

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

Part II	Basic Plan Information —enter all requested information
1a Name of plan	JAY CASHMAN 401(K) PLAN
1b Three-digit plan number (PN) ▶	001
1c Effective date of plan	01/01/1995
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)	JAY CASHMAN, INC. 549 SOUTH STREET QUINCY, MA 02169
2b Employer Identification Number (EIN)	04-3242954
2c Plan Sponsor's telephone number	617-890-0600
2d Business code (see instructions)	237310

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

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

Form 5500 (2022)
v. 220413

3a Plan administrator's name and address ☐ Same as Plan Sponsor JAY CASHMAN, INC. 549 SOUTH STREET QUINCY, MA 02169		3b Administrator's EIN 04-3242954 3c Administrator's telephone number 617-890-0600
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		5 251
6 Number of participants as of the end of the plan year unless otherwise stated (welfare plans complete only lines 6a(1) , 6a(2) , 6b , 6c , and 6d). a(1) Total number of active participants at the beginning of the plan year a(2) Total number of active participants at the end of the plan year b Retired or separated participants receiving benefits c Other retired or separated participants entitled to future benefits..... d Subtotal. Add lines 6a(2) , 6b , and 6c e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits. f Total. Add lines 6d and 6e g Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item)..... h Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested.....		6a(1) 127 6a(2) 139 6b 0 6c 109 6d 248 6e 0 6f 248 6g 240 6h 0
7 Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item)		7
8a If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristics Codes in the instructions: 2E 2F 2G 2J 2K 2S 2T 3D 3H 2R 2A 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 JAY CASHMAN 401(K) PLAN	B Three-digit plan number (PN) ▶ 001
C Plan sponsor's name as shown on line 2a of Form 5500 JAY CASHMAN, INC.	D Employer Identification Number (EIN) 04-3242954

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
GREAT WEST LIFE & ANNUITY 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
84-0467907	68322	33292701	1	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.

(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

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	
0			

(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	2571514
5	Current value of plan's interest under this contract in separate accounts at year end.....	5	0

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

b	Premiums paid to carrier	6b	0
c	Premiums due but unpaid at the end of the year	6c	0
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	0

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 ▶ GROUP ANNUITY CONTRACT

b Balance at the end of the previous year **7b** 2598632

c	Additions: (1) Contributions deposited during the year	7c(1)	2716466	
	(2) Dividends and credits.....	7c(2)	0	
	(3) Interest credited during the year.....	7c(3)	36112	
	(4) Transferred from separate account.....	7c(4)	3352561	
	(5) Other (specify below)	7c(5)	27168	

(6) Total additions..... **7c(6)** 6132307

d Total of balance and additions (add lines **7b** and **7c(6)**)..... **7d** 8730939

e Deductions:

(1) Disbursed from fund to pay benefits or purchase annuities during year	7e(1)	3765932	
(2) Administration charge made by carrier.....	7e(2)	7908	
(3) Transferred to separate account.....	7e(3)	2385585	
(4) Other (specify below)	7e(4)	0	

(5) Total deductions..... **7e(5)** 6159425

f Balance at the end of the current year (subtract line **7e(5)** from line **7d**)..... **7f** 2571514

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)	0
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)	0
(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)	0
(2) Dividends or retroactive rate refunds. (These amounts were ☐ paid in cash, or ☐ credited.)		9c(2)	0
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. Specify nature of costs.	10b	

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 JAY CASHMAN 401(K) PLAN	B Three-digit plan number (PN) ▶	001
C Plan sponsor's name as shown on line 2a of Form 5500 JAY CASHMAN, INC.	D Employer Identification Number (EIN) 04-3242954	

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

1 Information on Persons Receiving Only Eligible Indirect Compensation

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

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

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

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

FIDELITY INVESTMENTS INSTITUTIONAL

04-2647786

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
60 64	RECORDKEEPER	25	Yes ☒ No ☐	Yes ☒ No ☐	0	Yes ☒ No ☐

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

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

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

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

Part I Service Provider Information (continued)

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

(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUTIONAL	60	0
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	
AF EUROPAC GRTH R4 - AMERICAN FUND 95-2566717	0.35%	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUTIONAL	60	0
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	
BLK RK EQUITY DIV I - BNY MELLON IN 301 BELLEVUE PARKWAY WILMINGTON, DE 19809	0.25%	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUTIONAL	60	0
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	
FH KAUFMANN SM CP IS - DST ASSET M 430 W 7TH STREET STE 219432 KANSAS CITY, MO 64105	0.35%	

Part I Service Provider Information (continued)

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

(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUTIONAL	60	0
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	
FKLN UTILITIES A1 - FRANKLIN TEMPL 94-3167260	0.30%	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUTIONAL	60	0
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	
J H BALANCED T - JANUS HENDERSON S 151 DETROIT STREET, DENVER, CO 80206	0.35%	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUTIONAL	60	0
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	
J H ENTERPRISE T - JANUS HENDERSON 151 DETROIT STREET, DENVER, CO 80206	0.35%	

Part I Service Provider Information (continued)

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

(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUTIONAL	60	0
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	
J H RESEARCH T - JANUS HENDERSON S 151 DETROIT STREET, DENVER, CO 80206	0.35%	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUTIONAL	60	0
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	
LOOMIS BOND INST - DST ASSET MANAG 430 W 7TH STREET STE 219432 KANSAS CITY, MO 64105	0.20%	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUTIONAL	60	0
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	
MFS CONSERV ALLOC R3 - MFS SERVICE	0.50%	
04-2865649		

Part I Service Provider Information (continued)

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

(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUTIONAL	60	0
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	
MFS GROWTH ALLOC R3 - MFS SERVICE 04-2865649	0.50%	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUTIONAL	60	0
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	
MFS MID CAP VALUE R3 - MFS SERVICE 04-2865649	0.50%	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUTIONAL	60	0
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	
TOUCHSTN MID CAP Z - BNY MELLON IN 301 BELLEVUE PARKWAY WILMINGTON, DE 19809	0.40%	

Part I Service Provider Information (continued)

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

(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUTIONAL	60	0
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	
TRP MID CAP GRTH ADV - T. ROWE PRI 52-2269240	0.40%	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUTIONAL	60	0
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	
MFS VALUE CLASS A 111 HUNTINGTON AVE BOSTON, MA 02199-7632	0.40%	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUTIONAL	60	0
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	
MFS MID CAP GROWTH CLASS A 111 HUNTINGTON AVE BOSTON, MA 02199-7632	0.40%	

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 JAY CASHMAN 401(K) PLAN	B Three-digit plan number (PN) ▶	001
C Plan or DFE sponsor's name as shown on line 2a of Form 5500 JAY CASHMAN, INC.	D Employer Identification Number (EIN) 04-3242954	

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: PUTNAM RETIREMENT ADV TRST 2025 I		
b Name of sponsor of entity listed in (a): PUTNAM INVESTMENTS		
c EIN-PN 26-1384344-263	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 0
a Name of MTIA, CCT, PSA, or 103-12 IE: PUTNAM RETIREMENT ADV TRST 2030 I		
b Name of sponsor of entity listed in (a): PUTNAM INVESTMENTS		
c EIN-PN 26-0788040-262	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 0
a Name of MTIA, CCT, PSA, or 103-12 IE: PUTNAM RETIREMENT ADV TRST 2035 I		
b Name of sponsor of entity listed in (a): PUTNAM INVESTMENTS		
c EIN-PN 26-0787945-261	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 0
a Name of MTIA, CCT, PSA, or 103-12 IE: PUTNAM RETIREMENT ADV TRST 2040 I		
b Name of sponsor of entity listed in (a): PUTNAM INVESTMENTS		
c EIN-PN 26-1384398-260	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 0
a Name of MTIA, CCT, PSA, or 103-12 IE: PUTNAM RETIREMENT ADV TRST 2050 I		
b Name of sponsor of entity listed in (a): PUTNAM INVESTMENTS		
c EIN-PN 26-0787670-258	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 0
a Name of MTIA, CCT, PSA, or 103-12 IE: PUTNAM RETIREMENT ADV TRST 2055 I		
b Name of sponsor of entity listed in (a): PUTNAM INVESTMENTS		
c EIN-PN 27-3616920-275	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 0
a Name of MTIA, CCT, PSA, or 103-12 IE: PUTNAM RETIREMENT ADV TRST 2060 I		
b Name of sponsor of entity listed in (a): PUTNAM INVESTMENTS		
c EIN-PN 27-3616920-273	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 0

a Name of MTIA, CCT, PSA, or 103-12 IE: PUTNAM RETIREMENT ADV TRST MAT I

b Name of sponsor of entity listed in (a): PUTNAM INVESTMENTS

c EIN-PN 26-0788428-268	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 0
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a Name of MTIA, CCT, PSA, or 103-12 IE: PUTNAM RETIREMENT TRST 2045 I

b Name of sponsor of entity listed in (a): PUTNAM INVESTMENTS

c EIN-PN 26-1208510-259	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 0
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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)
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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)
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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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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>JAY CASHMAN 401(K) PLAN</u>		B Three-digit plan number (PN) <u>001</u>
C Plan sponsor's name as shown on line 2a of Form 5500 <u>JAY CASHMAN, INC.</u>		D Employer Identification Number (EIN) <u>04-3242954</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	-4176	629
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions.....	1b(1)	453403	398787
(2) Participant contributions.....	1b(2)	0	0
(3) Other.....	1b(3)	0	0
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit).....	1c(1)	1553797	697745
(2) U.S. Government securities	1c(2)	0	1161183
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)	0	0
(B) All other	1c(3)(B)	0	0
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)	0	0
(B) Common.....	1c(4)(B)	1694952	405852
(5) Partnership/joint venture interests	1c(5)	0	0
(6) Real estate (other than employer real property)	1c(6)	0	0
(7) Loans (other than to participants).....	1c(7)	0	0
(8) Participant loans.....	1c(8)	395932	380773
(9) Value of interest in common/collective trusts.....	1c(9)	4968771	0
(10) Value of interest in pooled separate accounts	1c(10)	0	0
(11) Value of interest in master trust investment accounts.....	1c(11)	0	0
(12) Value of interest in 103-12 investment entities	1c(12)	0	0
(13) Value of interest in registered investment companies (e.g., mutual funds).....	1c(13)	23720875	23834968
(14) Value of funds held in insurance company general account (unallocated contracts).....	1c(14)	2598632	2571406
(15) Other	1c(15)	0	0

1d Employer-related investments:		(a) Beginning of Year	(b) End of Year
(1) Employer securities	1d(1)	0	0
(2) Employer real property	1d(2)	0	0
e Buildings and other property used in plan operation	1e	0	0
f Total assets (add all amounts in lines 1a through 1e)	1f	35382186	29451343

Liabilities

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

Net Assets

l Net assets (subtract line 1k from line 1f)	1l	35382186	29451343
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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 Contributions:			
(1) Received or receivable in cash from: (A) Employers.....	2a(1)(A)	398787	
(B) Participants.....	2a(1)(B)	1300502	
(C) Others (including rollovers).....	2a(1)(C)	48135	
(2) Noncash contributions.....	2a(2)	0	1747424
(3) Total contributions. Add lines 2a(1)(A) , (B) , (C) , and line 2a(2)	2a(3)		
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit).....	2b(1)(A)	3908	
(B) U.S. Government securities.....	2b(1)(B)	0	
(C) Corporate debt instruments.....	2b(1)(C)	0	
(D) Loans (other than to participants).....	2b(1)(D)	0	
(E) Participant loans.....	2b(1)(E)	19100	
(F) Other.....	2b(1)(F)	0	
(G) Total interest. Add lines 2b(1)(A) through (F)	2b(1)(G)		23008
(2) Dividends: (A) Preferred stock.....	2b(2)(A)	0	
(B) Common stock.....	2b(2)(B)	133	
(C) Registered investment company shares (e.g. mutual funds).....	2b(2)(C)	1012903	
(D) Total dividends. Add lines 2b(2)(A) , (B) , and (C)	2b(2)(D)		1013036
(3) Rents.....	2b(3)		0
(4) Net gain (loss) on sale of assets: (A) Aggregate proceeds.....	2b(4)(A)	3000	
(B) Aggregate carrying amount (see instructions).....	2b(4)(B)	2993	
(C) Subtract line 2b(4)(B) from line 2b(4)(A) and enter result.....	2b(4)(C)		
(5) Unrealized appreciation (depreciation) of assets: (A) Real estate.....	2b(5)(A)	0	
(B) Other.....	2b(5)(B)	5092	
(C) Total unrealized appreciation of assets. Add lines 2b(5)(A) and (B)	2b(5)(C)		

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts	2b(6)		0
(7) Net investment gain (loss) from pooled separate accounts	2b(7)		0
(8) Net investment gain (loss) from master trust investment accounts	2b(8)		0
(9) Net investment gain (loss) from 103-12 investment entities.....	2b(9)		0
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds)	2b(10)		-6728456
c Other income	2c		0
d Total income. Add all income amounts in column (b) and enter total	2d		-3939889
Expenses			
e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	1912840	
(2) To insurance carriers for the provision of benefits	2e(2)	0	
(3) Other	2e(3)	0	
(4) Total benefit payments. Add lines 2e(1) through (3)	2e(4)		1912840
f Corrective distributions (see instructions)	2f		0
g Certain deemed distributions of participant loans (see instructions)	2g		21811
h Interest expense	2h		0
i Administrative expenses: (1) Professional fees	2i(1)	0	
(2) Contract administrator fees	2i(2)	0	
(3) Investment advisory and management fees	2i(3)	0	
(4) Other	2i(4)	56303	
(5) Total administrative expenses. Add lines 2i(1) through (4)	2i(5)		56303
j Total expenses. Add all expense amounts in column (b) and enter total	2j		1990954
Net Income and Reconciliation			
k Net income (loss). Subtract line 2j from line 2d	2k		-5930843
l Transfers of assets:			
(1) To this plan	2l(1)		0
(2) From this plan	2l(2)		0

Part III Accountant's Opinion

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

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

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

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

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

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

(1) Name: **DARMODY, MERLINO & CO., LLP**

(2) EIN: **04-2273266**

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		647476

	Yes	No	Amount
b Were any loans by the plan or fixed income obligations due the plan in default as of the close of the plan year or classified during the year as uncollectible? Disregard participant loans secured by participant's account balance. (Attach Schedule G (Form 5500) Part I if "Yes" is checked.)			
4b		X	
c Were any leases to which the plan was a party in default or classified during the year as uncollectible? (Attach Schedule G (Form 5500) Part II if "Yes" is checked.)			
4c		X	
d Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 4a. Attach Schedule G (Form 5500) Part III if "Yes" is checked.)			
4d		X	
e Was this plan covered by a fidelity bond?	X		1000000
f Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?		X	
4f		X	
g Did the plan hold any assets whose current value was neither readily determinable on an established market nor set by an independent third party appraiser?			
4g		X	
h Did the plan receive any noncash contributions whose value was neither readily determinable on an established market nor set by an independent third party appraiser?			
4h		X	
i Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.)	X		
4i	X		
j Were any plan transactions or series of transactions in excess of 5% of the current value of plan assets? (Attach schedule of transactions if "Yes" is checked and see instructions for format requirements.)			
4j		X	
k Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?			
4k		X	
l Has the plan failed to provide any benefit when due under the plan?			
4l		X	
m If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)	X		
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.	X		
4n	X		

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

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

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

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

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

SCHEDULE R (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Retirement Plan Information This schedule is required to be filed under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6058(a) of the Internal Revenue Code (the Code). ► File as an attachment to Form 5500.	OMB No. 1210-0110 2022 This Form is Open to Public Inspection.
For calendar plan year 2022 or fiscal plan year beginning 01/01/2022 and ending 12/31/2022		
A Name of plan JAY CASHMAN 401(K) PLAN		B Three-digit plan number (PN) ► 001
C Plan sponsor's name as shown on line 2a of Form 5500 JAY CASHMAN, INC.		D Employer Identification Number (EIN) 04-3242954
Part I	Distributions	
All references to distributions relate only to payments of benefits during the plan year.		
1 Total value of distributions paid in property other than in cash or the forms of property specified in the instructions.....		1
2 Enter the EIN(s) of payor(s) who paid benefits on behalf of the plan to participants or beneficiaries during the year (if more than two, enter EINs of the two payors who paid the greatest dollar amounts of benefits): EIN(s): 04-6568107 84-0467907 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

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(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

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(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 _____

JAY CASHMAN 401(K) PLAN

FINANCIAL STATEMENTS AND SUPPLEMENTAL INFORMATION

DECEMBER 31, 2022 AND 2021

JAY CASHMAN 401(K) PLAN

FINANCIAL STATEMENTS AND SUPPLEMENTAL INFORMATION
DECEMBER 31, 2022 AND 2021

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- * Other schedules required by Section 2520.103-10 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA have been omitted because they are not applicable.

Independent Auditor's Report

To the Participants and Retirement Committee of the
Jay Cashman 401(K) Plan
Quincy, Massachusetts

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

We have performed an audit of the financial statements of Jay Cashman, Inc. 401(k) Retirement Plan, an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 (ERISA), as permitted by ERISA Section 103(a)(3)(C) (ERISA Section 103(a)(3)(C) audit). The financial statements comprise the statement of net assets available for benefits as of December 31, 2022 and 2021, and the related statement of changes in net assets available for benefits for the year ended December 31, 2022, and the related notes to the financial statements.

Management, having determined it is permissible in the circumstances, has elected to have the audit of Jay Cashman, Inc. 401(k) Retirement Plan's financial statements performed in accordance with ERISA Section 103 (a)(3)(C) pursuant to 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. As permitted by ERISA Section 103(a)(2)(C), our audit need not extend to any statements of information related to assets held for investment of the plan (investment information) by Fidelity Management Trust Company, LLC and Great-West Life & Annuity Insurance Company and Great-West Trust Company, LLC, (the trustees of the Plan) that are 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 trustees in accordance with 29 CFR 2520.103-5 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA (qualified institutions).

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

Opinion

In our opinion, based on our audit and on the procedures performed as described in the Auditor's responsibilities for the Audit of the 2022 financial statements section —

- The amounts and disclosures in the 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 qualified financial institutions agrees to, or is derived from, in all material respects, the information prepared and certified by institutions that management determined meet the requirements of ERISA Section 103(a)(3)(C).

Basis for Opinion

We conducted our audits in accordance with auditing standards generally accepted in the United States of America (GAAS). Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the financial statements section of our report. We are required to be independent of Jay Cashman, Inc 401(k) Retirement 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 Financial Statements

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

In preparing the financial statements, management is required to evaluate whether there are conditions or events, considered in the aggregate, that raise substantial doubt about Jay Cashman, Inc. 401(k) Retirement Plan's ability to continue as a going concern for one year after the date the financial statements are available to be issued.

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

Auditor's Responsibilities for the Audit of the Financial Statements

Except as described in the Scope and Nature of the ERISA Section 103(a)(3)(C) Audit section of our report, our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in

accordance with GAAS will always detect a material misstatement when it exists. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control. Misstatements are considered material if there is a substantial likelihood that, individually or in the aggregate, they would influence the judgment made by a reasonable user based on the financial statements.

In performing an audit in accordance with GAAS, we:

- Exercise professional judgment and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of Jay Cashman, Inc. 401(k) Retirement 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 Jay Cashman, Inc. 401(k) Retirement 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.

Supplemental Schedules Required by ERISA

The supplemental schedules of Assets Held for Investment Purposes at End of Year and Delinquent Participant Contributions December 31, 2022 are presented for purposes of additional analysis and are 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 schedules, other than that agreed to or derived from the certified investment information, has been subjected to auditing procedures applied in the audit of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with GAAS. For information included in the supplemental schedules that agreed to or is derived from the certified investment information, we compared such information to the related certified investment information.

In forming our opinion on the supplemental schedules, we evaluated whether the supplemental schedules, other than the information agreed to or derived from the certified investment information, including their form and content, 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 schedules, other than the information in the supplemental schedules 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 schedules related to assets held by and certified to by a qualified institution agrees to or is derived from, in all material respects, the information prepared and certified by an institution that management determined meets the requirements of ERISA Section 103(a)(3)(C).

Darmody, Merlino + Co., LLP

October 16, 2023

JAY CASHMAN 401(K) PLANSTATEMENTS OF NET ASSETS AVAILABLE FOR PLAN BENEFITS
DECEMBER 31, 2022 AND 2021

	<u>2022</u>	<u>2021</u>
ASSETS :		
Investments, at fair value - Note H:		
Cash	\$ 698,374	\$ 1,549,621
Shares of registered investment companies	23,834,968	23,720,875
Units of collective trust funds	-	4,968,771
Shares of Government Bonds	1,161,183	-
Shares of corporate common stock	405,852	1,694,952
Total investments, at fair value	<u>26,100,377</u>	<u>31,934,219</u>
Investment, at contract value - Note C	<u>2,571,406</u>	<u>2,598,632</u>
Total investments	<u>28,671,783</u>	<u>34,532,851</u>
Receivables:		
Notes receivable from Plan participants	380,773	395,932
Employer contributions	398,787	453,403
Total receivables	<u>779,560</u>	<u>849,335</u>
Total Assets	<u>29,451,343</u>	<u>35,382,186</u>
NET ASSETS AVAILABLE FOR PLAN BENEFITS -		
EXHIBIT B	<u>\$ 29,451,343</u>	<u>\$ 35,382,186</u>

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

JAY CASHMAN 401(K) PLANSTATEMENTS OF CHANGES IN NET ASSETS AVAILABLE FOR PLAN BENEFITS
FOR THE YEAR ENDED DECEMBER 31, 2022

ADDITIONS (DECREASES) TO NET ASSETS ATTRIBUTED TO:

Investment income (loss):

Net depreciation in fair value of investments	\$ (6,723,357)
Dividend income	981,710
Interest income	<u>35,234</u>

Total investment loss \$ (5,706,413)

Interest income on notes receivable from participants

19,100

Contributions:

Participant	1,300,502
Employer	398,787
Rollover	<u>48,135</u>

Total contributions 1,747,424

Total additions (decrease) (3,939,889)

DEDUCTIONS FROM NET ASSETS ATTRIBUTED TO:

Benefits paid, including deemed distributions	(1,934,651)
Administrative expenses	<u>(56,303)</u>

Total deductions (1,990,954)

NET DECREASE (5,930,843)

NET ASSETS AVAILABLE FOR PLAN BENEFITS:

Beginning of year	<u>35,382,186</u>
End of year - EXHIBIT A	<u>\$ 29,451,343</u>

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

JAY CASHMAN 401(K) PLAN

NOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 2022 AND 2021

Note A: PLAN DESCRIPTION

The following description of the Jay Cashman 401(K) Plan ("Plan") provides only general information. Participants should refer to the Plan agreement for a more complete description of the Plan's provisions.

- 1) General: The Plan, originated in January, 1995, is a defined contribution plan covering all full-time, non-union employees of Jay Cashman, Inc., Cashman Dredging and Marine Contracting Co., LLC, and Sterling Equipment, Inc. (collectively the "Employer" or "Sponsor"). The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA).
- 2) Contributions: Each year, participants may elect to defer pretax annual compensation, as defined by the Plan, up to the maximum allowed by the Internal Revenue Service. Participants may also contribute amounts representing distribution from other qualified defined benefit or contribution plans. Participants direct the investment of their contributions into various investment options offered by the Plan. The Sponsor can also make matching and discretionary contributions to participant's accounts. Matching amounts and discretionary contributions are determined annually by the Sponsor at their sole discretion. The Plan includes an automatic deferral feature unless the participant elects otherwise.
- 3) Participant Accounts: Each participant's account is credited with the participant's contribution and allocations of the Sponsor's contributions and Plan earnings, and charged with an allocation of administrative expenses. Allocations are based on participant earnings or account balances, as defined. The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested account.

JAY CASHMAN 401(K) PLAN

NOTES TO FINANCIAL STATEMENTS – CONTINUED
DECEMBER 31, 2022 AND 2021

Note A: PLAN DESCRIPTION – CONTINUED

- 4) Vesting: Participants are immediately vested in their contributions plus actual earnings thereon. Vesting in the Sponsor's matching and discretionary portion of their accounts plus actual earnings thereon is based on years of continuous service. Participants are 20% vested after two years of service and 20% each subsequent year until 100% vested after six years.
- 5) Forfeitures: At December 31, 2022 and 2021, forfeited non-vested accounts totaled \$65,516 and \$25,087, respectively. These forfeitures will be used to reduce the Sponsor's matching contributions or pay Plan expenses.
- 6) Notes Receivable from Participants: Eligible participants are allowed to apply for loans against a portion of their vested interest in the Plan. Loans are limited to the lesser of \$50,000 or 50% of the participant's vested balance. A participant may not request a loan for less than \$1,000. The loans are secured by the balance in the participant's account and bear interest at the prime rate plus 1% per annum. The interest rate is fixed for the duration of the loan. The Plan was amended in 2013 to limit participants to two outstanding loans.
- 7) Payment of Benefits: On termination of service due to death, disability, retirement, or any other reason, a participant or beneficiary is eligible to receive a lump-sum amount equal to the value of the participant's vested interest in his or her account. Partial withdrawals or installments are distribution options, but only to satisfy the required minimum distribution over the participant's life expectancy. Hardship distributions and in-service withdrawals are permitted, if certain criteria are met.
- 8) Investment Options: Upon enrollment in the Plan, a participant may direct employee contributions in any of the various diversified investment options chosen by the committee. Participants also have the option to put contributions into a self-directed brokerage account.

JAY CASHMAN 401(K) PLAN

NOTES TO FINANCIAL STATEMENTS – CONTINUED
DECEMBER 31, 2022 AND 2021

Note A: PLAN DESCRIPTION – CONTINUED

- 9) Plan Termination: In the event of a partial or complete termination of the Plan, the right of each participant to the amounts credited to the participant's account will be non-forfeitable and the value of the participants' accounts will be paid in accordance with the provisions of the Plan and ERISA.

Note B: SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

Use of Estimates: The preparation of financial statements in conformity with U.S. generally accepted accounting principles requires the Plan administrator to make estimates and assumptions that affect certain reported amounts of assets and liabilities and disclosure of contingent assets and liabilities at the date of the financial statements, and the reported amounts of income and expenses during the reporting period. Actual results could differ from those estimates.

Basis of Accounting: The financial statements of the Plan are prepared under the accrual method of accounting.

Net Change in Fair Value of Investments: The Plan presents in the statement of changes in net assets available for Plan benefits, the net change in the fair value of the investments, which consists of the realized gains or losses and the net unrealized increase (decrease) on those investments.

JAY CASHMAN 401(K) PLAN

NOTES TO FINANCIAL STATEMENTS – CONTINUED
DECEMBER 31, 2022 AND 2021

Note B: SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES – CONTINUED

Investment Valuation and Income Recognition: The Plan investments are stated at fair value, except for the group annuity contract disclosed in Note C. 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 investments are recorded on the trade-date basis. The net appreciation (depreciation) in fair value of investments consists of the net change in unrealized appreciation (depreciation) and realized gains (losses) upon sale of investments. The net change in unrealized appreciation (depreciation) and realized gains (losses) upon sale are determined using the fair values as of the beginning of the year or the purchase price, if acquired since that date. Interest income is recorded on the accrual basis. Dividends are recorded on the ex-dividend date.

Notes Receivable: Notes receivable from Plan participants are measured at their unpaid principal balance. Interest income is recorded on the accrual basis. Related fees are recorded as administrative expenses and are expensed when they are incurred. Delinquent participant loans are recorded as distributions.

Payment of Benefits: Benefits are recorded when paid.

Expenses of the Plan: Expenses incurred in the administration of the Plan are paid either by the Sponsor or from Plan assets.

Reclassification: Certain amounts in the plan year 2021 financial statements have been reclassified to conform to the plan year 2022 presentation, with no effect on the net assets available for Plan benefits.

JAY CASHMAN 401(K) PLAN

NOTES TO FINANCIAL STATEMENTS – CONTINUED
DECEMBER 31, 2022 AND 2021

Note B: SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES – CONTINUED

Risk and Uncertainties: The Plan invests in a variety of investments. Investments in general are exposed to various risks, such as interest rate, credit, and overall volatility risk. Market values of investments could decline for several reasons including changes in prevailing markets and interest rates, increases in defaults, and credit rating downgrades. Due to the level of risk associated with certain investment securities, it is at least reasonably possible that changes in investment values in the near term could materially affect participants' account balances and the amount reported in the statements of net assets available for Plan benefits and the related statement of changes in net assets available for Plan benefits.

Subsequent Events: The Plan has evaluated subsequent events through October 16, 2023, the date the financial statements were available to be issued.

New Accounting Pronouncements: The Plan has considered all new accounting pronouncements issued by the Financial Accounting Standards Board or other standard setting bodies that do not require adoption until a future date and concluded that such pronouncements are not expected to have a material impact on the Plan's financial statements.

JAY CASHMAN 401(K) PLAN

NOTES TO FINANCIAL STATEMENTS – CONTINUED
DECEMBER 31, 2022 AND 2021

Note C: GROUP ANNUITY CONTRACT

The Plan has traditional fully benefit-responsive group annuity contracts with Great-West Life & Annuity Insurance Company. The insurance company maintains the contributions in general accounts which are credited with earnings and charged for participant withdrawals and administrative expenses. The issuer of the group annuity contracts is contractually obligated to repay the principal and a specified interest rate that is guaranteed for each contract to the Plan. The crediting rate of each contract is based on a formula established by the issuer. The crediting rates are reviewed on a quarterly basis for resetting.

The average interest rate for the GWI Fixed Account – Series Class III credited to participant accounts was 1.43% for 2022 and 1.40% for 2021. The contract does not permit the insurance company to terminate the agreement prior to the scheduled maturity date.

The contract meets the fully benefit-responsive investment contract criteria and, therefore, is reported at contract value. Contract value is the relevant measure for fully benefit-responsive investment contracts because this is the amount received by participants if they were to initiate permitted transactions under the terms of the Plan. Contract value, as reported to the Plan by the insurance company, represents contributions made under the contract, plus earnings, less participant withdrawals, and administrative expenses. Participants may ordinarily direct the withdrawal or transfer of all or a portion of their investment at contract value.

The Plan's ability to receive amounts due is dependent on the issuer's ability to meet its financial obligations. The issuer's ability to meet its contractual obligations may be affected by future economic and regulatory developments.

JAY CASHMAN 401(K) PLAN

NOTES TO FINANCIAL STATEMENTS – CONTINUED
DECEMBER 31, 2022 AND 2021

Note C: GROUP ANNUITY CONTRACT – CONTINUED

Certain events might limit the ability of the Plan to transact at contract value with the issuer. Such events include Plan termination and certain other Sponsor-initiated events. No events are probable of occurring that might limit the ability of the Plan to transact at contract value with the contract issuers and that also would limit the ability of the Plan to transact at contract value with the participants.

In addition, certain events allow the issuer to terminate the contract with the Plan and settle at an amount different from contract value. Such events include if the issuer or the Plan declares a contribution cessation date upon written request to the other. The contribution cessation date should be specified in the request and must be at least 60 days from the date of the request. If a contribution cessation date is not specified in the request, the contribution cessation date shall be the next business day on or after the 60th day after the date the request is received by the Plan or the issuer. After a contribution cessation date is declared: (a) no further contributions will be made to the group annuity contract and (b) no new participant annuity accounts will be established. The participant annuity account value will be maintained until the payment commencement date.

Note D: SUMMARY OF FINANCIAL DATA CERTIFIED BY THE TRUSTEES (UNAUDITED)

Great-West Life & Annuity Insurance Company and Great-West Trust Company, LLC were the trustees of the Plan from January 1, 2022, to November 30, 2022, and Fidelity Management Trust Company, LLC is the trustee of the Plan beginning December 1, 2022. The following is a summary of Plan financial information and data certified by the trustees in accordance with Section 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.

JAY CASHMAN 401(K) PLAN

NOTES TO FINANCIAL STATEMENTS – CONTINUED
DECEMBER 31, 2022 AND 2021

Note D: SUMMARY OF FINANCIAL DATA CERTIFIED BY THE TRUSTEES (UNAUDITED) –
CONTINUED

Statement of net assets available for Plan benefits as of December 31:

Investments at fair value:

	<u>2022</u>	<u>2021</u>
Shares of registered investment companies:		
Fidelity 500 Index Inv	\$ 2,517,832	\$ 3,194,341
Fidelity Contrafund	2,262,745	3,073,450
Blackrock Equity Dividend Instl	1,578,034	1,547,288
American Funds Europacific GR R4	1,346,445	1,661,123
Fidelity Select Health Care	1,146,235	-
T Rowe Price Mid Cap Growth Adv	1,006,837	1,401,876
Fidelity US Bond Index	857,128	1,170,580
Fidelity Freedom 2050 K6	836,999	-
Victory Integrity Small-Cap Value R6	763,742	698,380
Fidelity Select Technology	746,583	1,147,488
Fidelity Freedom 2045 K6	735,338	-
Janus Henderson Balanced CLT	712,189	840,999
Janus Henderson Research CLT	695,405	1,000,638
Fidelity Freedom 2030 K6	693,170	-
Federated Hermes Kaufmann Small CPIS	681,958	764,666
Fidelity Freedom 2055 K6	630,174	-
Loomis Sayles Bond Institutional	619,547	819,267
Fidelity Freedom 2035 K6	614,363	-
Fidelity Total Market Index Investor	540,648	622,018
Vanguard Short Term Federal	472,002	610,640
Fidelity Total Bond Fund	408,629	-
Janus Henderson Enterprise CLT	400,578	532,123
Franklin Utilities CLA	388,003	347,052
Fidelity Real Estate Investment	347,159	336,670
Touchstone Mid Cap Z	346,283	355,459
MFS Growth Allocation A	328,061	348,307
Fidelity Select Leisure	309,669	359,224
Fidelity Freedom 2040 K6	302,317	-

JAY CASHMAN 401(K) PLAN

NOTES TO FINANCIAL STATEMENTS – CONTINUED
DECEMBER 31, 2022 AND 2021

Note D: SUMMARY OF FINANCIAL DATA CERTIFIED BY THE TRUSTEES (UNAUDITED) –
CONTINUED

	<u>2022</u>	<u>2021</u>
Shares of registered investment companies (Continued):		
Fidelity Freedom Income K6	\$ 297,979	\$ -
MFS Mid Cap Value R3	254,309	236,108
Fidelity Freedom 2025 K6	241,386	-
Fidelity Freedom 2060 K6	145,070	-
MFS Conservative Allocation A	139,384	149,467
Vanguard Intmd-Term Invmt Grade Inv	97,952	214,394
Fidelity Government Money Market K6	69,239	-
iShares TIPS Bond ETF	53,393	-
BlackRock Corporate High Yield Fund Inc Com	49,345	-
BlackRock Multi-Sector Income Trust	24,176	-
Fidelity Mid-Cap Stock	23,400	-
Fidelity Value	22,609	-
Vanguard Explorer Investor CL	19,125	-
MFS Mid Cap Growth CL A	17,293	-
Fidelity Investments SM Cap Value Retail	13,869	15,970
Saratoga Investment Corp Com New	12,745	-
JP Morgan Equity Premium Income ETF	11,279	-
RiverNorth Opportunities Fund Inc	10,082	-
MFS Funds Value A	8,391	8,939
Cohen & Steers Real Estate Opportunities & Income Fund	6,832	-
First Trust High Yield Opportunities 2027 Term Fund	6,794	-
The New America High Income Fund Inc	6,697	-
iShares MSCI Europe Financials ETF	4,947	-
Fidelity Freedom 2065 K6	3,447	-
iShares 20+ Year Treasury Bond ETF	2,994	-
American Tower Corporation	2,119	-
Vanguard International Growth Grade Inv	2,039	2,948
Fidelity Advisor Health Care A	-	1,623,155
Fidelity Advisor Total Bond I	-	638,305

JAY CASHMAN 401(K) PLAN

NOTES TO FINANCIAL STATEMENTS – CONTINUED
DECEMBER 31, 2022 AND 2021

Note D: SUMMARY OF FINANCIAL DATA CERTIFIED BY THE TRUSTEES (UNAUDITED) –
CONTINUED

	<u>2022</u>	<u>2021</u>
Units of collective trust funds:		
Putnam Retirement Advantage Trust 2025	\$ -	\$ 280,576
Putnam Retirement Advantage Trust 2030	-	787,717
Putnam Retirement Advantage Trust 2035	-	677,495
Putnam Retirement Advantage Trust 2040	-	344,392
Putnam Retirement Advantage Trust 2045	-	855,656
Putnam Retirement Advantage Trust 2050	-	873,993
Putnam Retirement Advantage Trust 2055	-	688,272
Putnam Retirement Advantage Trust 2060	-	93,219
Putnam Retirement Advantage Trust MAT	-	367,451
Shares of government bonds:		
U.S. treasury note 1.50% 02/28/2023	418,072	-
U.S. treasury note 0.25% 04/15/2023	247,090	-
U.S. treasury note zero coupon 03/09/2023	198,468	-
U.S. treasury note 0.125% 03/31/2023	197,952	-
U.S. treasury note zero coupon 02/09/2023	99,601	-
Shares of corporate common stocks:		
GSK PLC Sponsored ADS	20,170	-
Activision Blizzard Inc Com	19,138	-
Advanced Micro Devices Inc	17,812	5,037
Apple Inc	17,800	111,514
Golden Ocean Group LTD Com	17,380	-
Compangie Financier Richemont Unspn ADR	16,717	19,286
Verizon Communication Inc	16,233	-
Microsoft Corp	13,670	76,008
Nio Inc ADR	9,867	32,060
Alphabet Inc Com CL A	9,264	14,485
American Express Co	8,422	9,325
Amazon.com Inc	8,400	10,003
RIO Tinto PLC ADR Sponsored	7,120	6,694
Spok Holdings Inc	6,552	-
VOC Energy Trust	6,222	-
Roche Holdings LTD ADR	5,848	7,702
Haleon PLC Sponsored ADS	5,688	-
ASML Holding NV ADR Sponsored	5,464	7,961

JAY CASHMAN 401(K) PLAN

NOTES TO FINANCIAL STATEMENTS – CONTINUED
DECEMBER 31, 2022 AND 2021

Note D: SUMMARY OF FINANCIAL DATA CERTIFIED BY THE TRUSTEES (UNAUDITED) –
CONTINUED

	<u>2022</u>	<u>2021</u>
Shares of corporate common stocks (continued):		
Home Depot Inc	\$ 5,054	\$ 6,640
Murata Manufacturing Co LTD ADR Un-sponsored	4,943	7,900
Adobe Inc Com	4,711	7,939
Freeport-Mcmoran Inc Com	4,598	7,136
Anheuser-Busch Inbev SA/NV ADR Sponsored	4,503	4,541
ABB LT ADR Sponsored	4,447	5,573
Morgan Stanley Com	4,336	5,006
Meta Platforms Inc Com CL A	4,332	9,418
JP Morgan Chase & Co	4,291	5,067
Netflix Inc	4,128	6,627
Salesforce.com Inc Com	4,110	7,878
Caterpillar Inc Com	4,073	3,515
LAM Research Corp Com	3,783	6,472
Schwab Charles Corp Com	3,663	-
Blackrock Multi-Sector Income Com	3,567	21,178
Toyota Motor Corp ADR Un-sponsored	3,551	3,150
Total Energies SE	3,352	-
Visa Inc Class A	3,324	8,668
Oracle Corp Com	3,270	3,488
PayPal Holdings Inc	3,205	6,412
Taiwan Semiconductor Manufactruing ADR Sponsored	3,203	5,173
Costco Wholesale Corporation	3,196	3,974
Unilever N V ADR Sponsored	3,122	4,949
Astrazeneca ADR Sponsored	3,051	6,874
Sanofi ADR Sponsored	3,051	3,156
Danaher Corp Com	2,920	3,619
SAP SE SPON ADR	2,889	3,923
Merck & Co Inc	2,885	1,993
Chevron Corporation Com	2,872	1,878
Mastercard Incorporated Com CL A	2,782	5,030
Goldman Sachs Group Inc Com	2,747	-
Shell PLC ADR Sponsored	2,734	2,083
Devon Energy Corp Com	2,703	1,894

JAY CASHMAN 401(K) PLAN

NOTES TO FINANCIAL STATEMENTS – CONTINUED
DECEMBER 31, 2022 AND 2021

Note D: SUMMARY OF FINANCIAL DATA CERTIFIED BY THE TRUSTEES (UNAUDITED) –
CONTINUED

	<u>2022</u>	<u>2021</u>
Shares of corporate common stocks (continued):		
Intuitive Surgical Inc Com	\$ 2,654	\$ 3,593
Johnson & Johnson Com	2,650	-
Union Pacific Corp	2,500	3,023
Nike Inc Com CL B	2,457	3,500
Raytheon Technologies Corp Com	2,422	-
Abbott Laboratories Com	2,415	3,096
Walmart Inc Com	2,410	-
BHP Group LTD ADR Sponsored	2,358	2,293
CSX Corporation Com	2,354	2,858
NVIDIA Corp Com	2,338	18,823
Parker-Hannifin Corp Com	2,328	-
Broadcom Inc Com	2,255	-
ING Groep NV ADR Sponsored	2,166	2,478
Sony Group Corporation Sponsored ADS	2,060	-
Schlumberger LTD Com	2,031	1,138
Conocophillips Com	2,006	1,227
Starbucks Corp Com	1,984	2,690
Halliburton Co Com	1,935	1,121
BP PLC ADR Sponsored	1,851	1,411
3M Company Com	1,799	2,664
Zoom Video Communications Inc Com CL A	1,694	-
Nextera Energy Inc	1,672	3,548
Thermo Fisher Scientific Inc Com	1,652	2,002
Cheniere Energy Inc Com	1,650	-
Target Corp Com	1,639	-
Block Inc CL A	1,634	-
Banco Bilbao Vizcaya Argentina ADR	1,575	-
Intuit Inc	1,557	-
Trane Technologies PLC Com	1,513	-
Bank of America Corp	1,391	-
Ford Motor Company	1,384	58,364
Banco Santander SA ADR Sponsored	1,357	1,516
Stryker Corporation Com	1,222	-

JAY CASHMAN 401(K) PLAN

NOTES TO FINANCIAL STATEMENTS – CONTINUED
DECEMBER 31, 2022 AND 2021

Note D: SUMMARY OF FINANCIAL DATA CERTIFIED BY THE TRUSTEES (UNAUDITED) –
CONTINUED

	<u>2022</u>	<u>2021</u>
Shares of corporate common stocks (continued):		
ServiceNow Inc Com	\$ 1,165	\$ -
Walt Disney Co	1,129	4,337
B2Gold Corp Com	1,082	1,179
Uber Technologies Inc Com	964	1,635
Edwards Lifescience Corp	895	-
Medtronic PLC Com	855	1,138
Docusign Inc Com	665	-
General Electric Co	503	567
NU Holdings LTD	488	-
Enbridge Inc Com	352	352
Woodside Energy Group LTD Sposored ADR	315	-
CuriosityStream Inc Com CL A	285	-
Safe & Green Holdings Corp Com	274	-
Penn National Gaming Inc Com	267	467
Accelleron Industries AG Unsponsored ADR	145	-
Janone Inc Com	137	409
Bitfarms LTD Com	66	758
Polar Power Inc Com	65	179
Ocean Power Technologies Inc Com	45	148
Ageagle Aerial Systems Inc Com	35	157
Quhuo LTD ADR	24	222
Riot Blockchain Inc	20	134
NRX Phramaceuticals Inc Com	-	205,827
Great Lakes Dredge & Dock Corp Com	-	157,200
ISHARES Trust S&P 500 Grwt ETF	-	108,771
ISHARES Russell 1000 Growth ETF	-	106,957
ISHARES Russell Midcap Growth ETF	-	97,937
ISHARES Trust Core MSCI EAFE ETF	-	97,032
ISHARES Tips Bond ETF	-	64,600
The RMR Group Inc Com CL A	-	34,680
Linde PLC Com	-	34,643
BlackRock High Yield FD Inc	-	33,384
Glaxo Smithkline ADR Sponsored	-	30,455

JAY CASHMAN 401(K) PLAN

NOTES TO FINANCIAL STATEMENTS – CONTINUED
DECEMBER 31, 2022 AND 2021

Note D: SUMMARY OF FINANCIAL DATA CERTIFIED BY THE TRUSTEES (UNAUDITED) –
CONTINUED

	<u>2022</u>	<u>2021</u>
Shares of corporate common stocks (continued):		
Pfizer Inc Com	\$ -	\$ 29,525
Barrick Gold Corporation	-	16,012
Berkshire Hathaway Inc Com CL B	-	14,950
Spirit Airlines Inc	-	5,747
ISHARES MSCI Euro FL ETF	-	5,634
United Airlines Holdings Com	-	5,035
Carnival Corp Units	-	4,366
Intel Corp	-	4,120
UnitedHealth Group Inc	-	4,017
Cisco Systems Inc	-	3,485
Norwegian Cruise Line Hldgs LT	-	3,381
Alibaba Group Holdings LTD	-	2,851
Cinemark Holdings Inc Com	-	2,708
Total SE ADR Sponsored	-	2,671
Novartis AG ADR Sposored	-	2,362
Micron Technology Inc Com	-	2,329
Zim Integrated Shipping Service Com	-	2,129
Build A Bear Workshop Inc Com	-	1,952
Fortinet Inc Com	-	1,797
Marvell Technology Inc Com	-	1,750
Cushman And Wakefield PLC Com	-	1,668
Focus Financial Partners Inc Com CL A	-	1,493
Masco Corp Com	-	1,404
Exxon Mobile Corporation	-	1,346
The Azek Company Inc Com CL A	-	1,156
Applied Materials Inc Com	-	946
SG Blocks Inc Com	-	376
Cash	698,374	1,549,621
Investments at contract value:		
Group annuity contract:		
GWI Fixed Account - Series Class III	<u>2,571,406</u>	<u>2,598,632</u>
	<u>\$ 28,671,783</u>	<u>\$ 34,532,851</u>

JAY CASHMAN 401(K) PLAN

NOTES TO FINANCIAL STATEMENTS – CONTINUED
DECEMBER 31, 2022 AND 2021

Note D: SUMMARY OF FINANCIAL DATA CERTIFIED BY THE TRUSTEES (UNAUDITED) –
CONTINUED

All investments are participant-directed.

In addition, the notes receivable from Plan participants in the statements of net assets available for Plan benefits at December 31, 2022 and 2021 were certified by the trustees including \$19,100 of interest income for the year ended December 31, 2022.

The investment income, including the net appreciation in fair value of investments and interest income on participant notes receivable in the statement of changes in net assets available for Plan benefits was certified by the trustees.

During the year ended December 31, 2022, the Plan's investments (including gains and losses on investments sold and held during the year) depreciated in value by \$6,723,357. Dividend and interest income from the Plan's investments totaled \$981,710 and \$35,234, respectively, for the year ended December 31, 2022.

Note E: INCOME TAX STATUS

The Internal Revenue Service has ruled that the Plan qualifies under Section 401(a) of the Internal Revenue Code (IRC) and is, therefore, not subject to tax under present income tax law, and the trust, established by the Plan, is exempt from federal income taxes. Once qualified, the Plan is required to operate in conformity with the IRC to maintain its qualification. The trustee is not aware of any course of action or series of events that have occurred that might adversely affect the Plan's qualified status.

JAY CASHMAN 401(K) PLAN

NOTES TO FINANCIAL STATEMENTS – CONTINUED
DECEMBER 31, 2022 AND 2021

Note E: INCOME TAX STATUS – CONTINUED

The Plan evaluates all significant tax positions as required by generally accepted accounting principles in the United States. As of December 31, 2022, the Plan does not believe that it has taken any tax positions that would require the recording of any additional tax liability nor does it believe that there are any unrealized tax benefits that would either increase or decrease within the next twelve months. The Plan is subject to routine audits by various regulatory authorities, however, there are currently no audits for any tax periods in progress.

Note F: ADMINISTRATIVE EXPENSES

Administrative expenses of \$56,303 for the plan year ended December 31, 2022 consist of investment advisory and consulting fees and loan origination fees. These expenses were incurred in connection with the administration of the Plan.

Note G: DELINQUENT PARTICIPANT CONTRIBUTIONS

During the plan year ended December 31, 2022, the Sponsor inadvertently failed to remit participant contributions to the trustee on a timely basis as required by Department of Labor's Regulation paragraph 2510.3-102. The Sponsor is in the process of filing IRS Form 5330 to report and pay an excise tax with respect to the 2022 late remittances as required pursuant to Section 4975 of the Internal Revenue Code. In addition, the Plan sponsor will pay an additional amount to the trustee to reflect foregone earnings that would have been credited to participant accounts if the late remittances had been made on a timely basis. Such amounts are not material to the Plan's financial statements.

JAY CASHMAN 401(K) PLAN

NOTES TO FINANCIAL STATEMENTS – CONTINUED
DECEMBER 31, 2022 AND 2021

Note H: FAIR VALUE MEASUREMENTS

FASB Accounting Standards Codification 820, *Fair Value Measurements and Disclosures*, establishes a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. This hierarchy consists of three broad levels: Level 1 inputs consist of unadjusted quoted prices in active markets for identical assets and have the highest priority. Level 2 inputs are based on quoted prices in markets that are not considered to be active for which all significant inputs are observable, either directly or indirectly. Level 3 valuations require inputs that are both significant and unobservable and have the lowest priority. The Plan uses appropriate valuation techniques based on the available inputs to measure the fair value of its investments. When available, the Plan measures the fair value using Level 1 inputs because they generally provide the most reliable evidence of fair value.

Level 1 Fair Value Measurements:

The fair value of cash, shares in registered investment companies (mutual funds) and corporate common stocks at December 31, 2022 and 2021 are based on quoted net asset values and quoted prices of the shares held by the Plan at year end.

Level 2 and Level 3 Fair Value Measurements:

At December 31, 2022 and 2021, there were no investments valued using these methodologies.

Common Collective Trust Funds:

The common collective trust funds (CTF's) at December 31, 2021 consist of target date retirement funds and are valued at a net asset value (NAV) which is based on the market value of its underlying investments. NAV serves as a practical expedient to estimate the fair value of the CTF's. This practical expedient is not used when it is determined to be probable that the fund will sell the investment for an amount different than the reported NAV. Participant transactions (purchases and sales) may occur daily.

JAY CASHMAN 401(K) PLAN

NOTES TO FINANCIAL STATEMENTS – CONTINUED
DECEMBER 31, 2022 AND 2021

Note H: FAIR VALUE MEASUREMENTS – CONTINUED

Common Collective Trust Funds – Continued:

The Plan Sponsor is responsible for the determination of fair value. Accordingly, they perform periodic analysis of the prices received from the pricing services used to determine whether the prices are reasonable estimates of fair value. As a result of these reviews, the Plan Sponsor has not historically adjusted the prices obtained from the pricing services. The preceding methods described may produce a fair value calculation that may not be indicative of net realizable value or reflected in future fair values. Furthermore, although the Plan Sponsor believes its valuation methods are appropriate and consistent with other market participants, the use of different methodologies or assumptions to determine the fair value of certain financial instruments could result in a different fair value measurement at the reporting date. The Plan has concluded that the NAV's reported by the investment company approximate the fair value of the investments.

The table below sets forth by level, within the fair value hierarchy, the Plan's assets at fair value as of December 31, 2022 and 2021:

	Fair Value at December 31, 2022			
	Total	Level 1	Level 2	Level 3
Investments measured at fair value subject to fair value leveling:				
Cash	\$ 698,374	\$ 698,374	\$ -	\$ -
Mutual funds:				
Growth funds	6,187,027	6,187,027	-	-
Target date funds	4,500,243	4,500,243	-	-
Blended funds	3,572,340	3,572,340	-	-
Sector funds	2,976,689	2,976,689	-	-
Value funds	2,664,354	2,664,354	-	-
Bond Funds	2,580,884	2,580,884	-	-
Foreign funds	1,353,431	1,353,431	-	-
Government bonds	1,161,183	1,161,183	-	-
Equities:				
U.S. corporate common stocks	315,551	315,551	-	-
Foreign corporate common stocks	90,301	90,301	-	-
Total investments measured at fair value	<u>\$ 26,100,377</u>	<u>\$ 26,100,377</u>	<u>\$ -</u>	<u>\$ -</u>

JAY CASHMAN 401(K) PLAN

NOTES TO FINANCIAL STATEMENTS – CONTINUED DECEMBER 31, 2022 AND 2021

Note H: FAIR VALUE MEASUREMENTS – CONTINUED

	Fair Value at December 31, 2021			
	Total	Level 1	Level 2	Level 3
Investments measured at fair value subject to fair value leveling:				
Cash	\$ 1,549,621	\$ 1,549,621	\$ -	\$ -
Mutual funds:				
Growth funds	7,962,059	7,962,059	-	-
Blended funds	4,321,285	4,321,285	-	-
Sector funds	3,813,589	3,813,589	-	-
Value funds	2,506,685	2,506,685	-	-
Bond Funds	3,453,186	3,453,186	-	-
Foreign funds	1,664,071	1,664,071	-	-
Equities:				
U.S. corporate common stocks	1,425,204	1,425,204	-	-
Foreign corporate common stocks	269,748	269,748	-	-
	26,965,448	<u>\$ 26,965,448</u>	<u>\$ -</u>	<u>\$ -</u>
Investments measured at NAV (1):				
Collective trust funds	4,968,771			
Total investments measured at fair value	<u>\$ 31,934,219</u>			

(1) In accordance with ASC Subtopic 820-10, certain investments that are measured at NAV (or its equivalent) have not been included in the fair value hierarchy. The fair value amounts presented in this table are intended to permit reconciliation of the fair market hierarchy to line items presented in the statements of net assets available for Plan benefits. Net asset value is the value of each unit of the collective trust funds that is invested in the underlying funds.

The investments measured at NAV include target date retirement funds. The objective of each target date retirement fund is to maximize returns while maintaining a level of risk appropriate for a person planning to retire on or about a specified retirement date.

JAY CASHMAN 401(K) PLAN

NOTES TO FINANCIAL STATEMENTS – CONTINUED
DECEMBER 31, 2022 AND 2021

Note I: PARTY IN INTEREST TRANSACTIONS

The Plan Sponsor provides certain accounting, administrative and investment management services to the Plan for which no fees are charged. In addition, the Plan Sponsor pays certain expenses in administering the Plan.

Certain Plan investments are group annuity contracts with Great-West Life & Annuity Insurance Company, a trustee of the Plan; therefore, transactions involving these investments qualify as party-in-interest transactions. During the 2022 plan year, transactions with the group annuity contract resulted in a net charge of fees. The net charge of \$7,908 is included in administrative expenses for the plan year ended December 31, 2022.

Several members of the Board of Trustees are currently participants in the Plan and an officer of the Company serves as administrator of this Plan.

JAY CASHMAN 401(K) PLAN
#04-3242954 PLAN #001

SCHEDULE H, PART IV LINE 4(i)
SCHEDULE OF ASSETS HELD FOR INVESTMENT PURPOSES AT END OF YEAR
DECEMBER 31, 2022

(a)	(b) Identity of Issuer	(c) Description	**	
			(d) Cost	(e) Current Value
*	Great-West Life & Annuity Company	GW Fixed Account - Series Class III	\$ -	\$ 2,571,406
	Fidelity Investments	Fidelity 500 Index Inv	-	2,517,832
	Fidelity Investments	Fidelity Contrafund	-	2,262,745
	BlackRock Investments	BlackRock Equity Dividend Instl	-	1,578,034
	American Funds	American Funds Europacific GR R4	-	1,346,445
	Fidelity Investments	Fidelity Select Health Care	-	1,146,235
	T Rowe Price Investments	T Rowe Price Mid Cap Growth Adv	-	1,006,837
	Fidelity Investments	Fidelity US Bond Index	-	857,128
	Fidelity Investments	Fidelity Freedom 2050 K6	-	836,999
	Victory Capital Management	Victory Integrity Small-Cap Value R6	-	763,742
	Fidelity Investments	Fidelity Select Technology	-	746,583
	Fidelity Investments	Fidelity Freedom 2045 K6	-	735,338
	Janus Henderson Investors	Janus Henderson Balanced CLT	-	712,189
	Janus Henderson Investors	Janus Henderson Research CLT	-	695,405
	Fidelity Investments	Fidelity Freedom 2030 K6	-	693,170
	Federated Investments	Federated Hermes Kaufmann Small CPIS	-	681,958
	Fidelity Investments	Fidelity Freedom 2055 K6	-	630,174
	Loomis Sayles Investments	Loomis Sayles Bond Institutional	-	619,547
	Fidelity Investments	Fidelity Freedom 2035 K6	-	614,363
	Fidelity Investments	Fidelity Total Market Index Investor	-	540,648
	Vanguard Investments	Vanguard Short Term Federal	-	472,002
	U.S. Department of Treasury	U.S. treasury note 1.50% 02/28/2023	-	418,072
	Fidelity Investments	Fidelity Total Bond Fund	-	408,629
	Janus Henderson Investors	Janus Henderson Enterprise CLT	-	400,578
	Franklin Funds	Franklin Utilities CLA	-	388,003
	Fidelity Investments	Fidelity Real Estate Investment	-	347,159
	Touchstone Advisors Inc	Touchstone Mid Cap Z	-	346,283
	MFS Investments	MFS Growth Allocation A	-	328,061
	Fidelity Investments	Fidelity Select Leisure	-	309,669
	Fidelity Investments	Fidelity Freedom 2040 K6	-	302,317
	Fidelity Investments	Fidelity Freedom Income K6	-	297,979
	MFS Investments	MFS Mid Cap Value R3	-	254,309
	U.S. Department of Treasury	U.S. treasury note 0.25% 04/15/2023	-	247,090
	Fidelity Investments	Fidelity Freedom 2025 K6	-	241,386
	U.S. Department of Treasury	U.S. treasury note zero coupon 03/09/2023	-	198,468
	U.S. Department of Treasury	U.S. treasury note 0.125% 03/31/2023	-	197,952
	Fidelity Investments	Fidelity Freedom 2060 K6	-	145,070
	MFS Investments	MFS Conservative Allocation A	-	139,384
	U.S. Department of Treasury	U.S. treasury note zero coupon 02/09/2023	-	99,601
	Vanguard Investments	Vanguard Intmd-Term Invmt Grade Inv	-	97,952
	Fidelity Investments	Fidelity Government Money Market K6	-	69,239

JAY CASHMAN 401(K) PLAN
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SCHEDULE H, PART IV LINE 4(i)
SCHEDULE OF ASSETS HELD FOR INVESTMENT PURPOSES AT END OF YEAR – CONTINUED
DECEMBER 31, 2022

(a)	(b) Identity of Issuer	(c) Description	**		(e) Current Value
			(d) Cost	(d) Current Value	
	BlackRock Investments	iShares TIPS Bond ETF	\$ -	\$ -	53,393
	BlackRock Investments	BlackRock Corporate High Yield Fund Inc Com	-	-	49,345
	BlackRock Investments	BlackRock Multi-Sector Income Trust	-	-	24,176
	Fidelity Investments	Fidelity Mid-Cap Stock	-	-	23,400
	Fidelity Investments	Fidelity Value	-	-	22,609
	GSK plc	GSK PLC Sponsored ADS	-	-	20,170
	Activision Blizzard Inc	Activision Blizzard Inc Com	-	-	19,138
	Vanguard Investments	Vanguard Explorer Investor CL	-	-	19,125
	Advanced Micro Devices Inc	Advanced Micro Devices Inc	-	-	17,812
	Apple Inc	Apple Inc	-	-	17,800
	Golden Ocean Group Limited	Golden Ocean Group LTD Com	-	-	17,380
	MFS Investments	MFS Mid Cap Growth CL A	-	-	17,293
	Compagnie Financière Richemont SA	Compangie Financier Richemont Unspoon ADR	-	-	16,717
	Verizon Communication Inc	Verizon Communication Inc	-	-	16,233
	Fidelity Investments	Fidelity Investments SM Cap Value Retail	-	-	13,869
	Microsoft Corporation	Microsoft Corp	-	-	13,670
	Saratoga Investment Corp	Saratoga Investment Corp Com New	-	-	12,745
	JP Morgan Asset Management	JP Morgan Equity Premium Income ETF	-	-	11,279
	RiverNorth Opportunities Fund Inc	RiverNorth Opportunities Fund Inc	-	-	10,082
	NIO Inc	Nio Inc ADR	-	-	9,867
	Alphabet Inc	Alphabet Inc Com CL A	-	-	9,264
	American Express Company	American Express Co	-	-	8,422
	Amazon.com Inc	Amazon.com Inc	-	-	8,400
	MFS Investments	MFS Funds Value A	-	-	8,391
	Rio Tinted Group	RIO Tinto PLC ADR Sponsored	-	-	7,120
	Cohen & Steers Real Estate Opportunities & Income Fd	Cohen & Steers Real Estate Opportunities & Income Fd	-	-	6,832
	First Trust High Yield Opportunities 2027 Term Fund	First Trust High Yield Opportunities 2027 Term Fund	-	-	6,794
	The New America High Income Fund Inc	The New America High Income Fund Inc	-	-	6,697
	Spok Holdings Inc	Spok Holdings Inc	-	-	6,552
	VOC Energy Trust	VOC Energy Trust	-	-	6,222
	Roche Holdings AG	Roche Holdings LTD ADR	-	-	5,848
	Haleon Plc	Haleon PLC Sponsored ADS	-	-	5,688
	ASML Holding NV	ASML Holding NV ADR Sponsored	-	-	5,464
	Home Depot Inc	Home Depot Inc	-	-	5,054
	BlackRock Investments	iShares MSCI Europe Financials ETF	-	-	4,947
	Murata Manufacturing Co Ltd	Murata Manufacturing Co LTD ADR Un-sponsored	-	-	4,943
	Adobe Inc	Adobe Inc Com	-	-	4,711
	Freeport-McMoRan Inc	Freeport-Mcmoran Inc Com	-	-	4,598
	Anheuser-Busch InBev SA/NV	Anheuser-Busch Inbev SA/NV ADR Sponsored	-	-	4,503
	ABB Ltd	ABB LT ADR Sponsored	-	-	4,447

JAY CASHMAN 401(K) PLAN
#04-3242954 PLAN #001

SCHEDULE H, PART IV LINE 4(i)
SCHEDULE OF ASSETS HELD FOR INVESTMENT PURPOSES AT END OF YEAR – CONTINUED
DECEMBER 31, 2022

(a)	(b) Identity of Issuer	(c) Description	**	
			(d) Cost	(e) Current Value
	Morgan Stanley	Morgan Stanley Com	\$ -	\$ 4,336
	Meta Platforms Inc	Meta Platforms Inc Com CL A	-	4,332
	JP Morgan Asset Management	JP Morgan Chase & Co	-	4,291
	Netflix Inc	Netflix Inc	-	4,128
	Salesforce Inc	Salesforce.com Inc Com	-	4,110
	Caterpillar Inc	Caterpillar Inc Com	-	4,073
	Lam Research Corporation	LAM Research Corp Com	-	3,783
	The Charles Schwab Corporation	Schwab Charles Corp Com	-	3,663
	BlackRock Investments	BlackRock Multi-Sector Income Com	-	3,567
	Toyota Motor Corporation	Toyota Motor Corp ADR Un-sponsored	-	3,551
	Fidelity Investments	Fidelity Freedom 2065 K6	-	3,447
	TotalEnergies SE	Total Energies SE	-	3,352
	Visa Inc	Visa Inc Class A	-	3,324
	Oracle Corporation	Oracle Corp Com	-	3,270
	PayPal Holdings Inc	PayPal Holdings Inc	-	3,205
	Taiwan Semiconductor Manufacturing Company Ltd	Taiwan Semiconductor Manufacturing ADR Spnsr	-	3,203
	Costco Wholesale Corporation	Costco Wholesale Corporation	-	3,196
	Unilever PLC	Unilever N V ADR Sponsored	-	3,122
	AstraZeneca PLC	Astrazeneca ADR Sponsored	-	3,051
	Sanofi	Sanofi ADR Sponsored	-	3,051
	BlackRock Investments	iShares 20+ Year Treasury Bond ETF	-	2,994
	Danaher Corporation	Danaher Corp Com	-	2,920
	SAP SE	SAP SE SPON ADR	-	2,889
	Merck & Co Inc	Merck & Co Inc	-	2,885
	Chevron Corporation	Chevron Corporation Com	-	2,872
	Mastercard Incorporated	Mastercard Incorporated Com CL A	-	2,782
	Goldman Sachs Group Inc	Goldman Sachs Group Inc Com	-	2,747
	Shell plc	Shell PLC ADR Sponsored	-	2,734
	Devon Energy Corporation	Devon Energy Corp Com	-	2,703
	Intuitive Surgical Inc	Intuitive Surgical Inc Com	-	2,654
	Johnson & Johnson	Johnson & Johnson Com	-	2,650
	Union Pacific Corporation	Union Pacific Corp	-	2,500
	Nike Inc	Nike Inc Com CL B	-	2,457
	RTX Corporation	Raytheon Technologies Corp Com	-	2,422
	Abbott Laboratories	Abbott Laboratories Com	-	2,415
	Walmart Inc	Walmart Inc Com	-	2,410
	BHP Group Limited	BHP Group LTD ADR Sponsored	-	2,358
	CSX Corporation	CSX Corporation Com	-	2,354
	NVIDIA Corporation	NVIDIA Corp Com	-	2,338
	Parker-Hannifin Corporation	Parker-Hannifin Corp Com	-	2,328

JAY CASHMAN 401(K) PLAN
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SCHEDULE H, PART IV LINE 4(i)
SCHEDULE OF ASSETS HELD FOR INVESTMENT PURPOSES AT END OF YEAR – CONTINUED
DECEMBER 31, 2022

(a)	(b) Identity of Issuer	(c) Description	**	
			(d) Cost	(e) Current Value
	Broadcom Inc	Broadcom Inc Com	\$ -	\$ 2,255
	ING Groep NV	ING Groep NV ADR Sponsored	-	2,166
	American Tower Corporation	American Tower Corporation	-	2,119
	Sony Group Corporation	Sony Group Corporation Sponsored ADS	-	2,060
	Vanguard Investments	Vanguard International Growth Grade Inv	-	2,039
	Schlumberger Limited	Schlumberger LTD Com	-	2,031
	ConocoPhillips	ConocoPhillips Com	-	2,006
	Starbucks Corporation	Starbucks Corp Com	-	1,984
	Halliburton Company	Halliburton Co Com	-	1,935
	BP Plc	BP PLC ADR Sponsored	-	1,851
	3M Company	3M Company Com	-	1,799
	Zoom Video Communications Inc	Zoom Video Communications Inc Com CL A	-	1,694
	Nextera Energy Inc	Nextera Energy Inc	-	1,672
	Thermo Fisher Scientific Inc	Thermo Fisher Scientific Inc Com	-	1,652
	Cheniere Energy Inc	Cheniere Energy Inc Com	-	1,650
	Target Corporation	Target Corp Com	-	1,639
	Block Inc	Block Inc CL A	-	1,634
	Banco Bilbao Vizcaya Argentaria SA	Banco Bilbao Vizcaya Argentina ADR	-	1,575
	Intuit Inc	Intuit Inc	-	1,557
	Trane Technologies PLC	Trane Technologies PLC Com	-	1,513
	Bank of America Corporation	Bank of America Corp	-	1,391
	Ford Motor Company	Ford Motor Company	-	1,384
	Banco Santander SA	Banco Santander SA ADR Sponsored	-	1,357
	Stryker Corporation	Stryker Corporation Com	-	1,222
	ServiceNow Inc	ServiceNow Inc Com	-	1,165
	Walt Disney Company	Walt Disney Co	-	1,129
	B2Gold Corp	B2Gold Corp Com	-	1,082
	Uber Technologies Inc	Uber Technologies Inc Com	-	964
	Edwards Lifesciences Corporation	Edwards Lifescience Corp	-	895
	Medtronic PLC	Medtronic PLC Com	-	855
	Docusign Inc	Docusign Inc Com	-	665
	General Electric Company	General Electric Co	-	503
	NU Holdings Ltd	NU Holdings LTD	-	488
	Enbridge Inc	Enbridge Inc Com	-	352
	Woodside Energy Group Ltd	Woodside Energy Group LTD Sposored ADR	-	315
	CuriosityStream Inc	CuriosityStream Inc Com CL A	-	285
	Safe & Green Holdings Corp	Safe & Green Holdings Corp Com	-	274
	Penn National Gaming Inc	Penn National Gaming Inc Com	-	267
	Accelleron Industries AG	Accelleron Industries AG Un-sponsored ADR	-	145
	Janone Inc	Janone Inc Com	-	137

JAY CASHMAN 401(K) PLAN
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SCHEDULE H, PART IV LINE 4(i)

SCHEDULE OF ASSETS HELD FOR INVESTMENT PURPOSES AT END OF YEAR – CONTINUED
DECEMBER 31, 2022

(a)	(b) Identity of Issuer	(c) Description	**	
			(d) Cost	(e) Current Value
	Bitfarms Ltd	Bitfarms LTD Com	-	66
	Polar Power Inc	Polar Power Inc Com	-	65
	Ocean Power Technologies Inc	Ocean Power Technologies Inc Com	-	45
	Ageagle Aerial Systems Inc	Ageagle Aerial Systems Inc Com	-	35
	Quhuo Limited	Quhuo LTD ADR	-	24
	Riot Blockchain Inc	Riot Blockchain Inc	-	20
	Fidelity Investments	Cash	-	698,374
*	Notes receivable from Plan participants	Interest rates range from 4.25% - 6.50% per annum with maturities ranging from 2023 - 2031	-	380,773

* Represents a party-in-interest to the Plan.

** Cost information is being omitted for this Plan since it is a participant-directed individual account plan.

Schedule derived from information certified by Fidelity Management Trust Company, LLC and Great-West Life & Annuity Insurance Company and Great-West Trust Company, LLC

JAY CASHMAN 401(K) PLAN
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SCHEDULE H, PART IV LINE 4(a)
SCHEDULE OF DELINQUENT PARTICIPANT CONTRIBUTIONS
DECEMBER 31, 2022

Participant Contributions Transferred Late to the Plan*	Total that Constitutes Nonexempt Prohibited Transactions			Total Fully Corrected Under VFCP and PTE 2002-51
	Contributions Not Corrected	Contributions Corrected Outside VFCP	Contributions Pending Correction in VFCP	
<u>\$ 647,456</u>	<u>\$ 243,343</u>	<u>\$ 404,133</u>	<u>\$ -</u>	<u>\$ -</u>

*Includes late participant loan repayments.

VFCP Calculator – Final Result

Lost Earnings and interest, if any, (\$263.27) exceed Restoration of Profits (\$0.00). Therefore the amount due to the plan is: **\$263.27**.

Note: This amount does **not** include any Principal Amount that may also need to be paid to the plan. Check the specific transaction to determine if the Principal Amount must be paid.

Lost Earnings

Principal	Loss Date	Recovery Date	Final Payment Date	Amount Due
\$25,180.43	2/17/2022	2/23/2022	10/15/2023	\$13.68
\$105,934.50	3/13/2022	3/22/2022	10/15/2023	\$86.12
\$19,143.35	12/2/2022	12/19/2022	10/15/2023	\$56.74
\$18,828.45	12/9/2022	12/19/2022	10/15/2023	\$32.81
\$19,801.64	12/16/2022	12/19/2022	10/15/2023	\$10.35
\$37,390.81	12/18/2022	12/22/2022	10/15/2023	\$26.04
\$922.65	2/17/2022	2/23/2022	10/15/2023	\$0.50
\$9,125.00	3/13/2022	4/13/2022	10/15/2023	\$29.09
\$970.52	12/2/2022	12/19/2022	10/15/2023	\$2.88
\$970.52	12/9/2022	12/19/2022	10/15/2023	\$1.69
\$970.52	12/16/2022	12/19/2022	10/15/2023	\$0.51
\$4,104.51	12/18/2022	12/22/2022	10/15/2023	\$2.86

Principal Amount total:\$243,342.90

Lost Earnings total:\$263.27

Restoration of Profits

No Restoration of Profit transactions entered.

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