

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

Part II	Basic Plan Information —enter all requested information										
1a Name of plan SPEND LIFE WISELY COMPANY, INC. EMPLOYEE STOCK OWNERSHIP PLAN WITH 401(K) FEATURES	<table border="1"> <tr> <td>1b Three-digit plan number (PN) ►</td> <td>002</td> </tr> <tr> <td>1c Effective date of plan 01/01/1956</td> <td></td> </tr> <tr> <td>2b Employer Identification Number (EIN) 73-0936842</td> <td></td> </tr> <tr> <td>2c Plan Sponsor's telephone number 580-924-2211</td> <td></td> </tr> <tr> <td>2d Business code (see instructions) 522110</td> <td></td> </tr> </table>	1b Three-digit plan number (PN) ►	002	1c Effective date of plan 01/01/1956		2b Employer Identification Number (EIN) 73-0936842		2c Plan Sponsor's telephone number 580-924-2211		2d Business code (see instructions) 522110	
1b Three-digit plan number (PN) ►	002										
1c Effective date of plan 01/01/1956											
2b Employer Identification Number (EIN) 73-0936842											
2c Plan Sponsor's telephone number 580-924-2211											
2d Business code (see instructions) 522110											
2a Plan sponsor's name (employer, if for a single-employer plan) Mailing address (include room, apt., suite no. and street, or P.O. Box) City or town, state or province, country, and ZIP or foreign postal code (if foreign, see instructions) SPEND LIFE WISELY COMPANY, INC. 1400 W. MAIN ST. DURANT, OK 74701-4906											

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

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

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

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

Form 5500 (2022)
v. 220413

3a Plan administrator's name and address ☒ Same as Plan Sponsor		3b Administrator's EIN
		3c Administrator's telephone number
4 If the name and/or EIN of the plan sponsor or the plan name has changed since the last return/report filed for this plan, enter the plan sponsor's name, EIN, the plan name and the plan number from the last return/report: a Sponsor's name c Plan Name		4b EIN 4d PN
5 Total number of participants at the beginning of the plan year		5 2388
6 Number of participants as of the end of the plan year unless otherwise stated (welfare plans complete only lines 6a(1) , 6a(2) , 6b , 6c , and 6d).		
a(1) Total number of active participants at the beginning of the plan year		6a(1) 1889
a(2) Total number of active participants at the end of the plan year		6a(2) 1935
b Retired or separated participants receiving benefits		6b 0
c Other retired or separated participants entitled to future benefits.....		6c 668
d Subtotal. Add lines 6a(2) , 6b , and 6c		6d 2603
e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.		6e 0
f Total. Add lines 6d and 6e		6f 2603
g Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item).....		6g 2580
h Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested.....		6h 413
7 Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item)		7
8a If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristics Codes in the instructions: 2E 2F 2H 2J 2K 2O 2Q 2S 2T 3H		
b If the plan provides welfare benefits, enter the applicable welfare feature codes from the List of Plan Characteristics Codes in the instructions:		
9a Plan funding arrangement (check all that apply) (1) ☐ Insurance (2) ☐ Code section 412(e)(3) insurance contracts (3) ☒ Trust (4) ☐ General assets of the sponsor		9b Plan benefit arrangement (check all that apply) (1) ☐ Insurance (2) ☐ Code section 412(e)(3) insurance contracts (3) ☒ Trust (4) ☐ General assets of the sponsor
10 Check all applicable boxes in 10a and 10b to indicate which schedules are attached, and, where indicated, enter the number attached. (See instructions)		
a Pension Schedules (1) ☒ R (Retirement Plan Information) (2) ☐ MB (Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information) - signed by the plan actuary (3) ☐ SB (Single-Employer Defined Benefit Plan Actuarial Information) - signed by the plan actuary		b General Schedules (1) ☒ H (Financial Information) (2) ☐ I (Financial Information – Small Plan) (3) ☐ 0 A (Insurance Information) (4) ☒ C (Service Provider Information) (5) ☒ D (DFE/Participating Plan Information) (6) ☐ G (Financial Transaction Schedules)

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

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

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

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

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

Receipt Confirmation Code _____

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

For calendar plan year 2022 or fiscal plan year beginning 01/01/2022 and ending 12/31/2022	
A Name of plan SPEND LIFE WISELY COMPANY, INC. EMPLOYEE STOCK OWNERSHIP PLAN WITH 401(K) FEATURES	B Three-digit plan number (PN) ▶ 002
C Plan sponsor's name as shown on line 2a of Form 5500 SPEND LIFE WISELY COMPANY, INC.	D Employer Identification Number (EIN) 73-0936842

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

BOKF, NA

73-0780382

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

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

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

BOKF, NA

73-0780382

(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?
19 21 25 37 52 59 60 63 64	TRUSTEE	187032	Yes ☒ No ☐	Yes ☒ No ☐	208079	Yes ☐ No ☒

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

SOUTHARD FINANCIAL LLC

5050 POPLAR AVE
708
MEMPHIS, TN 38157

(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?
34	APPRAISER	5200	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

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

Part I Service Provider Information (continued)

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

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

Part II Service Providers Who Fail or Refuse to Provide Information

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

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

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

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

SCHEDULE D (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration	DFE/Participating Plan Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ▶ File as an attachment to Form 5500.	OMB No. 1210-0110 2022 This Form is Open to Public Inspection.
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For calendar plan year 2022 or fiscal plan year beginning 01/01/2022 and ending 12/31/2022		
A Name of plan SPEND LIFE WISELY COMPANY, INC. EMPLOYEE STOCK OWNERSHIP PLAN WITH 401(K) FEATURES	B Three-digit plan number (PN) ▶	002
C Plan or DFE sponsor's name as shown on line 2a of Form 5500 SPEND LIFE WISELY COMPANY, INC.		
D Employer Identification Number (EIN) 73-0936842		

Part I	Information on interests in MTIAs, CCTs, PSAs, and 103-12 IEs (to be completed by plans and DFEs) (Complete as many entries as needed to report all interests in DFEs)
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a Name of MTIA, CCT, PSA, or 103-12 IE: PUTNAM STABLE VALUE FUND		
b Name of sponsor of entity listed in (a): PUTNAM FIDUCIARY TRUST COMPANY		
c EIN-PN 04-3159710-202	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 28137398
a Name of MTIA, CCT, PSA, or 103-12 IE:		
b Name of sponsor of entity listed in (a):		
c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
a Name of MTIA, CCT, PSA, or 103-12 IE:		
b Name of sponsor of entity listed in (a):		
c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
a Name of MTIA, CCT, PSA, or 103-12 IE:		
b Name of sponsor of entity listed in (a):		
c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
a Name of MTIA, CCT, PSA, or 103-12 IE:		
b Name of sponsor of entity listed in (a):		
c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
a Name of MTIA, CCT, PSA, or 103-12 IE:		
b Name of sponsor of entity listed in (a):		
c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
a Name of MTIA, CCT, PSA, or 103-12 IE:		
b Name of sponsor of entity listed in (a):		
c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
a Name of MTIA, CCT, PSA, or 103-12 IE:		
b Name of sponsor of entity listed in (a):		
c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

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

Part II **Information on Participating Plans (to be completed by DFEs)**

(Complete as many entries as needed to report all participating plans)

a Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
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plan sponsor**c** EIN-PN

SCHEDULE H (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Financial Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA), and section 6058(a) of the Internal Revenue Code (the Code). ► File as an attachment to Form 5500.	OMB No. 1210-0110 2022 This Form is Open to Public Inspection
For calendar plan year 2022 or fiscal plan year beginning <u>01/01/2022</u> and ending <u>12/31/2022</u>		
A Name of plan <u>SPEND LIFE WISELY COMPANY, INC. EMPLOYEE STOCK OWNERSHIP PLAN WITH 401(K) FEATURES</u>		B Three-digit plan number (PN) ► <u>002</u>
C Plan sponsor's name as shown on line 2a of Form 5500 <u>SPEND LIFE WISELY COMPANY, INC.</u>		D Employer Identification Number (EIN) <u>73-0936842</u>

Part I Asset and Liability Statement			
1 Current value of plan assets and liabilities at the beginning and end of the plan year. Combine the value of plan assets held in more than one trust. Report the value of the plan's interest in a commingled fund containing the assets of more than one plan on a line-by-line basis unless the value is reportable on lines 1c(9) through 1c(14). Do not enter the value of that portion of an insurance contract which guarantees, during this plan year, to pay a specific dollar benefit at a future date. Round off amounts to the nearest dollar. MTIAs, CCTs, PSAs, and 103-12 IEs do not complete lines 1b(1), 1b(2), 1c(8), 1g, 1h, and 1i. CCTs, PSAs, and 103-12 IEs also do not complete lines 1d and 1e. See instructions.			
Assets		(a) Beginning of Year	(b) End of Year
a Total noninterest-bearing cash.....	1a	13983634	852630
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions.....	1b(1)	0	0
(2) Participant contributions.....	1b(2)	0	0
(3) Other.....	1b(3)	29395	67906
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit).....	1c(1)		
(2) U.S. Government securities	1c(2)		
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)		
(B) All other	1c(3)(B)		
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)		
(B) Common.....	1c(4)(B)		
(5) Partnership/joint venture interests	1c(5)		
(6) Real estate (other than employer real property)	1c(6)		
(7) Loans (other than to participants).....	1c(7)		
(8) Participant loans.....	1c(8)	44838	33536
(9) Value of interest in common/collective trusts.....	1c(9)	14893063	28137398
(10) Value of interest in pooled separate accounts	1c(10)		
(11) Value of interest in master trust investment accounts.....	1c(11)		
(12) Value of interest in 103-12 investment entities	1c(12)		
(13) Value of interest in registered investment companies (e.g., mutual funds).....	1c(13)	71477153	63204606
(14) Value of funds held in insurance company general account (unallocated contracts).....	1c(14)		
(15) Other	1c(15)		

1d Employer-related investments:		(a) Beginning of Year	(b) End of Year
(1) Employer securities	1d(1)	193813884	225543440
(2) Employer real property	1d(2)		
e Buildings and other property used in plan operation	1e		
f Total assets (add all amounts in lines 1a through 1e)	1f	294241967	317839516

Liabilities

g Benefit claims payable	1g		
h Operating payables	1h		
i Acquisition indebtedness	1i		
j Other liabilities	1j	13317172	706134
k Total liabilities (add all amounts in lines 1g through 1j)	1k	13317172	706134

Net Assets

l Net assets (subtract line 1k from line 1f)	1l	280924795	317133382
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Part II Income and Expense Statement

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

Income

		(a) Amount	(b) Total
a Contributions:			
(1) Received or receivable in cash from: (A) Employers	2a(1)(A)	7134208	
(B) Participants	2a(1)(B)	15058830	
(C) Others (including rollovers)	2a(1)(C)	7871056	
(2) Noncash contributions	2a(2)		
(3) Total contributions. Add lines 2a(1)(A) , (B) , (C) , and line 2a(2)	2a(3)		30064094
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)		
(B) U.S. Government securities	2b(1)(B)		
(C) Corporate debt instruments	2b(1)(C)		
(D) Loans (other than to participants)	2b(1)(D)		
(E) Participant loans	2b(1)(E)	1765	
(F) Other	2b(1)(F)		
(G) Total interest. Add lines 2b(1)(A) through (F)	2b(1)(G)		1765
(2) Dividends: (A) Preferred stock	2b(2)(A)		
(B) Common stock	2b(2)(B)	810324	
(C) Registered investment company shares (e.g. mutual funds)	2b(2)(C)	983082	
(D) Total dividends. Add lines 2b(2)(A) , (B) , and (C)	2b(2)(D)		1793406
(3) Rents	2b(3)		
(4) Net gain (loss) on sale of assets: (A) Aggregate proceeds	2b(4)(A)	44284391	
(B) Aggregate carrying amount (see instructions)	2b(4)(B)	42383260	
(C) Subtract line 2b(4)(B) from line 2b(4)(A) and enter result	2b(4)(C)		1901131
(5) Unrealized appreciation (depreciation) of assets: (A) Real estate	2b(5)(A)		
(B) Other	2b(5)(B)	31729555	
(C) Total unrealized appreciation of assets. Add lines 2b(5)(A) and (B)	2b(5)(C)		31729555

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts	2b(6)		456874
(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)		-15589056
c Other income	2c		
d Total income. Add all income amounts in column (b) and enter total	2d		50357769
Expenses			
e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	13956482	
(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)		13956482
f Corrective distributions (see instructions)	2f		
g Certain deemed distributions of participant loans (see instructions)	2g		
h Interest expense	2h		
i Administrative expenses: (1) Professional fees	2i(1)	192700	
(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)		192700
j Total expenses. Add all expense amounts in column (b) and enter total	2j		14149182
Net Income and Reconciliation			
k Net income (loss). Subtract line 2j from line 2d	2k		36208587
l Transfers of assets:			
(1) To this plan	2l(1)		
(2) From this plan	2l(2)		

Part III Accountant's Opinion

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

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

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

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

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

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

(1) Name: **FORVIS, LLP**

(2) EIN: **44-0160260**

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

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

Part IV Compliance Questions

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

During the plan year:

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

	Yes	No	Amount
4a		X	

	Yes	No	Amount
b Were any loans by the plan or fixed income obligations due the plan in default as of the close of the plan year or classified during the year as uncollectible? Disregard participant loans secured by participant's account balance. (Attach Schedule G (Form 5500) Part I if "Yes" is checked.)			
4b		X	
c Were any leases to which the plan was a party in default or classified during the year as uncollectible? (Attach Schedule G (Form 5500) Part II if "Yes" is checked.)			
4c		X	
d Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 4a. Attach Schedule G (Form 5500) Part III if "Yes" is checked.)			
4d		X	
e Was this plan covered by a fidelity bond?	X		10000000
f Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?		X	
4f		X	
g Did the plan hold any assets whose current value was neither readily determinable on an established market nor set by an independent third party appraiser?			
4g		X	
h Did the plan receive any noncash contributions whose value was neither readily determinable on an established market nor set by an independent third party appraiser?			
4h		X	
i Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.)	X		
4i	X		
j Were any plan transactions or series of transactions in excess of 5% of the current value of plan assets? (Attach schedule of transactions if "Yes" is checked and see instructions for format requirements.)			
4j		X	
k Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?			
4k		X	
l Has the plan failed to provide any benefit when due under the plan?			
4l		X	
m If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)			
4m		X	
n If 4m was answered "Yes," check the "Yes" box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3.			
4n			

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

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

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

5c Was the plan a defined benefit plan covered under the PBGC insurance program at any time during this plan year? (See ERISA section 4021 and instructions.) ☐ Yes ☐ No ☐ Not determined
If "Yes" is checked, enter the My PAA confirmation number from the PBGC premium filing for this plan year _____.

SCHEDULE R (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Retirement Plan Information This schedule is required to be filed under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6058(a) of the Internal Revenue Code (the Code). ► File as an attachment to Form 5500.	OMB No. 1210-0110 2022 This Form is Open to Public Inspection.
For calendar plan year 2022 or fiscal plan year beginning 01/01/2022 and ending 12/31/2022		
A Name of plan SPEND LIFE WISELY COMPANY, INC. EMPLOYEE STOCK OWNERSHIP PLAN WITH 401(K) FEATURES		B Three-digit plan number (PN) ► 002
C Plan sponsor's name as shown on line 2a of Form 5500 SPEND LIFE WISELY COMPANY, INC.		D Employer Identification Number (EIN) 73-0936842
Part I	Distributions	
All references to distributions relate only to payments of benefits during the plan year.		
1 Total value of distributions paid in property other than in cash or the forms of property specified in the instructions.....		1 0
2 Enter the EIN(s) of payor(s) who paid benefits on behalf of the plan to participants or beneficiaries during the year (if more than two, enter EINs of the two payors who paid the greatest dollar amounts of benefits): EIN(s): 73-6210970		
Profit-sharing plans, ESOPs, and stock bonus plans, skip line 3.		
3 Number of participants (living or deceased) whose benefits were distributed in a single sum, during the plan year.....		3
Part II	Funding Information (If the plan is not subject to the minimum funding requirements of section 412 of the Internal Revenue Code or ERISA section 302, skip this Part.)	
4 Is the plan administrator making an election under Code section 412(d)(2) or ERISA section 302(d)(2)? ☐ Yes ☐ No ☐ N/A If the plan is a defined benefit plan, go to line 8.		
5 If a waiver of the minimum funding standard for a prior year is being amortized in this plan year, see instructions and enter the date of the ruling letter granting the waiver. Date: Month _____ Day _____ Year _____ If you completed line 5, complete lines 3, 9, and 10 of Schedule MB and do not complete the remainder of this schedule.		
6 a Enter the minimum required contribution for this plan year (include any prior year accumulated funding deficiency not waived).....		6a
b Enter the amount contributed by the employer to the plan for this plan year.....		6b
c Subtract the amount in line 6b from the amount in line 6a. Enter the result (enter a minus sign to the left of a negative amount).....		6c
If you completed line 6c, skip lines 8 and 9.		
7 Will the minimum funding amount reported on line 6c be met by the funding deadline? ☐ Yes ☐ No ☐ N/A		
8 If a change in actuarial cost method was made for this plan year pursuant to a revenue procedure or other authority providing automatic approval for the change or a class ruling letter, does the plan sponsor or plan administrator agree with the change? ☐ Yes ☐ No ☐ N/A		
Part III	Amendments	
9 If this is a defined benefit pension plan, were any amendments adopted during this plan year that increased or decreased the value of benefits? If yes, check the appropriate box. If no, check the "No" box..... ☐ Increase ☐ Decrease ☐ Both ☐ No		
Part IV	ESOPs (see instructions). If this is not a plan described under section 409(a) or 4975(e)(7) of the Internal Revenue Code, skip this Part.	
10 Were unallocated employer securities or proceeds from the sale of unallocated securities used to repay any exempt loan?.....		☐ Yes ☒ No
11 a Does the ESOP hold any preferred stock?.....		☐ Yes ☒ No
b If the ESOP has an outstanding exempt loan with the employer as lender, is such loan part of a "back-to-back" loan? (See instructions for definition of "back-to-back" loan.).....		☐ Yes ☒ No
12 Does the ESOP hold any stock that is not readily tradable on an established securities market?.....		☒ Yes ☐ No
For Paperwork Reduction Act Notice, see the Instructions for Form 5500.		
Schedule R (Form 5500) 2022 v. 220413		

Part V Additional Information for Multiemployer Defined Benefit Pension Plans

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

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

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

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 _____

**Spend Life Wisely Company, Inc.
Employee Stock Ownership Plan
with 401(k) Features
EIN 73-0936842 PN 002**

**Independent Auditor's Report and
Financial Statements**

December 31, 2022 and 2021



**Spend Life Wisely Company, Inc. Employee Stock
Ownership Plan with 401(k) Features**
December 31, 2022 and 2021

Contents

Independent Auditor's Report	1
---	----------

Financial Statements

Statements of Net Assets Available for Benefits.....	5
Statements of Changes in Net Assets Available for Benefits.....	6
Notes to Financial Statements	7

Supplemental Schedule

Schedule H, Line 4i – Schedule of Assets (Held at End of Year).....	18
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Independent Auditor's Report

Plan Administrator
Spend Life Wisely Company, Inc. Employee Stock
Ownership Plan with 401(k) Features
Durant, Oklahoma

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

We have performed audits of the financial statements of Spend Life Wisely Company, Inc. Employee Stock Ownership Plan with 401(k) Features (the Plan), an employee benefit plan subject to the *Employee Retirement Income Security Act of 1974* (ERISA), as permitted by ERISA Section 103(a)(3)(C) (ERISA Section 103(a)(3)(C) audit). The financial statements comprise the statements of net assets available for benefits as of December 31, 2022 and 2021 and the related statements of changes in net assets available for benefits for the years then ended and the related notes to the financial statements.

Management, having determined it is permissible in the circumstances, has elected to have the audits of the Plan's financial statements performed in accordance with ERISA Section 103(a)(3)(C) pursuant to 29 CFR 2520.103-8 of the Department of Labor's (DOL) 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 DOL's Rules and Regulations for Reporting and Disclosure under ERISA (qualified institution).

Management has obtained certifications from a qualified institution as of December 31, 2022 and 2021, and for the years then ended, stating that the certified investment information, as described in *Note 3* to the financial statements, is complete and accurate.

Opinion

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

- The amounts and disclosures in the accompanying financial statements, 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 (GAAP).
- The information in the accompanying financial statements 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 (GAAS). Our responsibilities under those standards are further described in the “Auditor’s Responsibilities for the Audit of the Financial Statements” section of our report. We are required to be independent of the Plan and to meet our other ethical responsibilities, in accordance with the relevant ethical requirements relating to our audits. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our ERISA Section 103(a)(3)(C) audit opinion.

Responsibilities of Management for the Financial Statements

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

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

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

Auditor’s Responsibilities for the Audit of the Financial Statements

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

In performing an audit in accordance with GAAS, we:

- Exercise professional judgment and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Plan’s internal control. Accordingly, no such opinion is expressed.

- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements.
- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about the Plan's ability to continue as a going concern for a reasonable period of time.

Our audits did not extend to the certified investment information, except for obtaining and reading the 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 GAAP.

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

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

Other Matter – Supplemental Schedule Required by ERISA

The supplemental schedule listed in the table of contents is presented for purposes of additional analysis and is not a required part of the financial statements but is supplementary information required by the DOL's Rules and Regulations for Reporting and Disclosure under ERISA. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information included in the supplemental schedule, other than that agreed to or derived from the certified investment information, has been subjected to auditing procedures applied in the audits of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with GAAS. For information included in the supplemental schedule that agreed to or is derived from the certified investment information, we compared such information to the related certified investment information.

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

In our opinion:

- The form and content of the supplemental schedule, other than the information in the supplemental schedule that agreed to or is derived from the certified investment information, are presented, in all material respects, in conformity with the DOL'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

Plan Administrator
Spend Life Wisely Company, Inc. Employee Stock
Ownership Plan with 401(k) Features
Page 4

and certified by an institution that management determined meets the requirements of ERISA
Section 103(a)(3)(C).

FORVIS, LLP

Oklahoma City, Oklahoma
October 16, 2023

Federal Employer Identification Number: 44-010260

Spend Life Wisely Company, Inc. Employee Stock Ownership Plan with 401(k) Features

Statements of Net Assets Available for Benefits

December 31, 2022 and 2021

Assets

	<u>2022</u>	<u>2021</u>
Investments, at Fair Value	<u>\$ 316,885,444</u>	<u>\$ 280,184,100</u>
Receivables		
Notes receivable from participants	33,536	44,838
Accrued dividends	<u>67,906</u>	<u>29,395</u>
Total receivables	<u>101,442</u>	<u>74,233</u>
Noninterest-Bearing Cash	<u>852,630</u>	<u>13,983,634</u>
Total assets	<u>317,839,516</u>	<u>294,241,967</u>

Liabilities

Due to broker	653,118	13,274,213
Administrative expenses payable	<u>53,016</u>	<u>42,959</u>
Total liabilities	<u>706,134</u>	<u>13,317,172</u>
Net Assets Available for Benefits	<u><u>\$ 317,133,382</u></u>	<u><u>\$ 280,924,795</u></u>

Spend Life Wisely Company, Inc. Employee Stock Ownership Plan with 401(k) Features

Statements of Changes in Net Assets Available for Benefits

Years Ended December 31, 2022 and 2021

	<u>2022</u>	<u>2021</u>
Investment Income		
Net appreciation in fair value of investments	\$ 18,041,630	\$ 52,833,718
Dividends	<u>2,250,280</u>	<u>1,770,883</u>
Net investment income	<u>20,291,910</u>	<u>54,604,601</u>
Interest Income on Notes Receivable from Participants	<u>1,765</u>	<u>2,261</u>
Contributions		
Participants	15,058,830	13,174,396
Rollovers	7,871,056	2,476,262
Employer	<u>7,134,208</u>	<u>4,393,343</u>
Total contributions	<u>30,064,094</u>	<u>20,044,001</u>
Total additions	<u>50,357,769</u>	<u>74,650,863</u>
Deductions		
Benefits paid to participants	13,956,482	10,167,822
Administrative expenses	<u>192,700</u>	<u>201,173</u>
Total deductions	<u>14,149,182</u>	<u>10,368,995</u>
Net Increase	36,208,587	64,281,868
Net Assets Available for Benefits, Beginning of Year	<u>280,924,795</u>	<u>216,642,927</u>
Net Assets Available for Benefits, End of Year	<u><u>\$ 317,133,382</u></u>	<u><u>\$ 280,924,795</u></u>

Spend Life Wisely Company, Inc. Employee Stock Ownership Plan with 401(k) Features

Notes to Financial Statements

December 31, 2022 and 2021

Note 1: Description of the Plan

The following description of Spend Life Wisely Company, Inc. Employee Stock Ownership Plan with 401(k) Features (the Plan) provides only general information. Participants should refer to the plan document and *Summary Plan Description* for a more complete description of the Plan's provisions, which are available from the plan administrator.

General

The Plan is a defined contribution retirement savings plan intended to provide retirement benefits to eligible employees of Spend Life Wisely Company, Inc. (the Company), formerly known as Durant Bancorp, Inc. The Plan also provides benefits to the employees of First United Bank & Trust and its subsidiaries. The Plan is subject to the provisions of the *Employee Retirement Income Security Act of 1974* (ERISA). BOKF, N.A. (BOKF) is the trustee of the Plan.

Eligibility

For the purposes of participant contributions, employees, both full-time and part-time, become participants in the Plan on the first day of the calendar month subsequent to the later of their employment date or attaining the age of 18. Interns and temporary employees are not initially eligible to participate in the Plan; however, upon reaching 1,000 hours of service in a 12-month period, they become eligible to participate.

Contributions

Participants may make self-directed contributions to the Plan through payroll deductions subject to certain annual limitations, as defined by the Plan and the Internal Revenue Code (IRC). Participants may change their payroll deferral election daily. Employee rollover contributions are also permitted.

The Company, at its discretion, may contribute to all eligible participants' accounts using two different methods. During 2022 and 2021, the Company contributed 75% and 50%, respectively, of the first 6% of eligible compensation that each participant contributed to the Plan. The discretionary match percentage is determined annually by the Company's Board of Directors. The Company's matching contributions approximated \$7,134,000 and \$4,513,000 during 2022 and 2021, respectively. Under the second method, the Company makes discretionary profit-sharing contributions, which are allocated to all eligible participants' accounts based upon each participant's share of all eligible participants' compensation, as determined by the Company's Board of Directors. The Company's profit-sharing contributions are available only to participants who have completed one year of service, as defined by the Plan. The Company did not make profit-sharing contributions during 2022 or 2021.

The Company's matching and profit-sharing contributions are invested in the Spend Life Wisely Company, Inc. Holding Company Stock Fund, which holds the Plan's interest in the Company's common stock when shares are not available. Otherwise, those contributions are participant-directed until shares become available. All shares were allocated at December 31, 2022 and 2021.

Spend Life Wisely Company, Inc. Employee Stock Ownership Plan with 401(k) Features

Notes to Financial Statements

December 31, 2022 and 2021

All contributions are forwarded by the Company to the Plan's trustee for investment and may be held temporarily in a money market mutual fund in the Plan.

Participant Investment Account Options

Participants' investment options, determined by the plan trustee and the Company's Board of Directors, may include, but are not limited to, the Company's common stock, mutual funds, and a common collective stable value fund (common collective trust). Each participant has the option of directing their contributions into any of the separate investment accounts and may change the allocation daily.

If the participant does not manually change their deferral percentage when they become eligible, the Plan's default elective deferral percentage is 6%. The default elective deferral percentage will increase 1% at the beginning of each plan year until each participant has a deferral of 10% or the participant makes an election otherwise.

Participant Accounts

The Plan is a defined contribution retirement savings plan under which a separate individual account is established for each participant. Each participant's account is credited with their contributions, any company matching and profit-sharing contributions, an allocation of forfeitures, and an allocation of the Plan's investment earnings (including realized and unrealized gains on investments). Each participant's account is reduced for distributions and an allocation of the Plan's investment losses and administrative expenses. The Plan's investment earnings and losses in each investment option are allocated daily and in proportion to all participants' account balances. The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested account.

Diversification

Participants who have received the Company's matching and profit-sharing contributions as investments in Spend Life Wisely Company, Inc., common stock and are age 55 or older with at least 10 years of participation in the Plan are considered qualified participants and may elect to reallocate 25% of their investment in the Company's common stock into other investment options offered by the Plan. This election may be made during the 90 days immediately following the close of each plan year during the qualified election period (the six years following the date of which a participant becomes a qualified participant). For the last plan year in a participant's qualified election period, a qualified participant may direct 50% of their investment in the Company's common stock into other investment options offered by the Plan.

Vesting

Participants are immediately vested in their voluntary contributions plus earnings thereon. Vesting in the Company's profit-sharing contribution and investment earnings thereon begins after two years of credited service, and 100% vesting occurs after six years of credited service. Vesting in

Spend Life Wisely Company, Inc. Employee Stock Ownership Plan with 401(k) Features

Notes to Financial Statements

December 31, 2022 and 2021

the Company's matching contribution and investment earnings thereon begins after one year of credited service, and 100% vesting occurs after five years of credited service.

Notes Receivable from Participants

Notes receivable from participants are measured at their unpaid principal balance plus any accrued but unpaid interest. Delinquent participant loans are reclassified as distributions based upon the terms of the plan document.

All loan balances as of December 31, 2022 and 2021 were the result of a plan amendment that allowed participant loans to be grandfathered into the Plan as a result of the Company acquiring North American Bancshares, Inc. The Plan does not allow any new participant loans.

Payment of Benefits

Upon termination of employment, participants may receive the vested value of their account as soon as administratively feasible. Vested benefits are payable to participants in installment payments or a lump sum. The Plan also allows participants to make in-service withdrawals under certain circumstances.

At December 31, 2022 and 2021, plan assets included approximately \$76,024,000 and \$66,321,000, respectively, allocated to accounts of terminated or retired participants who have elected to withdraw from the Plan but have not yet been paid.

Forfeited Accounts

Forfeitures consist of unvested company contributions in participants' accounts at the conclusion of their participation in the Plan. Forfeitures will be allocated first to pay plan expenses and second to reduce employer matching contributions immediately following the plan year in which the forfeiture occurs; however, such forfeitures may be allocated in the current plan year if elected.

During the 2022 and 2021 plan years, forfeitures of \$163,431 and \$188,465, respectively, were used to pay plan expenses. For the years ended December 31, 2022 and 2021, forfeitures of \$428,138 and \$190,337, respectively, were used to reduce employer matching contributions. As of December 31, 2022 and 2021, forfeited nonvested accounts totaled approximately \$0.

Put Option

The Company's common stock received by participants as a distribution from the trust includes a put option, which allows the participant to sell the Company's securities to the Company at any time during two option periods at the current fair market value. The first put option runs for a period of 60 days commencing on the date of the distribution of the Company's securities to the participant. The second put option runs for a period of 60 days commencing in the next plan year after the new determination of the fair market value of the Company's securities by the plan administrator and notice to the participants of the new fair market value. The put price is

Spend Life Wisely Company, Inc. Employee Stock Ownership Plan with 401(k) Features

Notes to Financial Statements

December 31, 2022 and 2021

representative of the fair market value of the stock. If the participant exercises their put option, the Company must make the payment in lump sum unless the distribution to the participant constitutes a total distribution. If the distribution is a total distribution, the Company will purchase the Company's common stock in substantially equal installments over a period not exceeding five years unless the participant and the Company elect to extend the period. The purpose of the put option is to ensure the participant has the ability to ultimately obtain cash.

Voting Rights

Each participant is entitled to exercise voting rights attributable to the shares allocated to their account and is notified by the trustee prior to the time that such rights are to be exercised. The trustee is not permitted to vote any allocated share for which a participant has not given instructions.

Revisions

Certain immaterial revisions have been made to *Note 4* to the financial statements for December 31, 2021. The changes impacted nonparticipant-directed beginning net assets, transfers, and the allocation of net appreciation in common stock for nonparticipant-directed common shares. These revisions did not have a significant impact on financial statement line items.

Note 2: Summary of Significant Accounting Policies

Basis of Accounting

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

Use of Estimates

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

Investment Valuation and Income Recognition

The Plan's investment in shares of the Company's common stock is stated at fair value as determined by an annual independent appraisal.

The Plan's mutual fund investments are valued at the net asset value (NAV) of shares held by the Plan at year-end.

Spend Life Wisely Company, Inc. Employee Stock Ownership Plan with 401(k) Features

Notes to Financial Statements

December 31, 2022 and 2021

The Plan's interest in the common collective trust is valued at the NAV of units of the common collective trust reported by the investment advisor using the audited financial statements of the common collective trust at year-end.

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

The appreciation or depreciation arising from the annual valuation of company stock creates a timing difference between the Plan's financial statements and allocated assets at December 31 of each year. The appreciation for a given year is reflected in participant accounts in the first quarter of the following year. Net assets of the Plan exceeded allocated assets by \$31,729,555 and \$41,316,762 at December 31, 2022 and 2021, respectively.

During the year ended December 31, 2021, the Plan purchased 91,844 shares of Spend Life Wisely Company, Inc., common stock from an existing shareholder (who held less than 50% of company stock outstanding) at a cost of \$13,274,213. The fair value of the shares at the date of purchase was \$14,346,032, resulting in a realized gain on purchase of shares of \$1,071,819. This gain has been included in net appreciation in fair value of investments on the accompanying statements of changes in net assets.

Payment of Benefits

Benefit payments to participants are recorded upon distribution.

Administrative Expenses

Certain administrative functions are performed by officers or employees of the Company. Administrative expenses may be paid by the Company or the Plan at the Company's discretion.

Note 3: Certification of Plan Trustee

The plan administrator has elected the method of annual reporting compliance permitted by 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. Accordingly, BOKF, the trustee of the Plan, has certified the following information included in the accompanying financial statements and ERISA-required supplemental schedule is complete and accurate to the best of their knowledge and belief:

- Investments, except for the Company's common stock, as shown in the accompanying statements of net assets available for benefits as of December 31, 2022 and 2021

Spend Life Wisely Company, Inc. Employee Stock Ownership Plan with 401(k) Features

Notes to Financial Statements

December 31, 2022 and 2021

- Investment income, except for appreciation of the Company's common stock, as shown in the accompanying statements of changes in net assets available for benefits for the years ended December 31, 2022 and 2021
- Investment information, except for the Company's common stock, included in the accompanying schedule of assets (held at end of year) as of December 31, 2022

The Plan's independent auditors did not perform auditing procedures with respect to this information except for comparing such information to the related information included in the accompanying financial statements and ERISA-required supplemental schedule.

Spend Life Wisely Company, Inc. Employee Stock Ownership Plan with 401(k) Features

Notes to Financial Statements

December 31, 2022 and 2021

Note 4: Net Assets by Participant- and Nonparticipant-Directed Investments

Nonparticipant-directed investments consist solely of the Company's contributions into the Company's common stock on behalf of the participants. Information about the net assets and the significant components of the changes in net assets relating to the participant- and nonparticipant-directed investments for the years ended December 31 is as follows:

	2022		
	Nonparticipant- Directed Funds	Participant- Directed Funds	Total
Investment Income			
Net appreciation in fair value of investments	\$ 9,525,958	\$ 8,515,672	\$ 18,041,630
Dividends	230,255	2,020,025	2,250,280
Net investment income	9,756,213	10,535,697	20,291,910
Interest Income on Notes Receivable from Participants	-	1,765	1,765
Contributions			
Participants	-	15,058,830	15,058,830
Rollovers	-	7,871,056	7,871,056
Employer	-	7,134,208	7,134,208
Total contributions	-	30,064,094	30,064,094
Total additions	9,756,213	40,601,556	50,357,769
Deductions			
Benefits paid to participants	8,466	13,948,016	13,956,482
Administrative expenses	-	192,700	192,700
Total deductions	8,466	14,140,716	14,149,182
Net Increase	9,747,747	26,460,840	36,208,587
Transfers	(347,356)	347,356	-
Net Assets Available for Benefits, Beginning of Year	58,313,049	222,611,746	280,924,795
Net Assets Available for Benefits, End of Year	<u>\$ 67,713,440</u>	<u>\$ 249,419,942</u>	<u>\$ 317,133,382</u>

Spend Life Wisely Company, Inc. Employee Stock Ownership Plan with 401(k) Features

Notes to Financial Statements

December 31, 2022 and 2021

	2021		
	Nonparticipant- Directed Funds	Participant- Directed Funds	Total
Investment Income			
Net appreciation in fair value of investments	\$ 12,753,510	\$ 40,080,208	\$ 52,833,718
Dividends	<u>163,357</u>	<u>1,607,526</u>	<u>1,770,883</u>
Net investment income	<u>12,916,867</u>	<u>41,687,734</u>	<u>54,604,601</u>
Interest Income on Notes Receivable from Participants	<u>-</u>	<u>2,261</u>	<u>2,261</u>
Contributions			
Participants	-	13,174,396	13,174,396
Rollovers	-	2,476,262	2,476,262
Employer	<u>-</u>	<u>4,393,343</u>	<u>4,393,343</u>
Total contributions	<u>-</u>	<u>20,044,001</u>	<u>20,044,001</u>
Total additions	<u>12,916,867</u>	<u>61,733,996</u>	<u>74,650,863</u>
Deductions			
Benefits paid to participants	544	10,167,278	10,167,822
Administrative expenses	<u>30</u>	<u>201,143</u>	<u>201,173</u>
Total deductions	<u>574</u>	<u>10,368,421</u>	<u>10,368,995</u>
Net Increase	12,916,293	51,365,575	64,281,868
Transfers	3,882,905	(3,882,905)	-
Net Assets Available for Benefits, Beginning of Year	<u>41,513,851</u>	<u>175,129,076</u>	<u>216,642,927</u>
Net Assets Available for Benefits, End of Year	<u><u>\$ 58,313,049</u></u>	<u><u>\$ 222,611,746</u></u>	<u><u>\$ 280,924,795</u></u>

Note 5: Plan Amendment

Effective January 1, 2022, the Company increased the employer matching contribution to 75% of the first 6% of eligible compensation that each participant contributed to the Plan.

Spend Life Wisely Company, Inc. Employee Stock Ownership Plan with 401(k) Features

Notes to Financial Statements

December 31, 2022 and 2021

Note 6: Disclosures About Fair Value of Plan Assets

Fair value is the price that would be received to sell an asset in an orderly transaction between market participants at the measurement date. Fair value measurements must maximize the use of observable inputs and minimize the use of unobservable inputs. There is a hierarchy of three levels of inputs that may be used to measure fair value:

- Level 1** Quoted prices in active markets for identical assets
- Level 2** Observable inputs other than Level 1 prices, such as quoted prices for similar assets, quoted prices in markets that are not active, or other inputs that are observable or can be corroborated by observable market data for substantially the full term of the assets
- Level 3** Unobservable inputs supported by little or no market activity and significant to the fair value of the assets

Recurring Measurements

The following tables present the fair value measurements of assets recognized in the accompanying statements of net assets available for benefits measured at fair value on a recurring basis and the level within the fair value hierarchy in which the fair value measurements fall at December 31:

		Fair Value Measurements Using		
		Quoted Prices in Active Markets for Identical Assets (Level 1)	Significant Other Observable Inputs (Level 2)	Significant Unobservable Inputs (Level 3)
		Fair Value		
2022				
Spend Life Wisely Company, Inc.,				
common stock	\$ 225,543,440	\$ -	\$ -	\$ 225,543,440
Mutual funds	63,204,606	63,204,606	-	-
Common collective trust	28,137,398	-	28,137,398	-
Investments, at fair value	<u>\$ 316,885,444</u>	<u>\$ 63,204,606</u>	<u>\$ 28,137,398</u>	<u>\$ 225,543,440</u>

Spend Life Wisely Company, Inc. Employee Stock Ownership Plan with 401(k) Features

Notes to Financial Statements

December 31, 2022 and 2021

		Fair Value Measurements Using		
		Quoted Prices in Active Markets for Identical Assets (Level 1)	Significant Other Observable Inputs (Level 2)	Significant Unobservable Inputs (Level 3)
	Fair Value			
2021				
Spend Life Wisely Company, Inc., common stock	\$ 193,813,884	\$ -	\$ -	\$ 193,813,884
Mutual funds	71,477,153	71,477,153	-	-
Common collective trust	14,893,063	-	14,893,063	-
Investments, at fair value	<u>\$ 280,184,100</u>	<u>\$ 71,477,153</u>	<u>\$ 14,893,063</u>	<u>\$ 193,813,884</u>

Following is a description of the valuation methodologies and inputs used for assets measured at fair value on a recurring basis and recognized in the accompanying statements of net assets available for benefits, as well as the general classification of such assets pursuant to the valuation hierarchy. There have been no significant changes in the valuation techniques during the years ended December 31, 2022 and 2021. The Plan has no liabilities measured at fair value on a recurring basis. In addition, the Plan had no assets or liabilities measured at fair value on a nonrecurring basis. For assets classified within Level 3 of the fair value hierarchy, the process used to develop the reported fair value is described below.

Investments

Where quoted market prices are available in an active market, investments are classified within Level 1 of the valuation hierarchy. Level 1 investments include mutual funds. If quoted market prices are not available, then fair values are estimated by using pricing models, quoted prices of investments with similar characteristics, or discounted cash flows. Level 2 investments include a common collective trust fund measured at NAV per share based upon fair values of underlying assets using quoted market prices or, if quoted market prices are not available, the fair values are estimated by using pricing models, quoted prices of investments with similar characteristics, or discounted cash flows. In certain cases where Level 1 or Level 2 inputs are not available, investments are classified within Level 3 of the hierarchy and include company common stock. Company common stock value is determined by an annual independent appraisal using a combination of valuation methods, including the income approach and the guideline public company method with an applied discount for lack of marketability.

Level 3 Activity

During the years ended December 31, 2022 and 2021, there were purchases of 0 and 91,844 shares of Spend Life Wisely Company, Inc., common stock at a cost of \$0 and \$13,274,213, respectively.

Spend Life Wisely Company, Inc. Employee Stock Ownership Plan with 401(k) Features

Notes to Financial Statements

December 31, 2022 and 2021

During the years ended December 31, 2022 and 2021, there were no sales of Level 3 investments. There were no transfers in or out of Level 3 for the years ended December 31, 2022 and 2021.

Note 7: Party-in-Interest Transactions

Party-in-interest transactions include those with fiduciaries or employees of the Plan, any person who provides services to the Plan, an employer whose employees are covered by the Plan, an employee organization whose members are covered by the Plan, a person who owns 50% or more of such an employer or employee association, or relatives of such persons.

Fees incurred by the Plan for trustee and third-party administrator services provided by BOKF approximated \$193,000 and \$201,000 during 2022 and 2021, respectively. The Company provides certain administrative services at no cost to the Plan.

Note 8: Concentrations

Approximately 71% and 69% of the Plan's investments were held in 976,294 shares of the Company's common stock, which is approximately 16% and 15% of the outstanding shares of the Company's common stock at December 31, 2022 and 2021, respectively. The Company was organized in 1980 as a one-bank holding company under the *Federal Bank Holding Company Act of 1956*, as amended, and owns 100% of the common stock of First United Bank & Trust and its subsidiaries (the Bank). Prior to January 1, 2019, the Company had elected subchapter S corporation tax filing status. The Company has elected to be taxed as a C corporation taxable entity. The Company's value is primarily dependent upon the Bank. The Bank grants commercial, real estate, and consumer loans to its customers primarily in Oklahoma and north Texas. Although the Bank has a diversified loan portfolio, the majority of its customers reside in the areas in which the Bank operates. The Bank's investments include securities issued by governmental entities within the Bank's market areas.

Note 9: Plan Termination

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

Note 10: Tax Status

The Internal Revenue Service has determined and informed the Company by a letter dated April 6, 2012 that the Plan and related trust, as then designed, were in accordance with applicable sections of the IRC. The Plan has been amended since receiving the determination letter. However, the plan administrator believes the Plan (and related trust) are currently designed and being operated in compliance with the applicable requirements of the IRC.

Spend Life Wisely Company, Inc. Employee Stock Ownership Plan with 401(k) Features

Notes to Financial Statements

December 31, 2022 and 2021

Note 11: Risks and Uncertainties

The Plan invests in the Company's common stock and other investment securities, which are exposed to various risks, such as interest rate, market, and credit risks. Due to the level of risk associated with such investments, 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 the participants' account balances and the amounts reported in the accompanying statements of net assets available for benefits.

Note 12: Subsequent Events

Subsequent events have been evaluated through October 16, 2023, which is the date the financial statements were available to be issued.

Supplemental Schedule

Spend Life Wisely Company, Inc. Employee Stock Ownership Plan with 401(k) Features

EIN 73-0936842 PN 002

Schedule H, Line 4i – Schedule of Assets (Held at End of Year)

December 31, 2022

Identity of Issuer and Description	Shares	Cost	Current Value
Common Stock			
*Spend Life Wisely Company, Inc.	976,294	<u>\$ 42,834,687</u>	<u>\$ 225,543,440</u>
Mutual Funds			
Vanguard Wellington Fund	277,998	19,822,462	18,457,858
American 2030 Target Fund	322,146	5,070,737	4,710,792
American 2045 Target Fund	240,523	4,323,321	3,959,064
American 2035 Target Fund	250,417	4,253,957	3,916,276
Vanguard 500 Index Admiral Fund	10,792	3,634,965	3,864,144
American 2025 Target Fund	277,874	4,116,817	3,778,686
American 2050 Target Fund	220,445	3,921,506	3,543,487
MFS Growth – A	26,425	3,477,474	3,255,693
American 2040 Target Fund	165,364	2,923,093	2,672,279
American 2055 Target Fund	131,994	2,960,988	2,660,430
American 2060 Target Fund	180,263	2,754,402	2,512,171
American 2020 Target Fund	138,965	1,810,318	1,700,822
PGIM Total Return Bond – A	136,621	1,828,070	1,619,920
American 2010 Target Fund	139,861	1,506,044	1,509,769
John Hancock Disciplined Value	34,512	840,383	849,210
American Washington Mutual Investor	16,009	812,761	833,562
MassMutual Select Mid Cap Growth	45,715	916,245	693,513
Janus Henderson Triton Fund	25,840	806,626	650,978
American 2015 Target Fund	44,997	539,248	512,357
American Europacific Growth Fund	8,617	457,434	417,230
MFS New Discovery Value Fund	24,151	437,108	411,208
Invesco International Small-Mid Company Fund – A	10,325	477,397	409,653
Invesco Developing Markets – Y	7,464	297,909	265,504
		<u>67,989,264</u>	<u>63,204,606</u>
Common Collective Trust			
Putnam Investments	28,137,398	<u>28,137,398</u>	<u>28,137,398</u>
*Notes Receivable from Participants			
Maturity dates through 2026; interest rates of 4.25% to 4.50%		<u>33,536</u>	<u>33,536</u>
		<u><u>\$ 138,994,885</u></u>	<u><u>\$ 316,918,980</u></u>

*Party-in-interest

Supplemental Schedule

Spend Life Wisely Company, Inc. Employee Stock Ownership Plan with 401(k) Features

EIN 73-0936842 PN 002

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*Party-in-interest