

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 ACCORD CORPORATION TAX DEFERRED ANNUITY PLAN	1b Three-digit plan number (PN) ▶ 001
	1c Effective date of plan 01/01/1991
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) ACCORD CORPORATION 84 SCHUYLER STREET BELMONT, NY 14813-1051	2b Employer Identification Number (EIN) 22-2218884 2c Plan Sponsor's telephone number 585-268-7605 2d Business code (see instructions) 624200

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.	10/09/2023	TIM MAHONEY
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE			
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
SIGN HERE			
	Signature of DFE	Date	Enter name of individual signing as DFE

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

Form 5500 (2022)
v. 220413

3a Plan administrator's name and address ☒ Same as Plan Sponsor		3b Administrator's EIN
		3c Administrator's telephone number
4 If the name and/or EIN of the plan sponsor or the plan name has changed since the last return/report filed for this plan, enter the plan sponsor's name, EIN, the plan name and the plan number from the last return/report: a Sponsor's name c Plan Name		4b EIN 4d PN
5 Total number of participants at the beginning of the plan year		5 132
6 Number of participants as of the end of the plan year unless otherwise stated (welfare plans complete only lines 6a(1) , 6a(2) , 6b , 6c , and 6d).		
a(1) Total number of active participants at the beginning of the plan year		6a(1) 132
a(2) Total number of active participants at the end of the plan year		6a(2) 124
b Retired or separated participants receiving benefits		6b
c Other retired or separated participants entitled to future benefits.....		6c
d Subtotal. Add lines 6a(2) , 6b , and 6c		6d 124
e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.		6e 1
f Total. Add lines 6d and 6e		6f 125
g Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item).....		6g 125
h Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested.....		6h
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: 2L		
b If the plan provides welfare benefits, enter the applicable welfare feature codes from the List of Plan Characteristics Codes in the instructions:		
9a Plan funding arrangement (check all that apply) (1) ☐ Insurance (2) ☐ Code section 412(e)(3) insurance contracts (3) ☒ Trust (4) ☐ General assets of the sponsor	9b Plan benefit arrangement (check all that apply) (1) ☐ Insurance (2) ☐ Code section 412(e)(3) insurance contracts (3) ☒ Trust (4) ☐ General assets of the sponsor	
10 Check all applicable boxes in 10a and 10b to indicate which schedules are attached, and, where indicated, enter the number attached. (See instructions)		
a Pension Schedules (1) ☐ R (Retirement Plan Information) (2) ☐ MB (Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information) - signed by the plan actuary (3) ☐ SB (Single-Employer Defined Benefit Plan Actuarial Information) - signed by the plan actuary	b General Schedules (1) ☒ H (Financial Information) (2) ☐ I (Financial Information – Small Plan) (3) ☐ A (Insurance Information) (4) ☒ C (Service Provider Information) (5) ☐ D (DFE/Participating Plan Information) (6) ☐ G (Financial Transaction Schedules)	

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

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

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

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

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

Receipt Confirmation Code _____

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

For calendar plan year 2022 or fiscal plan year beginning 01/01/2022 and ending 12/31/2022		
A Name of plan ACCORD CORPORATION TAX DEFERRED ANNUITY PLAN	B Three-digit plan number (PN) ▶	001
C Plan sponsor's name as shown on line 2a of Form 5500 ACCORD CORPORATION	D Employer Identification Number (EIN) 22-2218884	

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
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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)

MILESTONE CONSULTANTS INC.

PO BOX 312
WHITNEY POINT, NY 13862

47-2374702

(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?
99	NONE	8327	Yes ☐ No ☐	Yes ☐ No ☐	0	Yes ☐ No ☐

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

NATIONWIDE

ONE NATIONWIDE PLAZA
COLUMBUS, OH 43215

(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?
99 72	NONE	6333	Yes ☐ No ☐	Yes ☐ No ☐	0	Yes ☐ No ☐

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

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

Part I Service Provider Information (continued)

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

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

Part II Service Providers Who Fail or Refuse to Provide Information

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

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

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

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

SCHEDULE H (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Financial Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA), and section 6058(a) of the Internal Revenue Code (the Code). ► File as an attachment to Form 5500.	OMB No. 1210-0110 2022 This Form is Open to Public Inspection
For calendar plan year 2022 or fiscal plan year beginning <u>01/01/2022</u> and ending <u>12/31/2022</u>		
A Name of plan <u>ACCORD CORPORATION TAX DEFERRED ANNUITY 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>ACCORD CORPORATION</u>		D Employer Identification Number (EIN) <u>22-2218884</u>

Part I	Asset and Liability Statement		
1 Current value of plan assets and liabilities at the beginning and end of the plan year. Combine the value of plan assets held in more than one trust. Report the value of the plan's interest in a commingled fund containing the assets of more than one plan on a line-by-line basis unless the value is reportable on lines 1c(9) through 1c(14). Do not enter the value of that portion of an insurance contract which guarantees, during this plan year, to pay a specific dollar benefit at a future date. Round off amounts to the nearest dollar. MTIAs, CCTs, PSAs, and 103-12 IEs do not complete lines 1b(1), 1b(2), 1c(8), 1g, 1h, and 1i. CCTs, PSAs, and 103-12 IEs also do not complete lines 1d and 1e. See instructions.			
Assets		(a) Beginning of Year	(b) End of Year
a Total noninterest-bearing cash.....	1a		
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions.....	1b(1)		
(2) Participant contributions.....	1b(2)		
(3) Other.....	1b(3)		
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit).....	1c(1)		
(2) U.S. Government securities	1c(2)		
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)		
(B) All other	1c(3)(B)		
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)		
(B) Common.....	1c(4)(B)		
(5) Partnership/joint venture interests	1c(5)		
(6) Real estate (other than employer real property)	1c(6)		
(7) Loans (other than to participants).....	1c(7)		
(8) Participant loans.....	1c(8)	33727	54449
(9) Value of interest in common/collective trusts.....	1c(9)		
(10) Value of interest in pooled separate accounts	1c(10)		
(11) Value of interest in master trust investment accounts.....	1c(11)		
(12) Value of interest in 103-12 investment entities	1c(12)		
(13) Value of interest in registered investment companies (e.g., mutual funds).....	1c(13)	3630240	2905533
(14) Value of funds held in insurance company general account (unallocated contracts).....	1c(14)		
(15) Other	1c(15)	1187024	1265064

1d Employer-related investments:		(a) Beginning of Year	(b) End of Year
(1) Employer securities	1d(1)		
(2) Employer real property	1d(2)		
e Buildings and other property used in plan operation	1e		
f Total assets (add all amounts in lines 1a through 1e)	1f	4850991	4225046

Liabilities

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

Net Assets

l Net assets (subtract line 1k from line 1f)	1l	4850991	4225046
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Part II Income and Expense Statement

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

Income

		(a) Amount	(b) Total
a Contributions:			
(1) Received or receivable in cash from: (A) Employers	2a(1)(A)	93960	
(B) Participants	2a(1)(B)	123653	
(C) Others (including rollovers)	2a(1)(C)	20367	
(2) Noncash contributions	2a(2)		
(3) Total contributions. Add lines 2a(1)(A) , (B) , (C) , and line 2a(2)	2a(3)		237980
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)		
(B) U.S. Government securities	2b(1)(B)		
(C) Corporate debt instruments	2b(1)(C)		
(D) Loans (other than to participants)	2b(1)(D)		
(E) Participant loans	2b(1)(E)	944	
(F) Other	2b(1)(F)		
(G) Total interest. Add lines 2b(1)(A) through (F)	2b(1)(G)		944
(2) Dividends: (A) Preferred stock	2b(2)(A)		
(B) Common stock	2b(2)(B)		
(C) Registered investment company shares (e.g. mutual funds)	2b(2)(C)		
(D) Total dividends. Add lines 2b(2)(A) , (B) , and (C)	2b(2)(D)		
(3) Rents	2b(3)		
(4) Net gain (loss) on sale of assets: (A) Aggregate proceeds	2b(4)(A)		
(B) Aggregate carrying amount (see instructions)	2b(4)(B)		
(C) Subtract line 2b(4)(B) from line 2b(4)(A) and enter result	2b(4)(C)		
(5) Unrealized appreciation (depreciation) of assets: (A) Real estate	2b(5)(A)		
(B) Other	2b(5)(B)		
(C) Total unrealized appreciation of assets. Add lines 2b(5)(A) and (B)	2b(5)(C)		

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts	2b(6)		
(7) Net investment gain (loss) from pooled separate accounts	2b(7)		
(8) Net investment gain (loss) from master trust investment accounts	2b(8)		
(9) Net investment gain (loss) from 103-12 investment entities.....	2b(9)		
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds)	2b(10)		-651319
c Other income	2c		
d Total income. Add all income amounts in column (b) and enter total	2d		-412395
Expenses			
e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	211073	
(2) To insurance carriers for the provision of benefits	2e(2)		
(3) Other	2e(3)		
(4) Total benefit payments. Add lines 2e(1) through (3)	2e(4)		211073
f Corrective distributions (see instructions)	2f		
g Certain deemed distributions of participant loans (see instructions)	2g		
h Interest expense	2h		
i Administrative expenses: (1) Professional fees	2i(1)		
(2) Contract administrator fees	2i(2)	2406	
(3) Investment advisory and management fees	2i(3)		
(4) Other	2i(4)	71	
(5) Total administrative expenses. Add lines 2i(1) through (4)	2i(5)		2477
j Total expenses. Add all expense amounts in column (b) and enter total	2j		213550
Net Income and Reconciliation			
k Net income (loss). Subtract line 2j from line 2d	2k		-625945
l Transfers of assets:			
(1) To this plan	2l(1)		
(2) From this plan	2l(2)		

Part III Accountant's Opinion

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

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

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

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

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

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

(1) Name: EFPR GROUP CPAS PLLC

(2) EIN: 47-4526160

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

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

Part IV Compliance Questions

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

During the plan year:

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

	Yes	No	Amount
4a		X	

	Yes	No	Amount
b Were any loans by the plan or fixed income obligations due the plan in default as of the close of the plan year or classified during the year as uncollectible? Disregard participant loans secured by participant's account balance. (Attach Schedule G (Form 5500) Part I if "Yes" is checked.)			
4b		X	
c Were any leases to which the plan was a party in default or classified during the year as uncollectible? (Attach Schedule G (Form 5500) Part II if "Yes" is checked.)			
4c		X	
d Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 4a. Attach Schedule G (Form 5500) Part III if "Yes" is checked.)			
4d		X	
e Was this plan covered by a fidelity bond?	X		50000
f Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?		X	
4f		X	
g Did the plan hold any assets whose current value was neither readily determinable on an established market nor set by an independent third party appraiser?			
4g		X	
h Did the plan receive any noncash contributions whose value was neither readily determinable on an established market nor set by an independent third party appraiser?			
4h		X	
i Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.)	X		
4i	X		
j Were any plan transactions or series of transactions in excess of 5% of the current value of plan assets? (Attach schedule of transactions if "Yes" is checked and see instructions for format requirements.)			
4j		X	
k Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?			
4k		X	
l Has the plan failed to provide any benefit when due under the plan?			
4l		X	
m If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)			
4m		X	
n If 4m was answered "Yes," check the "Yes" box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3.			
4n		X	

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

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

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

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

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

INDEPENDENT AUDITORS' REPORT

The Trustees
ACCORD Corporation 403(b) Plan:

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

We have performed audits of the accompanying financial statements of ACCORD Corporation 403(b) Plan (the Plan), an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 (ERISA), as permitted by ERISA Section 103(a)(3)(C) (ERISA Section 103(a)(3)(C) audit). The financial statements comprise the statements of net assets available for benefits as of December 31, 2022 and 2021, and the related statements of changes in net assets available for benefits for the years then ended, and the related notes to the financial statements.

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

Management has obtained certifications from qualified institutions as of December 31, 2022 and 2021, and for the years then ended, stating that the certified investment information, as described in Note 5 to the financial statements, is complete and accurate.

Opinion

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

- the amounts and disclosures in the 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 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 the Plan and to meet our other ethical responsibilities, in accordance with the relevant ethical requirements relating to our audits. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our ERISA Section 103(a)(3)(C) audit opinion.

Responsibilities of Management for the Financial Statements

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

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

- 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 audits in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Plan's internal control. Accordingly, no such opinion is expressed.
- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements.
- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about the Plan's ability to continue as a going concern for a reasonable period of time.

Our audits did not extend to the certified investment information, except for obtaining and reading the certifications, comparing the certified investment information with the related information presented and disclosed in the financial statements, and reading the disclosures relating to the certified investment information to assess whether they are in accordance with the presentation and disclosure requirements of 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 audits.

Supplemental Schedule Required by ERISA

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

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

In our opinion:

- the form and content of the supplemental schedule, other than the information in the supplemental schedule that agreed to or is derived from the certified investment information, is presented, in all material respects, in conformity with the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.
- the information in the supplemental schedule related to assets held by and certified to by qualified 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).

EFPR Group, CPAs, PLLC

Williamsville, New York
October 13, 2023

ACCORD CORPORATION 403(b) PLAN
 U.S. Form 5500 - Schedule H, Line 4i - Schedule of Assets (Held at End of Year)
 Plan Sponsor's EIN: 22-2218884
 Plan Number: 001
 December 31, 2022

(a)	(b) Identify of issue, borrower, lessor or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par or maturity value	(d) Cost	(e) Current value
	American Funds 2045 Target Date Retirement Fund Class R-6	Mutual fund	**	\$ 314,776
	American Funds 2035 Target Date Retirement Fund Class R-6	Mutual fund	**	311,066
	American Funds 2040 Target Date Retirement Fund Class R-6	Mutual fund	**	218,044
*	EQ/Equity 500 Index	Mutual fund	**	207,289
	American Funds 2025 Target Date Retirement Fund Class R-6	Mutual fund	**	189,493
*	EQ/Moderate Allocation	Mutual fund	**	178,099
*	EQ/Aggressive Allocation	Mutual fund	**	158,858
*	Multimanager Aggressive Equity	Mutual fund	**	131,566
	American Funds Growth and Income Portfolio Class R-6	Mutual fund	**	128,429
	American Funds 2050 Target Date Retirement Fund Class R-6	Mutual fund	**	117,675
*	EQ/Moderate-Plus Allocation	Mutual fund	**	111,722
	American Funds 2030 Target Date Retirement Fund Class R-6	Mutual fund	**	104,323
*	EQ/Large Cap Growth Managed Volatility	Mutual fund	**	99,444
	American Funds 2055 Target Date Retirement Fund Class R-6	Mutual fund	**	92,971
*	EQ/Com Stock Index	Mutual fund	**	90,785
*	EQ/Large Cap Value Managed Volatility	Mutual fund	**	50,752
*	EQ/Mid Cap Value Managed Volatility	Mutual fund	**	50,600
*	EQ/International Equity Index	Mutual fund	**	38,398
*	EQ/Conserv Allocation	Mutual fund	**	35,558
*	EQ/Mid Cap Index	Mutual fund	**	33,232
*	EQ/BlackRock Basic Value Equity	Mutual fund	**	29,516
	American Funds 2015 Target Date Retirement Fund Class R-6	Mutual fund	**	25,897
	American Funds 2060 Target Date Retirement Fund Class R-6	Mutual fund	**	23,432
*	EQ/AB Small Cap Growth	Mutual fund	**	16,652
	AB Large Cap Growth Fund Class I	Mutual fund	**	16,518
*	EQ/Large Cap Growth Index	Mutual fund	**	15,534
*	EQ/T. Rowe Price Growth Stock	Mutual fund	**	13,637
*	EQ/ClearBridge Large Cap Growth	Mutual fund	**	10,243
*	EQ/Conserv-Plus Allocation	Mutual fund	**	10,131
*	EQ/J.P. Morgan Value Opportunities	Mutual fund	**	8,917
*	EQ/Moderate Growth Strategy	Mutual fund	**	8,433
	Conestoga Small Cap Institutional	Mutual fund	**	8,147
	Black Rock Mid Cap Growth Equity Institutional	Mutual fund	**	7,306
	American Funds 2010 Target Date Retirement Fund Class R-6	Mutual fund	**	7,261
*	1290VT Small Cap Value	Mutual fund	**	6,871

(Continued)

ACCORD CORPORATION 403(b) PLAN

U.S. Form 5500 - Schedule H, Line 4i - Schedule of Assets (Held at End of Year), Continued

(a)	(b) Identify of issue, borrower, lessor or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par or maturity value	(d) Cost	(e) Current value
	Hartford Core Equity Fund Class R6	Mutual fund	**	\$ 4,714
*	EQ/Quality Bond PLUS	Mutual fund	**	4,591
	American Funds New Perspective Fund Class R-6	Mutual fund	**	4,366
*	EQ/Int Core Managed Volatility	Mutual fund	**	3,865
*	Multimanager Technology	Mutual fund	**	3,278
*	EQ/Global Equity Managed Volatility	Mutual fund	**	2,252
*	EQ/Intermediate Government Bond	Mutual fund	**	1,678
*	EQ/Core Plus Bond	Mutual fund	**	1,596
	Federated Hermes Government Obligations Fund	Mutual fund	**	1,520
*	EQ/Capital Group Research	Mutual fund	**	1,002
*	Target 2055 Allocation	Mutual fund	**	750
*	EQ/PIMCO Ultra Short Bond	Mutual fund	**	667
*	EQ/Int Value Managed Vol	Mutual fund	**	580
	PIMCO Income Fund Institutional Class	Mutual fund	**	439
	Brandywine Global Corporate Credit IS	Mutual fund	**	432
	PIMCO International Bond Fund Institutional Class	Mutual fund	**	413
	American Funds American Balanced Fund Class R-6	Mutual fund	**	354
	American Funds The Bond Fund of America® Class R-6	Mutual fund	**	332
	T. Rowe Price International Discovery Fund	Mutual fund	**	297
*	EQ/Small Company Index	Mutual fund	**	296
*	EQ/Balanced Strategy	Mutual fund	**	280
	American Funds 2020 Target Date Retirement Fund Class R-6	Mutual fund	**	148
	JP Morgan Small Cap Equity R5	Mutual fund	**	91
*	EQ/Money Market	Mutual fund	**	17
		Mutual funds		<u>2,905,533</u>
*	Equitable	Guaranteed interest option	**	1,145,790
*	Nationwide	Guaranteed investment contract	**	<u>119,274</u>
		Investment contracts		<u>1,265,064</u>
*	Notes receivable from participants	Interest rates ranging from 5.25% to 7.25% maturing through July 2027	**	<u>54,449</u>
				<u>\$ 4,225,046</u>

*A party-in-interest as defined by ERISA

** Cost information not required as investments are participant-directed.

This schedule was prepared from information certified by Equitable Financial Life Insurance Company and Nationwide Financial Services, Inc., the custodians, as complete and accurate. Nationwide did not certify notes receivable from participants.

ACCORD CORPORATION 403(b) PLAN
Financial Statements and Schedule
December 31, 2022 and 2021
(With Independent Auditors' Report Thereon)

ACCORD CORPORATION 403(b) PLAN

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INDEPENDENT AUDITORS' REPORT

The Trustees
ACCORD Corporation 403(b) Plan:

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

We have performed audits of the accompanying financial statements of ACCORD Corporation 403(b) Plan (the Plan), an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 (ERISA), as permitted by ERISA Section 103(a)(3)(C) (ERISA Section 103(a)(3)(C) audit). The financial statements comprise the statements of net assets available for benefits as of December 31, 2022 and 2021, and the related statements of changes in net assets available for benefits for the years then ended, and the related notes to the financial statements.

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

Management has obtained certifications from qualified institutions as of December 31, 2022 and 2021, and for the years then ended, stating that the certified investment information, as described in Note 5 to the financial statements, is complete and accurate.

Opinion

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

- the amounts and disclosures in the 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 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 the Plan and to meet our other ethical responsibilities, in accordance with the relevant ethical requirements relating to our audits. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our ERISA Section 103(a)(3)(C) audit opinion.

Responsibilities of Management for the Financial Statements

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

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

- 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 audits in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Plan's internal control. Accordingly, no such opinion is expressed.
- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements.
- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about the Plan's ability to continue as a going concern for a reasonable period of time.

Our audits did not extend to the certified investment information, except for obtaining and reading the certifications, comparing the certified investment information with the related information presented and disclosed in the financial statements, and reading the disclosures relating to the certified investment information to assess whether they are in accordance with the presentation and disclosure requirements of 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 audits.

Supplemental Schedule Required by ERISA

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

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

In our opinion:

- the form and content of the supplemental schedule, other than the information in the supplemental schedule that agreed to or is derived from the certified investment information, is presented, in all material respects, in conformity with the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.
- the information in the supplemental schedule related to assets held by and certified to by qualified 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).

EFPR Group, CPAs, PLLC

Williamsville, New York
October 13, 2023

ACCORD CORPORATION 403(b) PLAN
 Statements of Net Assets
 Available for Benefits
 December 31, 2022 and 2021

	<u>2022</u>	<u>2021</u>
Assets:		
Investments:		
Investments, at fair value	\$ 2,905,533	3,630,240
Investment contracts, at contract value	<u>1,265,064</u>	<u>1,187,024</u>
Total investments	4,170,597	4,817,264
Notes receivable from participants	<u>54,449</u>	<u>33,727</u>
Net assets available for benefits	<u><u>\$ 4,225,046</u></u>	<u><u>4,850,991</u></u>

See accompanying notes to financial statements.

ACCORD CORPORATION 403(b) PLAN
Statements of Changes in Net Assets
Available for Benefits
Years ended December 31, 2022 and 2021

	<u>2022</u>	<u>2021</u>
Additions to (reductions of) net assets attributed to:		
Contributions:		
Employer	\$ 93,960	105,373
Participants	123,653	135,843
Rollover	<u>20,367</u>	<u>17,583</u>
Total contributions	237,980	258,799
Investment income (loss) - net appreciation (depreciation) in fair value of investments	(651,319)	519,046
Interest income on notes receivable from participants	<u>944</u>	<u>1,013</u>
Total additions to (reductions of) net assets	<u>(412,395)</u>	<u>778,858</u>
Deductions from net assets attributed to:		
Benefits paid to participants	211,073	205,389
Administrative expenses	<u>2,477</u>	<u>2,383</u>
Total deductions from net assets	<u>213,550</u>	<u>207,772</u>
Net change	(625,945)	571,086
Net assets available for benefits:		
Beginning of year	<u>4,850,991</u>	<u>4,279,905</u>
End of year	<u>\$ 4,225,046</u>	<u>4,850,991</u>

See accompanying notes to financial statements.

ACCORD CORPORATION 403(b) PLAN

Notes to Financial Statements

December 31, 2022 and 2021

(1) Description of Plan

The following description of ACCORD Corporation 403(b) Plan (the Plan) provides only general information. Participants should refer to the Plan agreement for a more complete description of the Plan's provisions.

(a) General

The Plan is a defined contribution plan as permitted under Section 403(b) of the Internal Revenue Code (IRC) and is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA). The Plan is sponsored by ACCORD Corporation (the Company). All employees of the Company who work 20 hours or more per week are eligible to become a participant in the Plan. Employees who have attained the age of 21 and complete one year of service are eligible to participate in employer contributions.

(b) Contributions

Participants may make contributions up to the annual amount allowed by Section 402(g) of the IRC. Company contributions are determined by the Plan agreement and allow for discretionary matching contributions, as defined. Participants who are eligible to make elective deferral contributions and have attained age 50 before the end of the Plan year are also eligible to make catch-up contributions. Participants may also rollover amounts representing distributions from other qualified plans.

(c) Participant Accounts

Each participant's account is credited with the participant's contribution and allocations of (a) the Company's contributions, (b) Plan earnings, and (c) charged with an allocation of investment and administrative expenses. Allocations are based on a participant's earnings or account balance, as defined in the Plan agreement. The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested account balance.

(d) Vesting

Participants are immediately vested in their contributions and Company contributions plus actual earnings thereon.

(e) Notes Receivable From Participants

Participants may borrow from their individual accounts a minimum of \$1,000 and a maximum equal to the lesser of \$50,000 or 50% of their vested account balance. In general, loan terms may not exceed five years, except for loans used to acquire a principal residence, in which case the Plan administrator may permit a longer repayment term. The loans are collateralized by the vested balance in the participant's account and bear interest at rates charged by local financial institutions for similar loans. Principal and interest is paid ratably through payroll deductions.

ACCORD CORPORATION 403(b) PLAN
Notes to Financial Statements, Continued

(1) Description of Plan, Continued

(f) Payment of Benefits

Participants (or their beneficiaries) are eligible to receive vested benefits upon retirement, death, disability, or when they cease to be an employee of the Company. In addition, a participant can withdraw all or any portion of his or her vested account balance in the event of financial hardship subject to certain restrictions.

(2) Summary of Significant Accounting Policies

(a) Basis of Accounting

The financial statements of the Plan are prepared on the accrual basis of accounting.

(b) Use of Estimates

The preparation of financial statements in accordance with accounting principles generally accepted in the United States of America requires management to make estimates and assumptions that affect certain reported amounts of assets and liabilities and changes therein, and disclosure of contingent assets and liabilities. Accordingly, actual results could differ from those estimates.

(c) Investment Valuation and Income Recognition

The Plan's investments are stated at fair value, except for the fully benefit-responsive contracts, which are valued at contract value (note 4). Fair value is the price that would be received from the sale of an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. See note 3 for a discussion of fair value measurements.

Purchases and sales of investments are recorded on a trade-date basis. Interest income is recorded on the accrual basis. Dividends are recorded on the ex-dividend date. Net appreciation or depreciation includes the Plan's gains and losses on investments bought and sold, as well as held during the year.

(d) Notes Receivable From Participants

Notes receivable from participants are measured at their unpaid principal balance plus any accrued but unpaid interest. Interest income is recorded on the accrual basis. Related fees are recorded as administrative expenses and are expensed when they are incurred. No allowance for credit losses has been recorded as of December 31, 2022 and 2021. If a participant ceases to make loan repayments and the Plan administrator deems the participant loan to be in default, the participant loan balance is reduced and a benefit payment is recorded.

(e) Payment of Benefits

Benefits are recorded when paid.

ACCORD CORPORATION 403(b) PLAN
Notes to Financial Statements, Continued

(2) Summary of Significant Accounting Policies, Continued

(f) Administrative Expenses

Except for certain administrative fees, all expenses of maintaining the Plan are paid by the Company.

(g) Subsequent Events

The Plan has evaluated subsequent events through the date of the report which is the date the financial statements were available to be issued.

(3) Fair Value Measurements

The framework for measuring fair value provides a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets or liabilities (Level 1 measurements) and the lowest priority to unobservable inputs (Level 3 measurements). The three levels of the fair value hierarchy are described below:

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

Level 2 - Inputs to the valuation methodology include:

- Quoted prices for similar assets or liabilities in active markets;
- Quoted prices for identical or similar assets or liabilities in inactive markets;
- Inputs other than quoted prices that are observable for the asset or liability; and
- Inputs that are derived principally from or corroborated by observable market data by correlation or other means.

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

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

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

ACCORD CORPORATION 403(b) PLAN
Notes to Financial Statements, Continued

(3) Fair Value Measurements, Continued

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

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

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

<u>Assets at Fair Value as of December 31, 2022</u>				
	<u>Level 1</u>	<u>Level 2</u>	<u>Level 3</u>	<u>Total</u>
Mutual funds	\$ <u>1,578,444</u>	<u>1,327,089</u>	<u> -</u>	<u>2,905,533</u>
<u>Assets at Fair Value as of December 31, 2021</u>				
	<u>Level 1</u>	<u>Level 2</u>	<u>Level 3</u>	<u>Total</u>
Mutual funds	\$ <u>1,833,657</u>	<u>1,796,583</u>	<u> -</u>	<u>3,630,240</u>

(4) Investment Contracts

The Plan has investment contracts at contract value with Equitable Financial Life Insurance Company (Equitable) and Nationwide Financial Services, Inc. (Nationwide) in the following amounts at December 31, 2022 and 2021:

	<u>2022</u>	<u>2021</u>
Guaranteed interest option with Equitable	\$ 1,145,790	1,162,445
Guaranteed investment contract with Nationwide	<u>119,274</u>	<u>24,579</u>
Total	\$ <u>1,265,064</u>	<u>1,187,024</u>

The Plan has a guaranteed interest option (GIO) with Equitable. Under the terms of the Equi-Vest Variable Annuity Contract, any amounts allocated are maintained in a general account by Equitable. The actual rate of interest credited during the time over which the funds are invested is declared periodically and therefore is subject to change. The GIO does not provide a defined maturity date. Withdrawals are permitted as specified in the Contract and are not subject to any market value adjustments. The value of the GIO at any time will equal a participants' contributions and transfers in, plus interest, minus withdrawals, transfers out, and charges that are deducted. The contract value of the GIO approximates the fair value.

ACCORD CORPORATION 403(b) PLAN
Notes to Financial Statements, Continued

(4) Investment Contracts, Continued

The Plan entered into a fully benefit-responsive investment contract with Nationwide. Nationwide maintains the contributions in a general “Guaranteed Fund” account. The account is credited with interest earned and charged for participant withdrawals and administrative expenses. The investments are included in the financial statements at contract value as reported by Nationwide. Participants may ordinarily direct the withdrawal or transfer of all or a portion of their investment at contract value. The guaranteed investment contract issuer is contractually obligated to repay the principal and a specified interest rate that is guaranteed to the Plan. The crediting interest rate is based on a formula agreed-upon with the issuer. Nationwide guarantees the interest rate will not be changed before the end of the contract period as set forth in the agreement.

(5) Financial Certifications

The financial information relating to the Plan’s assets at December 31, 2022 and 2021, as well as investment income (loss) and investment transactions for the years then ended, have been derived from information provided by Equitable and Nationwide and have been certified by them as complete and accurate. The incorporation of this financial information in the accompanying financial statements is based solely on their certifications and has not been audited by independent auditors.

	<u>2022</u>	<u>2021</u>
Investments:		
Mutual funds, at fair value	\$ 2,905,533	3,630,240
Investment contracts, at contract value	<u>1,265,064</u>	<u>1,187,024</u>
	\$ <u>4,170,597</u>	<u>4,817,264</u>
Notes receivable from participants (Equitable only)	\$ <u>2,836</u>	<u>4,746</u>

The custodians also certified to the completeness and accuracy of \$(651,319) and \$519,046 of investment income (loss), including interest, dividends and net appreciation (depreciation) in fair value of investments related to the aforementioned investments for the years ended December 31, 2022 and 2021, respectively.

(6) Party-In-Interest Transactions

Equitable and Nationwide are the custodians of the Plan. Investments include mutual funds and investment contracts sponsored by Equitable and Nationwide; therefore, these transactions qualify as party-in-interest transactions.

ACCORD CORPORATION 403(b) PLAN
Notes to Financial Statements, Continued

(7) Plan Termination

Although it has not expressed any intent to do so, the Company has the right to discontinue its contributions at any time and to terminate the Plan subject to the provisions of ERISA. In the event of Plan termination, participants will become 100% vested in their accounts. Any unallocated assets of the Plan should be allocated to participant accounts and distributed in such a manner as the Company may determine.

(8) Tax Status

The Plan has been designated to qualify under Section 403(b) of the Internal Revenue Code (Code). The terms of the Plan have been prepared to conform with the sample language provided by the Internal Revenue Service (IRS) in Revenue Procedure 2007-71. The Plan administrator intends to apply for a determination letter on the Plan once the IRS opens such a program. The Plan is required to operate in conformity with the Code to maintain the tax-exempt status for Plan participants under Section 403(b).

Accounting principles generally accepted in the United States of America require Plan management to evaluate tax positions taken by the Plan and recognize a tax liability if the Plan has taken an uncertain position that more likely than not would not be sustained upon examination by the IRS and Department of Labor (DOL). The Plan is subject to routine audits by taxing jurisdictions and the DOL; however, there are currently no audits for any tax periods in progress.

(9) Risks and Uncertainties

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

ACCORD CORPORATION 403(b) PLAN
 U.S. Form 5500 - Schedule H, Line 4i - Schedule of Assets (Held at End of Year)
 Plan Sponsor's EIN: 22-2218884
 Plan Number: 001
 December 31, 2022

(a)	(b) Identify of issue, borrower, lessor or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par or maturity value	(d) Cost	(e) Current value
	American Funds 2045 Target Date Retirement Fund Class R-6	Mutual fund	**	\$ 314,776
	American Funds 2035 Target Date Retirement Fund Class R-6	Mutual fund	**	311,066
	American Funds 2040 Target Date Retirement Fund Class R-6	Mutual fund	**	218,044
*	EQ/Equity 500 Index	Mutual fund	**	207,289
	American Funds 2025 Target Date Retirement Fund Class R-6	Mutual fund	**	189,493
*	EQ/Moderate Allocation	Mutual fund	**	178,099
*	EQ/Aggressive Allocation	Mutual fund	**	158,858
*	Multimanager Aggressive Equity	Mutual fund	**	131,566
	American Funds Growth and Income Portfolio Class R-6	Mutual fund	**	128,429
	American Funds 2050 Target Date Retirement Fund Class R-6	Mutual fund	**	117,675
*	EQ/Moderate-Plus Allocation	Mutual fund	**	111,722
	American Funds 2030 Target Date Retirement Fund Class R-6	Mutual fund	**	104,323
*	EQ/Large Cap Growth Managed Volatility	Mutual fund	**	99,444
	American Funds 2055 Target Date Retirement Fund Class R-6	Mutual fund	**	92,971
*	EQ/Com Stock Index	Mutual fund	**	90,785
*	EQ/Large Cap Value Managed Volatility	Mutual fund	**	50,752
*	EQ/Mid Cap Value Managed Volatility	Mutual fund	**	50,600
*	EQ/International Equity Index	Mutual fund	**	38,398
*	EQ/Conserv Allocation	Mutual fund	**	35,558
*	EQ/Mid Cap Index	Mutual fund	**	33,232
*	EQ/BlackRock Basic Value Equity	Mutual fund	**	29,516
	American Funds 2015 Target Date Retirement Fund Class R-6	Mutual fund	**	25,897
	American Funds 2060 Target Date Retirement Fund Class R-6	Mutual fund	**	23,432
*	EQ/AB Small Cap Growth	Mutual fund	**	16,652
	AB Large Cap Growth Fund Class I	Mutual fund	**	16,518
*	EQ/Large Cap Growth Index	Mutual fund	**	15,534
*	EQ/T. Rowe Price Growth Stock	Mutual fund	**	13,637
*	EQ/ClearBridge Large Cap Growth	Mutual fund	**	10,243
*	EQ/Conserv-Plus Allocation	Mutual fund	**	10,131
*	EQ/J.P. Morgan Value Opportunities	Mutual fund	**	8,917
*	EQ/Moderate Growth Strategy	Mutual fund	**	8,433
	Conestoga Small Cap Institutional	Mutual fund	**	8,147
	Black Rock Mid Cap Growth Equity Institutional	Mutual fund	**	7,306
	American Funds 2010 Target Date Retirement Fund Class R-6	Mutual fund	**	7,261
*	1290VT Small Cap Value	Mutual fund	**	6,871

(Continued)

ACCORD CORPORATION 403(b) PLAN

U.S. Form 5500 - Schedule H, Line 4i - Schedule of Assets (Held at End of Year), Continued

(a)	(b) Identify of issue, borrower, lessor or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par or maturity value	(d) Cost	(e) Current value
	Hartford Core Equity Fund Class R6	Mutual fund	**	\$ 4,714
*	EQ/Quality Bond PLUS	Mutual fund	**	4,591
	American Funds New Perspective Fund Class R-6	Mutual fund	**	4,366
*	EQ/Int Core Managed Volatility	Mutual fund	**	3,865
*	Multimanager Technology	Mutual fund	**	3,278
*	EQ/Global Equity Managed Volatility	Mutual fund	**	2,252
*	EQ/Intermediate Government Bond	Mutual fund	**	1,678
*	EQ/Core Plus Bond	Mutual fund	**	1,596
	Federated Hermes Government Obligations Fund	Mutual fund	**	1,520
*	EQ/Capital Group Research	Mutual fund	**	1,002
*	Target 2055 Allocation	Mutual fund	**	750
*	EQ/PIMCO Ultra Short Bond	Mutual fund	**	667
*	EQ/Int Value Managed Vol	Mutual fund	**	580
	PIMCO Income Fund Institutional Class	Mutual fund	**	439
	Brandywine Global Corporate Credit IS	Mutual fund	**	432
	PIMCO International Bond Fund Institutional Class	Mutual fund	**	413
	American Funds American Balanced Fund Class R-6	Mutual fund	**	354
	American Funds The Bond Fund of America® Class R-6	Mutual fund	**	332
	T. Rowe Price International Discovery Fund	Mutual fund	**	297
*	EQ/Small Company Index	Mutual fund	**	296
*	EQ/Balanced Strategy	Mutual fund	**	280
	American Funds 2020 Target Date Retirement Fund Class R-6	Mutual fund	**	148
	JP Morgan Small Cap Equity R5	Mutual fund	**	91
*	EQ/Money Market	Mutual fund	**	17
		Mutual funds		<u>2,905,533</u>
*	Equitable	Guaranteed interest option	**	1,145,790
*	Nationwide	Guaranteed investment contract	**	<u>119,274</u>
		Investment contracts		<u>1,265,064</u>
*	Notes receivable from participants	Interest rates ranging from 5.25% to 7.25% maturing through July 2027	**	<u>54,449</u>
				<u>\$ 4,225,046</u>

*A party-in-interest as defined by ERISA

** Cost information not required as investments are participant-directed.

This schedule was prepared from information certified by Equitable Financial Life Insurance Company and Nationwide Financial Services, Inc., the custodians, as complete and accurate. Nationwide did not certify notes receivable from participants.