

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

Part II Basic Plan Information —enter all requested information		
1a Name of plan <u>JEFF D'AMBROSIO DODGE 401(K) PLAN</u>	1b Three-digit plan number (PN) ▶	<u>002</u>
2a Plan sponsor's name (employer, if for a single-employer plan) Mailing address (include room, apt., suite no. and street, or P.O. Box) City or town, state or province, country, and ZIP or foreign postal code (if foreign, see instructions) <u>D'AMBROSIO'S DODGE, INC.</u> <u>1221 EAST LANCASTER AVE.</u> <u>DOWNINGTOWN, PA 19335</u>	1c Effective date of plan <u>11/01/2014</u>	2b Employer Identification Number (EIN) <u>23-2366984</u>
	2c Plan Sponsor's telephone number <u>610-269-9500</u>	2d Business code (see instructions) <u>441228</u>

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

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

SIGN HERE	Filed with authorized/valid electronic signature.	10/16/2023	MELISSA FRY
	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		5 318
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) 268 6a(2) 299 6b 0 6c 108 6d 407 6e 0 6f 407 6g 265 6h 18
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: 2G 2F 3D 2J 2K 2S 2T b If the plan provides welfare benefits, enter the applicable welfare feature codes from the List of Plan Characteristics Codes in the instructions:		
9a Plan funding arrangement (check all that apply) (1) ☐ Insurance (2) ☐ Code section 412(e)(3) insurance contracts (3) ☒ Trust (4) ☐ General assets of the sponsor	9b Plan benefit arrangement (check all that apply) (1) ☐ Insurance (2) ☐ Code section 412(e)(3) insurance contracts (3) ☒ Trust (4) ☐ General assets of the sponsor	
10 Check all applicable boxes in 10a and 10b to indicate which schedules are attached, and, where indicated, enter the number attached. (See instructions)		
a Pension Schedules (1) ☐ R (Retirement Plan Information) (2) ☐ MB (Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information) - signed by the plan actuary (3) ☐ SB (Single-Employer Defined Benefit Plan Actuarial Information) - signed by the plan actuary	b General Schedules (1) ☒ H (Financial Information) (2) ☐ I (Financial Information – Small Plan) (3) ☐ 0 A (Insurance Information) (4) ☒ C (Service Provider Information) (5) ☒ D (DFE/Participating Plan Information) (6) ☐ G (Financial Transaction Schedules)	

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

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

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

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

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

Receipt Confirmation Code _____

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

For calendar plan year 2022 or fiscal plan year beginning 01/01/2022 and ending 12/31/2022		
A Name of plan JEFF D'AMBROSIO DODGE 401(K) PLAN	B Three-digit plan number (PN) ▶	002
C Plan sponsor's name as shown on line 2a of Form 5500 D'AMBROSIO'S DODGE, INC.	D Employer Identification Number (EIN) 23-2366984	

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	
AMERICAN FUNDS	333 SOUTH HOPE STREET LOS ANGELES, CA 90071-1406

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation	
CALVERT RESEARCH AND MANAGEMENT	1825 CONNECTICUT AVENUE NW SUITE 400 WASHINGTON, DC 20009

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation	
DODGE AND COX	555 CALIFORNIA STREET 40TH FLOOR SAN FRANCISCO, CA 94104

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation	
DWS	210 WEST 10TH STREET KANSAS CITY, MO 64105

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

FIDELITY INVESTMENTS

82 DEVONSHIRE STREET
BOSTON, MA 02109

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

GOLDMAN SACHS

200 WEST STREET
NEW YORK, NY 10282

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

HARBOR

111 S. WACKER DRIVE
34TH FLOOR
CHICAGO, IL 60606

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

INVESCO

11 GREENWAY PLAZA
STE. 2500
HOUSTON, TX 77046

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

MUTUAL OF AMERICA

320 PARK AVE
NEW YORK, NY 10022

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

NEUBERGER BERMAN

1290 AVENUE OF THE AMERICAS
NEW YORK, NY 10104

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

T. ROWE PRICE

100 EAST PRATT STREET
BALTIMORE, MD 21202

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

VANGUARD

100 VANGUARD BOULEVARD
MALVERN, PA 19355

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

AMERICAN CENTURY INVESTMENTS

P.O. BOX 419200
4500 MAIN STREET
KANSAS CITY, MO 64141

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

BLACKROCK ADVISORS

100 BELLEVUE PARKWAY
WILMINGTON, DE 19809

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

MFS

111 HUNTINGTON AVENUE
BOSTON, MA 02199

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

DELAWARE FUNDS BY MACQUARIE

PO BOX 9876
PROVIDENCE, RI 02940

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

VICTORY CAPITAL MANAGEMENT INC.

15935 LA CANTERA PARKWAY
BUILDING TWO
SAN ANTONIO, TX 78256

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

PIMCO

840 NEWPORT CENTER DRIVE
SUITE 100
NEWPORT BEACH, CA 92660

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

MID ATLANTIC TRUST COMPANY

1251 WATERFRONT PLACE STE 525
PITTSBURGH, PA 15222

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

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

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

MUTUAL OF AMERICA SEC. CORP LLC

320 PARK AVENUE
NEW YORK, NY 10022

(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?
15 37 49 57	RECORDKEEPER	12883	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
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	

Part II Service Providers Who Fail or Refuse to Provide Information

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

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

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

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

SCHEDULE D (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration	DFE/Participating Plan Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ► File as an attachment to Form 5500.	OMB No. 1210-0110 2022 This Form is Open to Public Inspection.
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For calendar plan year 2022 or fiscal plan year beginning 01/01/2022 and ending 12/31/2022		
A Name of plan JEFF D'AMBROSIO DODGE 401(K) PLAN	B Three-digit plan number (PN) ►	002
C Plan or DFE sponsor's name as shown on line 2a of Form 5500 D'AMBROSIO'S DODGE, INC.	D Employer Identification Number (EIN) 23-2366984	

Part I	Information on interests in MTIAs, CCTs, PSAs, and 103-12 IEs (to be completed by plans and DFEs) (Complete as many entries as needed to report all interests in DFEs)
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a Name of MTIA, CCT, PSA, or 103-12 IE: INVESCO STABLE VALUE FUND		
b Name of sponsor of entity listed in (a): MUTUAL OF AMERICA		
c EIN-PN 13-1614399-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 426455
a Name of MTIA, CCT, PSA, or 103-12 IE:		
b Name of sponsor of entity listed in (a):		
c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
a Name of MTIA, CCT, PSA, or 103-12 IE:		
b Name of sponsor of entity listed in (a):		
c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
a Name of MTIA, CCT, PSA, or 103-12 IE:		
b Name of sponsor of entity listed in (a):		
c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
a Name of MTIA, CCT, PSA, or 103-12 IE:		
b Name of sponsor of entity listed in (a):		
c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
a Name of MTIA, CCT, PSA, or 103-12 IE:		
b Name of sponsor of entity listed in (a):		
c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
a Name of MTIA, CCT, PSA, or 103-12 IE:		
b Name of sponsor of entity listed in (a):		
c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
a Name of MTIA, CCT, PSA, or 103-12 IE:		
b Name of sponsor of entity listed in (a):		
c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

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

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>JEFF D'AMBROSIO DODGE 401(K) PLAN</u>	B Three-digit plan number (PN) ►	<u>002</u>
C Plan sponsor's name as shown on line 2a of Form 5500 <u>D'AMBROSIO'S DODGE, INC.</u>	D Employer Identification Number (EIN) <u>23-2366984</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	1268	418
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions.....	1b(1)	34344	50824
(2) Participant contributions.....	1b(2)	8975	7581
(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)	49648	39842
(9) Value of interest in common/collective trusts.....	1c(9)	134758	426445
(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)	1869870	1728560
(14) Value of funds held in insurance company general account (unallocated contracts).....	1c(14)		
(15) Other	1c(15)		

1d Employer-related investments:		(a) Beginning of Year	(b) End of Year
(1) Employer securities	1d(1)		
(2) Employer real property	1d(2)		
e Buildings and other property used in plan operation	1e		
f Total assets (add all amounts in lines 1a through 1e)	1f	2098863	2253670

Liabilities

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

Net Assets

l Net assets (subtract line 1k from line 1f)	1l	2098863	2253670
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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)	50106	
(B) Participants	2a(1)(B)	523939	
(C) Others (including rollovers)	2a(1)(C)	8202	
(2) Noncash contributions	2a(2)		
(3) Total contributions. Add lines 2a(1)(A) , (B) , (C) , and line 2a(2)	2a(3)		582247
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)	2439	
(F) Other	2b(1)(F)	0	
(G) Total interest. Add lines 2b(1)(A) through (F)	2b(1)(G)		2439
(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)	125891	
(D) Total dividends. Add lines 2b(2)(A) , (B) , and (C)	2b(2)(D)		125891
(3) Rents	2b(3)		
(4) Net gain (loss) on sale of assets: (A) Aggregate proceeds	2b(4)(A)	419141	
(B) Aggregate carrying amount (see instructions)	2b(4)(B)	473102	
(C) Subtract line 2b(4)(B) from line 2b(4)(A) and enter result	2b(4)(C)		-53961
(5) Unrealized appreciation (depreciation) of assets: (A) Real estate	2b(5)(A)		
(B) Other	2b(5)(B)	-387170	
(C) Total unrealized appreciation of assets. Add lines 2b(5)(A) and (B)	2b(5)(C)		-387170

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts	2b(6)		5649
(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)		
c Other income	2c		12937
d Total income. Add all income amounts in column (b) and enter total	2d		288032
Expenses			
e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	90104	
(2) To insurance carriers for the provision of benefits	2e(2)	0	
(3) Other	2e(3)	2230	
(4) Total benefit payments. Add lines 2e(1) through (3)	2e(4)		92334
f Corrective distributions (see instructions)	2f		17736
g Certain deemed distributions of participant loans (see instructions)	2g		0
h Interest expense	2h		
i Administrative expenses: (1) Professional fees	2i(1)		
(2) Contract administrator fees	2i(2)		
(3) Investment advisory and management fees	2i(3)		
(4) Other	2i(4)	23155	
(5) Total administrative expenses. Add lines 2i(1) through (4)	2i(5)		23155
j Total expenses. Add all expense amounts in column (b) and enter total	2j		133225
Net Income and Reconciliation			
k Net income (loss). Subtract line 2j from line 2d	2k		154807
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: VOYNOW BAYARD WHYTE AND CO, LLP

(2) EIN: 23-2074976

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

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

Part IV Compliance Questions

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

During the plan year:

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

	Yes	No	Amount
4a		X	

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

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

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

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

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

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

JEFF D'AMBROSIO DODGE 401(K) PLAN

DECEMBER 31, 2022 AND 2021

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PARTNERS:
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BRETT BAUSINGER, EA
NICHOLAS BAZIUK, CPA

PAUL VOYNOW, CPA (1928-2019)
ROBERT H. BAYARD, CPA (1937-2015)

INDEPENDENT AUDITORS' REPORT

To the Trustees of
Jeff D'Ambrosio Dodge 401(K) Plan

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

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

Management, having determined it is permissible in the circumstances, has elected to have the audit of Jeff D'Ambrosio Dodge 401(K) 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 audit need not extend to any statements or information related to assets held for investment of the plan (investment information) by a bank or similar institution or insurance carrier that is regulated, supervised, and subject to periodic examination by a state or federal agency, provided that the statements or information regarding assets so held are prepared and certified to by the bank or similar institution or insurance carrier in accordance with 29 CFR 2520.103-5 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.

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

Opinion on the Financial Statements

In our opinion, based on our audit 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 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).

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MEMBER • AMERICAN INSTITUTE OF CERTIFIED PUBLIC ACCOUNTANTS
MEMBER • PENNSYLVANIA INSTITUTE OF CERTIFIED PUBLIC ACCOUNTANTS

Basis for Opinion on the Financial Statements

We conducted our audit in accordance with generally accepted auditing standards (GAAS) in the United States of America. 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 Jeff D'Ambrosio Dodge 401(K) 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 these 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 Jeff D'Ambrosio Dodge 401(K) 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 Jeff D'Ambrosio Dodge 401(K) 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 Jeff D'Ambrosio Dodge 401(K) 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, schedule of delinquent participant transactions and schedule of reportable transactions are presented for purposes of additional analysis and are not a required part of the financial statements but are supplementary information required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information included in the supplemental schedules, other than that agreed to or derived from the certified investment information, has been subjected to auditing procedures applied in the 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 generally accepted auditing standards. For information included in the supplemental schedules that agreed to or is derived from the certified investment information, we compared such information to the related certified investment information.

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

In our opinion-

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

Voynow, Bayard, Whyte and Company, LLP

VOYNOW, BAYARD, WHYTE AND COMPANY, LLP
Certified Public Accountants

October 16, 2023

JEFF D'AMBROSIO DODGE 401(K) PLAN

STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS

DECEMBER 31, 2022 AND 2021

	<u>2022</u>	<u>2021</u>
ASSETS		
Cash non-interest bearing	\$ <u>418</u>	\$ <u>1,268</u>
RECEIVABLES		
Notes receivable from participants	39,842	49,648
Employer contributions	50,824	34,344
Participant contributions	<u>7,581</u>	<u>8,975</u>
	<u>98,247</u>	<u>92,967</u>
INVESTMENTS, AT FAIR VALUE		
Value of interest in common/collective trusts	426,445	134,758
Value of interest in registered investment companies	<u>1,728,560</u>	<u>1,869,870</u>
	<u>2,155,005</u>	<u>2,004,628</u>
TOTAL ASSETS	2,253,670	2,098,863
LIABILITIES		
Excess contributions refundable	<u>9,015</u>	<u>17,736</u>
NET ASSETS AVAILABLE FOR BENEFITS	<u>\$ 2,244,655</u>	<u>\$ 2,081,127</u>

See independent auditors' report.

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

JEFF D'AMBROSIO DODGE 401(K) PLAN

STATEMENT OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS

YEAR ENDED DECEMBER 31, 2022

Additions to net assets attributed to:		
Investment income		
Dividends from registered investment companies		\$ 131,540
Interest on participant loans		2,439
Other income		<u>12,937</u>
		146,916
Contributions		
Employers	\$ 50,106	
Participants	523,939	
Rollover	<u>8,202</u>	
		<u>582,247</u>
Total Additions		729,163
Deductions from net assets attributed to:		
Net investment loss from registered Investment companies (realized loss 48,154 unrealized loss 392,977)	441,131	
Benefits and other payments to participants	90,104	
Corrective distributions	9,015	
Contract administrator and other fees	23,155	
Other	<u>2,230</u>	
Total Deductions		<u>565,635</u>
Net increase in net assets available for benefits		163,528
Net assets available for benefits:		
Beginning of Year		<u>2,081,127</u>
End of Year		<u>\$ 2,244,655</u>

See independent auditors' report.

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

JEFF D'AMBROSIO DODGE 401(K) PLAN

NOTES TO FINANCIAL STATEMENTS

DECEMBER 31, 2022 AND 2021

1. DESCRIPTION OF PLAN

The following description of Jeff D'Ambrosio Dodge 401(K) 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 which was started on November 1, 2014, is a defined contribution plan covering all company full-time, non-union employees who have completed at least three consecutive months of service and are age eighteen or older. The participating companies include D'Ambrosio Dodge, Inc., County Chrysler Dodge Jeep, Inc., Courtesy Chrysler Jeep, LLC, D'Ambrosio Management, Inc., Jeff D'Ambrosio Volkswagen, LLC, Jeffery D'Ambrosio Chevrolet, Inc., Jeff D'Ambrosio Imports, Inc. and Jeff D'Ambrosio Imports of Oxford (collectively the "Companies"). The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA).

B. Contributions

Each year, the Companies can contribute to the Plan a discretionary amount within certain limits as provided for in the plan document. A participant's contribution is limited to a certain dollar limit set by law. Employer matching contributions are equal to 15 percent of the participants' elective deferral contributions up to a maximum of 6 percent of eligible compensation. Participants must be employed by the Companies on the last day of the plan year in order to receive the matching contribution.

C. Participant Accounts

Each participant's account is credited with the participant's contribution and plan earnings as well as annually with an allocation of company contributions. Allocations are based on the participant account balances in the investment funds. The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested account.

D. Vesting

Participants are immediately vested for their contributions and plan earnings attributed to their contributions.

Company matching contributions are vested in accordance with the following schedule:

<u>Years of Service</u>	<u>Vested Interest Percentage</u>
1	20%
2	40%
3	60%
4	80%
5	100%

See independent auditors' report.

JEFF D'AMBROSIO DODGE 401(K) PLAN

NOTES TO FINANCIAL STATEMENTS

DECEMBER 31, 2022 AND 2021

1. DESCRIPTION OF PLAN (Continued)

D. Vesting (continued)

Participants also will become 100 percent vested upon attainment of age 65 or upon death or disability.

E. Investment Options

Currently, participants have investment options, all participant-directed, in approximately fifty five mutual funds managed by various investment managers. These funds are invested in domestic and foreign bond and equity securities, as well as various other portfolio products.

F. Payment of Benefits

Participants are eligible for distributions after employment termination, death or disability, as defined. At retirement, a participant may elect to receive a distribution in one lump-sum equal to the value of his or her account, in installments over a period not exceeding the anticipated life expectancy of the participant and/or his or her spouse, or an annuity for the life of the participant with a survivorship payments option.

G. Forfeited Accounts

Amounts from forfeited nonvested accounts are used to offset administrative expenses or reduce company contributions. Forfeitures amounting to \$316 and \$623 were applied toward administrative fees in 2022 and 2021, respectively. At December 31, 2022 and 2021, there were \$1,327 and \$2,746 in unused forfeitures, respectively.

2. SUMMARY OF ACCOUNTING POLICIES

A. Basis of Accounting

The financial statements of the Plan are prepared under the accrual method of accounting, except for benefits paid which are reflected on a cash basis.

B. Estimates

The preparation of financial statements in conformity with accounting principles generally accepted in the United States of America requires the plan administrator to make estimates and assumptions that affect certain reported amounts and disclosures. Accordingly, actual results may differ from those estimates.

C. Investments

Quoted market prices are used to value investments falling within Level 1 of the hierarchy for measuring fair value, as required under FASB ASC 820, Fair Value Measurements (See Note 4). Net investment gains include the Plan's realized gains and losses on investments bought and sold, as well as unrealized gains/losses held during the year. Realized gains and losses are determined

See independent auditors' report.

JEFF D'AMBROSIO DODGE 401(K) PLAN

NOTES TO FINANCIAL STATEMENTS

DECEMBER 31, 2022 AND 2021

2. SUMMARY OF ACCOUNTING POLICIES (Continued)

C. Investments (continued)

using the average cost method. Dividends are recorded at the ex-dividend date. Purchases and sales are recorded as of the trade date.

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 or 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 eradicated and a benefit payment is recorded.

E. Risk and Uncertainties

The Plan invests in a variety of investment funds. Investments in general are exposed to various risk, such as interest rate, credit and overall volatility risk. Due to the level of risk associated with certain investments, it is reasonably possible that changes in the values of investments will occur in the near term and that such changes could materially affect the amounts reported in the statements of net assets available for benefits.

F. Subsequent Events

Management has evaluated subsequent events for potential adjustments and disclosures, according to FASB ASC 855-10, after December 31, 2022 and through October 16, 2023, on which date the financial statements were available for issuance.

3. INFORMATION PREPARED AND CERTIFIED BY TRUSTEE

The Plan's investments are currently held with Mutual of America Financial Group. In 2021 the Plan switched trustees from Ascensus Trust Company to Mutual of America. Prior to the switch the plans assets were held by Ascensus Trust Company who certified the assets prior to the switch. These trustees have certified, as complete and accurate the values of these holdings, as reflected in the statements of assets available for benefits and supplemental schedule, as well as the amounts of the items of investment income, as reflected in the statement of changes of net assets available for benefits, as follows:

	<u>2022</u>	<u>2021</u>
Investment in mutual funds	<u>\$1,728,560</u>	<u>\$1,869,870</u>
Investment in common/collective trusts	<u>\$ 426,445</u>	<u>134,758</u>

See independent auditors' report.

JEFF D'AMBROSIO DODGE 401(K) PLAN

NOTES TO FINANCIAL STATEMENTS

DECEMBER 31, 2022 AND 2021

3. INFORMATION PREPARED AND CERTIFIED BY TRUSTEE (Continued)

Net appreciation (depreciation) in fair value of investments	\$ (441,131)	-
Dividend income	\$ 131,540	-

4. FAIR VALUE MEASUREMENTS

FASB ASC 820 Fair Value Measurements and Disclosures, establishes a framework for measuring fair value. That framework provides a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets or liabilities (Level 1 measurements) and the lowest priority to unobservable inputs (Level 3 measurements). The three levels of fair value hierarchy under FASB ASC 820 are described as follows:

- Level 1 Inputs to the valuation methodology are unadjusted quoted prices for identical assets or liabilities in active markets that the plan has the ability to access.
- Level 2 Inputs to the valuation methodology include:
- *Quoted prices for similar assets or liabilities in active markets;
 - *Quoted prices for identical asset 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.

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

See independent auditors' report.

JEFF D'AMBROSIO DODGE 401(K) PLAN

NOTES TO FINANCIAL STATEMENTS

DECEMBER 31, 2022 AND 2021

4. FAIR VALUE MEASUREMENTS (Continued)

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

Common/Collective Trusts: The interest in the investment is based on the fair value of a diversified portfolio of stable value investment contracts issued by life insurance companies, banks and other financial institutions, the performance of which may be predicated on the underlying fixed income investments.

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

The following table sets forth by level, within the fair value hierarchy, the Plan assets at fair value as of December 31, 2022 and 2021.

	<u>December 31, 2022</u>			
	<u>Level 1</u>	<u>Level 2</u>	<u>Level 3</u>	<u>Total</u>
Mutual Funds	\$ 1,728,560	\$ -	\$ -	\$ 1,728,560
Total Assets in				
Fair Value Hierarchy	1,728,560	-	-	1,728,560
Common/Collective				
Trusts (measured				
at NAV)	-	-	-	426,445
	<u>\$ 1,728,560</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ 2,155,005</u>

See independent auditors' report.

JEFF D'AMBROSIO DODGE 401(K) PLAN

NOTES TO FINANCIAL STATEMENTS

DECEMBER 31, 2022 AND 2021

4. FAIR VALUE MEASUREMENTS (Continued)

	<u>December 31, 2021</u>			
	<u>Level 1</u>	<u>Level 2</u>	<u>Level 3</u>	<u>Total</u>
Mutual Funds	\$ 1,869,870	\$ -	\$ -	\$ 1,869,870
Total Assets in				
Fair Value Hierarchy	1,869,870	-	-	1,869,870
Common/Collective				
Trusts (measured				
at NAV)	-	-	-	134,758
	<u>\$ 1,869,870</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ 2,004,628</u>

The following table summarizes investments measured at fair value based on net asset value (NAV) per share as of December 31, 2022.

<u>December 31, 2022</u>	<u>Fair Value</u>	<u>Unfunded Commitments</u>	<u>Redemption Frequency (if currently eligible)</u>	<u>Redemption Notice Period</u>
Common/collective trusts	\$426,445	N/A	Daily	12 Months

The following table summarizes investments measured at fair value based on net asset value (NAV) per share as of December 31, 2021.

<u>December 31, 2021</u>	<u>Fair Value</u>	<u>Unfunded Commitments</u>	<u>Redemption Frequency (if currently eligible)</u>	<u>Redemption Notice Period</u>
Common/collective trusts	\$134,758	N/A	Daily	12 Months

5. PARTICIPANT LOANS

Loans to participants are permitted transactions from trust fund assets. Loans must be approved by the trustee and the plan administrator upon written application of the participant. The security for loans must be adequate in the opinion of the trustee. Interest is charged at a rate of prime plus 1% which ranges from 4.25% to 6.50% on outstanding loans. A loan is limited to the lesser of \$50,000 or 50% of the participant's vested balance.

See independent auditors' report.

JEFF D'AMBROSIO DODGE 401(K) PLAN

NOTES TO FINANCIAL STATEMENTS

DECEMBER 31, 2022 AND 2021

6. RELATED PARTY TRANSACTIONS

Plan investments are held by Mutual of America who is engaged as the record keeper of the investments for the Plan. Therefore, these transactions qualify as party-in-interest transactions. The total fees paid to related service providers, except for those expenses charged against investment earnings, amounted to \$23,155 in 2022.

7. PLAN TERMINATION

The Company expects to continue the plan indefinitely, but reserves the right to terminate or amend it. In the event of plan termination, participants are entitled to receive the entire amount of their account balances.

8. ADMINISTRATIVE EXPENSES

The Plan, rather than the sponsor, generally absorbs its administrative costs, including the aforementioned related service provider fees.

9. TAX STATUS

The Company adopted a Prototype Non-standardized 401(k) Plan, which received a favorable opinion letter from the Internal Revenue Service on March 31, 2014, which stated that the Plan and related trust were designed in accordance with the applicable requirements of the Internal Revenue Code ("IRC"). The Plan's management believes that the Plan is designed and is currently being operated in compliance with the applicable requirements of the IRC and, therefore, believes that the Plan is qualified and the related trust is tax-exempt.

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 (or asset) if the organization has taken an uncertain position that more likely than not would not be sustained upon examination by federal authorities. The plan administrator has analyzed the tax positions taken by the plan, and has concluded that as of December 31, 2022 and 2021, there are no uncertain positions taken or expected to be taken, that would require recognition of a liability (or asset) or disclosure in the financial statements. The plan is subject to routine audits by authorities; however, there are currently no audits in progress for any tax periods.

10. DEFERRED BENEFITS PAYABLE

At December 31, 2022 and 2021, there were \$236,194 and \$97,888, respectively, in accounts for deferred benefits of individuals who had withdrawn from participation in the plan. These amounts are included in the net assets available for benefits.

See independent auditors' report.

JEFF D'AMBROSIO DODGE 401(K) PLAN

NOTES TO FINANCIAL STATEMENTS

DECEMBER 31, 2022 AND 2021

11. RECONCILIATION BETWEEN FORM 5500 AND FINANCIAL STATEMENTS

The following is a reconciliation of the net assets available for benefits per the financial statements as of December 31, 2022 and 2021 to Form 5500:

	<u>2022</u>	<u>2021</u>
Net assets available for benefits per the financial statements	\$2,244,655	\$2,081,127
Add: Excess contributions payable	<u>9,015</u>	<u>17,736</u>
Net assets available for benefits per Form 5500	<u>\$2,253,670</u>	<u>\$2,098,863</u>

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

Net increase in net assets available for benefits per the financial statements	\$ 163,528
Change in excess contributions payable	<u>(8,721)</u>
Net increase in net assets available for benefits per Form 5500	<u>\$ 154,807</u>

See independent auditors' report.

JEFF D'AMBROSIO DODGE 401(K) PLAN

EIN: 23-1707378

PLAN NUMBER: 002

SCHEDULE OF ASSETS HELD FOR INVESTMENT PURPOSES AT DECEMBER 31, 2022

a)	b) Identity of issue, borrower, lessor or similar party	c) Description of investment including maturity date, rate of interest, collateral, par, or maturity value	d) Cost	e) Current value
	Fidelity Advisor Equity Income Z	Mutual fund	**	\$71
*	Mutual of America Equity Index	Mutual fund	**	\$822,692
	T. Rowe Price Blue Chip Growth I	Mutual fund	**	\$661
	Vanguard Windsor II Admiral	Mutual fund	**	\$4,737
	BlackRock Mid-Cap Growth Equity	Mutual fund	**	\$27
*	Mutual of America Mid-Cap Equity Index	Mutual fund	**	\$109,593
	Vanguard Strategic Equity Inv	Mutual fund	**	\$4,871
	Vanguard total Bond Market Index Adm	Mutual fund	**	\$4,718
	Invesco Stable Value Trust A1	Common/Collective Trusts	**	\$426,445
	Calvert International Responsible Inx R6	Mutual fund	**	\$24,273
	Vanguard Real Estate Index Admiral	Mutual fund	**	\$9,843
*	Mutual of America Aggressive Allc	Mutual fund	**	\$11,786
*	Mutual of America Retirement Income	Mutual fund	**	\$4,084
*	Mutual of America 2020 Retirement	Mutual fund	**	\$4,260
*	Mutual of America 2025 Retirement	Mutual fund	**	\$20,384
*	Mutual of America 2030 Retirement	Mutual fund	**	\$55,831
*	Mutual of America 2035 Retirement	Mutual fund	**	\$300,305
*	Mutual of America 2040 Retirement	Mutual fund	**	\$179,813
*	Mutual of America 2045 Retirement	Mutual fund	**	\$22,574
*	Mutual of America 2050 Retirement	Mutual fund	**	\$55,326
*	Mutual of America 2055 Retirement	Mutual fund	**	\$10,302
*	Mutual of America 2060 Retirement	Mutual fund	**	\$39,249
*	Mutual of America 2065 Retirement	Mutual fund	**	\$9,354
	American Cent Hert R6	Mutual fund	**	\$10
	American Funds New World R6	Mutual fund	**	\$10
	American Funds Wash Mut R6	Mutual fund	**	\$28
	Calvert Balanced R6	Mutual fund	**	\$27

The above schedule has been certified by Mutual of America, the trustee, as complete and accurate.

* Represents party-in-trust

** Cost omitted for participant-directed investment

See independent auditors' report.

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JEFF D'AMBROSIO DODGE 401(K) PLAN

EIN: 23-1707378

PLAN NUMBER: 002

SCHEDULE OF ASSETS HELD FOR INVESTMENT PURPOSES AT DECEMBER 31, 2022

a)	b) Identity of issue, borrower, lessor or similar party	c) Description of investment including maturity date, rate of interest, collateral, par, or maturity value	d) Cost	e) Current value
	Calvert Bond R6 Total	Mutual fund	**	\$27
	Calvert US Lrg Cap Core Rsp Idx R6	Mutual fund	**	\$45
	Calvert Small-Cap R6 Total	Mutual fund	**	\$27
	Calvert US Mid Cap Core Rsp Idx I	Mutual fund	**	\$10
	Delaware Small Cap Value R6	Mutual fund	**	\$10
	Dodge & Cox Stock	Mutual fund	**	\$126
	DWS Capital Growth R6	Mutual fund	**	\$10
	Fidelity Advisor Equity Income Z	Mutual fund	**	\$93
	Fidelity Advisor Mid Cap II Z	Mutual fund	**	\$27
	Goldman Sachs Smll Cap Eq Insghs R6	Mutual fund	**	\$88
	Goldman Sachs US Eqty Insghs R6	Mutual fund	**	\$280
	Harbor Capital Apprc Rtrmnt	Mutual fund	**	\$67
	Invesco Main Street Fund	Mutual fund	**	\$72
	MFS Mid Cap Value R6	Mutual fund	**	\$10
*	Mutual of America All America	Mutual fund	**	\$71
*	Mutual of America Bond	Mutual fund	**	\$10
*	Mutual of America Intl	Mutual fund	**	\$29
*	Mutual of America Mid-Cap Value	Mutual fund	**	\$10
*	Mutual of America Mid-Term Bond	Mutual fund	**	\$27
*	Mutual of America Money Market	Mutual fund	**	\$31,073
*	Mutual of America Small Cap Eqty Idx	Mutual fund	**	\$142
*	Mutual of America Small Cap Growth	Mutual fund	**	\$71
*	Mutual of America Small Cap Value	Mutual fund	**	\$167
	Neuberger Berman Sustainable Eq R6	Mutual fund	**	\$121
	PIMCO Real Return Instl	Mutual fund	**	\$107
	T.Rowe Price Spectrum Cnsrv Allc I	Mutual fund	**	\$499
	Vanguard Intl Growth Adm	Mutual fund	**	\$10
	Vanguard Treasury Money Mrkt Invstr	Mutual fund	**	\$418
	Victory RS Small Cap Growth R6	Mutual fund	**	\$84

The above schedule has been certified by Mutual of America, the trustee, as complete and accurate.

* Represents party-in-trust

** Cost omitted for participant-directed investment

See independent auditors' report.

JEFF D'AMBROSIO DODGE 401(K) PLAN

EIN: 23-1707378

PLAN NUMBER: 002

SCHEDULE OF DELINQUENT PARTICIPANT CONTRIBUTIONS

Total that constitutes non-exempt Prohibited Transactions					
(a) Late Contributions	(b) Includes loan repayments	(c) Late contributions not corrected	(d) Correction outside VFCP	(e) Pending Correction VFCP	(f) Total Corrected under VFCP and PTE 2002-51
/	-	-	54,411	-	-

See independent auditors' report.

JEFF D'AMBROSIO DODGE 401(K) PLAN

EIN: 23-1707378

PLAN NUMBER: 002

SCHEDULE OF REPORTABLE TRANSACTIONS

DECEMBER 31, 2022

(A) Identity of party involved	(B) Descriptio n of Asset (including interest rate and maturity in case of a loan)	(C) Purchase Price	(D) Selling Price	(E) Lease Renta l	(F) Expense incurred with transaction	(G) Cost of Asset	(H) Current Value of asset on transaction date	(I) Net Gain or (loss)
Jeff D'Ambrosio Dodge 401(k) Plan	Mutual of America Equity Index		\$191,005				\$ 191,005	(9,230)
Jeff D'Ambrosio Dodge 401(k) Plan	Mutual of America Mid-Cap Equity Index	\$ 174,886					\$ 174,886	
Jeff D'Ambrosio Dodge 401(k) Plan	Invesco Stable Value Trust A-1	\$ 291,185					\$ 291,185	
Jeff D'Ambrosio Dodge 401(k) Plan	Invesco Stable Value Trust A-1		\$ 5,116				\$ 5,116	
Jeff D'Ambrosio Dodge 401(k) Plan	Mutual of America 2035 Retirement	\$ 80,300					\$ 80,300	

See independent auditors' report.

JEFF D'AMBROSIO DODGE 401(K) PLAN

EIN: 23-1707378

PLAN NUMBER: 002

SCHEDULE OF REPORTABLE TRANSACTIONS

DECEMBER 31, 2022

(A) Identity of party involved	(B) Descriptio n of Asset (including interest rate and maturity in case of a loan)	(C) Purchase Price	(D) Selling Price	(E) Lease Renta l	(F) Expense incurred with transaction	(G) Cost of Asset	(H) Current Value of asset on transaction date	(I) Net Gain or (loss)
Jeff D'Ambrosio Dodge 401(k) Plan	Mutual of America 2035 Retirement		\$ 56,419				\$ 56,419	(5,346)

See independent auditors' report.

Attachment to January 2022 Form 5500
Schedule H, line 4i - Schedule of Assets (Held at End of Year)

Plan Name Jeff D'Ambrosio Dodge 401(k) Plan

EIN: 23-2366984

PN: 002

(a)	(b) identity of issuer, borrower, lessor, or similar party	(c) Description of investment including maturity date, rate of interest, collateral par, or maturity value.	(d) Cost	(e) Current value
*	Mutual of America	American Century Heritage R6		10
*	Mutual of America	American Funds New World R6		10
*	Mutual of America	American Funds Washington Mutual R6		28
*	Mutual of America	BlackRock Mid-Cap Growth Equity K		27
*	Mutual of America	Calvert Balanced R6		27
*	Mutual of America	Calvert Bond R6		27
*	Mutual of America	Calvert International Responsible Idx R6		24,273
*	Mutual of America	Calvert Small-Cap R6		27
*	Mutual of America	Calvert US Large Cap Core Rspnb Idx R6		45
*	Mutual of America	Calvert US Mid Cap Core Rspnb Idx I		10
*	Mutual of America	DWS Capital Growth R6		10
*	Mutual of America	Delaware Small Cap Value R6		10
*	Mutual of America	Dodge & Cox Stock		126
*	Mutual of America	Fidelity Advisor Equity Income Z		92
*	Mutual of America	Fidelity Advisor Mid Cap II Z		27
*	Mutual of America	Fidelity Advisor New Insights Z		71
*	Mutual of America	Goldman Sachs Small Cap Eq Insights R6		88
*	Mutual of America	Goldman Sachs US Equity Insights R6		280
*	Mutual of America	Harbor Capital Appreciation Retirement		67

Attachment to January 2022 Form 5500
Schedule H, line 4i - Schedule of Assets (Held at End of Year)

Plan Name Jeff D'Ambrosio Dodge 401(k) Plan

EIN: 23-2366984

PN: 002

(a)	(b) identity of issuer, borrower, lessor, or similar party	(c) Description of investment including maturity date, rate of interest, collateral par, or maturity value.	(d) Cost	(e) Current value
*	Mutual of America	Invesco Main Street Fund®		72
*	Mutual of America	Invesco Stable Value Trust A1		427,244
*	PARTICIPANT LOANS	Loan Balance		39,842
*	Mutual of America	MFS Mid Cap Value R6		10
*	Mutual of America	Mutual of America 2020 Retirement		4,260
*	Mutual of America	Mutual of America 2025 Retirement		20,384
*	Mutual of America	Mutual of America 2030 Retirement		55,831
*	Mutual of America	Mutual of America 2035 Retirement		300,305
*	Mutual of America	Mutual of America 2040 Retirement		179,813
*	Mutual of America	Mutual of America 2045 Retirement		22,574
*	Mutual of America	Mutual of America 2050 Retirement		55,326
*	Mutual of America	Mutual of America 2055 Retirement		10,302
*	Mutual of America	Mutual of America 2060 Retirement		39,249
*	Mutual of America	Mutual of America 2065 Retirement		9,354
*	Mutual of America	Mutual of America Aggressive Allc		11,786
*	Mutual of America	Mutual of America All America		71
*	Mutual of America	Mutual of America Bond		10
*	Mutual of America	Mutual of America Equity Index		822,306
*	Mutual of America	Mutual of America International		29

Attachment to January 2022 Form 5500
Schedule H, line 4i - Schedule of Assets (Held at End of Year)

Plan Name Jeff D'Ambrosio Dodge 401(k) Plan

EIN: 23-2366984

PN: 002

(a)	(b) identity of issuer, borrower, lessor, or similar party	(c) Description of investment including maturity date, rate of interest, collateral par, or maturity value.	(d) Cost	(e) Current value
*	Mutual of America	Mutual of America Mid Cap Value		10
*	Mutual of America	Mutual of America Mid-Cap Equity Index		109,593
*	Mutual of America	Mutual of America Mid-Term Bond		27
*	Mutual of America	Mutual of America Money Market		31,073
*	Mutual of America	Mutual of America Retirement Income		4,084
*	Mutual of America	Mutual of America Small Cap Equity Index		142
*	Mutual of America	Mutual of America Small Cap Growth		71
*	Mutual of America	Mutual of America Small Cap Value		167
*	Mutual of America	Neuberger Berman Sustainable Eq R6		121
*	Mutual of America	PIMCO Real Return Instl		108
*	Mutual of America	T. Rowe Price Blue Chip Growth I		661
*	Mutual of America	T. Rowe Price Spectrum Cnsrv Alle I		499
*	Mutual of America	Vanguard International Growth Adm		10
*	Mutual of America	Vanguard Real Estate Index Admiral		9,843
*	Mutual of America	Vanguard Strategic Equity Inv		4,871
*	Mutual of America	Vanguard Total Bond Market Index Adm		4,729
*	Mutual of America	Vanguard Treasury Money Market Investor		419
*	Mutual of America	Vanguard Windsor II Admiral		4,737
*	Mutual of America	Victory RS Small Cap Growth R6		84

