

<p style="text-align: center;"><b>Form 5500</b></p> <p style="font-size: small;">Department of the Treasury Internal Revenue Service</p> <hr/> <p style="font-size: small;">Department of Labor Employee Benefits Security Administration</p> <hr/> <p style="font-size: x-small;">Pension Benefit Guaranty Corporation</p>	<p><b>Annual Return/Report of Employee Benefit Plan</b></p> <p style="font-size: x-small;">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).</p> <p style="text-align: center;"><b>▶ Complete all entries in accordance with the instructions to the Form 5500.</b></p>	<p style="font-size: x-small;">OMB Nos. 1210-0110 1210-0089</p> <hr/> <p style="font-size: large; text-align: center;"><b>2022</b></p> <hr/> <p style="text-align: center;"><b>This Form is Open to Public Inspection</b></p>
---	---	---

**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

<p><b>1a</b> Name of plan <u>ATRIA WEALTH SOLUTIONS 401(K) PLAN</u></p>	<p><b>1b</b> Three-digit plan number (PN) ▶ <u>001</u></p>
<p><b>2a</b> 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>CUSO FINANCIAL SERVICES, L.P.</u></p> <p><u>10150 MEANLEY DRIVE, FIRST FLOOR</u> <u>SAN DIEGO, CA 92131</u></p>	<p><b>1c</b> Effective date of plan <u>01/01/1999</u></p> <p><b>2b</b> Employer Identification Number (EIN) <u>33-0731851</u></p> <p><b>2c</b> Plan Sponsor's telephone number <u>858-530-4400</u></p> <p><b>2d</b> Business code (see instructions) <u>523120</u></p>

**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.

<b>SIGN HERE</b>	Filed with authorized/valid electronic signature.	10/16/2023	ERIC L. HUGHES
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
<b>SIGN HERE</b>			
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
<b>SIGN HERE</b>			
	Signature of DFE	Date	Enter name of individual signing as DFE

<b>3a</b> Plan administrator's name and address <input type="checkbox"/> Same as Plan Sponsor  ACH RETIREMENT PLAN CONSULTANTS INC  4729 E. SUNRISE DRIVE, PMB 334 TUCSON, AZ 85718-4534	<b>3b</b> Administrator's EIN 45-3763537  <b>3c</b> Administrator's telephone number 520-751-9403
---	---

<b>4</b> 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: <b>a</b> Sponsor's name <b>c</b> Plan Name	<b>4b</b> EIN  <b>4d</b> PN
--	-----------------------------------

<b>5</b> Total number of participants at the beginning of the plan year	<b>5</b>	731
---	----------	-----

<b>6</b> Number of participants as of the end of the plan year unless otherwise stated (welfare plans complete only lines <b>6a(1)</b> , <b>6a(2)</b> , <b>6b</b> , <b>6c</b> , and <b>6d</b> ).		
<b>a(1)</b> Total number of active participants at the beginning of the plan year .....	<b>6a(1)</b>	538
<b>a(2)</b> Total number of active participants at the end of the plan year .....	<b>6a(2)</b>	575
<b>b</b> Retired or separated participants receiving benefits .....	<b>6b</b>	24
<b>c</b> Other retired or separated participants entitled to future benefits.....	<b>6c</b>	207
<b>d</b> Subtotal. Add lines <b>6a(2)</b> , <b>6b</b> , and <b>6c</b> .....	<b>6d</b>	806
<b>e</b> Deceased participants whose beneficiaries are receiving or are entitled to receive benefits. ....	<b>6e</b>	0
<b>f</b> Total. Add lines <b>6d</b> and <b>6e</b> .....	<b>6f</b>	806
<b>g</b> Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item).....	<b>6g</b>	755
<b>h</b> Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested.....	<b>6h</b>	74

<b>7</b> Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item) .....	<b>7</b>	
--	----------	--

**8a** If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristics Codes in the instructions:  
 2A 2E 2F 2G 2J 2R 2S 2T 3D 3H

**b** If the plan provides welfare benefits, enter the applicable welfare feature codes from the List of Plan Characteristics Codes in the instructions:

<b>9a</b> Plan funding arrangement (check all that apply) (1) <input type="checkbox"/> Insurance (2) <input type="checkbox"/> Code section 412(e)(3) insurance contracts (3) <input checked="" type="checkbox"/> Trust (4) <input type="checkbox"/> General assets of the sponsor	<b>9b</b> Plan benefit arrangement (check all that apply) (1) <input type="checkbox"/> Insurance (2) <input type="checkbox"/> Code section 412(e)(3) insurance contracts (3) <input checked="" type="checkbox"/> Trust (4) <input type="checkbox"/> 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)

<p><b>a Pension Schedules</b></p> (1) <input checked="" type="checkbox"/> <b>R</b> (Retirement Plan Information)  (2) <input type="checkbox"/> <b>MB</b> (Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information) - signed by the plan actuary  (3) <input type="checkbox"/> <b>SB</b> (Single-Employer Defined Benefit Plan Actuarial Information) - signed by the plan actuary	<p><b>b General Schedules</b></p> (1) <input checked="" type="checkbox"/> <b>H</b> (Financial Information) (2) <input type="checkbox"/> <b>I</b> (Financial Information – Small Plan) (3) <input type="checkbox"/> <b>A</b> (Insurance Information) (4) <input checked="" type="checkbox"/> <b>C</b> (Service Provider Information) (5) <input checked="" type="checkbox"/> <b>D</b> (DFE/Participating Plan Information) (6) <input type="checkbox"/> <b>G</b> (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 \_\_\_\_\_

---

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

For calendar plan year 2022 or fiscal plan year beginning 01/01/2022 and ending 12/31/2022

<b>A</b> Name of plan <u>ATRIA WEALTH SOLUTIONS 401(K) PLAN</u>	<b>B</b> Three-digit plan number (PN) ▶	<u>001</u>
<b>C</b> Plan sponsor's name as shown on line 2a of Form 5500 <u>CUSO FINANCIAL SERVICES, L.P.</u>	<b>D</b> Employer Identification Number (EIN) <u>33-0731851</u>	

**Part I Service Provider Information (see instructions)**

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

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

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

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

---

---

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

---

---

---

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

---

---

---

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

---

---

---

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

---

---

---

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

---

---

---

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

---

---

---

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

---

---

---

**(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)

AMERICAN TRUST COMPANY

62-0951563

(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 18 19 49	NONE	2030	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	135925	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>

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

ACH RETIREMENT PLAN CONSULTANTS, IN

45-3763537

(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?
14 15	NONE	450	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>		Yes <input type="checkbox"/> No <input type="checkbox"/>

(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 <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>		Yes <input type="checkbox"/> No <input type="checkbox"/>

**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.

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

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

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

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

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

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

<b>(a)</b> Enter name and EIN or address of service provider (see instructions)	<b>(b)</b> Nature of Service Code(s)	<b>(c)</b> 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)

<b>a</b> Name:	<b>b</b> EIN:
<b>c</b> Position:	
<b>d</b> Address:	<b>e</b> Telephone:

Explanation:

<b>a</b> Name:	<b>b</b> EIN:
<b>c</b> Position:	
<b>d</b> Address:	<b>e</b> Telephone:

Explanation:

<b>a</b> Name:	<b>b</b> EIN:
<b>c</b> Position:	
<b>d</b> Address:	<b>e</b> Telephone:

Explanation:

<b>a</b> Name:	<b>b</b> EIN:
<b>c</b> Position:	
<b>d</b> Address:	<b>e</b> Telephone:

Explanation:

<b>a</b> Name:	<b>b</b> EIN:
<b>c</b> Position:	
<b>d</b> Address:	<b>e</b> Telephone:

Explanation:

<b>SCHEDULE D</b> <b>(Form 5500)</b>  <small>Department of the Treasury Internal Revenue Service</small>  <small>Department of Labor Employee Benefits Security Administration</small>	<b>DFE/Participating Plan Information</b>  This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA).  <b>▶ File as an attachment to Form 5500.</b>	OMB No. 1210-0110  <hr/> <b>2022</b>  <b>This Form is Open to Public Inspection.</b>
---	--	--

For calendar plan year 2022 or fiscal plan year beginning <b>01/01/2022</b> and ending <b>12/31/2022</b>		
<b>A</b> Name of plan <b>ATRIA WEALTH SOLUTIONS 401(K) PLAN</b>	<b>B</b> Three-digit plan number (PN) ▶	<b>001</b>
<b>C</b> Plan or DFE sponsor's name as shown on line 2a of Form 5500 <b>CUSO FINANCIAL SERVICES, L.P.</b>	<b>D</b> Employer Identification Number (EIN) <b>33-0731851</b>	

<b>Part I</b>	<b>Information on interests in MTIAs, CCTs, PSAs, and 103-12 IEs (to be completed by plans and DFEs)</b> (Complete as many entries as needed to report all interests in DFEs)
---------------	--

<b>a</b> Name of MTIA, CCT, PSA, or 103-12 IE: <b>AMERICAN TRUST RETIREMENT INVESTMEN</b>		
<b>b</b> Name of sponsor of entity listed in (a): <b>AMERICAN TRUST COMPANY</b>		
<b>c</b> EIN-PN <b>38-7227043-001</b>	<b>d</b> Entity code <b>C</b>	<b>e</b> Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <b>2386973</b>
<b>a</b> Name of MTIA, CCT, PSA, or 103-12 IE: <b>PREMIER TRUST FUND FOR QUALIFIED EM</b>		
<b>b</b> Name of sponsor of entity listed in (a): <b>AMERICAN TRUST COMPANY</b>		
<b>c</b> EIN-PN <b>61-1549435-001</b>	<b>d</b> Entity code <b>C</b>	<b>e</b> Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <b>361217978</b>
<b>a</b> Name of MTIA, CCT, PSA, or 103-12 IE:		
<b>b</b> Name of sponsor of entity listed in (a):		
<b>c</b> EIN-PN	<b>d</b> Entity code	<b>e</b> Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
<b>a</b> Name of MTIA, CCT, PSA, or 103-12 IE:		
<b>b</b> Name of sponsor of entity listed in (a):		
<b>c</b> EIN-PN	<b>d</b> Entity code	<b>e</b> Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
<b>a</b> Name of MTIA, CCT, PSA, or 103-12 IE:		
<b>b</b> Name of sponsor of entity listed in (a):		
<b>c</b> EIN-PN	<b>d</b> Entity code	<b>e</b> Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
<b>a</b> Name of MTIA, CCT, PSA, or 103-12 IE:		
<b>b</b> Name of sponsor of entity listed in (a):		
<b>c</b> EIN-PN	<b>d</b> Entity code	<b>e</b> Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
<b>a</b> Name of MTIA, CCT, PSA, or 103-12 IE:		
<b>b</b> Name of sponsor of entity listed in (a):		
<b>c</b> EIN-PN	<b>d</b> Entity code	<b>e</b> 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):

<b>c</b> EIN-PN	<b>d</b> Entity code	<b>e</b> 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):

<b>c</b> EIN-PN	<b>d</b> Entity code	<b>e</b> 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):

<b>c</b> EIN-PN	<b>d</b> Entity code	<b>e</b> 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):

<b>c</b> EIN-PN	<b>d</b> Entity code	<b>e</b> 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):

<b>c</b> EIN-PN	<b>d</b> Entity code	<b>e</b> 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):

<b>c</b> EIN-PN	<b>d</b> Entity code	<b>e</b> 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):

<b>c</b> EIN-PN	<b>d</b> Entity code	<b>e</b> 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):

<b>c</b> EIN-PN	<b>d</b> Entity code	<b>e</b> 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):

<b>c</b> EIN-PN	<b>d</b> Entity code	<b>e</b> 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):

<b>c</b> EIN-PN	<b>d</b> Entity code	<b>e</b> Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
-----------------	----------------------	---



<b>SCHEDULE H</b> <b>(Form 5500)</b>  <small>Department of the Treasury Internal Revenue Service</small>  <small>Department of Labor Employee Benefits Security Administration</small>  <small>Pension Benefit Guaranty Corporation</small>	<b>Financial Information</b>  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).  ▶ <b>File as an attachment to Form 5500.</b>	<small>OMB No. 1210-0110</small>  <b>2022</b>  <b>This Form is Open to Public Inspection</b>
--	--	--

For calendar plan year 2022 or fiscal plan year beginning **01/01/2022** and ending **12/31/2022**

<b>A</b> Name of plan <b>ATRIA WEALTH SOLUTIONS 401(K) PLAN</b>	<b>B</b> Three-digit plan number (PN) ▶	<b>001</b>
<b>C</b> Plan sponsor's name as shown on line 2a of Form 5500 <b>CUSO FINANCIAL SERVICES, L.P.</b>	<b>D</b> Employer Identification Number (EIN) <b>33-0731851</b>	

**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
<b>a</b> Total noninterest-bearing cash.....	<b>1a</b>	
<b>b</b> Receivables (less allowance for doubtful accounts):		
<b>(1)</b> Employer contributions.....	213	238
<b>(2)</b> Participant contributions.....	106	1914
<b>(3)</b> Other.....	0	0
<b>c</b> General investments:		
<b>(1)</b> Interest-bearing cash (include money market accounts & certificates of deposit).....	1167665	815745
<b>(2)</b> U.S. Government securities.....	0	0
<b>(3)</b> Corporate debt instruments (other than employer securities):		
<b>(A)</b> Preferred.....	0	0
<b>(B)</b> All other.....	0	0
<b>(4)</b> Corporate stocks (other than employer securities):		
<b>(A)</b> Preferred.....	0	0
<b>(B)</b> Common.....	2095642	1692990
<b>(5)</b> Partnership/joint venture interests.....	0	0
<b>(6)</b> Real estate (other than employer real property).....	0	0
<b>(7)</b> Loans (other than to participants).....	0	0
<b>(8)</b> Participant loans.....	524106	407432
<b>(9)</b> Value of interest in common/collective trusts.....	43936912	38604952
<b>(10)</b> Value of interest in pooled separate accounts.....		
<b>(11)</b> Value of interest in master trust investment accounts.....		
<b>(12)</b> Value of interest in 103-12 investment entities.....		
<b>(13)</b> Value of interest in registered investment companies (e.g., mutual funds).....	1792604	1436242
<b>(14)</b> Value of funds held in insurance company general account (unallocated contracts).....		
<b>(15)</b> Other.....	0	0

1d Employer-related investments:		(a) Beginning of Year	(b) End of Year
(1) Employer securities.....	1d(1)	0	
(2) Employer real property.....	1d(2)	0	
e Buildings and other property used in plan operation.....	1e	0	
f Total assets (add all amounts in lines 1a through 1e).....	1f	49517248	42959513
<b>Liabilities</b>			
g Benefit claims payable.....	1g	0	
h Operating payables.....	1h	10075	10185
i Acquisition indebtedness.....	1i	0	
j Other liabilities.....	1j	0	
k Total liabilities (add all amounts in lines 1g through 1j).....	1k	10075	10185
<b>Net Assets</b>			
l Net assets (subtract line 1k from line 1f).....	1l	49507173	42949328

**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.

<b>Income</b>		(a) Amount	(b) Total
<b>a Contributions:</b>			
(1) Received or receivable in cash from: (A) Employers.....	2a(1)(A)	1427646	
(B) Participants.....	2a(1)(B)	4526575	
(C) Others (including rollovers).....	2a(1)(C)	427909	
(2) Noncash contributions.....	2a(2)		
(3) Total contributions. Add lines 2a(1)(A), (B), (C), and line 2a(2).....	2a(3)		6382130
<b>b Earnings on investments:</b>			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit).....	2b(1)(A)	1654	
(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)	23770	
(F) Other.....	2b(1)(F)		
(G) Total interest. Add lines 2b(1)(A) through (F).....	2b(1)(G)		25424
(2) Dividends:			
(A) Preferred stock.....	2b(2)(A)		
(B) Common stock.....	2b(2)(B)	17042	
(C) Registered investment company shares (e.g. mutual funds).....	2b(2)(C)	46522	
(D) Total dividends. Add lines 2b(2)(A), (B), and (C).....	2b(2)(D)		63564
(3) Rents.....	2b(3)		
(4) Net gain (loss) on sale of assets:			
(A) Aggregate proceeds.....	2b(4)(A)	927323	
(B) Aggregate carrying amount (see instructions).....	2b(4)(B)	1546335	
(C) Subtract line 2b(4)(B) from line 2b(4)(A) and enter result.....	2b(4)(C)		-619012
(5) Unrealized appreciation (depreciation) of assets:			
(A) Real estate.....	2b(5)(A)		
(B) Other.....	2b(5)(B)	-444498	
(C) Total unrealized appreciation of assets. Add lines 2b(5)(A) and (B).....	2b(5)(C)		-444498

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts .....	2b(6)		-8203661
(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)		-396797
<b>c</b> Other income .....	2c		
<b>d</b> Total income. Add all <b>income</b> amounts in column (b) and enter total .....	2d		-3192850
<b>Expenses</b>			
<b>e</b> Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers .....	2e(1)	3364399	
(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)		3364399
<b>f</b> Corrective distributions (see instructions) .....	2f		
<b>g</b> Certain deemed distributions of participant loans (see instructions) .....	2g		
<b>h</b> Interest expense .....	2h		596
<b>i</b> 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)		
(5) Total administrative expenses. Add lines 2i(1) through (4).....	2i(5)		0
<b>j</b> Total expenses. Add all <b>expense</b> amounts in column (b) and enter total .....	2j		3364995
<b>Net Income and Reconciliation</b>			
<b>k</b> Net income (loss). Subtract line 2j from line 2d.....	2k		-6557845
<b>l</b> 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: LUDWIG KLEWER & RUDNER PLLC

(2) EIN: 36-4538293

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		24228

		Yes	No	Amount
<b>b</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.).....	<b>4b</b>		X	
<b>c</b> 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.) .....	<b>4c</b>		X	
<b>d</b> 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.).....	<b>4d</b>		X	
<b>e</b> Was this plan covered by a fidelity bond?.....	<b>4e</b>	X		500000
<b>f</b> Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty? .....	<b>4f</b>		X	
<b>g</b> 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?.....	<b>4g</b>		X	
<b>h</b> 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?.....	<b>4h</b>		X	
<b>i</b> Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.).....	<b>4i</b>	X		
<b>j</b> 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.).....	<b>4j</b>		X	
<b>k</b> Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?.....	<b>4k</b>		X	
<b>l</b> Has the plan failed to provide any benefit when due under the plan?.....	<b>4l</b>		X	
<b>m</b> If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.).....	<b>4m</b>		X	
<b>n</b> 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.....	<b>4n</b>			

**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 \_\_\_\_\_.

<b>SCHEDULE R</b> <b>(Form 5500)</b>  <small>Department of the Treasury Internal Revenue Service</small>  <small>Department of Labor Employee Benefits Security Administration</small>  <small>Pension Benefit Guaranty Corporation</small>	<b>Retirement Plan Information</b>  This schedule is required to be filed under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6058(a) of the Internal Revenue Code (the Code).  <b>▶ File as an attachment to Form 5500.</b>	<small>OMB No. 1210-0110</small>  <b>2022</b>  <b>This Form is Open to Public Inspection.</b>
--	---	---

For calendar plan year 2022 or fiscal plan year beginning 01/01/2022 and ending 12/31/2022

<b>A</b> Name of plan <u>ATRIA WEALTH SOLUTIONS 401(K) PLAN</u>	<b>B</b> Three-digit plan number (PN) ▶	<u>001</u>
<b>C</b> Plan sponsor's name as shown on line 2a of Form 5500 <u>CUSO FINANCIAL SERVICES, L.P.</u>	<b>D</b> Employer Identification Number (EIN) <u>33-0731851</u>	

<b>Part I</b>	<b>Distributions</b>
---------------	----------------------

**All references to distributions relate only to payments of benefits during the plan year.**

**1** Total value of distributions paid in property other than in cash or the forms of property specified in the instructions..... 

1	0
---	---

**2** Enter the EIN(s) of payor(s) who paid benefits on behalf of the plan to participants or beneficiaries during the year (if more than two, enter EINs of the two payors who paid the greatest dollar amounts of benefits):  
 EIN(s): 91-1985396 62-0951563

**Profit-sharing plans, ESOPs, and stock bonus plans, skip line 3.**

**3** Number of participants (living or deceased) whose benefits were distributed in a single sum, during the plan year..... 

3	
---	--

<b>Part II</b>	<b>Funding Information</b> (If the plan is not subject to the minimum funding requirements of section 412 of the Internal Revenue Code or ERISA section 302, skip this Part.)
----------------	---

**4** Is the plan administrator making an election under Code section 412(d)(2) or ERISA section 302(d)(2)? .....  Yes  No  N/A  
**If the plan is a defined benefit plan, go to line 8.**

**5** If a waiver of the minimum funding standard for a prior year is being amortized in this plan year, see instructions and enter the date of the ruling letter granting the waiver. **Date:** Month \_\_\_\_\_ Day \_\_\_\_\_ Year \_\_\_\_\_  
**If you completed line 5, complete lines 3, 9, and 10 of Schedule MB and do not complete the remainder of this schedule.**

<b>6 a</b> Enter the minimum required contribution for this plan year (include any prior year accumulated funding deficiency not waived).....	<b>6a</b>	
<b>b</b> Enter the amount contributed by the employer to the plan for this plan year.....	<b>6b</b>	
<b>c</b> Subtract the amount in line 6b from the amount in line 6a. Enter the result (enter a minus sign to the left of a negative amount).....	<b>6c</b>	

**If you completed line 6c, skip lines 8 and 9.**

**7** Will the minimum funding amount reported on line 6c be met by the funding deadline? .....  Yes  No  N/A

**8** If a change in actuarial cost method was made for this plan year pursuant to a revenue procedure or other authority providing automatic approval for the change or a class ruling letter, does the plan sponsor or plan administrator agree with the change? .....  Yes  No  N/A

<b>Part III</b>	<b>Amendments</b>
-----------------	-------------------

**9** If this is a defined benefit pension plan, were any amendments adopted during this plan year that increased or decreased the value of benefits? If yes, check the appropriate box. If no, check the "No" box.....  Increase  Decrease  Both  No

<b>Part IV</b>	<b>ESOPs</b> (see instructions). If this is not a plan described under section 409(a) or 4975(e)(7) of the Internal Revenue Code, skip this Part.
----------------	---

**10** Were unallocated employer securities or proceeds from the sale of unallocated securities used to repay any exempt loan?.....  Yes  No

**11 a** Does the ESOP hold any preferred stock?.....  Yes  No

**b** If the ESOP has an outstanding exempt loan with the employer as lender, is such loan part of a "back-to-back" loan? (See instructions for definition of "back-to-back" loan.).....  Yes  No

**12** Does the ESOP hold any stock that is not readily tradable on an established securities market?.....  Yes  No

**Part V Additional Information for Multiemployer Defined Benefit Pension Plans**

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

**a** Name of contributing employer \_\_\_\_\_

**b** EIN \_\_\_\_\_ **c** Dollar amount contributed by employer \_\_\_\_\_

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

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

(1) Contribution rate (in dollars and cents) \_\_\_\_\_

(2) Base unit measure:  Hourly  Weekly  Unit of production  Other (specify): \_\_\_\_\_

**a** Name of contributing employer \_\_\_\_\_

**b** EIN \_\_\_\_\_ **c** Dollar amount contributed by employer \_\_\_\_\_

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

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

(1) Contribution rate (in dollars and cents) \_\_\_\_\_

(2) Base unit measure:  Hourly  Weekly  Unit of production  Other (specify): \_\_\_\_\_

**a** Name of contributing employer \_\_\_\_\_

**b** EIN \_\_\_\_\_ **c** Dollar amount contributed by employer \_\_\_\_\_

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

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

(1) Contribution rate (in dollars and cents) \_\_\_\_\_

(2) Base unit measure:  Hourly  Weekly  Unit of production  Other (specify): \_\_\_\_\_

**a** Name of contributing employer \_\_\_\_\_

**b** EIN \_\_\_\_\_ **c** Dollar amount contributed by employer \_\_\_\_\_

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

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

(1) Contribution rate (in dollars and cents) \_\_\_\_\_

(2) Base unit measure:  Hourly  Weekly  Unit of production  Other (specify): \_\_\_\_\_

**a** Name of contributing employer \_\_\_\_\_

**b** EIN \_\_\_\_\_ **c** Dollar amount contributed by employer \_\_\_\_\_

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

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

(1) Contribution rate (in dollars and cents) \_\_\_\_\_

(2) Base unit measure:  Hourly  Weekly  Unit of production  Other (specify): \_\_\_\_\_

**a** Name of contributing employer \_\_\_\_\_

**b** EIN \_\_\_\_\_ **c** Dollar amount contributed by employer \_\_\_\_\_

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

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

(1) Contribution rate (in dollars and cents) \_\_\_\_\_

(2) Base unit measure:  Hourly  Weekly  Unit of production  Other (specify): \_\_\_\_\_

**14** Enter the number of deferred vested and retired participants (inactive participants), as of the beginning of the plan year, whose contributing employer is no longer making contributions to the plan for:

<b>a</b> The current plan year. Check the box to indicate the counting method used to determine the number of inactive participants: <input type="checkbox"/> last contributing employer <input type="checkbox"/> alternative <input type="checkbox"/> reasonable approximation (see instructions for required attachment).....	<b>14a</b>	
<b>b</b> The plan year immediately preceding the current plan year. <input type="checkbox"/> Check the box if the number reported is a change from what was previously reported (see instructions for required attachment) .....	<b>14b</b>	
<b>c</b> The second preceding plan year. <input type="checkbox"/> Check the box if the number reported is a change from what was previously reported (see instructions for required attachment).....	<b>14c</b>	

**15** Enter the ratio of the number of participants under the plan on whose behalf no employer had an obligation to make an employer contribution during the current plan year to:

<b>a</b> The corresponding number for the plan year immediately preceding the current plan year.....	<b>15a</b>	
<b>b</b> The corresponding number for the second preceding plan year.....	<b>15b</b>	

**16** Information with respect to any employers who withdrew from the plan during the preceding plan year:

<b>a</b> Enter the number of employers who withdrew during the preceding plan year .....	<b>16a</b>	
<b>b</b> If line 16a is greater than 0, enter the aggregate amount of withdrawal liability assessed or estimated to be assessed against such withdrawn employers.....	<b>16b</b>	

**17** If assets and liabilities from another plan have been transferred to or merged with this plan during the plan year, check box and see instructions regarding supplemental information to be included as an attachment .....

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

**18** If any liabilities to participants or their beneficiaries under the plan as of the end of the plan year consist (in whole or in part) of liabilities to such participants and beneficiaries under two or more pension plans as of immediately before such plan year, check box and see instructions regarding supplemental information to be included as an attachment .....

**19** If the total number of participants is 1,000 or more, complete lines (a) through (c)

**a** Enter the percentage of plan assets held as:  
 Stock: \_\_\_\_\_% Investment-Grade Debt: \_\_\_\_\_% High-Yield Debt: \_\_\_\_\_% Real Estate: \_\_\_\_\_% Other: \_\_\_\_\_%

**b** Provide the average duration of the combined investment-grade and high-yield debt:  
 0-3 years  3-6 years  6-9 years  9-12 years  12-15 years  15-18 years  18-21 years  21 years or more

**c** What duration measure was used to calculate line 19(b)?  
 Effective duration  Macaulay duration  Modified duration  Other (specify): \_\_\_\_\_

**20 PBGC missed contribution reporting requirements.** If this is a multiemployer plan or a single-employer plan that is not covered by PBGC, skip line 20.

**a** Is the amount of unpaid minimum required contributions for all years from Schedule SB (Form 5500) line 40 greater than zero?  Yes  No

**b** If line 20a is "Yes," has PBGC been notified as required by ERISA sections 4043(c)(5) and/or 303(k)(4)? Check the applicable box:

Yes.

No. Reporting was waived under 29 CFR 4043.25(c)(2) because contributions equal to or exceeding the unpaid minimum required contribution were made by the 30th day after the due date.

No. The 30-day period referenced in 29 CFR 4043.25(c)(2) has not yet ended, and the sponsor intends to make a contribution equal to or exceeding the unpaid minimum required contribution by the 30th day after the due date.

No. Other. Provide explanation \_\_\_\_\_

CUSO FINANCIAL SERVICES, L.P.  
401(k) SAVINGS PLAN

Audited Financial Statements  
and Supplementary Information

For the years ended December 31, 2022 and 2021

---

CUSO FINANCIAL SERVICES, L.P.  
401(k) SAVINGS PLAN

---

INDEX

	<u>Page</u>
Independent Auditor's Report	1 - 3
Statements of Net Assets Available for Benefits	4
Statements of Changes in Net Assets Available for Benefits	5
Notes to Financial Statements	6 - 10
Supplemental Schedules:	
Schedule H, Line 4a – Schedule of Delinquent Participant Contributions	12
Schedule H, Line 4i – Schedule of Assets (Held at End of Year)	13 - 19

INDEPENDENT AUDITOR'S REPORT

To the Participants and Beneficiaries  
CUSO Financial Services, L.P. 401(k) Savings Plan

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

We have performed audits of the accompanying financial statements of the CUSO Financial Services, L.P. 401(k) Savings 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 CUSO Financial Services, L.P. 401(k) Savings Plan 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 a certification from a qualified institution as of and for the years ended December 31, 2022 and 2021, stating that the certified investment information, as described in Note 7 to the financial statements, is complete and accurate.

**Opinion**

In our opinion, based on our audit and on the procedures performed as described in the Auditor's Responsibilities for the Audits 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).

**Basis for Opinion**

We conducted our audits in accordance with auditing standards generally accepted in the United States of America. Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audits of the Financial Statements section of our report. We are required to be independent of the CUSO Financial Services, L.P. 401(k) Savings 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.



## INDEPENDENT AUDITOR'S REPORT, Continued

### **Responsibilities of Management**

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 CUSO Financial Services, L.P. 401(k) Savings 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 Audits 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 generally accepted auditing standards 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 generally accepted auditing standards, we:

- Exercise professional judgment and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the CUSO Financial Services, L.P. 401(k) Savings 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 CUSO Financial Services, L.P. 401(k) Savings Plan's ability to continue as a going concern for a reasonable period of time.

## INDEPENDENT AUDITOR'S REPORT, Continued

### **Auditor's Responsibilities for the Audits of the Financial Statements, Continued**

Our audits 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.

### **Supplementals Schedules Required by ERISA**

The supplemental schedules, Schedule H, Line 4a – Schedule of Delinquent Participant Contributions, and Schedule H, Line 4i – Schedule of Assets (Held at End of Year) as of December 31, 2022, are presented for purposes of additional analysis and are not a required part of the financial statements but is supplementary information required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information included in the supplemental schedules, other than that agreed to or derived from the certified investment information, has been subjected to auditing procedures applied in the audit of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with 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, is presented, in all material respects, in conformity with the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.
- the information in the supplemental schedule related to assets held by and certified to by a qualified institution agrees to or is derived from, in all material respects, the information prepared and certified by an institution that management determined meets the requirements of ERISA Section 103(a)(3)(C).

*Luoma Klewer + Rubner PLLC*

October 16, 2023

CUSO FINANCIAL SERVICES, L.P.  
401(k) SAVINGS PLAN

STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS  
December 31, 2022 and 2021

	2022	2021
<u>ASSETS</u>		
Cash and cash equivalents	\$ 815,745	\$ 1,377,255
Investments, at fair value	41,734,184	47,615,568
Notes receivable from participants	407,432	524,106
Contributions receivable:		
Employer contribution receivable	238	213
Employee contribution receivable	1,914	106
Total contributions receivable	2,152	319
Total assets	42,959,513	49,517,248
<u>LIABILITIES</u>		
Other liabilities	10,185	10,075
Total liabilities	10,185	10,075
Total assets and net assets reflecting investments at fair value	\$ 42,949,328	\$ 49,507,173

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

CUSO FINANCIAL SERVICES, L.P.  
401(k) SAVINGS PLAN

STATEMENTS OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS  
For the years ended December 31, 2022 and 2021

	2022	2021
Additions to net assets attributed to:		
Investment (loss) income:		
Net change in fair value of investments	\$ (9,663,968)	\$ 5,610,002
Interest and dividend income	65,218	129,382
Net investment (loss) income	(9,598,750)	5,739,384
Interest income on notes receivable from participants	23,770	28,001
Contributions:		
Contributions by employer	1,427,646	1,305,939
Contributions by participants	4,526,575	4,070,496
Rollover contributions	427,909	761,880
Total contributions	6,382,130	6,138,315
Total (reductions) additions	(3,192,850)	11,905,700
Deductions from net assets attributed to:		
Benefits paid to participants	3,364,399	7,157,919
Administrator fees	-	10,075
Other expenses	596	920
Total deductions	3,364,995	7,168,914
Net change	(6,557,845)	4,736,786
Net assets available for benefits:		
Beginning of year	49,507,173	44,770,387
End of year	\$ 42,949,328	\$ 49,507,173

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

CUSO FINANCIAL SERVICES, L.P.  
401(k) SAVINGS PLAN

NOTES TO FINANCIAL STATEMENTS  
For the years ended December 31, 2022 and 2021

1. Description of Plan

The following description of the CUSO Financial Services, L.P. (Company) 401(k) Savings Plan (Plan) provides only general information. Participants should refer to the Plan agreement for a more complete description of the Plan's provisions.

General

The Plan is a defined contribution plan covering substantially all employees of the Company. Employees are eligible to make elective deferrals after completing 30 days of employment. Employees are eligible to receive discretionary employer matching contributions after completing one year of service. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA). For purposes of the Plan, the Company includes employees of the following participating employers of a controlled group of corporations:

CUSO Financial Services, L.P.  
Sorrento Pacific Financial, LLC  
Cadaret, Grant & Co., Inc.  
Cadaret, Grant Agency  
Atria Wealth Solutions, Inc.  
NEXT Financial Group, Inc.  
Western International Securities, Inc.  
SCF Securities, Inc.

Contributions

Each year participants may contribute pretax annual compensation as defined in the Plan agreement. Participants may also make Roth contributions to the Plan. In addition, participants may contribute amounts representing distributions from other qualified defined benefit or contribution plans. Participants direct the investment of the contributions into various investment options offered by the Plan. The Company may make a discretionary matching contribution to the Plan. For the years ended December 31, 2022 and 2021, the Company made matching contributions of \$1,427,646 and \$1,305,939, respectively. Contributions are subject to certain limitations imposed by the Internal Revenue Service (IRS).

Participant Accounts

Each participant's account is credited with the participant's contribution, an allocation of the Company's contribution and Plan earnings and charged with an allocation of administrative expenses. Allocations are based on participant earnings or account balances, as defined. The benefit to which a participant is entitled is the benefit that can be provided from the participant's account.

Vesting

Participants are immediately vested in their voluntary contributions plus actual earnings thereon. Vesting in the remainder of their accounts is based on years of continuous service. A participant is 20% vested after two years of service, 40% vested after three years of service, 70% vested after four years of service and 100% vested after five years of service.

Secure Act 2.0

On December 23, 2022, Congress passed the Consolidated Appropriations Act of 2023, which included SECURE Act 2.0. SECURE Act 2.0 contains over 90 new retirement provisions, with varying effective dates through 2027. Since SECURE Act 2.0 provisions include both required and optional elements, the plan administrator will determine the optional provision to elect and amend the Plan document accordingly. Most of the significant provisions will become effective in 2024 and thereafter. Accordingly, there is no material impact to the Plan's 2022 financial statements.

See independent auditor's report.

CUSO FINANCIAL SERVICES, L.P.  
401(k) SAVINGS PLAN

NOTES TO FINANCIAL STATEMENTS  
For the years ended December 31, 2022 and 2021

1. Description of Plan, Continued

Notes Receivable from Participants

Participants may borrow from their fund accounts a minimum of \$1,000 up to a maximum of \$50,000 or 50% of their balance, whichever is less. Loan terms may not exceed five years unless the loan proceeds are applied toward the purchase of a primary residence. In that case, the term of the loan may be for the term of the mortgage. The loans are secured by the balance in the participant's account and bear interest at rates ranging between 4.25% and 8.00%, which is commensurate with local prevailing rates as determined by the plan administrator. Principal and interest are paid ratably through payroll deductions.

Administrative Expenses

The Plan allows certain administrative expenses to be paid from Plan assets.

Payment of Benefits

On termination of service due to death, disability or retirement, a participant may elect to receive either a lump-sum amount equal to the value of the participant's vested interest in his or her account, or annual installments over a period of years not exceeding the participant's normal life expectancy or the normal joint life expectancy of the participant and designated beneficiary. Account balances that do not exceed \$5,000 will be distributed to the participant's beneficiary in the form of a lump-sum distribution.

Forfeited Accounts

Forfeited non-vested account balances may be used to pay administrative expenses and/or reduce future employer contributions. At December 31, 2022 and 2021, there was \$251,366 and \$194,163, respectively, in forfeited nonvested accounts. Forfeitures in the amount of \$-0- and \$138,527 were used to reduce employer contributions during the years ended December 31, 2022 and 2021, respectively. There were no forfeitures used to pay administrative expenses during the years ended December 31, 2022 and 2021.

2. Summary of Significant Accounting Policies

Basis of Accounting

The financial statements of the Plan are prepared using the accrual method of accounting.

Estimates

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

Investment Valuation and Income Recognition

The Plan's investments are reported at fair value. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. See Note 5 for a discussion of fair value measurements.

Purchases and sales of securities are recorded on a trade-date basis. Dividends are recorded on the ex-dividend date. Net change includes the Plan's gains and losses on investments bought and sold as well as held during the year.

See independent auditor's report.

CUSO FINANCIAL SERVICES, L.P.  
401(k) SAVINGS PLAN

NOTES TO FINANCIAL STATEMENTS  
For the years ended December 31, 2022 and 2021

2. Summary of Significant Accounting Policies, Continued

Notes Receivable from Participants

Notes receivable from participants are reported at their unpaid principal balances plus any accrued but unpaid interest.

Payment of Benefits

Benefits are recorded when paid.

Risks and Uncertainties

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

3. Plan Termination

The Company has the right under the Plan to discontinue its contributions at any time. Although it has not expressed any intent to do so, the Company also has the right to terminate the Plan subject to the provisions of ERISA. In the event of Plan termination, participants will become 100% vested in their accounts.

4. Income Tax Status

The IRS has determined and informed the Company, by a letter dated June 30, 2020, that the Plan and related trust, as amended, are designed in accordance with applicable sections of the Internal Revenue Code (IRC). The Plan administrator and the Plan's tax counsel believe that the Plan is designed and currently being operated in compliance with the applicable requirements of the IRC. Therefore, no provision for income taxes has been included in the Plan's financial statements.

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 Plan has taken an uncertain position that more likely than not would not be sustained upon examination by the IRS. As of December 31, 2022, management is not aware of any uncertain tax positions that are potentially material. The Plan is subject to routine audits by taxing jurisdictions. However, there are currently no audits in progress for any tax periods.

5. Fair Value Measurements

The Financial Accounting Standards Board has established 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 the fair value hierarchy are described as follows:

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

Level 2: Inputs to the valuation methodology include:

- Quoted prices for similar assets or liabilities in active markets;
- Quoted prices for identical or similar assets or liabilities in inactive markets;

See independent auditor's report.

CUSO FINANCIAL SERVICES, L.P.  
401(k) SAVINGS PLAN

NOTES TO FINANCIAL STATEMENTS  
For the years ended December 31, 2022 and 2021

5. Fair Value Measurements, Continued

- Inputs other than quoted prices that are observable for the asset or liability;
- Inputs that are derived principally from or corroborated by observable market data by correlation or other means.

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

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

The asset 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.

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.

*Common/collective Trusts:* Valued at the net asset value based on the market value of its underlying investments.

*Common stock, corporate debt instruments and government debt instruments:* Valued at the closing price reported on the active market on which the individual securities are traded.

*Mutual funds:* Valued at the net asset value of shares held by the Plan at year end.

The preceding methods described may produce a fair value calculation that may not be indicative of net realizable value or reflective of future fair 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 the 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's investment assets at fair value:

	Investment Assets at Fair Value as of December 31, 2022			
	Level 1	Level 2	Level 3	Total
Common/collective trusts	\$ -	\$ 38,604,952	\$ -	\$ 38,604,952
Mutual funds	1,436,242	-	-	1,436,242
Common stock	1,692,990	-	-	1,692,990
Total investments	<u>\$ 3,129,232</u>	<u>\$ 38,604,952</u>	<u>\$ -</u>	<u>\$ 41,734,184</u>

  

	Investment Assets at Fair Value as of December 31, 2021			
	Level 1	Level 2	Level 3	Total
Common/collective trusts	\$ -	\$ 43,727,322	\$ -	\$ 43,727,322
Mutual funds	1,792,604	-	-	1,792,604
Common stock	2,095,642	-	-	2,095,642
Total investments	<u>\$ 3,888,246</u>	<u>\$ 43,727,322</u>	<u>\$ -</u>	<u>\$ 47,615,568</u>

See independent auditor's report.

CUSO FINANCIAL SERVICES, L.P.  
401(k) SAVINGS PLAN

NOTES TO FINANCIAL STATEMENTS  
For the years ended December 31, 2022 and 2021

6. Agreements and Transactions with Parties-in-Interest

Fees paid by the Company on behalf of the Plan for legal, accounting and other services rendered to the Plan were based upon customary and reasonable rates for such services, as determined by the Plan's trustees.

7. Information Prepared and Certified by Custodian

The following information included in the accompanying financial statements and supplemental schedule was obtained from data that has been prepared and certified to as complete and accurate by the custodian.

	2022	2021
Cash and cash equivalents	\$ -	\$ 209,590
Investments, at fair value:		
Common/collective Trusts	\$ 38,604,952	43,727,322
Notes receivable from participants	\$ 407,432	\$ 524,106
Change in fair value of investments	\$ (8,268,283)	\$ 5,142,393
Interest income on notes receivable from participants	\$ 23,770	\$ 28,001

8. Prohibited Transactions

During the year ended December 31, 2022, the Company inadvertently failed to deposit \$24,228 of participant contributions within the required timeframe as stated by the Department of Labor (DOL). The amount was corrected during the year ended December 31, 2022. The DOL considers late deposits to be nonexempt prohibited transactions.

9. Subsequent Events

The Plan was amended effective September 1, 2023. With that amendment, the employer for the Plan was changed from CUSO Financial Services, L.P. to Atria Wealth Solutions, Inc., and CUSO Financial Services, L.P. became a participating employer. In addition, and effective September 1, 2023, Atria Wealth Solutions purchased Grove Point Financial, LLC, and Grove Point Financial, LLC became a participating employer in the Plan.

The Company was unaware of any additional subsequent events as of October 16, 2023, the date the financial statements were available to be issued.

\See independent auditor's report.

SUPPLEMENTAL SCHEDULES

CUSO FINANCIAL SERVICES, L.P.  
 401(k) SAVINGS PLAN  
 EIN: 33-0731851  
 Plan Number 001

SCHEDULE H, LINE 4a – SCHEDULE OF DELINQUENT PARTICIPANT CONTRIBUTIONS  
 For the year ended December 31, 2022

Participant Contributions Transferred Late to the Plan	Check Here if Late Notes Receivable Repayments are Included	Total that Constitute Nonexempt Prohibited Transactions	
		Contributions not Corrected	Contributions Corrected Outside VFCP
\$ 561		\$ -	\$ 561
1,495		-	1,495
10		-	10
136		-	136
19,027		-	19,027
113		-	113
<u>2,886</u>		<u>-</u>	<u>2,886</u>
<u>\$ 24,228</u>		<u>\$ -</u>	<u>\$ 24,228</u>

Supplementary Information.  
 See independent auditor's report.

CUSO FINANCIAL SERVICES, L.P.  
401(k) SAVINGS PLAN  
EIN: 33-0731851  
Plan Number 001

SCHEDULE H, LINE 4i – SCHEDULE OF ASSETS (HELD AT END OF YEAR)  
December 31, 2022

(a)	(b)	Identity of Issue, Borrower, Lessor or Similar Party	(c)	Description of Investment	(e)	Current Value
		Cash and cash equivalents		Interest-bearing Cash	\$	815,745
		Investments:				
*		AT US Large Cap Index		Common/Collective Trusts		7,030,089
*		AT LifeStyle Moderately Aggressive		Common/Collective Trusts		3,938,881
*		AT Large Cap Disciplined Value		Common/Collective Trusts		3,456,428
*		AT LifeStyle Aggressive		Common/Collective Trusts		2,940,000
*		AT Stable Value II		Common/Collective Trusts		2,386,973
*		AT US Growth Opportunities (Smith Group)		Common/Collective Trusts		1,799,350
*		AT Large Cap Quality Growth		Common/Collective Trusts		1,750,387
*		AT SMID Value (AllianceBernstein)		Common/Collective Trusts		1,685,743
*		AT SMID Diversified Growth (Frontier)		Common/Collective Trusts		1,642,495
*		AT LifeStyle Moderately Conservative		Common/Collective Trusts		1,516,559
*		AT US Small Cap Index		Common/Collective Trusts		1,246,483
*		AT/DFA U.S. Core Equity I		Common/Collective Trusts		1,192,619
*		AT International Disciplined Value		Common/Collective Trusts		1,013,715
*		AT Global Infrastructure		Common/Collective Trusts		961,905
*		AT LifeStyle Conservative		Common/Collective Trusts		815,217
*		AT International Equity Index		Common/Collective Trusts		805,514
*		AT/Vanguard Target Retirement 2025		Common/Collective Trusts		779,923
*		AT US Core Bond		Common/Collective Trusts		741,080
*		AT LifeStyle Moderate		Common/Collective Trusts		600,933
*		AT/Vanguard Target Retirement 2020		Common/Collective Trusts		519,451
*		AT US Government Securities (C.S. McKee)		Common/Collective Trust		629,179
*		AT/Vanguard Target Retirement 2030		Common/Collective Trust		220,636
*		AT/Vanguard Target Retirement 2040		Common/Collective Trust		171,169
*		AT/Vanguard Target Retirement 2055		Common/Collective Trust		170,818
*		AT/Vanguard Target Retirement 2065		Common/Collective Trust		165,648
*		AT/Vanguard Target Retirement 2035		Common/Collective Trust		162,200
		Netflix		Common Stock		147,440
*		AT/Vanguard Target Retirement 2050		Common/Collective Trust		138,469
		Tesla		Common Stock		137,962
		American Washington Mutual Investors Fd Class R5		Mutual Fund		130,691
		Nike Inc Cl B		Common Stock		117,010
		American Growth Funda of Am Class R5		Mutual Fund		112,948
		Principal Blue Chip Fund Institutional Class		Mutual Fund		109,606
		Raytheon		Common Stock		105,966
		Nvidia Corp Com		Common Stock		86,076
		Apple Inc Com		Common Stock		80,757

Supplementary Information.  
See independent auditor's report.

CUSO FINANCIAL SERVICES, L.P.  
401(k) SAVINGS PLAN  
EIN: 33-0731851  
Plan Number 001

SCHEDULE H, LINE 4i – SCHEDULE OF ASSETS (HELD AT END OF YEAR), Continued  
December 31, 2022

(a)	(b)	Identity of Issue, Borrower, Lessor or Similar Party	(c)	Description of Investment	(e)	Current Value
*		AT/Vanguard Target Retirement 2045		Common/Collective Trust		77,836
		Schwab Straegic Tr		Mutual Fund		74,907
		Spdr Dow Jones Indl Average Etf Tr Unit Ser 1		Mutual Fund		72,230
		Mastercard		Common Stock		69,546
		American New Perspective Fund Class R5		Mutual Fund		68,011
		Spdr S&P 500 Etf Tr Tr Unit		Mutual Fund		66,278
		American Balanced Fund Class RS		Mutual Fund		63,098
		American New Economy Fund Class R5		Mutual Fund		59,051
		Columbia Seligman Communications and Info		Mutual Fund		58,248
		American Mutual Fund		Mutual Fund		53,480
		Micron Tech		Common Stock		49,980
		Wells Fargo & Co New Com		Common Stock		49,548
		Amazon Com Inc		Common Stock		48,468
		JP Morgan Chase & Co		Common Stock		43,046
		American Funds 2030 Target Date		Mutual Fund		41,075
		Innovator Efts Tr Us Equity Pwr Buffer-S-November		Mutual Fund		40,757
		Franklin Dynatech		Mutual Fund		40,054
		John Hancock Multimgr Lifestyle Growth Class A		Mutual Fund		39,267
		Costco		Common Stock		38,346
		Innovator Efts Tr Us Equity Pwr Buffer-S-September		Mutual Fund		36,566
		Berkshire Hathaway		Common Stock		34,906
		Bank Amer Corp Com		Common Stock		33,517
		First Trust Etf Fd VIII Deep Buffer November		Mutual Fund		32,670
		Wells Fargo		Common Stock		31,955
*		AT/Vanguard Target Retirement 2060		Common/Collective Trust		31,780
		Advanced Micro Devised Inc Com		Common Stock		27,981
		Invesco QQQ		Mutual Fund		27,959
		Danaher Corp		Common Stock		26,542
		Pfizer		Common Stock		26,132
		Vanek Vectors Etf Tr Morningstar Wide Moat Etf		Mutual Fund		25,235
		American Growth Fund of Am Class F2		Mutual Fund		23,898
		Digitalocean		Common Stock		22,363
		SEI Aggressive Strategy Fund		Mutual Fund		22,300
		Exxon		Common Stock		22,060
		Starbucks		Common Stock		19,840
		Spdr Ser Tr Nyse Tech		Mutual Fund		19,374
		Carnival Corp		Common Stock		19,344
		Microsoft Corp		Common Stock		18,706
		MSIF Global Opportunity Class I		Mutual Fund		17,110
		Ford Motor Co Del Com Par		Common Stock		16,422
		Cleveland Cliffs Inc		Common Stock		16,400

Supplementary Information.  
See independent auditor's report.

CUSO FINANCIAL SERVICES, L.P.  
401(k) SAVINGS PLAN  
EIN: 33-0731851  
Plan Number 001

SCHEDULE H, LINE 4i – SCHEDULE OF ASSETS (HELD AT END OF YEAR), Continued  
December 31, 2022

(a)	(b)	Identity of Issue, Borrower, Lessor or Similar Party	(c)	Description of Investment	(e)	Current Value
		Bristol Myers		Common Stock		14,390
		Victory Cap Hldgs Inc Del Cl A		Common Stock		14,086
		Disney		Common Stock		14,075
		Boeing		Common Stock		13,906
*		AT/Vanguard Target Retirement Income		Common/Collective Trust		13,471
		Pacific Portfolio Agressive		Mutual Fund		13,399
		ARK Etf Tr Innovation		Mutual Fund		13,308
		Southwest Airlines		Common Stock		12,795
		Meta Platforms		Common Stock		12,034
		Pioneer Nat Res		Common Stock		11,420
		Abbot Labs		Common Stock		10,979
		General Electric Co Com		Common Stock		10,977
		Novavax Inc		Common Stock		10,958
		Northern Lts Fd Tr IV Main Sector		Mutual Fund		10,915
		Northrup Grumman		Common Stock		10,912
		Franklin Income Class C		Mutual Fund		10,159
		Vanguard Index S&P		Mutual Fund		9,228
		Nano X Imaging		Common Stock		8,376
		Transamerica Asset Allocation Growth Class A		Mutual Fund		8,332
		Intel		Common Stock		8,036
		Inovio Pharmaceuticals		Common Stock		7,964
		Activision Blizzard		Common Stock		7,655
		Vanguard Index Total stock		Mutual Fund		7,648
		Hologic Inc		Common Stock		7,481
		Lord Abbett Short Duration Income Class A		Mutual Fund		7,411
		Phillips 66		Common Stock		7,367
		Lockheed Martin		Common Stock		7,297
		Ltc Pptys Inc		Common Stock		7,106
		Global-E Online		Common Stock		7,100
		ishares Tr Semiconductor		Mutual Fund		6,960
		Transamerica Asset Allocation Moderate Cl A		Mutual Fund		6,888
		Astrazeneca		Common Stock		6,780
		Vale S A Adr		Common Stock		6,364
		Rio Tinto Plc		Common Stock		6,339
		General Dynamics		Common Stock		6,203
		American Balanced Fund Class A		Mutual Fund		5,732
		Asana Inc		Common Stock		5,508
		Pure Storage		Common Stock		5,352
		United Sts Oil Fd Lp Units		Mutual Fund		5,258
		Visa		Common Stock		5,233
		Fidelity Otc Porfolio		Mutual Fund		5,161

Supplementary Information.  
See independent auditor's report.

CUSO FINANCIAL SERVICES, L.P.  
401(k) SAVINGS PLAN  
EIN: 33-0731851  
Plan Number 001

SCHEDULE H, LINE 4i – SCHEDULE OF ASSETS (HELD AT END OF YEAR), Continued  
December 31, 2022

(a)	(b)	Identity of Issue, Borrower, Lessor or Similar Party	(c)	Description of Investment	(e)	Current Value
		Jumia Tech		Common Stock		5,136
		Fidelity Adv Growth Opp		Mutual Fund		4,899
		Invesco Etf Tr II S&P 500 Low Volatility		Mutual Fund		4,729
		Roku		Common Stock		4,680
		Spdr S&P 500 Growth		Mutual Fund		4,665
		ishares Tr Core S&P 500 Etf		Mutual Fund		4,611
		Amkor Technology Inc		Common Stock		4,436
		American Tower Reit		Common Stock		4,340
		Etsy Inc		Common Stock		4,312
		Ondas Holdings		Common Stock		4,258
		Delta		Common Stock		4,107
		Calvert Global Water Fund Class A		Mutual Fund		4,032
		Livent Corp		Common Stock		3,974
		Calvert Global Alternative Energy		Mutual Fund		3,969
		Amgen Inc		Common Stock		3,940
		Spirit Airlines		Common Stock		3,896
		Spdr S&P 500 Value		Mutual Fund		3,889
		American Airlines		Common Stock		3,816
		ishares Tr Us Basic Materials		Mutual Fund		3,743
		Fixker Inc		Common Stock		3,635
		Moderna Inc		Common Stock		3,592
		American Growth Fund of Am Class A		Mutual Fund		3,556
		Alibaba		Common Stock		3,524
		Citigroup Inc		Common Stock		3,523
		Select Sector Spdr Energy		Mutual Fund		3,411
		Fidelity Adv Small Cap		Mutual Fund		3,389
		Invesco Etf Tr II NASDAQ 100 Etf		Mutual Fund		3,286
		Sarepta Therapeutics		Common Stock		3,239
		MSIF Global Opportunity Class A		Mutual Fund		3,057
		Coca Cola Company		Common Stock		3,053
		Honda		Common Stock		3,040
		AT&T		Common Stock		2,982
		Vanguard Scottsdale Russell 2000		Mutual Fund		2,885
		American Balanced Fund Class F		Mutual Fund		2,771
		Invictus Energy		Common Stock		2,753
		T Rowe Price Global Tech		Mutual Fund		2,594
		ishares Core Msci Eafe		Mutual Fund		2,589
		Ferrari		Common Stock		2,586
		Halliburton		Common Stock		2,558
		Vanguard Info Tech		Mutual Fund		2,555
		Nokia Corp Sponsored Adr		Common Stock		2,552

Supplementary Information.  
See independent auditor's report.

CUSO FINANCIAL SERVICES, L.P.  
401(k) SAVINGS PLAN  
EIN: 33-0731851  
Plan Number 001

SCHEDULE H, LINE 4i – SCHEDULE OF ASSETS (HELD AT END OF YEAR), Continued  
December 31, 2022

(a)	(b)	Identity of Issue, Borrower, Lessor or Similar Party	(c)	Description of Investment	(e)	Current Value
		ishares Tr Msci Acwi Etf		Mutual Fund		2,546
		Two Hbrs Inv Corp		Common Stock		2,476
		Doordash		Common Stock		2,441
		Five9 Inc		Common Stock		2,375
		McDonalds		Common Stock		2,372
		Zoom		Common Stock		2,303
		Verizon Communications Com		Common Stock		2,246
		Dropbox		Common Stock		2,238
		Zillow		Common Stock		2,185
		General Mills		Common Stock		2,138
		Walmart		Common Stock		2,127
		Morgan Stanley Com New		Common Stock		2,126
		Elastin		Common Stock		2,060
		Hawaiian Holdings		Common Stock		2,052
		Lucid Group Inc		Common Stock		2,049
		Robinhood Mkts		Common Stock		2,035
		Salesforce.com		Common Stock		1,989
		MFS Growth Fund Class A		Mutual Fund		1,985
		Alps Etf		Mutual Fund		1,820
		Paypal Holdings		Common Stock		1,781
		Alphabet Class C		Common Stock		1,775
		Nio Inc		Common Stock		1,745
		MFS Growth Fund Class I		Mutual Fund		1,726
		Invesco Global Opp		Mutual Fund		1,637
		T Rowe Price Blue Chip		Mutual Fund		1,624
		Clean Energy Fuels		Common Stock		1,560
		Ocado Group		Common Stock		1,536
		Kroger		Common Stock		1,516
		BP Plc Spons Adr		Common Stock		1,467
		ishares Tr Core S&P US Growth		Mutual Fund		1,467
		Brandywineglobal Diversified		Mutual Fund		1,440
		T Rowe Price Target 2065		Mutual Fund		1,391
		Workday Inc		Common Stock		1,339
		Chargepoint		Common Stock		1,308
		Vanguard Index Fds Mid-Cap Growth		Mutual Fund		1,300
		Etf Managers Tr		Mutual Fund		1,278
		Franklin International Growth		Mutual Fund		1,187
		Innoviz Tech		Common Stock		1,179
		Archer Aviation		Common Stock		1,176
		Franklin High Income Fund		Mutual Fund		1,136
		Magnite Inc		Common Stock		1,112

Supplementary Information.  
See independent auditor's report.

CUSO FINANCIAL SERVICES, L.P.  
401(k) SAVINGS PLAN  
EIN: 33-0731851  
Plan Number 001

SCHEDULE H, LINE 4i – SCHEDULE OF ASSETS (HELD AT END OF YEAR), Continued  
December 31, 2022

(a)	(b)	Identity of Issue, Borrower, Lessor or Similar Party	(c)	Description of Investment	(e)	Current Value
		DocuSign Inc		Common Stock		1,108
		Plug Pwr		Common Stock		1,039
		Luminar Tech		Common Stock		990
		Las Vegas Sands		Common Stock		961
		Epr Pptys Com		Common Stock		943
		Fidelity Adv Health Care		Mutual Fund		888
		Invesco Emerging Mkts Innovators		Mutual Fund		853
		Take-two Interactive Software		Common Stock		833
		Delaware Ivy Small Cap Core Fund Class I		Mutual Fund		785
		Sorrento Therapeutics		Common Stock		780
		Hyllion Hldgs Corp		Common Stock		749
		Virgin Galactic		Common Stock		696
		Gilead Sciences		Common Stock		687
		Nikola Corp		Common Stock		648
		Palantir Tech		Common Stock		642
		Beam Global Com		Common Stock		629
		Sturm Ruger & Co		Common Stock		607
		Lendingtree		Common Stock		597
		Smart Sh Global		Common Stock		570
		Chevron		Common Stock		538
		Global X Fds Millennial		Mutual Fund		522
		Spdr S&P Bk Etf		Mutual Fund		520
		T Rowe Price Media & Tele & Tech		Mutual Fund		516
		Steakholder Foods Ltd		Common Stock		510
		Iron Mtn Inc		Common Stock		499
		Stryker Corp		Common Stock		489
		Mobilicom Ltd Ads		Common Stock		374
		Invitae Corp		Common Stock		372
		Beyond Meat		Common Stock		369
		MFS Value Fund Class I		Mutual Fund		369
		United Sts Stl Corp		Common Stock		351
		Spdr S&P 500 Regl Bkg Etf		Mutual Fund		338
		Medtronic Inc		Common Stock		311
		Peloton		Common Stock		302
		Aptinyx Inc		Common Stock		285
		Ilika Plc		Common Stock		282
		First Trust Etf		Mutual Fund		238
		Warner Bros Discovery		Common Stock		237
		Draftkings Inc		Common Stock		216
		Vanguard Index Fds Growth Etf		Mutual Fund		213
		Pimco Income Fund Institutional Class		Mutual Fund		212

Supplementary Information.  
See independent auditor's report.

CUSO FINANCIAL SERVICES, L.P.  
401(k) SAVINGS PLAN  
EIN: 33-0731851  
Plan Number 001

SCHEDULE H, LINE 4i – SCHEDULE OF ASSETS (HELD AT END OF YEAR), Continued  
December 31, 2022

(a)	(b)	Identity of Issue, Borrower, Lessor or Similar Party	(c)	Description of Investment	(e)	Current Value
		Rocket Lab Usa Inc		Common Stock		207
		MGM Resorts		Common Stock		201
		Alpha Lithium Corp		Common Stock		198
		Dyadic Int		Common Stock		197
		ishares Tr Austria		Mutual Fund		190
		Wisdomtree Europe Dividend Growth		Mutual Fund		178
		Axon Enterprise		Common Stock		166
		Huntington Bank Shares		Common Stock		155
		Viatis Inc		Common Stock		145
		Cassava Sciences		Common Stock		118
		Oncternal Therapeutics		Common Stock		90
		Village Farms Intl Inc		Common Stock		86
		Aurora Cannabis		Common Stock		47
		Janus Henderson Global Tech & Innovation		Mutual Fund		41
		Contextlogics Inc		Common Stock		34
		Vacasa Inc Cl A		Common Stock		28
		Snap Inc		Common Stock		27
		Archer Aviation Inc Wt Exp Red Exp		Common Stock		17
		Fubotv		Common Stock		16
		Smiledirectclub		Common Stock		1
						<u>42,549,929</u>
*		Notes receivable from participants		4.25% to 8.00%		<u>407,432</u>
						<u>\$ 42,957,361</u>

(a) represents party-in-interest

Column (d) cost information may be omitted when reporting investments of an individual account plan that a participant or beneficiary directed with respect to assets allocated to their account.

Supplementary Information.  
See independent auditor's report.

CUSO FINANCIAL SERVICES, L.P.  
401(k) SAVINGS PLAN  
EIN: 33-0731851  
Plan Number 001

SCHEDULE H, LINE 4i – SCHEDULE OF ASSETS (HELD AT END OF YEAR)  
December 31, 2022

(a)	(b)	Identity of Issue, Borrower, Lessor or Similar Party	(c)	Description of Investment	(e)	Current Value
		Cash and cash equivalents		Interest-bearing Cash	\$	815,745
		Investments:				
*		AT US Large Cap Index		Common/Collective Trusts		7,030,089
*		AT LifeStyle Moderately Aggressive		Common/Collective Trusts		3,938,881
*		AT Large Cap Disciplined Value		Common/Collective Trusts		3,456,428
*		AT LifeStyle Aggressive		Common/Collective Trusts		2,940,000
*		AT Stable Value II		Common/Collective Trusts		2,386,973
*		AT US Growth Opportunities (Smith Group)		Common/Collective Trusts		1,799,350
*		AT Large Cap Quality Growth		Common/Collective Trusts		1,750,387
*		AT SMID Value (AllianceBernstein)		Common/Collective Trusts		1,685,743
*		AT SMID Diversified Growth (Frontier)		Common/Collective Trusts		1,642,495
*		AT LifeStyle Moderately Conservative		Common/Collective Trusts		1,516,559
*		AT US Small Cap Index		Common/Collective Trusts		1,246,483
*		AT/DFA U.S. Core Equity I		Common/Collective Trusts		1,192,619
*		AT International Disciplined Value		Common/Collective Trusts		1,013,715
*		AT Global Infrastructure		Common/Collective Trusts		961,905
*		AT LifeStyle Conservative		Common/Collective Trusts		815,217
*		AT International Equity Index		Common/Collective Trusts		805,514
*		AT/Vanguard Target Retirement 2025		Common/Collective Trusts		779,923
*		AT US Core Bond		Common/Collective Trusts		741,080
*		AT LifeStyle Moderate		Common/Collective Trusts		600,933
*		AT/Vanguard Target Retirement 2020		Common/Collective Trusts		519,451
*		AT US Government Securities (C.S. McKee)		Common/Collective Trust		629,179
*		AT/Vanguard Target Retirement 2030		Common/Collective Trust		220,636
*		AT/Vanguard Target Retirement 2040		Common/Collective Trust		171,169
*		AT/Vanguard Target Retirement 2055		Common/Collective Trust		170,818
*		AT/Vanguard Target Retirement 2065		Common/Collective Trust		165,648
*		AT/Vanguard Target Retirement 2035		Common/Collective Trust		162,200
*		Netflix		Common Stock		147,440
*		AT/Vanguard Target Retirement 2050		Common/Collective Trust		138,469
		Tesla		Common Stock		137,962
		American Washington Mutual Investors Fd Class R5		Mutual Fund		130,691
		Nike Inc Cl B		Common Stock		117,010
		American Growth Funda of Am Class R5		Mutual Fund		112,948
		Principal Blue Chip Fund Institutional Class		Mutual Fund		109,606
		Raytheon		Common Stock		105,966
		Nvidia Corp Com		Common Stock		86,076
		Apple Inc Com		Common Stock		80,757

Supplementary Information.  
See independent auditor's report.

CUSO FINANCIAL SERVICES, L.P.  
401(k) SAVINGS PLAN  
EIN: 33-0731851  
Plan Number 001

SCHEDULE H, LINE 4i – SCHEDULE OF ASSETS (HELD AT END OF YEAR), Continued  
December 31, 2022

(a)	(b)	(c)	(e)
	Identity of Issue, Borrower, Lessor or Similar Party	Description of Investment	Current Value
*	AT/Vanguard Target Retirement 2045	Common/Collective Trust	77,836
	Schwab Straegic Tr	Mutual Fund	74,907
	Spdr Dow Jones Indl Average Etf Tr Unit Ser 1	Mutual Fund	72,230
	Mastercard	Common Stock	69,546
	American New Perspective Fund Class R5	Mutual Fund	68,011
	Spdr S&P 500 Etf Tr Tr Unit	Mutual Fund	66,278
	American Balanced Fund Class RS	Mutual Fund	63,098
	American New Economy Fund Class R5	Mutual Fund	59,051
	Columbia Seligman Communications and Info	Mutual Fund	58,248
	American Mutual Fund	Mutual Fund	53,480
	Micron Tech	Common Stock	49,980
	Wells Fargo & Co New Com	Common Stock	49,548
	Amazon Com Inc	Common Stock	48,468
	JP Morgan Chase & Co	Common Stock	43,046
	American Funds 2030 Target Date	Mutual Fund	41,075
	Innovator Efts Tr Us Equity Pwr Buffer-S-November	Mutual Fund	40,757
	Franklin Dynatech	Mutual Fund	40,054
	John Hancock Multimgr Lifestyle Growth Class A	Mutual Fund	39,267
	Costco	Common Stock	38,346
	Innovator Efts Tr Us Equity Pwr Buffer-S-September	Mutual Fund	36,566
	Berkshire Hathaway	Common Stock	34,906
	Bank Amer Corp Com	Common Stock	33,517
	First Trust Etf Fd VIII Deep Buffer November	Mutual Fund	32,670
	Wells Fargo	Common Stock	31,955
*	AT/Vanguard Target Retirement 2060	Common/Collective Trust	31,780
	Advanced Micro Devised Inc Com	Common Stock	27,981
	Invesco QQQ	Mutual Fund	27,959
	Danaher Corp	Common Stock	26,542
	Pfizer	Common Stock	26,132
	Vanek Vectors Etf Tr Morningstar Wide Moat Etf	Mutual Fund	25,235
	American Growth Fund of Am Class F2	Mutual Fund	23,898
	Digitalocean	Common Stock	22,363
	SEI Aggressive Strategy Fund	Mutual Fund	22,300
	Exxon	Common Stock	22,060
	Starbucks	Common Stock	19,840
	Spdr Ser Tr Nyse Tech	Mutual Fund	19,374
	Carnival Corp	Common Stock	19,344
	Microsoft Corp	Common Stock	18,706
	MSIF Global Opportunity Class I	Mutual Fund	17,110
	Ford Motor Co Del Com Par	Common Stock	16,422
	Cleveland Cliffs Inc	Common Stock	16,400

Supplementary Information.  
See independent auditor's report.

CUSO FINANCIAL SERVICES, L.P.  
401(k) SAVINGS PLAN  
EIN: 33-0731851  
Plan Number 001

SCHEDULE H, LINE 4i – SCHEDULE OF ASSETS (HELD AT END OF YEAR), Continued  
December 31, 2022

(a)	(b)	Identity of Issue, Borrower, Lessor or Similar Party	(c)	Description of Investment	(e)	Current Value
		Bristol Myers		Common Stock		14,390
		Victory Cap Hldgs Inc Del Cl A		Common Stock		14,086
		Disney		Common Stock		14,075
		Boeing		Common Stock		13,906
*		AT/Vanguard Target Retirement Income		Common/Collective Trust		13,471
		Pacific Portfolio Aggressive		Mutual Fund		13,399
		ARK Etf Tr Innovation		Mutual Fund		13,308
		Southwest Airlines		Common Stock		12,795
		Meta Platforms		Common Stock		12,034
		Pioneer Nat Res		Common Stock		11,420
		Abbot Labs		Common Stock		10,979
		General Electric Co Com		Common Stock		10,977
		Novavax Inc		Common Stock		10,958
		Northern Lts Fd Tr IV Main Sector		Mutual Fund		10,915
		Northrup Grumman		Common Stock		10,912
		Franklin Income Class C		Mutual Fund		10,159
		Vanguard Index S&P		Mutual Fund		9,228
		Nano X Imaging		Common Stock		8,376
		Transamerica Asset Allocation Growth Class A		Mutual Fund		8,332
		Intel		Common Stock		8,036
		Inovio Pharmaceuticals		Common Stock		7,964
		Activision Blizzard		Common Stock		7,655
		Vanguard Index Total stock		Mutual Fund		7,648
		Hologic Inc		Common Stock		7,481
		Lord Abbett Short Duration Income Class A		Mutual Fund		7,411
		Phillips 66		Common Stock		7,367
		Lockheed Martin		Common Stock		7,297
		Ltc Pptys Inc		Common Stock		7,106
		Global-E Online		Common Stock		7,100
		ishares Tr Semiconductor		Mutual Fund		6,960
		Transamerica Asset Allocation Moderate Cl A		Mutual Fund		6,888
		Astrazeneca		Common Stock		6,780
		Vale S A Adr		Common Stock		6,364
		Rio Tinto Plc		Common Stock		6,339
		General Dynamics		Common Stock		6,203
		American Balanced Fund Class A		Mutual Fund		5,732
		Asana Inc		Common Stock		5,508
		Pure Storage		Common Stock		5,352
		United Sts Oil Fd Lp Units		Mutual Fund		5,258
		Visa		Common Stock		5,233
		Fidelity Otc Portfolio		Mutual Fund		5,161

Supplementary Information.  
See independent auditor's report.

CUSO FINANCIAL SERVICES, L.P.  
401(k) SAVINGS PLAN  
EIN: 33-0731851  
Plan Number 001

SCHEDULE H, LINE 4i – SCHEDULE OF ASSETS (HELD AT END OF YEAR), Continued  
December 31, 2022

(a)	(b)	Identity of Issue, Borrower, Lessor or Similar Party	(c)	Description of Investment	(e)	Current Value
		Jumia Tech		Common Stock		5,136
		Fidelity Adv Growth Opp		Mutual Fund		4,899
		Invesco Etf Tr II S&P 500 Low Volatility		Mutual Fund		4,729
		Roku		Common Stock		4,680
		Spdr S&P 500 Growth		Mutual Fund		4,665
		ishares Tr Core S&P 500 Etf		Mutual Fund		4,611
		Amkor Technology Inc		Common Stock		4,436
		American Tower Reit		Common Stock		4,340
		Etsy Inc		Common Stock		4,312
		Ondas Holdings		Common Stock		4,258
		Delta		Common Stock		4,107
		Calvert Global Water Fund Class A		Mutual Fund		4,032
		Livent Corp		Common Stock		3,974
		Calvert Global Alternative Energy		Mutual Fund		3,969
		Amgen Inc		Common Stock		3,940
		Spirit Airlines		Common Stock		3,896
		Spdr S&P 500 Value		Mutual Fund		3,889
		American Airlines		Common Stock		3,816
		ishares Tr Us Basic Materials		Mutual Fund		3,743
		Fixker Inc		Common Stock		3,635
		Moderna Inc		Common Stock		3,592
		American Growth Fund of Am Class A		Mutual Fund		3,556
		Alibaba		Common Stock		3,524
		Citigroup Inc		Common Stock		3,523
		Select Sector Spdr Energy		Mutual Fund		3,411
		Fidelity Adv Small Cap		Mutual Fund		3,389
		Invesco Etf Tr II NASDAQ 100 Etf		Mutual Fund		3,286
		Sarepta Therapeutics		Common Stock		3,239
		MSIF Global Opportunity Class A		Mutual Fund		3,057
		Coca Cola Company		Common Stock		3,053
		Honda		Common Stock		3,040
		AT&T		Common Stock		2,982
		Vanguard Scottsdale Russell 2000		Mutual Fund		2,885
		American Balanced Fund Class F		Mutual Fund		2,771
		Invictus Energy		Common Stock		2,753
		T Rowe Price Global Tech		Mutual Fund		2,594
		ishares Core Msci Eafe		Mutual Fund		2,589
		Ferrari		Common Stock		2,586
		Halliburton		Common Stock		2,558
		Vanguard Info Tech		Mutual Fund		2,555
		Nokia Corp Sponsored Adr		Common Stock		2,552

Supplementary Information.  
See independent auditor's report.

CUSO FINANCIAL SERVICES, L.P.  
401(k) SAVINGS PLAN  
EIN: 33-0731851  
Plan Number 001

SCHEDULE H, LINE 4i – SCHEDULE OF ASSETS (HELD AT END OF YEAR), Continued  
December 31, 2022

(a)	(b)	Identity of Issue, Borrower, Lessor or Similar Party	(c)	Description of Investment	(e)	Current Value
		ishares Tr Msci Acwi Etf		Mutual Fund		2,546
		Two Hbrs Inv Corp		Common Stock		2,476
		Doordash		Common Stock		2,441
		Five9 Inc		Common Stock		2,375
		McDonalds		Common Stock		2,372
		Zoom		Common Stock		2,303
		Verizon Communications Com		Common Stock		2,246
		Dropbox		Common Stock		2,238
		Zillow		Common Stock		2,185
		General Mills		Common Stock		2,138
		Walmart		Common Stock		2,127
		Morgan Stanley Com New		Common Stock		2,126
		Elastin		Common Stock		2,060
		Hawaiian Holdings		Common Stock		2,052
		Lucid Group Inc		Common Stock		2,049
		Robinhood Mkts		Common Stock		2,035
		Salesforce.com		Common Stock		1,989
		MFS Growth Fund Class A		Mutual Fund		1,985
		Alps Etf		Mutual Fund		1,820
		Paypal Holdings		Common Stock		1,781
		Alphabet Class C		Common Stock		1,775
		Nio Inc		Common Stock		1,745
		MFS Growth Fund Class I		Mutual Fund		1,726
		Invesco Global Opp		Mutual Fund		1,637
		T Rowe Price Blue Chip		Mutual Fund		1,624
		Clean Energy Fuels		Common Stock		1,560
		Ocado Group		Common Stock		1,536
		Kroger		Common Stock		1,516
		BP Plc Spons Adr		Common Stock		1,467
		ishares Tr Core S&P US Growth		Mutual Fund		1,467
		Brandywineglobal Diversified		Mutual Fund		1,440
		T Rowe Price Target 2065		Mutual Fund		1,391
		Workday Inc		Common Stock		1,339
		Chargepoint		Common Stock		1,308
		Vanguard Index Fds Mid-Cap Growth		Mutual Fund		1,300
		Etf Managers Tr		Mutual Fund		1,278
		Franklin International Growth		Mutual Fund		1,187
		Innoviz Tech		Common Stock		1,179
		Archer Aviation		Common Stock		1,176
		Franklin High Income Fund		Mutual Fund		1,136
		Magnite Inc		Common Stock		1,112

Supplementary Information.  
See independent auditor's report.

CUSO FINANCIAL SERVICES, L.P.  
401(k) SAVINGS PLAN  
EIN: 33-0731851  
Plan Number 001

SCHEDULE H, LINE 4i – SCHEDULE OF ASSETS (HELD AT END OF YEAR), Continued  
December 31, 2022

(a)	(b)	Identity of Issue, Borrower, Lessor or Similar Party	(c)	Description of Investment	(e)	Current Value
		DocuSign Inc		Common Stock		1,108
		Plug Pwr		Common Stock		1,039
		Luminar Tech		Common Stock		990
		Las Vegas Sands		Common Stock		961
		Epr Pptys Com		Common Stock		943
		Fidelity Adv Health Care		Mutual Fund		888
		Invesco Emerging Mkts Innovators		Mutual Fund		853
		Take-two Interactive Software		Common Stock		833
		Delaware Ivy Small Cap Core Fund Class I		Mutual Fund		785
		Sorrento Therapeutics		Common Stock		780
		Hyllion Hldgs Corp		Common Stock		749
		Virgin Galactic		Common Stock		696
		Gilead Sciences		Common Stock		687
		Nikola Corp		Common Stock		648
		Palantir Tech		Common Stock		642
		Beam Global Com		Common Stock		629
		Sturm Ruger & Co		Common Stock		607
		Lendingtree		Common Stock		597
		Smart Sh Global		Common Stock		570
		Chevron		Common Stock		538
		Global X Fds Millennial		Mutual Fund		522
		Spdr S&P Bk Etf		Mutual Fund		520
		T Rowe Price Media & Tele & Tech		Mutual Fund		516
		Steakholder Foods Ltd		Common Stock		510
		Iron Mtn Inc		Common Stock		499
		Stryker Corp		Common Stock		489
		Mobilicom Ltd Ads		Common Stock		374
		Invitae Corp		Common Stock		372
		Beyond Meat		Common Stock		369
		MFS Value Fund Class I		Mutual Fund		369
		United Sts Stl Corp		Common Stock		351
		Spdr S&P 500 Regl Bkg Etf		Mutual Fund		338
		Medtronic Inc		Common Stock		311
		Peloton		Common Stock		302
		Aptinyx Inc		Common Stock		285
		Ilika Plc		Common Stock		282
		First Trust Etf		Mutual Fund		238
		Warner Bros Discovery		Common Stock		237
		Draftkings Inc		Common Stock		216
		Vanguard Index Fds Growth Etf		Mutual Fund		213
		Pimco Income Fund Institutional Class		Mutual Fund		212

Supplementary Information.  
See independent auditor's report.

CUSO FINANCIAL SERVICES, L.P.  
401(k) SAVINGS PLAN  
EIN: 33-0731851  
Plan Number 001

SCHEDULE H, LINE 4i – SCHEDULE OF ASSETS (HELD AT END OF YEAR), Continued  
December 31, 2022

(a)	(b)	Identity of Issue, Borrower, Lessor or Similar Party	(c)	Description of Investment	(e)	Current Value
		Rocket Lab Usa Inc		Common Stock		207
		MGM Resorts		Common Stock		201
		Alpha Lithium Corp		Common Stock		198
		Dyadic Int		Common Stock		197
		ishares Tr Austria		Mutual Fund		190
		Wisdomtree Europe Dividend Growth		Mutual Fund		178
		Axon Enterprise		Common Stock		166
		Huntington Bank Shares		Common Stock		155
		Viatrix Inc		Common Stock		145
		Cassava Sciences		Common Stock		118
		Oncternal Therapeutics		Common Stock		90
		Village Farms Intl Inc		Common Stock		86
		Aurora Cannabis		Common Stock		47
		Janus Henderson Global Tech & Innovation		Mutual Fund		41
		Contextlogics Inc		Common Stock		34
		Vacasa Inc Cl A		Common Stock		28
		Snap Inc		Common Stock		27
		Archer Aviation Inc Wt Exp Red Exp		Common Stock		17
		Fubotv		Common Stock		16
		Smiledirectclub		Common Stock		1
						<u>42,549,929</u>
*		Notes receivable from participants		4.25% to 8.00%		<u>407,432</u>
						<u>\$ 42,957,361</u>

(a) represents party-in-interest

Column (d) cost information may be omitted when reporting investments of an individual account plan that a participant or beneficiary directed with respect to assets allocated to their account.

Supplementary Information.  
See independent auditor's report.

CUSO FINANCIAL SERVICES, L.P.  
 401(k) SAVINGS PLAN  
 EIN: 33-0731851  
 Plan Number 001

SCHEDULE H, LINE 4a – SCHEDULE OF DELINQUENT PARTICIPANT CONTRIBUTIONS  
 For the year ended December 31, 2022

Participant Contributions Transferred Late to the Plan	Check Here if Late Notes Receivable Repayments are Included	Total that Constitute Nonexempt Prohibited Transactions	
		Contributions not Corrected	Contributions Corrected Outside VFCP
\$ 561		\$ -	\$ 561
1,495		-	1,495
10		-	10
136		-	136
19,027		-	19,027
113		-	113
2,886		-	2,886
<u>\$ 24,228</u>		<u>\$ -</u>	<u>\$ 24,228</u>

Supplementary Information.  
 See independent auditor's report.