (Note 7)	34,541
Participant	990,486
Rollovers	108,469
Total Contributions	1,533,496
Investment Income (Loss)	
Interest and dividends	125,450
Net depreciation in fair value of investments	(4,255,846)
Total Investment Loss	(4,130,396)
Interest Income on Notes Receivable from Participants	2,877
Benefits Paid to Participants	(255,581)
Administrative Expenses	(68,731)
Net Decrease in Net Assets Available for Benefits	(2,918,335)
Net Assets Available for Benefits:	
Beginning of Year	24,605,345
End of Year	\$ 21,687,010

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

RODGERS CONSULTING, INC. 401(k) PROFIT SHARING PLAN

Notes to the Financial Statements As of December 31, 2022 and 2021 and For the Year Ended December 31, 2022

1. DESCRIPTION OF THE PLAN

The following description of the Rodgers Consulting, Inc. 401(k) Profit Sharing Plan (the Plan) provides only general information. Participants should refer to the Plan agreement for a complete description of the Plan's provisions.

General

The Plan is a defined contribution plan established by Rodgers Consulting, Inc. (the Company or Plan Sponsor) effective January 1, 1986. All employees are eligible to participate in the Plan after the completion of 90 days of service and the attainment of the age 21. Entry dates into the Plan are on the first day of the month following the date on which the eligibility requirements are met. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA) and was most recently restated effective February 17, 2022 to reflect required regulatory changes.

Participant Contributions

Participants may elect to defer up to 100% of eligible compensation on a pre-tax or Roth basis, as defined by the Plan, or a flat dollar amount, not to exceed the maximum allowable contributions under the Internal Revenue Code (the Code), which totaled \$20,500 for the year ended December 31, 2022. The participants' Roth elective contributions are allocated to a separate account maintained for such contributions. Participants who have attained age 50 before the end of the Plan year may make additional catch-up contributions, subject to limitations imposed by the Code, which totaled \$6,500 for the year ended December 31, 2022. Participants are also permitted to make rollover contributions from other qualified plans into the Plan.

The Plan includes an automatic contribution arrangement in which participants are automatically enrolled into the Plan upon becoming eligible to participate at a deferral percentage of 6% with a 1% annual increase up to 10%, unless they opt not to participate or elect another deferral percentage. Auto escalations take place on each January 1st.

Company Contributions

The Company may make discretionary profit sharing contributions to the Plan. To receive discretionary profit-sharing contributions, participants must be actively employed on the last day of the Plan year and have completed at least 1,000 hours of service during the Plan year. Discretionary Company profit-sharing contributions are allocated using the Social Security integration formula to all eligible participants in proportion to their eligible compensation for the year. During the year ended December 31, 2022, the Company approved a discretionary profit sharing contribution totaling \$400,000, which was paid in 2023.

RODGERS CONSULTING, INC. 401(k) PROFIT SHARING PLAN

Notes to the Financial Statements As of December 31, 2022 and 2021 and For the Year Ended December 31, 2022

1. DESCRIPTION OF THE PLAN – cont'd.

Participant Accounts

Each participant's account is participant-directed and credited with the participant's contributions and distributions and allocations of: (a) Company contributions, (b) Plan earnings and losses and (c) administrative expenses. Allocations of earnings, losses, and administrative expenses are based on the proportion of each participant's account balance to the total of all account balances within the respective fund. The benefit to which a participant is entitled is the benefit that can be provided from the vested portion of the participant's account.

Notes Receivable from Participants

Participants may borrow up to 50% of their vested account balance, not to exceed \$50,000, without regard to the intended use of the funds. The minimum note amount is \$1,000 and a participant may have no more than two notes outstanding at any given time. The notes are collateralized by the participant's vested account balance. Note repayments are to be made through payroll deductions with interest based on comparable market rates at the time of loan origination. The interest rate shall remain fixed throughout the duration of the loan. Notes are to be repaid within 5 years.

Payment of Benefits

Upon termination of service, death, disability, retirement, or attainment of age 59 ½, a participant (or their beneficiary in the event of death) may elect to receive a lump-sum amount or installments equal to the value of the participant's vested interest in his or her account. Upon termination, if a participant's account balance is less than \$5,000, the Plan will automatically distribute the participant's vested balance in a lump sum distribution. Upon proof, to the satisfaction of the Plan administrator, of an immediate and heavy financial need, amounts contributed may be withdrawn for a hardship purpose. In-service withdrawals may be requested by a participant upon attainment of age 59 ½. Distributions and withdrawals are subject to the applicable provisions of the Plan agreement. Certain income tax penalties may apply to withdrawals or distributions prior to age 59 ½. As of December 31, 2022 and 2021, there were no net assets of the Plan allocated to participants who had elected to withdraw from the Plan but had not received such distributions prior to year-end.

RODGERS CONSULTING, INC. 401(k) PROFIT SHARING PLAN

Notes to the Financial Statements As of December 31, 2022 and 2021 and For the Year Ended December 31, 2022

1. DESCRIPTION OF THE PLAN – cont'd.

Vesting

Participants are 100% vested in their elective contributions plus actual earnings thereon. Participants vest in the Company's discretionary profit sharing contributions according to the following vesting schedule:

Years of Service	Vesting Percentage
Less than 1	0%
1	20%
2	40%
3	60%
4	80%
5	100%

Forfeitures

Forfeitures of non-vested portions of Company contributions shall be used to reduce administrative expenses or to offset future Company contributions. Forfeitures not used to reduce administrative expenses or to offset future Company contributions shall be allocated with discretionary contributions according to annual contribution requirements or reallocated to participant's accounts. Forfeitures become available to the Plan immediately on the date of the distribution, or if the participant is not fully vested, on the date of termination. The forfeitures account totaled \$2,198 and \$15,542 as of December 31, 2022 and 2021, respectively. There were \$12,954 in forfeitures used during the year ended December 31, 2022 to offset 2021 Company contributions. There were \$12 in forfeitures used during the year ended December 31, 2022 to pay administrative expenses. There were \$1,082 in forfeitures reallocated to participant's accounts during the year ended December 31, 2022.

Plan Expenses

Administrative expenses are paid with assets of the Plan, unless paid by the Company, at its discretion. For the year ended December 31, 2022, the Company elected to pay a portion of the Plan's direct expenses. Expenses that are paid directly by the Company are excluded from the Plan's financial statements. Loan and distribution fees are paid by the Plan and its participants. Investment related expenses are included in net depreciation in fair value of investments.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

Basis of Accounting

The financial statements of the Plan have been prepared using the accrual basis of accounting.

RODGERS CONSULTING, INC. 401(k) PROFIT SHARING PLAN

Notes to the Financial Statements As of December 31, 2022 and 2021 and For the Year Ended December 31, 2022

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES – cont'd.

Use of Estimates

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

Risks and Uncertainties

The Plan provides for investments in assets that are exposed to risks, such as interest rate, credit, and overall market volatility. Due to the level of risk associated with certain investment securities, it is reasonably possible that changes in the values of investment securities may occur that could materially affect participant account balances and the amounts reported in the statements of net assets available for benefits.

Investment Valuation and Income Recognition

Investments are reported at fair value. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. Purchases and sales of securities are recorded on a trade-date basis. Interest income is recorded on the accrual basis. Dividends are recorded on the ex-dividend date. Net depreciation includes the Plan's gains and losses on investments bought and sold as well as held during the year.

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 are treated as distributions based on the terms of the Plan agreement.

Fair Value Measurement

Financial Accounting Standards Board (FASB) Accounting Standards Codification (ASC) 820, *Fair Value Measurement*, defines fair value and establishes a framework for measuring fair value. That framework provides a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets or liabilities (Level 1 measurements) and the lowest priority to unobservable inputs (Level 3 measurements).

RODGERS CONSULTING, INC. 401(k) PROFIT SHARING PLAN

Notes to the Financial Statements As of December 31, 2022 and 2021 and For the Year Ended December 31, 2022

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES – cont'd.

Fair Value Measurement – cont'd.

The three levels of the fair value hierarchy under ASC 820 are described below:

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

The following is a description of the valuation methodologies used for assets measured at fair value:

Interests in registered investment companies: Valued at the closing price reported in the active market in which the funds are traded.

Interest in guaranteed interest contracts: Valued at estimated fair value based on the Plan's ownership in the underlying value of the fund as estimated using the most recent audited financial statements of the fund and other factors deemed relevant by management. Due to the inherent uncertainty of valuation, the valuation of this investment may differ significantly from the value that would have been recorded had a readily market for the investment existed. These differences could be material.

Interests in pooled separate accounts: Valued at fair value based on the unit value of the fund as a practical expedient. Unit values are determined by the institutions sponsoring such funds by dividing the fund's net assets at fair value by its units outstanding at the valuation dates.

Interests in common/collective trusts: Valued using the net asset value (NAV) of units held by the Plan at year-end as a practical expedient to estimate fair value.

RODGERS CONSULTING, INC. 401(k) PROFIT SHARING PLAN

Notes to the Financial Statements As of December 31, 2022 and 2021 and For the Year Ended December 31, 2022

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES – cont’d.

Fair Value Measurement – cont’d.

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 market participants, the use of different methodologies or assumptions to determine the fair value of certain instruments could result in a different fair value measurement at the reporting date. There have been no changes in the methodologies used as of December 31, 2022 and 2021.

The following table sets forth by level, within the fair value hierarchy, the Plan’s investments at fair value as of December 31, 2022:

	Level 1	Level 2	Level 3	Total
Interests in registered investment companies	\$ 10,160,518	\$ -	\$ -	\$ 10,160,518
Interest in guaranteed interest contracts	-	-	59,435	59,435
Total investments in the fair value hierarchy	10,160,518	-	59,435	10,219,953
Interests in common collective trusts*	n/a	n/a	n/a	6,721,834
Interests in pooled separate accounts*	n/a	n/a	n/a	4,267,899
Total investments, at fair value	\$ 10,160,518	\$ -	\$ 59,435	\$ 21,209,686

The following table sets forth by level, within the fair value hierarchy, the Plan’s investments at fair value as of December 31, 2021:

	Level 1	Level 2	Level 3	Total
Interests in registered investment companies	\$ 12,775,951	\$ -	\$ -	\$ 12,775,951
Interest in guaranteed interest contracts	-	-	66,991	66,991
Total investments in the fair value hierarchy	12,775,951	-	66,991	12,842,942
Interests in common collective trusts*	n/a	n/a	n/a	8,116,833
Interests in pooled separate accounts*	n/a	n/a	n/a	3,206,880
Total investments, at fair value	\$ 12,775,951	\$ -	\$ 66,991	\$ 24,166,655

* In accordance with ASC 820-10, certain investments that were measured at NAV per share (or its equivalent) practical expedient 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.

RODGERS CONSULTING, INC. 401(k) PROFIT SHARING PLAN

Notes to the Financial Statements As of December 31, 2022 and 2021 and For the Year Ended December 31, 2022

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES – cont'd.

Fair Value Measurement – cont'd.

The Plan's investment in the guaranteed interest contracts is held with the Principal Life Insurance Company (Principal Life). The guaranteed interest contracts guarantee contract value for a benefit event (termination, death, disability and retirement); however, there is a possible market value adjustment, which is also called a surrender charge, when funds are withdrawn prior to their maturity. Thus, these guaranteed interest contracts are not considered fully benefit-responsive; and therefore, fair value is the relevant measurement attribute for that portion of the net assets available for benefits attributable to the guaranteed interest contracts. The Plan's investment in guaranteed interest contracts is valued at fair value. Fair value is determined to be withdrawal value prior to maturity as reported by Principal Life Insurance Company. Contract value of the guaranteed interest contracts as of December 31, 2022 and 2021 totaled \$61,530 and \$67,374, respectively.

The following table presents investments measured at fair value based on net asset value per share practical expedient as of December 31,:

	2022	2021	Redemption Frequency	Redemption Notice Period	Unfunded Commitments
Interests in pooled separate accounts (a)	\$ 4,267,899	\$ 3,206,880	Daily	Daily	None
Interests in common collective trusts (b)	6,721,834	8,116,833	Daily	Daily	None

^(a) Funds in this category invest in a diversified portfolio of various fixed income funds, real estate funds, money markets, debt securities, domestic and/or international stocks to achieve a long-term rate of return.

^(b) Funds in this category invest in equity securities, fixed income instruments, and short-term investments in accordance with each portfolio's investment objectives.

Payment of Benefits

Benefits are recorded when paid.

Subsequent Events

The Plan evaluated for disclosure any subsequent events through October 5, 2023, the date the financial statements were available to be issued, and determined there were no material events that warrant disclosure.

3. INVESTMENTS

All investment information disclosed in the accompanying financial statements and supplemental schedule, including assets held at December 31, 2022, interest and dividend income and net depreciation in fair value of investments for the year ended December 31, 2022 but excluding notes receivables from participants, was obtained or derived from information supplied to the Plan administrator and certified as complete and accurate by Delaware Charter Guarantee and Trust Company d/b/a Principal Trust Company, the Custodian of the Plan.

RODGERS CONSULTING, INC. 401(k) PROFIT SHARING PLAN

Notes to the Financial Statements As of December 31, 2022 and 2021 and For the Year Ended December 31, 2022

4. PARTY-IN-INTEREST TRANSACTIONS

The Plan invests in guaranteed interest contracts through Principal Life and the Plan's investments are managed by Principal Financial Group, both of which are related entities to the Custodian. The Plan loans funds to its participants according to the applicable provisions of the Plan agreement. The Company provides the Plan with certain accounting and administrative services for which no fees are charged. All such transactions qualify as party-in-interest transactions, which are exempt from the prohibited transaction rules.

5. PLAN TERMINATION

Although it has not expressed any intent to do so, the Plan Sponsor has the right under the Plan to discontinue its contributions at any time and to terminate the Plan subject to the provisions of ERISA. In the event of a Plan termination, all contributions to the Plan would cease and all affected participants would become fully vested in their accounts.

6. INCOME TAX STATUS

The Plan adopted a non-standardized pre-approved profit sharing plan, which received a favorable opinion from the Internal Revenue Service (IRS) dated June 30, 2020. Although the Plan has been amended since the issuance of the opinion letter, the Plan administrator believes that the Plan is designed and is currently being operated in compliance with the applicable requirements of the Code. Therefore, no provision for income taxes has been included in the Plan's financial statements.

ASC 740, *Income Taxes*, prescribes a recognition threshold and a measurement attribute for the financial statement recognition and measurement of tax positions taken or expected to be taken in a tax return as well as guidance on de-recognition, classification, interest and penalties, and financial statement reporting disclosures. For these benefits to be recognized, a tax position must be more-likely-than-not to be sustained upon examination by taxing authorities. As the Plan is tax exempt and has no unrelated business income, the provisions of ASC 740 do not have an impact on the Plan's financial statements. The Plan recognizes interest and penalties accrued on any unrecognized tax exposures as a component of income tax expense. The Plan does not have any amounts accrued relating to interest and penalties as of December 31, 2022 and 2021.

The Plan is subject to routine audits by the Internal Revenue Service and Department of Labor; however, there are currently no audits for any periods in progress.

7. OTHER COMPANY CONTRIBUTIONS

During the audit for the year ended December 31, 2022, it was discovered that the Company was not withholding elective deferrals from Plan participants that elected bonus withholdings. The Company, along with ERISA counsel, determined that bonus pay was eligible compensation, as defined by the Plan. Accordingly, this error resulted in underfunding of the affected participants' accounts totaling \$34,541, which is included as other Company contributions receivable in the accompanying statement of net assets available for benefits as of December 31, 2022.

RODGERS CONSULTING, INC. 401(k) PROFIT SHARING PLAN

Notes to the Financial Statements As of December 31, 2022 and 2021 and For the Year Ended December 31, 2022

7. OTHER COMPANY CONTRIBUTIONS – cont'd.

ERISA counsel has determined that the Company is eligible for self-correction under the IRS Employee Plans Compliance Resolution System (EPCRS) and plans to make the necessary corrections as soon as administratively feasible.

8. RECONCILIATION OF THE FINANCIAL STATEMENTS TO THE FORM 5500

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

	2022	2021
Net assets available for benefits reported on the financial statements	\$ 21,687,010	\$ 24,605,345
Other Company contributions receivable not reported on the Form 5500	(34,541)	-
Net assets available for benefits reported on the Form 5500	\$ 21,652,469	\$ 24,605,345

The following is a reconciliation of the net decrease in net assets available for benefits per the financial statements to the Form 5500 for the year ended December 31, 2022:

Net decrease in net assets available for benefits reported on the financial statements	\$ (2,918,335)
Change in other Company contributions receivable not reported on the Form 5500	(34,541)
Net decrease in net assets available for benefits reported on the Form 5500	\$ (2,952,876)

SUPPLEMENTAL SCHEDULE PROVIDED
PURSUANT TO THE DEPARTMENT OF LABOR'S
RULES AND REGULATIONS

RODGERS CONSULTING, INC. 401(k) PROFIT SHARING PLAN
Plan Sponsor EIN: 52-0955929
Plan Number: 002

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

(a)	(b) Identity of Issue, Borrower, Lessor or Similar Party	(c) Description of Investment (including Maturity Date, Rate of Interest, Collateral, Par, or Maturity Value)	(d) Cost	(e) Current Value
*	Principal Financial Group Inc. Stock Separate Account Principal Financial Group Inc. Liquid Assets Separate Account Principal Real Estate Investment - U.S. Property Separate Account	Interest in pooled separate accounts Interest in pooled separate accounts Interest in pooled separate accounts	xx xx xx	\$ 2,242 2,956,519 1,309,138 <u>4,267,899</u>
	BlackRock Equity Index Class R Fund	Interest in common/collective trusts	xx	1,848,514
	Invesco International Small-Mid Cap Trust - Class B1	Interest in common/collective trusts	xx	144,782
	Wilmington Trust Core PL BD FD Fee Class I1	Interest in common/collective trusts	xx	2,175,584
	Wilmington Trust Emerging Markets Class I1	Interest in common/collective trusts	xx	266,617
	Wilmington Trust Mid Cap Value Fund Class I1	Interest in common/collective trusts	xx	871,627
	Wilmington Trust Mid Cap Growth Fund Class I1	Interest in common/collective trusts	xx	807,508
	Wilmington Trust Small Cap Value Fund Class I1	Interest in common/collective trusts	xx	<u>607,202</u> 6,721,834
	Alliance Bernstein Global Bond Z Fund	Interest in registered investment companies	xx	66,453
	American Funds EuroPacific Growth R6 Fund	Interest in registered investment companies	xx	1,398,364
	American Funds New Prospects R6 Fund	Interest in registered investment companies	xx	1,385,871
	Blackrock High Yield Bond K Fund	Interest in registered investment companies	xx	303,673
	Calvert International Responsible Index R6 Fund	Interest in registered investment companies	xx	18,935
	Calvert US Large-Cap Core Responsible Index R6 Fund	Interest in registered investment companies	xx	51,433
	Fidelity International Index Fund	Interest in registered investment companies	xx	43,545
	Fidelity Mid Cap Index Fund	Interest in registered investment companies	xx	516,911
	Fidelity Small Cap Index Fund	Interest in registered investment companies	xx	623,791
	Fidelity US Bond Index Fund	Interest in registered investment companies	xx	249,000
	Franklin Small Cap Growth R6 Fund	Interest in registered investment companies	xx	735,727
	JP Morgan Equity Income R6 Fund	Interest in registered investment companies	xx	2,512,232
	PIMCO GNMA Government Securities International Fund	Interest in registered investment companies	xx	106,479
	T. Rowe Price Large Gap Growth I Fund	Interest in registered investment companies	xx	2,126,184
	TIAA-CREF Core Impact Bond Institutional Fund	Interest in registered investment companies	xx	<u>21,920</u> 10,160,518
*	Principal Guaranteed Interest Contracts	Interest in guaranteed interest contracts	xx	59,435
*	Participant Loans	Interest rates ranging from 4.25%-7.25%; maturing through October 2027	\$ -	42,783
*	Denotes a party-in-interest, as defined by ERISA			
xx	Not required as investment is participant-directed			

October 5, 2023



Rodgers Consulting
19847 Century Boulevard, Suite 200
Germantown, Maryland 20874

To Those Charged with Governance of the
Rodgers Consulting, Inc. 401(k) Profit Sharing Plan:

Except as discussed in the following paragraph, in planning and performing our audit of the financial statements of Rodgers Consulting, Inc. 401(k) Profit Sharing Plan (the “Plan”), an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 (ERISA), as of and for the year ended December 31, 2022, in accordance with auditing standards generally accepted in the United States of America, we considered Rodgers Consulting, Inc. 401(k) Profit Sharing Plan’s internal control over financial reporting (internal control) as a basis for designing audit procedures that are appropriate in the circumstances for the purpose of issuing our report on the financial statements, but not for the purpose of expressing our opinion on the effectiveness of the Plan’s internal control. Accordingly, we do not express an opinion on the effectiveness of the Plan’s internal control.

We were engaged to perform an ERISA Section 103(a)(3)(C) audit of those financial statements as permitted by 29 CFR 2520.103-8 of the Department of Labor’s Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974. As permitted by ERISA Section 103(a)(3)(C), our audit did not extend to any statements or information related to assets held for investment of the Plan (investment information) by the Trustee that prepared and certified the statements or information regarding assets so held in accordance with 29 CFR 2520.103-5. Our audit also did not include a consideration of internal control relating to the investment information.

Our consideration of internal control was for the limited purpose described in the preceding paragraphs and was not designed to identify all deficiencies in internal control that might be material weaknesses or significant deficiencies, and, therefore, material weaknesses or significant deficiencies may exist that were not identified. However, as discussed below, we identified certain deficiencies in internal control that we consider to be significant deficiencies.

A deficiency in internal control exists when the design or operation of a control does not allow management or employees, in the normal course of performing their assigned functions, to prevent, or detect and correct, misstatements on a timely basis. A material weakness is a deficiency, or a combination of deficiencies in internal control, such that there is a reasonable possibility that a material misstatement of the Plan’s financial statements will not be prevented, or detected and corrected, on a timely basis. We did not identify any deficiencies in internal control in the attached memorandum that we consider to be a material weakness.

A significant deficiency is a deficiency, or a combination of deficiencies, in internal control that is less severe than a material weakness, yet important enough to merit attention by those charged with governance. We identified certain deficiencies in internal control that we consider to be significant deficiencies that are presented for your consideration in the attached memorandum that accompanies this letter.

We will review the status of these comments during our next audit engagement. We have already discussed many of these comments and suggestions with various Plan personnel, and we will be pleased to discuss them in further detail at your convenience, to perform any additional study of these matters, or to assist you in implementing the recommendations.

This communication is intended solely for the information and use of management, those charged with governance of the Rodgers Consulting, Inc. 401(k) Profit Sharing Plan, and others within the Plan, is not intended to be, and should not be, used by anyone other than these specified parties.

We especially wish to thank Rachel Sowards and Brittany Bates, and the rest of the Rodgers Consulting team for all their assistance during the audit. It has been a pleasure to provide services to Rodgers Consulting .

SC & H Attest Services, P.C.

SC&H Attest Services, P.C.

MANAGEMENT ADVISORY COMMENTS
Rodgers Consulting, Inc. 401(k) Profit Sharing Plan
December 31, 2022

Current Year Comments

Significant Deficiencies:

Inconsistency with the Plan Document (Definition of Compensation)

During our 2022 plan year audit testing, it was noted that the correct definition of compensation was not being used to calculate participants' deferrals. The Plan Document does not exclude bonus pay from compensation, but the Plan did not include them resulting in missed deferrals for 11 participants. SC&H recommends fixing the calculation in payroll and to consult with their ERISA attorney to make any corrective action in order to make the affected participants whole as soon as administratively feasible.

Profit sharing allocation inaccuracies

During the audit, we noted that three employees received a profit sharing allocation in 2022 that did not meet the eligibility criteria and one employee in 2021 who did meet the eligibility criteria, but did not receive a profit sharing allocation. SC&H recommends that management consult their ERISA counsel and Principal to make the necessary corrections to remedy these errors. We also recommend that the profit sharing allocation prepared by Principal be reviewed by Plan management for completeness and accuracy.

Control Deficiencies:

Force-Out Provision - Inconsistency with Plan Document

During our audit, we ran a "Terminated Participants with Balances" report from Principal in order to determine whether the Plan was appropriately identifying terminated employees with vested balances less than \$5,000 and distributing the balance in accordance with the Plan document. We identified one terminated participant whose vested account balance was less than \$5,000, and the balance was not distributed out of the Plan. We recommend that management implement controls in order to identify participants to be forced out in a timely manner and comply with the terms of the Plan document.

Timing of Automatic Enrollment

During our testing of eligibility and deferral percentage, we noted one employee who should have been automatically enrolled on November 1, 2021, but was not enrolled until January 25, 2022. We recommend the Company implement a procedure whereby the Plan administrator reviews a list of new hires each pay period and verifies that each new employee eligible is registered to being a participant on the proper participation date.

Census Accuracy and Completeness

During our audit, we noted one employee whose date of hire per the census did not align with their personnel file. We recommend that a detailed review of the census be performed to ensure that the employee information in the census is accurate.

Employee Deferral Elections

During our participant testing, we noted that there were two employees whose deferrals withheld did not agree with their election per Principal. Management noted that this was due to a verbal conversation with these participants to max out their contributions annually, but there was no documentation retained for this change. We recommend that management retain documentation of any changes requested by participants in their personnel file.

RODGERS CONSULTING, INC. 401(k) PROFIT SHARING PLAN
Plan Sponsor EIN: 52-0955929
Plan Number: 002

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

(a)	(b) Identity of Issue, Borrower, Lessor or Similar Party	(c) Description of Investment (including Maturity Date, Rate of Interest, Collateral, Par, or Maturity Value)	(d) Cost	(e) Current Value
*	Principal Financial Group Inc. Stock Separate Account Principal Financial Group Inc. Liquid Assets Separate Account Principal Real Estate Investment - U.S. Property Separate Account	Interest in pooled separate accounts Interest in pooled separate accounts Interest in pooled separate accounts	xx xx xx	\$ 2,242 2,956,519 1,309,138 <u>4,267,899</u>
	BlackRock Equity Index Class R Fund	Interest in common/collective trusts	xx	1,848,514
	Invesco International Small-Mid Cap Trust - Class B1	Interest in common/collective trusts	xx	144,782
	Wilmington Trust Core PL BD FD Fee Class I1	Interest in common/collective trusts	xx	2,175,584
	Wilmington Trust Emerging Markets Class I1	Interest in common/collective trusts	xx	266,617
	Wilmington Trust Mid Cap Value Fund Class I1	Interest in common/collective trusts	xx	871,627
	Wilmington Trust Mid Cap Growth Fund Class I1	Interest in common/collective trusts	xx	807,508
	Wilmington Trust Small Cap Value Fund Class I1	Interest in common/collective trusts	xx	<u>607,202</u> 6,721,834
	Alliance Bernstein Global Bond Z Fund	Interest in registered investment companies	xx	66,453
	American Funds EuroPacific Growth R6 Fund	Interest in registered investment companies	xx	1,398,364
	American Funds New Prospects R6 Fund	Interest in registered investment companies	xx	1,385,871
	Blackrock High Yield Bond K Fund	Interest in registered investment companies	xx	303,673
	Calvert International Responsible Index R6 Fund	Interest in registered investment companies	xx	18,935
	Calvert US Large-Cap Core Responsible Index R6 Fund	Interest in registered investment companies	xx	51,433
	Fidelity International Index Fund	Interest in registered investment companies	xx	43,545
	Fidelity Mid Cap Index Fund	Interest in registered investment companies	xx	516,911
	Fidelity Small Cap Index Fund	Interest in registered investment companies	xx	623,791
	Fidelity US Bond Index Fund	Interest in registered investment companies	xx	249,000
	Franklin Small Cap Growth R6 Fund	Interest in registered investment companies	xx	735,727
	JP Morgan Equity Income R6 Fund	Interest in registered investment companies	xx	2,512,232
	PIMCO GNMA Government Securities International Fund	Interest in registered investment companies	xx	106,479
	T. Rowe Price Large Gap Growth I Fund	Interest in registered investment companies	xx	2,126,184
	TIAA-CREF Core Impact Bond Institutional Fund	Interest in registered investment companies	xx	<u>21,920</u> 10,160,518
*	Principal Guaranteed Interest Contracts	Interest in guaranteed interest contracts	xx	59,435
*	Participant Loans	Interest rates ranging from 4.25%-7.25%; maturing through October 2027	\$ -	42,783
* Denotes a party-in-interest, as defined by ERISA				
xx Not required as investment is participant-directed				

INDEPENDENT AUDITORS' REPORT AND ACCOUNTANTS' COMPILATION REPORT

To the 401(k) Committee of the Rodgers Consulting, Inc. 401(k) Profit Sharing Plan and its Participants:

Scope and Nature of the ERISA Section 103(a)(3)(C) Audit of the 2022 Financial Statements

We have performed an audit of the accompanying financial statements of the Rodgers Consulting, Inc. 401(k) Profit Sharing Plan (the Plan), an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 (ERISA), as permitted by ERISA Section 103(a)(3)(C) (ERISA Section 103(a)(3)(C) audit). The financial statements comprise the statement of net assets available for benefits as of December 31, 2022, the related statement of changes in net assets available for benefits for the year then ended, and the related notes to the financial statements.

Management, having determined it is permissible in the circumstances, has elected to have the audit of the 2022 financial statements performed in accordance with ERISA Section 103(a)(3)(C) pursuant to 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. As permitted by ERISA Section 103(a)(3)(C), our audit need not extend to any statements or information related to assets held for investment of the Plan (investment information) by a bank or similar institution or insurance carrier that is regulated, supervised, and subject to periodic examination by a state or federal agency, provided that the statements or information regarding assets so held are prepared and certified to by the bank or similar institution or insurance carrier in accordance with 29 CFR 2520.103-5 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA (qualified institution).

Management has obtained a certification from Delaware Charter Guarantee and Trust Company d/b/a Principal Trust Company, the Custodian of the Plan, excluding notes receivables from participants, as of December 31, 2022, and for the year then ended, stating that the certified investment information, as described in Note 3 to the financial statements, is complete and accurate.

Opinion on the 2022 Financial Statements

In our opinion, based on our audit and on the procedures performed as described in the Auditors' Responsibilities for the Audit of the 2022 Financial Statements section of our report—

- the amounts and disclosures in the 2022 financial statements referred to above, other than those agreed to or derived from the certified investment information, are presented fairly, in all material respects, in accordance with accounting principles generally accepted in the United States of America.
- the information in the financial statements referred to above related to assets held by and certified to by a qualified institution agrees to, or is derived from, in all material respects, the information prepared and certified by an institution that management determined meets the requirements of ERISA Section 103(a)(3)(C).

Basis for Opinion on the 2022 Financial Statements

We conducted our audit in accordance with auditing standards generally accepted in the United States of America. Our responsibilities under those standards are further described in the Auditors' Responsibilities for the Audit of the 2022 Financial Statements section of our report. We are required to be independent of the Rodgers Consulting, Inc. 401(k) Profit Sharing Plan and to meet our other ethical responsibilities in accordance with the relevant ethical requirements relating to our audit. 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 2022 Financial Statements

Management is responsible for the preparation and fair presentation of the financial statements in accordance with accounting principles generally accepted in the United States of America, and for the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of the 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 Rodgers Consulting, Inc. 401(k) Profit Sharing Plan's ability to continue as a going concern for one year after the date the financial statements are available to be issued.

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

Auditors' Responsibilities for the Audit of the 2022 Financial Statements

Except as described in the Scope and Nature of the ERISA Section 103(a)(3)(C) Audit of the 2022 Financial Statements section of our report, our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditors' report that includes our opinion. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with auditing standards generally accepted in the United States of America will always detect a material misstatement when it exists. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control. Misstatements are considered material if there is a substantial likelihood that, individually or in the aggregate, they would influence the judgment made by a reasonable user based on the financial statements.

In performing an audit in accordance with auditing standards generally accepted in the United States of America, 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 Rodgers Consulting, Inc. 401(k) Profit Sharing 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 Rodgers Consulting, Inc. 401(k) Profit Sharing Plan's ability to continue as a going concern for a reasonable period of time.

Our audit did not extend to the certified investment information, except for obtaining and reading the certification, comparing the certified investment information with the related information presented and disclosed in the financial statements, and reading the disclosures relating to the certified investment information to assess whether they are in accordance with the presentation and disclosure requirements of accounting principles generally accepted in the United States of America.

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

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

2022 Supplemental Schedule Required by ERISA

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

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

In our opinion—

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

Report on Compiled 2021 Financial Statement

Plan management is responsible for the accompanying financial statement of the Rodgers Consulting, Inc. 401(k) Profit Sharing Plan, which comprises the statement of net assets available for benefits as of December 31, 2021. We have performed a compilation engagement in accordance with Statements on Standards for Accounting and Review Services promulgated by the Accounting and Review Services Committee of the American Institute of Certified Public Accountants (AICPA). We did not audit or review the financial statements nor were we required to perform any procedures to verify the accuracy or completeness of the information provided by Plan management. Accordingly, we do not express an opinion, a conclusion, nor provide any form of assurance on the 2021 financial statement.

SC+H Attest Services, P.C.

October 5, 2023