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

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:
- [X] 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. . . . . ▶ [X]

D Check box if filing under:
- [X] 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
SOUTHERN STATES SAVINGS & RETIREMENT PLAN TRUST

1b Three-digit plan number (PN) ▶ 001

1c Effective date of plan 01/01/1977

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)
SOUTHERN STATES SAVINGS & RETIREMENT PLAN TRUST

1910 82ND AVENUE
STE 103
VERO BEACH, FL 32966

1910 82ND AVENUE
SUITE 103
VERO BEACH, FL 32966

2b Employer Identification Number (EIN)
59-1785571

2c Plan Sponsor's telephone number
770-992-3599

2d Business code (see instructions)
484110

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.		
	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

3a	Plan administrator's name and address [X] 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:	**4b**	EIN
a	Sponsor's name	**4d**	PN
c	Plan Name		
5	Total number of participants at the beginning of the plan year	**5**	16722
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)**	13122
a(2)	Total number of active participants at the end of the plan year	**6a(2)**	13258
b	Retired or separated participants receiving benefits	**6b**	
c	Other retired or separated participants entitled to future benefits	**6c**	71
d	Subtotal. Add lines **6a(2)**, **6b**, and **6c**	**6d**	13329
e	Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.	**6e**	
f	Total. Add lines **6d** and **6e**.	**6f**	13329
g	Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item)	**6g**	13258
h	Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested	**6h**	0
7	Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item)	**7**	37

8a If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristics Codes in the instructions:

2C

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)** [X] 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)** [X] 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)** [X] **H** (Financial Information)
- **(2)** [ ] **I** (Financial Information – Small Plan)
- **(3)** [ ] **A** (Insurance Information)
- **(4)** [X] **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)	Service Provider Information	OMB No. 1210-0110
Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	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.**	**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	**B** Three-digit plan number (PN) ▶
SOUTHERN STATES SAVINGS & RETIREMENT PLAN TRUST	001

C Plan sponsor's name as shown on line 2a of Form 5500	**D** Employer Identification Number (EIN)
SOUTHERN STATES SAVINGS & RETIREMENT PLAN TRUST	59-1785571

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

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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)

ATLANTA CAPITAL MANAGAMENT INV

58-2236910

(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?
28 51 52 68 71	NONE	542886	Yes [X] No [ ]	Yes [X] No [ ]	4705	Yes [ ] No [X]

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

SIERRA INVESTMENT PARTNERS INC

68-0370668

(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?
28 51 53 68 71 10	NONE	142261	Yes [ ] No [X]	Yes [ ] No [ ]		Yes [ ] No [X]

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

LAPADULA CARLSON & CO.

65-0292391

(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?
10 50	NONE	76550	Yes [ ] No [X]	Yes [ ] No [ ]		Yes [ ] No [X]

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)

BAAB & DENNISON LLP

75-2344325

(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?
29 50	NONE	8000	Yes [ ] No [X]	Yes [ ] No [ ]		Yes [ ] No [X]

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

ALBERT LEVY PC

75-2653991

(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?
29 50	NONE	13860	Yes [ ] No [X]	Yes [ ] No [ ]		Yes [ ] No [X]

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

BMO HARRIS BANK

36-2085229

(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?
21 50	NONE	33921	Yes [ ] No [X]	Yes [ ] No [ ]		Yes [ ] No [X]

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)

CLEARBRIDGE INVESTMENTS

620 EIGHT AVENUE
NEW YORK, NY 10018

(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?
28 50	NONE	23806	Yes [ ] No [X]	Yes [ ] No [ ]		Yes [ ] No [X]

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

SEGALL BRYANT & HAMILL, LLC

540 WEST MADISON STREET
SUITE 1900
CHICAGO, IL 60661

(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?
28 50	NONE	48082	Yes [ ] No [X]	Yes [ ] No [ ]		Yes [ ] No [X]

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

WASHINGTON CAPITAL

1200 SIXTH AVENUE
SUITE 700
SEATTLE, WA 98101

(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?
28 50	NONE	87600	Yes [ ] No [X]	Yes [ ] No [ ]		Yes [ ] No [X]

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

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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 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 01/01/2022 and ending 12/31/2022

A Name of plan
SOUTHERN STATES SAVINGS & RETIREMENT PLAN TRUST

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500
SOUTHERN STATES SAVINGS & RETIREMENT PLAN TRUST

D Employer Identification Number (EIN)
59-1785571

Part I Asset and Liability Statement

1 Current value of plan assets and liabilities at the beginning and end of the plan year. Combine the value of plan assets held in more than one trust. Report the value of the plan's interest in a commingled fund containing the assets of more than one plan on a line-by-line basis unless the value is reportable on lines 1c(9) through 1c(14). Do not enter the value of that portion of an insurance contract which guarantees, during this plan year, to pay a specific dollar benefit at a future date. **Round off amounts to the nearest dollar.** MTIAs, CCTs, PSAs, and 103-12 IEs do not complete lines 1b(1), 1b(2), 1c(8), 1g, 1h, and 1i. CCTs, PSAs, and 103-12 IEs also do not complete lines 1d and 1e. See instructions.

Assets		(a) Beginning of Year	(b) End of Year
a Total noninterest-bearing cash	1a		
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)	1242305	636651
(2) Participant contributions	1b(2)	335815	222567
(3) Other	1b(3)	138059	287769
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)	12342607	12228543
(2) U.S. Government securities	1c(2)	17580597	15442248
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)		
(B) All other	1c(3)(B)	9137304	8979518
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)		
(B) Common	1c(4)(B)	129674397	106829221
(5) Partnership/joint venture interests	1c(5)	15194789	15654844
(6) Real estate (other than employer real property)	1c(6)		
(7) Loans (other than to participants)	1c(7)		
(8) Participant loans	1c(8)		
(9) Value of interest in common/collective trusts	1c(9)		
(10) Value of interest in pooled separate accounts	1c(10)		
(11) Value of interest in master trust investment accounts	1c(11)		
(12) Value of interest in 103-12 investment entities	1c(12)		
(13) Value of interest in registered investment companies (e.g., mutual funds)	1c(13)		
(14) Value of funds held in insurance company general account (unallocated contracts)	1c(14)		
(15) Other	1c(15)		2864

		(a) Beginning of Year	(b) End of Year
1d Employer-related investments:			
(1) Employer securities	1d(1)		
(2) Employer real property	1d(2)		
e Buildings and other property used in plan operation	1e	15625	119663
f Total assets (add all amounts in lines 1a through 1e)	1f	185661498	160403888
Liabilities			
g Benefit claims payable	1g		
h Operating payables	1h	192509	335762
i Acquisition indebtedness	1i		
j Other liabilities	1j	93271	
k Total liabilities (add all amounts in lines 1g through1j)	1k	285780	335762
Net Assets			
l Net assets (subtract line 1k from line 1f)	1l	185375718	160068126

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)	8993073	
(B) Participants	2a(1)(B)	2492139	
(C) Others (including rollovers)	2a(1)(C)		
(2) Noncash contributions	2a(2)		
(3) Total contributions. Add lines **2a(1)(A), (B), (C),** and line **2a(2)**	2a(3)		11485212
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)		
(F) Other	2b(1)(F)		
(G) Total interest. Add lines **2b(1)(A)** through **(F)**	2b(1)(G)		
(2) Dividends: **(A)** Preferred stock	2b(2)(A)		
(B) Common stock	2b(2)(B)	2083933	
(C) Registered investment company shares (e.g. mutual funds)	2b(2)(C)		
(D) Total dividends. Add lines **2b(2)(A)**, **(B)**, and **(C)**	2b(2)(D)		2083933
(3) Rents	2b(3)		
(4) Net gain (loss) on sale of assets: **(A)** Aggregate proceeds	2b(4)(A)	55213018	
(B) Aggregate carrying amount (see instructions)	2b(4)(B)	51377734	
(C) Subtract line **2b(4)(B)** from line **2b(4)(A)** and enter result	2b(4)(C)		3835284
(5) Unrealized appreciation (depreciation) of assets: **(A)** Real estate	2b(5)(A)		
(B) Other	2b(5)(B)	-24819366	
(C) Total unrealized appreciation of assets. Add lines **2b(5)(A)** and **(B)**	2b(5)(C)		-24819366

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts	2b(6)		
(7) Net investment gain (loss) from pooled separate accounts	2b(7)		
(8) Net investment gain (loss) from master trust investment accounts	2b(8)		
(9) Net investment gain (loss) from 103-12 investment entities	2b(9)		
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds)	2b(10)		
c Other income	2c		
d Total income. Add all **income** amounts in column (b) and enter total	2d		-7414937
Expenses			
e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	16170609	
(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)		16170609
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)	133959	
(2) Contract administrator fees	2i(2)		
(3) Investment advisory and management fees	2i(3)	873995	
(4) Other	2i(4)	714092	
(5) Total administrative expenses. Add lines **2i(1)** through **(4)**	2i(5)		1722046
j Total expenses. Add all **expense** amounts in column (b) and enter total	2j		17892655
Net Income and Reconciliation			
k Net income (loss). Subtract line **2j** from line **2d**	2k		-25307592
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) [X] 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)** [X] 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: LAPADULA CARLSON & CO. **(2)** EIN: 65-0292391

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:

		Yes	No	Amount
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.)	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?	4e	X		500000
f Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?	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.)	4i	X		
j Were any plan transactions or series of transactions in excess of 5% of the current value of plan assets? (Attach schedule of transactions if "Yes" is checked and see instructions for format requirements.)	4j	X		
k Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?	4k		X	
l Has the plan failed to provide any benefit when due under the plan?	4l		X	
m If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)	4m		X	
n If 4m was answered "Yes," check the "Yes" box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3.	4n		X	

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

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

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

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

SOUTHERN STATES SAVINGS AND RETIREMENT PLAN TRUST FUND
FINANCIAL STATEMENTS
DECEMBER 31, 2022 AND 2021
TOGETHER WITH INDEPENDENT AUDITORS' REPORT

LaPadula Carlson + Co.
Certified Public Accountants

SOUTHERN STATES SAVINGS AND RETIREMENT

PLAN TRUST FUND

FINANCIAL STATEMENTS

DECEMBER 31, 2022 AND 2021

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INDEPENDENT AUDITORS' REPORT

To the Board of Trustees
Southern States Savings and Retirement
Plan Trust Fund
Vero Beach, Florida

Opinion

We have audited the financial statements of the **Southern States Savings and Retirement Plan Trust Fund** (the "Fund"), an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 ("ERISA"), which 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.

In our opinion, the accompanying financial statements present fairly, in all material respects, the net assets available for benefits of the Fund as of December 31, 2022 and 2021, and the changes in its net assets available for benefits for the years then ended, in accordance with accounting principles generally accepted in the United States of America ("United States").

Basis for Opinion

We conducted our audits in accordance with auditing standards generally accepted in the United States. Our responsibilities under those standards are further described in the Auditors' Responsibilities for the Audit of the Financial Statements section of our report. We are required to be independent of the Fund 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 audit opinion.

Responsibilities of Management for the Financial Statements

Management is responsible for the preparation and fair presentation of these financial statements in accordance with accounting principles generally accepted in the United States, 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.

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 Fund's ability to continue as a going concern for one year from the date that the financial statements are available to be issued.

Responsibilities of Management for the Financial Statements (continued)

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.

Auditors' Responsibilities for the Audit of the Financial Statements

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 auditing standards generally accepted in the United States 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 auditing standards generally accepted in the United States, 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 Fund'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 Fund's ability to continue as a going concern for a reasonable period of time.

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

Supplemental Schedules Required by ERISA

Our audits were conducted for the purpose of forming an opinion on the financial statements as a whole. The supplemental schedules of assets (held at end of year) and reportable transactions for the year ended December 31, 2022 are presented for purposes of additional analysis and are not a required part of the financial statements but are supplementary information required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information has been subjected to the 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 auditing standards generally accepted in the United States.

In forming our opinion on the supplemental schedules, we evaluated whether the supplemental schedules, 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 information in the accompanying schedules is fairly stated, in all material respects, in relation to the financial statements as a whole, and the form and content are presented in conformity with the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.



Coral Gables, Florida
April 6, 2023

SOUTHERN STATES SAVINGS AND RETIREMENT

PLAN TRUST FUND

STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS

AS OF DECEMBER 31, 2022 AND 2021

ASSETS

	2022	2021
INVESTMENTS, at fair value	$ 151,969,023	$ 175,913,067
RECEIVABLES:		
Employer contributions	636,651	1,242,305
Participant contributions	222,567	335,815
Accrued interest and dividends	184,029	135,213
Due from Internal Revenue Service	66,865	-
Other receivables	36,875	2,846
Total receivables	1,146,987	1,716,179
PROPERTY AND EQUIPMENT at cost, net of accumulated depreciation and amortization of $199,045 and $196,095 for 2022 and 2021, respectively	13,925	15,625
RIGHT OF USE ASSETS, net of accumulated amortization:		
Operating lease assets	80,508	-
Finance lease assets	25,230	-
Total right of use assets	105,738	-
PREPAID EXPENSES	2,864	-
CASH AND EQUIVALENTS	7,165,351	8,016,627
Total assets	160,403,888	185,661,498
LIABILITIES		
ACCOUNTS PAYABLE	176,028	192,509
FEDERAL WITHHOLDING TAX PAYABLE	-	12,788
CONTRIBUTION CREDIT	-	27,227
OPERATING LEASE LIABILITIES	80,508	-
FINANCE LEASE LIABILITIES	25,970	-
DISALLOWED EARNINGS	53,256	53,256
Total liabilities	335,762	285,780
NET ASSETS AVAILABLE FOR BENEFITS	**$ 160,068,126**	**$ 185,375,718**

THE ACCOMPANYING NOTES ARE AN INTEGRAL PART OF THE FINANCIAL STATEMENTS.

SOUTHERN STATES SAVINGS AND RETIREMENT

PLAN TRUST FUND

STATEMENTS OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS

FOR THE YEARS ENDED DECEMBER 31, 2022 AND 2021

	2022	2021
ADDITIONS:		
Contributions -		
Employers	$ 8,993,073	$ 7,706,894
Participants	2,492,139	2,447,231
Total contributions	11,485,212	10,154,125
Investment (loss) income -		
Net (depreciation) appreciation in fair value	(20,984,082)	29,245,702
Interest and dividends	2,083,933	1,981,802
Less: Investment expenses	(873,995)	(847,289)
Net investment (loss) income	(19,774,144)	30,380,215
Total (deductions) additions	(8,288,932)	40,534,340
DEDUCTIONS:		
Benefits paid to participants	16,170,609	16,275,848
Administrative expenses	848,051	867,760
Total deductions	17,018,660	17,143,608
(Decrease) increase in net assets available for benefits	(25,307,592)	23,390,732
NET ASSETS AVAILABLE FOR BENEFITS:		
Beginning of year	185,375,718	161,984,986
End of year	**$ 160,068,126**	**$ 185,375,718**

THE ACCOMPANYING NOTES ARE AN INTEGRAL PART OF THE FINANCIAL STATEMENTS.

SOUTHERN STATES SAVINGS AND RETIREMENT

PLAN TRUST FUND

NOTES TO FINANCIAL STATEMENTS

DECEMBER 31, 2022 AND 2021

(1) DESCRIPTION OF THE FUND

The following description of the **Southern States Savings and Retirement Plan Trust Fund** (the "Fund" or "Plan") provides general information only. Participants should refer to the Plan Document for a more complete description of the Plan's provisions.

The Fund is a self-administered, multi-employer, defined contribution plan established by the Southern Conference of Teamsters and various employers pursuant to an Agreement and Declaration of Trust ("Agreement") dated October 3, 1977. The Fund is subject to and conforms to the provisions of the Employee Retirement Income Security Act of 1974 ("ERISA"), as amended.

The Fund provides benefits to eligible participants through employer contributions required under various Collective Bargaining Agreements ("CBA's"), voluntary participant contributions and investment income.

Operations of the Fund are under the joint control of labor and management trustees.

Participation

In accordance with the CBA's, participants become eligible after their respective probation period. Participants may voluntarily elect to make contributions under the Plan equal to the employer's contribution or in lesser amounts.

Participant and employer contributions under the Plan are immediately vested in each contributing participant account and, together with quarterly increments and decrements arising from net investment income (loss) and administration expense allocations, are available as benefits upon application by the participants. Allocations are based upon fixed amounts agreed to in individual employer's CBA.

Individual participant accounts

Participant accounts are comprised of an employer portion and an employee portion. Employer portions consist of all employer contributions required under various CBA's plus net investment (loss) income and expenses and the employee portion consists of all voluntary employee contributions plus net investment (loss) income and expenses. On termination of service, a participant may elect to receive either a lump-sum amount equal to his or her account or an annuity. However, any distribution of less than $1,000 will be made in a lump-sum payment.

Vesting

A new participant becomes 100% vested in their individual accounts upon receipt of contributions.

(1) DESCRIPTION OF THE FUND (CONTINUED)

Death benefit

If a participant dies before retirement, their spouse or designated beneficiary will receive the amount in the individual's account.

Benefits

Withdrawals from the Plan are made upon the participant's retirement, death, disability, termination date, or the termination of the Plan. Payments are to be made no later than the 60th day after retirement date: attains normal retirement age, which shall be 62; or incurs a termination date; whichever is latest, unless the participant elects to defer the distribution. Benefits are paid in a single sum or on a monthly basis. The benefit to which a participant is entitled is provided from the participant's account balance in the following forms:

(a) A single lump sum payment;

(b) A single life annuity. Such annuity will equal the amount of benefit which can be purchased as an annuity from an insurance company;

(c) An annuity payable for the life of the employee with a survivor annuity payable for the life of the surviving eligible spouse which is equal to either 50%, 75%, or 100% of the amount of the annuity which is payable during the joint lives of the employee and eligible spouse. Such annuity will equal the amount of benefit which can be purchased as an annuity from an insurance company;

(d) Monthly or annual benefit payments for a certain number of months or years as selected by the participant;

(e) A non-transferable annuity contract purchased from an insurance company, as applicable, where such annuity contract provides for a guaranteed monthly income for a period certain; or

(f) Any combination of the foregoing methods of distribution.

Pursuant to a motion passed by the Trustees on April 9, 2020, participants may receive two withdrawals from their employee contribution account within a one-year period due to any hardships related to the Coronavirus. This opinion was terminated in 2021.

Funding

The Trustees established a funding policy and method in order to promote the purpose of this Fund and ensure compliance with ERISA. Each employer contributes such amounts at set times as required by their specific CBA. Contribution rates are based on each individual employer's CBA.

(1) DESCRIPTION OF THE FUND (CONTINUED)

Termination

Although there is no intent to do so, the Trust agreement provides for the termination of the Fund subject to the provisions of the Agreement and ERISA. Should the Fund terminate, the assets would be distributed to participants in accordance with Plan provisions and the Fund would terminate.

Reclassification

Certain 2021 amounts have been reclassified to conform to the 2022 presentation.

(2) SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

This summary of significant accounting policies of the Fund is presented to assist in understanding the Fund's financial statements. The financial statements and notes are representations of the Trustees, who are responsible for their integrity and objectivity. These accounting policies conform to accounting principles generally accepted in the United States of America ("United States") and have been consistently applied in the preparation of the accompanying financial statements.

Use of estimates

The preparation of financial statements in conformity with accounting principles generally accepted in the United States requires the Trustees to make estimates and assumptions relating to the reporting of assets and liabilities and changes therein, and the disclosure of contingent assets and liabilities at the date of the financial statements. Actual results could differ from those estimates.

Risk and uncertainties

The Fund maintains its cash balance in bank deposit accounts and frequently maintains balances in excess of the federally insured limit of $250,000.

The Fund invests in various types of 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 change in the values of investment securities will occur in the near term and, that such changes could materially affect the amounts reported in the financial statements. The Fund's exposure to a concentration of risk is mitigated by the diversification of investments across a variety of financial instruments and investment strategies.

(2) SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

Contributions receivable

Contributions receivable at December 31 represent uncollected contributions during the year as determined by subsequent collections. Since these were received in subsequent periods, an allowance for doubtful accounts is unnecessary. Delinquent accounts, if any, are not recognized as income until received.

Pursuant to the CBA or other such agreements approved by the Trustees, the Trustees have the authority to conduct compliance audits of payroll and other pertinent records of contributing employers; as such the Trustees implemented a policy of auditing the payroll and other records of contributing employers on a systematic rotation basis.

Valuation of investments and income recognition

Investments are stated at aggregate fair value. Fair value is the price that would be received to sell an asset or transfer a liability in an orderly transaction between market participants at the measurement date (See Note 7).

The difference between current value and the value as of the end of the prior year as well as the difference between the proceeds and the average cost of the investments sold are presented in the accompanying statements of changes in net assets available for benefits as net (depreciation) appreciation in fair value of investments.

The net change in the unrealized gains or losses of some of the Fund's investments is presented net of fees, operating expenses and performance based compensation, if any. Investment transactions are recognized on a trade-date basis. Interest income is recognized when earned and dividend income is recognized on the ex-dividend date.

Payment of benefits

Benefits are recorded when paid.

(3) PROPERTY AND EQUIPMENT

Property and equipment is recorded at cost. Depreciation and amortization is computed using the straight line method, based on the estimated useful lives ranging from 5 to 10 years.

Property and equipment as of December 31, 2022 and 2021 consisted of the following:

Description	2022	2021
Computer software	$ 204,383	$ 204,383
Furniture and equipment	8,587	7,337
Total property and equipment	212,970	211,720
Less: Accumulated depreciation and amortization	(199,045)	(196,095)
Net property and equipment	$ 13,925	$ 15,625

The cost of maintenance and repairs is recorded as an expense when paid; significant acquisitions and improvements are capitalized.

Depreciation and amortization expense for the years ended December 31, 2022 and 2021 was $2,949 and $3,746, respectively.

(4) LEASES – ADOPTION OF FASB ASC 842

Effective January 1, 2022, the Fund adopted FASB ASC 842. The new standard establishes a right of use ("ROU") model that requires a lessee to record a ROU asset and a lease liability on the statements of net assets available for benefits for all leases with terms longer than twelve months. Leases are classified as either finance or operating, with classification affecting the pattern of expense recognition in the statements of changes in net assets available for benefits. Leases with a term of less than twelve months will not record a ROU asset and lease liability and the payments will be recognized in the statements of changes in net assets available for benefits on a straight-line basis over the lease term.

The Fund elected to adopt FASB ASC 842, *Leases*, using the optional transition method that allows the Fund to initially apply the new leases standard at the adoption date and recognize a cumulative effect adjustment to the opening balance of net assets in the period of adoption. As a result, the Fund's reporting for the comparative period of December 31, 2021 presented in the financial statements is in accordance with FASB ASC 840.

(4) LEASES – ADOPTION OF FASB ASC 842 (CONTINUED)

The Fund elected to adopt the package of practical expedients available under the transition guidance with the new standard. This package includes the following: relief from determination of lease contracts included in existing or expiring leases at the point of adoption, relief from having to reevaluate the classification of leases in effect at the point of adoption, and relief from reevaluation of existing leases that have initial direct costs associated with the execution of the lease contract. The Fund also elected to adopt the practical expedient to use hindsight to determine the lease term and assess the impairment of the ROU assets.

The adoption of FASB ASC 842, *Leases*, resulted in the following impact at January 1, 2022:

Operating Lease Assets	$	100,313
Finance Lease Assets		36,109
Total assets	$	136,422
Operating Lease Liabilities	$	100,313
Finance Lease Liabilities		36,109
Total liabilities	$	136,422

LEASES / LESSEE (*After the adoption of FASB ASC 842*)

Operating Leases

The Fund rents an office located at 1910 82nd Avenue, Unit 103, Vero Beach, FL, under an operating lease with a five-year term. While the agreement provides the minimum lease payments, some include payments adjusted for inflation. Variable payments are not determinable at the lease commencement and are not included in the measurement of the lease assets and liabilities. The lease agreements do not include any material residual value guarantees or restrictive covenants.

The components of operating lease expenses that are included in the administrative expenses in the statements of changes in net assets available for benefits for the years ended December 31, 2022 and 2021 was $22,766 and $22,318, respectively.

(4) LEASES – ADOPTION OF FASB ASC 842 (CONTINUED)

LEASES / LESSEE (*After the adoption of FASB ASC 842*) (continued)

Finance Leases

The Fund has lease arrangements for certain equipment. These leases typically have original terms not exceeding six years. Payments under the Fund's lease arrangements may be fixed or variable, and variable lease payments are primarily based on output of the underlying leased assets.

Lease cost associated with fixed payments on the Fund's finance leases was $12,051 for the year ended December 31, 2022. Lease costs associated with variable payments on the Fund's leases was $2,291 for the year ended December 31, 2022, which is included in the administrative expenses in the statements of changes in net assets available for benefits.

Lease liability maturities of operating and finance leases as of December 31, 2022, are as follows:

	Operating Leases	Finance Leases	Total
2023	$ 23,220	$ 12,051	$ 35,271
2024	23,683	9,312	32,995
2025	24,157	5,477	29,634
2026	14,382	1,370	15,752
Total undiscounted liabilities	85,442	28,210	113,652
Less: Imputed interest	(4,934)	(2,240)	(7,174)
Total lease liabilities	$ 80,508	$ 25,970	$ 106,478

The weighted-average of remaining lease terms related to the Fund's lease liabilities as of December 31, 2022 is three years. The discount rates related to the Fund's operating leases and finance lease liabilities as of December 31, 2022 was 3.24% and 6.00%, respectively. The discount rates are generally based on estimates of the Fund's incremental borrowing rate, if the discount rates implicit in the Fund's leases cannot be readily determined.

(5) INCOME TAXES

In accordance with a determination letter received from the Internal Revenue Service, dated March 2, 2016, the Fund is qualified under Section 401(a) of the Internal Revenue Code ("IRC"). Once qualified the Fund is required to operate in conformity with the IRC to maintain its qualification. The Fund has been amended since receiving the determination letter. The Trustees and legal counsel believe the Fund as amended, continues to qualify and operate in accordance with the applicable provisions of the IRC. Therefore, no provision for income taxes is considered necessary.

The Trustees have evaluated the tax positions taken by the Fund and have concluded that as of December 31, 2022, there are no uncertain positions taken or expected to be taken, that would require the recognition of a liability or asset or disclosure in the financial statements. The Fund is subject to routine audits by taxing jurisdictions until the applicable statute of limitations expires; however, there are currently no audits in progress. (See Note 9)

(6) INVESTMENTS

The assets of the Fund are primarily financial instruments which are monetary in nature. As a result, interest rates have a more significant impact on the Fund's performance than the effect of general levels of inflation. Interest rates do not necessarily move in the same direction or in the same magnitude as the prices of goods and services as measured by the consumer price index.

The Fund's investments are held by BMO Bank. The Trustees have established a formal investment policy that includes selecting professional investment advisors to manage investments, diversifying the investment portfolio between fixed-income securities and equity securities to help realize a consistent return.

During the years ended December 31, 2022 and 2021, the Fund's investments (including investments bought, sold and held during the year) (depreciated) appreciated in value as follows:

Investment	2022	2021
Common stocks	$ (19,028,954)	$ 28,382,943
Fixed income securities	(2,415,182)	(107,149)
Limited partnerships	460,054	194,789
Mutual funds	-	775,119
Net (depreciation) appreciation in fair value	$ (20,984,082)	$ 29,245,702

(7) FAIR VALUE MEASUREMENT

The Fund adopted the Financial Accounting Standards Board ("FASB") Accounting Standards Codification ("ASC") Topic 820, *Fair Value Measurements and Disclosures*, which provides the 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 under FASB ASC Topic 820 are described as follows:

- Level 1 – Inputs to the valuation methodology are unadjusted quoted prices for identical assets or liabilities in active markets that the Fund has the ability to access.
- Level 2 – Inputs to the valuation methodology include:
  - quoted prices for similar assets or liabilities in active markets;
  - quoted prices for identical or similar assets or liabilities in inactive markets;
  - inputs other than quoted prices that are observable for the asset or liability; and
  - inputs that are derived principally from or corroborated by observable market data by correlation or other means.

  If the assets 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 assets or liabilities fair value measurement level within the fair value hierarchy is based on the lowest level of any input that is significant to the fair value measurement. Valuation techniques used need to maximize the use of observable inputs and minimize the use of unobservable inputs.

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

Common stocks – The value is calculated using quoted market prices and documented trade history in the security.

Corporate bonds – The value is calculated using a pricing model, which maximizes the use of observable inputs for similar securities.

(7) FAIR VALUE MEASUREMENT (CONTINUED)

U.S. Government securities – The value is calculated using quoted market prices and documented trade history in the security.

Government, agency and state and local securities ("Government sponsored enterprises" or "GSE") – The value is calculated using a pricing model, which maximizes the use of observable inputs for similar securities.

Limited partnerships – Valued at net asset value ("NAV") of units held. The NAV is used as a practical expedient to estimate fair value. The NAV is based on the fair value of the underlying investments held by the fund less its liability. This practical expedient is not used when it is determined to be probable that the fund will sell the investment for an amount different than the reported NAV.

Money market fund – The value is calculated using a pricing model, which maximizes the use of observable inputs for similar securities.

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

The inputs or methodology used for valuing securities are not necessarily an indication of the risk associated with these securities.

(7) FAIR VALUE MEASUREMENT (CONTINUED)

The following tables set forth by levels, within the hierarchy, the balances of investments measured at fair value on a recurring basis as of December 31, 2022 and 2021:

	2022			
Description	Level 1	Level 2	Level 3	Total
Equities -				
Common stocks	$ 106,829,221	$ -	$ -	$ 106,829,221
Fixed income -				
Corporate bonds	8,979,518	-	-	8,979,518
U.S. Government securities	8,712,906	-	-	8,712,906
Government sponsored enterprises	-	6,729,342	-	6,729,342
Money market fund	-	5,063,192	-	5,063,192
	$ 124,521,645	$ 11,792,534	$ -	136,314,179
Investments measured at NAV				15,654,844
Total investments				$ 151,969,023

	2021			
Description	Level 1	Level 2	Level 3	Total
Equities -				
Common stocks	$ 129,674,397	$ -	$ -	$ 129,674,397
Fixed income -				
Corporate bonds	9,137,304	-	-	9,137,304
U.S. Government securities	8,018,970	-	-	8,018,970
Government sponsored enterprises	-	9,561,627	-	9,561,627
Money market fund	-	4,325,980	-	4,325,980
	$ 146,830,671	$ 13,887,607	$ -	160,718,278
Investments measured at NAV				15,194,789
Total investments				$ 175,913,067

(7) FAIR VALUE MEASUREMENT (CONTINUED)

Changes in fair value levels

The availability of observable market data is monitored to assess the appropriate classification of financial instruments within the fair value hierarchy. Changes in economic conditions or model-based valuation techniques may require the transfer of financial instruments from one fair value level to another. In such instances, the transfer is reported at the beginning of the reporting period.

The Trustees have evaluated the significance of transfers between levels based upon the nature of the financial instrument and size of the transfer relative to total net assets available for benefits. For the years ended December 31, 2022 and 2021, there were no significant transfers in or out of Levels 1, 2 or 3.

Fair Value of investments that calculate NAV

The following table summarizes investments measured at fair value based on NAV per share as of December 31, 2022 and 2021:

Investment	Fair Value 2022	Fair Value 2021	Redemption Frequency	Redemption Notice Period
Washington Capital JMT Mortgage Income Fund	$ 10,030,321	$ 10,022,181	Daily	None
Washington Capital JMT Real Estate Equity Fund	5,624,523	5,172,608	Daily	None
	$ 15,654,844	$ 15,194,789		

(8) PARTICIPATION IN MULTI-EMPLOYER PLANS

Pension Plans -

The Fund makes contributions to the following multi-employer defined benefit pension plans -

- Central States, Southeast and Southwest Areas Pension Fund (“Central States Pension”)
- Southern Region of Teamsters Pension Plan (“Southern Region Pension”)

These contributions are made under the terms of participation agreements that cover its officers and employees. The risks of participating in these multi-employer plans are different from single-employer plans in the following aspects:

a. Assets contributed to a multi-employer plan by one employer may be used to provide benefits to employees of other participating employers.

(8) PARTICIPATION IN MULTI-EMPLOYER PLANS (CONTINUED)

Pension Plans (continued) –

b. If a participating employer stops contributing to the plan, the unfunded obligations of the plan may be borne by the remaining participating employers.

c. If management chooses to stop participating in the plans, it may be required to pay the pension plan an amount based on the underfunded status of the plan, referred to as a withdrawal liability.

The most recent Pension Protection Act ("PPA") zone status available in 2022 and 2021 is for:

- Central States Pension - year beginning January 1, 2022 and 2021
- Southern Region Pension - year beginning January 1, 2022 and 2021

Among other factors included in the PPA -

- Plans in the red zone are generally less than 65 percent funded
- Plans in the yellow zone are less than 80 percent funded
- Plans in the green zone are at least 80 percent funded

Funding Improvement Plans –

- **Central States Pension –** Because the plan is in the Red Zone, a funding improvement plan has been implemented and adjustments to benefits have been imposed.
- **Southern Region Pension** - Because the plan is in the Green Zone, no funding improvement plans have been implemented and no surcharges have been imposed.

The Fund's participation in the Pension Plans for the years ended December 31, 2022 and 2021 is outlined in the table below. The zone status is based on information the Fund received from the Pension Plans and is certified by the Plans' actuaries.

		Pension Protection Act Zone		Annual contributions		
EIN	Plan Number	2022	2021	2022	2021	Contribution Rates
36-6044243	001	Red	Red	$ 36,465	$ 35,776	$344 per week
75-0865705	001	Green	Green	$ 20,192	$ 19,928	14% of first $5,000 wages per pay period

(8) PARTICIPATION IN MULTI-EMPLOYER PLANS (CONTINUED)

Defined Contribution Plan –

The Plan self-contributes on behalf of its employees at contribution rates ranging from $150 to $650 per month. Self-contributions for the years ended December 31, 2022 and 2021 amounted to $13,913 and $15,519, respectively.

Welfare Plan –

Additionally, the Fund contributes to the Central States, Southeast and Southwest Areas Health and Welfare Plan (the "Welfare Fund"), a related multi-employer benefit plan, in order to provide health benefits to its employees.

Effective August 1, 2022, the contribution rate is $478.38 per week, per employee (previously $455.60). During the years ended December 31, 2022 and 2021, the Fund paid $49,075 and $46,035 in contributions to the Welfare Fund, respectively.

(9) DEPARTMENT OF LABOR EXAMINATION

The Department of Labor ("DOL") conducted an examination of the Funds records for the period beginning January 1, 2015. On October 16, 2019, the DOL issued a letter with its preliminary findings, which Fund counsel responded to. On February 22, 2021, a letter was received from the DOL stating the examination had concluded and no further action was required.

(10) PARTY IN INTEREST TRANSACTIONS

The Fund pays various administrative expenses including accounting fees, investment advisory fees, attorney fees, and other administrative fees. These are party in interest transactions.

(11) SUBSEQUENT EVENTS

In accordance with FASB ASC Topic 855 *Subsequent Events*, the Fund has evaluated events that occurred through April 6, 2023, which is the date these financial statements were available to be issued. There were no other material events noted during this period that would impact the results reflected in these financial statements.

SUPPLEMENTAL SCHEDULES

SOUTHERN STATES SAVINGS AND RETIREMENT

PLAN TRUST FUND

ASSETS (HELD AT END OF YEAR) - SCHEDULE H, LINE 4i – FORM 5500

AS OF DECEMBER 31, 2022

EIN: 59-1785571

(b) Identity of issue, borrower, lessor or similar party	(c) Description of investment maturity date, rate of interest, collateral, par or maturity		(d) Cost	(e) Current value
COMMON STOCKS:				
3I GROUP PLC UNSPONSORD ADR	4,878	SHARES COMMON STOCKS	$ 45,463	$ 39,361
ABBVIE INC	4,430	SHARES COMMON STOCKS	398,593	715,932
ACCENTURE PLC	489	SHARES COMMON STOCKS	90,316	130,485
ACCENTURE PLC	205	SHARES COMMON STOCKS	74,288	54,702
ACUITY BRANDS INC	2,710	SHARES COMMON STOCKS	391,517	448,803
ADIDAS	340	SHARES COMMON STOCKS	48,081	23,125
ADOBE INC	805	SHARES COMMON STOCKS	345,016	270,907
ADOBE INC	1,344	SHARES COMMON STOCKS	614,558	452,296
ADVANCED DRAIN SYS INC	1,743	SHARES COMMON STOCKS	194,473	142,874
ADVANCED DRAIN SYS INC	833	SHARES COMMON STOCKS	102,553	68,281
ADYEN NV UNSPONSRED ADS	3,016	SHARES COMMON STOCKS	76,120	41,470
AFFILIATED MANAGERS GROUP INC	8,071	SHARES COMMON STOCKS	952,705	1,278,689
AFLAC INC	529	SHARES COMMON STOCKS	37,405	38,056
AGILENT TECHNOLOGIES INC	2,082	SHARES COMMON STOCKS	268,423	311,571
AIA GROUP LTD SPONSORED ADR	2,771	SHARES COMMON STOCKS	115,451	123,268
AIR PRODUCTS & CHEMICALS INC	831	SHARES COMMON STOCKS	217,291	256,164
AIRBUS SE ADR	1,749	SHARES COMMON STOCKS	49,051	51,807
AKAMAI TECHNOLOGIES INC	3,660	SHARES COMMON STOCKS	381,698	308,538
ALCON INC	661	SHARES COMMON STOCKS	52,256	45,312
ALPHABET INC	7,810	SHARES COMMON STOCKS	539,915	692,981
ALPHABET INC	11,160	SHARES COMMON STOCKS	773,392	990,227
ALPHABET INC	2,664	SHARES COMMON STOCKS	380,842	236,377
ALPHABET INC	3,587	SHARES COMMON STOCKS	133,786	316,481
ALTRIA GROUP INC	10,180	SHARES COMMON STOCKS	423,222	465,328
AMADEUS IT GROUP	1,053	SHARES COMMON STOCKS	65,696	54,561
AMAZON.COM INC	1,470	SHARES COMMON STOCKS	257,598	123,480
AMERICAN EXPRESS CO	3,055	SHARES COMMON STOCKS	390,133	451,376
AMERICAN TOWER CORPORATION	2,259	SHARES COMMON STOCKS	501,622	478,592
AMERICAN TOWER CORPORATION	2,900	SHARES COMMON STOCKS	645,448	614,394
AMERIPRISE FINL INC	2,124	SHARES COMMON STOCKS	238,548	661,350
AMGEN INC	2,026	SHARES COMMON STOCKS	387,017	532,109
AMPHENOL CORP	5,976	SHARES COMMON STOCKS	266,820	455,013
AMPHENOL CORP	9,531	SHARES COMMON STOCKS	417,342	725,690
AON PLC	760	SHARES COMMON STOCKS	136,740	228,106
APPLE INC	2,317	SHARES COMMON STOCKS	104,371	301,048
APPLE INC	1,179	SHARES COMMON STOCKS	201,624	153,187
APTARGROUP INC	10,534	SHARES COMMON STOCKS	895,096	1,158,529
ARAMARK HOLDINGS CORP	38,171	SHARES COMMON STOCKS	1,335,500	1,577,989
ARES MANAGEMENT CORPORATION	2,133	SHARES COMMON STOCKS	172,806	145,983
ARGENX SE SPONSORED ADR	98	SHARES COMMON STOCKS	27,185	37,125
ASML HOLDING NV	157	SHARES COMMON STOCKS	124,006	85,785
ASML HOLDING NV	130	SHARES COMMON STOCKS	102,887	71,032

THE ACCOMPANYING NOTES ARE AN INTEGRAL PART OF THIS SCHEDULE.

SOUTHERN STATES SAVINGS AND RETIREMENT

PLAN TRUST FUND

ASSETS (HELD AT END OF YEAR) - SCHEDULE H, LINE 4i – FORM 5500

AS OF DECEMBER 31, 2022

EIN: 59-1785571

(b) Identity of issue, borrower, lessor or similar party	(c) Description of investment maturity date, rate of interest, collateral, par or maturity		(d) Cost	(e) Current value
COMMON STOCKS (CONTINUED):				
ATLAS COPCO	3,548	SHARES COMMON STOCKS	54,254	41,916
AUTOZONE INC	290	SHARES COMMON STOCKS	286,976	715,192
AVERY DENNISON CORP	1,472	SHARES COMMON STOCKS	308,432	266,432
AVERY DENNISON CORP	875	SHARES COMMON STOCKS	179,679	158,375
AZEK CO INC	4,944	SHARES COMMON STOCKS	148,434	100,462
BALL CORP	2,883	SHARES COMMON STOCKS	241,035	147,437
BANK OF AMERICA CORP	12,012	SHARES COMMON STOCKS	344,350	397,837
BARRICK GOLD CORP	2,273	SHARES COMMON STOCKS	45,127	39,050
BERKLEY WR CORP	25,261	SHARES COMMON STOCKS	946,457	1,833,191
BERKLEY WR CORP	1,882	SHARES COMMON STOCKS	120,031	136,577
BERKSHIRE HATHAWAY INC	343	SHARES COMMON STOCKS	95,503	105,953
BEST BUY INC	3,821	SHARES COMMON STOCKS	370,428	306,482
BIO TECHNE CORP	5,800	SHARES COMMON STOCKS	241,511	480,704
BIO TECHNE CORP	1,292	SHARES COMMON STOCKS	141,036	107,081
BLACK KNIGHT INC	8,852	SHARES COMMON STOCKS	641,084	546,611
BLACKBAUD INC	7,614	SHARES COMMON STOCKS	424,856	448,160
BNP PARIBAS SPONSORED ADR	2,696	SHARES COMMON STOCKS	84,027	76,610
BOOZ ALLEN HAMILTON HLDG CORP	9,624	SHARES COMMON STOCKS	773,697	1,005,900
BRAMBLES LTD	2,468	SHARES COMMON STOCKS	36,237	40,404
BRISTOL MYERS SQUIBB CO	8,496	SHARES COMMON STOCKS	544,888	611,287
BROADCOM INC	1,166	SHARES COMMON STOCKS	401,656	651,946
BROADRIDGE FINANCIAL SOLUTIONS INC	4,222	SHARES COMMON STOCKS	411,239	566,297
BROWN & BROWN INC	16,287	SHARES COMMON STOCKS	713,991	927,870
BURLINGTON STORES INC	3,750	SHARES COMMON STOCKS	579,440	760,350
CACI INTL INC	3,275	SHARES COMMON STOCKS	784,461	984,432
CAE INC	1,436	SHARES COMMON STOCKS	37,315	27,772
CAPRI HOLDINGS LIMITED	7,108	SHARES COMMON STOCKS	405,426	407,431
CAPRI HOLDINGS LIMITED	1,779	SHARES COMMON STOCKS	103,210	101,972
CARLISLE COS INC	4,998	SHARES COMMON STOCKS	486,014	1,177,779
CASEYS GEN STORES INC	2,303	SHARES COMMON STOCKS	451,526	516,678
CHEVRON CORP	3,462	SHARES COMMON STOCKS	408,869	621,394
CHEVRON CORP	1,160	SHARES COMMON STOCKS	144,309	208,208
CHOICE HOTELS INTL INC	7,156	SHARES COMMON STOCKS	638,140	806,052
CITIZENS FINANCIAL GROUP INC	14,340	SHARES COMMON STOCKS	403,104	564,566
COLUMBIA SPORTSWEAR CO	10,329	SHARES COMMON STOCKS	702,738	904,614
COMPASS GROUP PLC	2,622	SHARES COMMON STOCKS	51,882	60,479
COMPUTERSHARE LTD	2,082	SHARES COMMON STOCKS	35,059	36,993
CONOCOPHILLIPS	5,791	SHARES COMMON STOCKS	362,133	683,338
CONOCOPHILLIPS	1,352	SHARES COMMON STOCKS	130,122	159,536
COSTCO WHOLESALE CORP	332	SHARES COMMON STOCKS	99,372	151,558
CP RAILWAY LIMITED	1,310	SHARES COMMON STOCKS	92,813	97,713
CRH PLC ADR	1,792	SHARES COMMON STOCKS	86,547	71,304

THE ACCOMPANYING NOTES ARE AN INTEGRAL PART OF THIS SCHEDULE.

SOUTHERN STATES SAVINGS AND RETIREMENT

PLAN TRUST FUND

ASSETS (HELD AT END OF YEAR) - SCHEDULE H, LINE 4i – FORM 5500

AS OF DECEMBER 31, 2022

EIN: 59-1785571

(b) Identity of issue, borrower, lessor or similar party	(c) Description of investment maturity date, rate of interest, collateral, par or maturity		(d) Cost	(e) Current value
COMMON STOCKS (CONTINUED):				
CROWN CASTLE INTL	1,242	SHARES COMMON STOCKS	171,878	168,465
CUMMINS INC	1,713	SHARES COMMON STOCKS	381,070	415,043
CVS HEALTH CORPORATION	5,028	SHARES COMMON STOCKS	507,023	468,559
DAIICHI SANKYO CO LTD	1,701	SHARES COMMON STOCKS	45,422	54,789
DANAHER CORP	3,005	SHARES COMMON STOCKS	448,395	797,587
DANAHER CORP	4,262	SHARES COMMON STOCKS	609,093	1,131,220
DANAHER CORP	445	SHARES COMMON STOCKS	145,332	118,112
DASSAULT SYS SA	416	SHARES COMMON STOCKS	20,412	14,871
DECKERS OUTDOOR CORP	1,047	SHARES COMMON STOCKS	310,763	428,698
DELL TECHNOLOGIES INC	13,211	SHARES COMMON STOCKS	702,303	531,346
DEUTSCHE BOERSE ADR	3,259	SHARES COMMON STOCKS	58,595	56,136
DEUTSCHE TELEKOM	4,605	SHARES COMMON STOCKS	86,392	91,598
DIAGEO PLC SPONSORED ADR	624	SHARES COMMON STOCKS	126,848	111,191
DIGITAL REALTY TR INC	877	SHARES COMMON STOCKS	145,101	87,937
DOLBY LABORATORIES INC	10,728	SHARES COMMON STOCKS	886,614	756,753
DOLLAR GEN CORP	2,041	SHARES COMMON STOCKS	286,316	502,596
DOLLAR GEN CORP	2,432	SHARES COMMON STOCKS	343,538	598,880
DOLLAR GEN CORP	495	SHARES COMMON STOCKS	119,525	121,894
DOVER CORP	823	SHARES COMMON STOCKS	137,846	111,442
EASTMAN CHEMICAL CO	4,138	SHARES COMMON STOCKS	428,721	336,999
EAST WEST BANCORP INC	7,557	SHARES COMMON STOCKS	532,334	498,006
ECOLAB INC	3,022	SHARES COMMON STOCKS	569,587	439,882
ECOLAB INC	3,892	SHARES COMMON STOCKS	729,125	566,520
EDP ENERGIAS DE PORTUGAL SA	1,907	SHARES COMMON STOCKS	103,538	94,761
ELASTIC NV	380	SHARES COMMON STOCKS	59,042	19,570
ELECTRONIC ARTS INC	1,597	SHARES COMMON STOCKS	177,887	195,121
ELEVANCE HEALTH INC	1,077	SHARES COMMON STOCKS	233,078	552,469
ENVISTA HLDGS CORP	33,202	SHARES COMMON STOCKS	830,846	1,117,911
EQUINOR ASA SPONSORED ADR	17,404	SHARES COMMON STOCKS	402,814	623,237
ESSILOR LUXOTTICA	755	SHARES COMMON STOCKS	74,889	68,168
ESTEE LAUDER COSMETICS INC	1,009	SHARES COMMON STOCKS	176,976	250,343
ESTEE LAUDER COSMETICS INC	373	SHARES COMMON STOCKS	124,139	92,545
F5 INC	1,404	SHARES COMMON STOCKS	238,936	201,488
FACTSET RESH SYS INC	953	SHARES COMMON STOCKS	141,300	382,353
FIDELITY NATL INFORMATION SVCS INC	2,250	SHARES COMMON STOCKS	284,824	152,663
FIFTH THIRD BANCORP	15,118	SHARES COMMON STOCKS	441,034	496,022
FIRST REP BANK SAN FRAN CALI	765	SHARES COMMON STOCKS	156,777	93,246
FISERV INC	4,309	SHARES COMMON STOCKS	419,436	435,511
FISERV INC	6,354	SHARES COMMON STOCKS	628,206	642,199
FMC CORP	582	SHARES COMMON STOCKS	71,917	72,634
FRANCO NEVADA CORP	721	SHARES COMMON STOCKS	99,923	98,402
FTI CONSULTING INC	2,931	SHARES COMMON STOCKS	497,570	465,443

THE ACCOMPANYING NOTES ARE AN INTEGRAL PART OF THIS SCHEDULE.

SOUTHERN STATES SAVINGS AND RETIREMENT

PLAN TRUST FUND

ASSETS (HELD AT END OF YEAR) - SCHEDULE H, LINE 4i – FORM 5500

AS OF DECEMBER 31, 2022

EIN: 59-1785571

(b) Identity of issue, borrower, lessor or similar party	(c) Description of investment maturity date, rate of interest, collateral, par or maturity		(d) Cost	(e) Current value
COMMON STOCKS (CONTINUED):				
GARTNER INC	1,143	SHARES COMMON STOCKS	123,890	384,208
GARTNER INC	1,570	SHARES COMMON STOCKS	192,246	527,740
GARTNER INC	1,828	SHARES COMMON STOCKS	255,873	614,464
GIVAUDAN SA ADR	372	SHARES COMMON STOCKS	36,449	22,782
GLOBE LIFE INC	1,534	SHARES COMMON STOCKS	134,506	184,924
GODADDY INC	11,341	SHARES COMMON STOCKS	846,831	848,534
GRACO INC	5,412	SHARES COMMON STOCKS	150,158	364,011
HALEON PLC	8,372	SHARES COMMON STOCKS	60,693	66,976
HENRY JACK & ASSOC INC	1,819	SHARES COMMON STOCKS	177,926	319,344
HEXCEL CORP	9,290	SHARES COMMON STOCKS	441,638	546,716
HOME DEPOT INC	1,251	SHARES COMMON STOCKS	140,342	395,141
HOME DEPOT INC	299	SHARES COMMON STOCKS	120,515	94,442
HONDA MTR LTD	7,961	SHARES COMMON STOCKS	249,567	181,988
HONG KONG EXCHANGES & CLEARING	1,002	SHARES COMMON STOCKS	32,971	43,289
HOYA CORP SPONSORED ADR	594	SHARES COMMON STOCKS	85,520	57,196
IAA INC	17,569	SHARES COMMON STOCKS	775,573	702,760
IBERDROLA SA	1,322	SHARES COMMON STOCKS	59,513	61,685
ICON PLC	320	SHARES COMMON STOCKS	87,102	62,160
IDEX CORP	2,713	SHARES COMMON STOCKS	258,024	619,459
IDEX CORP	1,296	SHARES COMMON STOCKS	197,552	295,916
IDEX LABORATORIES INC	373	SHARES COMMON STOCKS	136,813	152,169
INDUSTRIA DE DISENO TEXTIL IND ADR	4,827	SHARES COMMON STOCKS	76,076	64,011
INTERCONTINENTAL EXCHANGE, INC. COM	4,526	SHARES COMMON STOCKS	399,764	464,322
INTERCONTINENTAL EXCHANGE, INC. COM	4,609	SHARES COMMON STOCKS	408,612	472,837
INTESA SANPAOLO SPON ADR	4,652	SHARES COMMON STOCKS	69,941	61,900
INTUIT	687	SHARES COMMON STOCKS	192,027	267,394
INTUIT	914	SHARES COMMON STOCKS	250,112	355,747
INTUITIVE SURGICAL INC COM NEW	335	SHARES COMMON STOCKS	74,245	88,892
IQVIA HLDGS INC	1,300	SHARES COMMON STOCKS	139,791	266,357
JABIL INC	3,837	SHARES COMMON STOCKS	268,457	261,683
JACOBS SOLUTIONS INC	5,039	SHARES COMMON STOCKS	648,970	605,033
JACOBS SOLUTIONS INC	731	SHARES COMMON STOCKS	103,598	87,772
JONES LANG LASALLE INC	4,087	SHARES COMMON STOCKS	556,635	651,345
JPMORGAN CHASE & CO	1,237	SHARES COMMON STOCKS	193,439	165,882
JUNIPER NETWORKS INC	8,418	SHARES COMMON STOCKS	272,475	269,039
KEYSIGHT TECHNOLOGIES INC COM	719	SHARES COMMON STOCKS	139,786	122,999
KIRBY CORP	10,462	SHARES COMMON STOCKS	615,631	673,230
LABORATORY CORP AMER HLDGS	430	SHARES COMMON STOCKS	70,570	101,256
LANDSTAR SYSTEMS INC	7,469	SHARES COMMON STOCKS	783,990	1,216,700
LENNOX INTERNATIONAL INC	3,390	SHARES COMMON STOCKS	670,567	810,990
LINDE PLC	1,470	SHARES COMMON STOCKS	273,697	479,495
LINDE PLC	2,092	SHARES COMMON STOCKS	389,994	682,369

THE ACCOMPANYING NOTES ARE AN INTEGRAL PART OF THIS SCHEDULE.

SOUTHERN STATES SAVINGS AND RETIREMENT

PLAN TRUST FUND

ASSETS (HELD AT END OF YEAR) - SCHEDULE H, LINE 4i – FORM 5500

AS OF DECEMBER 31, 2022

EIN: 59-1785571

(b) Identity of issue, borrower, lessor or similar party	(c) Description of investment maturity date, rate of interest, collateral, par or maturity		(d) Cost	(e) Current value
COMMON STOCKS (CONTINUED):				
LINDE PLC	288	SHARES COMMON STOCKS	91,208	93,940
LKQ CORP	15,599	SHARES COMMON STOCKS	597,808	833,143
LONDON STK EXCHANGE GROUP ADR	4,146	SHARES COMMON STOCKS	90,648	88,973
L'OREAL UNSPONSORED ADR	819	SHARES COMMON STOCKS	73,823	58,319
LOUIS VUITTON MOET HENNESSY	754	SHARES COMMON STOCKS	117,618	109,423
LOWES COS INC	1,175	SHARES COMMON STOCKS	107,897	234,107
MANHATTAN ASSOCS INC	2,633	SHARES COMMON STOCKS	138,032	319,656
MARKEL CORP	862	SHARES COMMON STOCKS	770,269	1,135,676
MARSH & MCLENNAN COS	2,107	SHARES COMMON STOCKS	206,534	348,666
MARSH & MCLENNAN COS	1,999	SHARES COMMON STOCKS	199,073	330,795
MARSH & MCLENNAN COS	766	SHARES COMMON STOCKS	127,190	126,758
MARVELL TECHNOLOGY GROUP LTD	2,540	SHARES COMMON STOCKS	183,427	94,082
MASCO CORP	7,506	SHARES COMMON STOCKS	452,928	350,305
MASTERCARD INC	2,356	SHARES COMMON STOCKS	693,493	819,252
MASTERCARD INC	2,495	SHARES COMMON STOCKS	729,372	867,586
MCKESSON CORP	241	SHARES COMMON STOCKS	54,232	90,404
MCCORMICK & CO INC	1,056	SHARES COMMON STOCKS	88,653	87,532
META PLATFORM, INC	2,172	SHARES COMMON STOCKS	399,436	261,378
META PLATFORM INC	2,593	SHARES COMMON STOCKS	465,438	312,042
METTLER-TOLEDO INTL INC	80	SHARES COMMON STOCKS	121,707	115,636
MICROSOFT CORP	3,031	SHARES COMMON STOCKS	431,409	726,894
MICROSOFT CORP	3,700	SHARES COMMON STOCKS	528,848	887,334
MICROSOFT CORP	1,296	SHARES COMMON STOCKS	427,212	310,807
MONDELEZ INTL INC	1,954	SHARES COMMON STOCKS	115,897	130,234
MONOLITHIC POWER SYS INC	272	SHARES COMMON STOCKS	148,175	96,182
MOODYS CORP	566	SHARES COMMON STOCKS	168,710	157,699
MORGAN STANLEY	7,447	SHARES COMMON STOCKS	420,872	633,144
MORNINGSTAR INC	3,480	SHARES COMMON STOCKS	544,961	753,733
NESTLE S A SPONSORED ADR	1,464	SHARES COMMON STOCKS	186,787	169,534
NICE LTD	173	SHARES COMMON STOCKS	50,206	33,268
NIKE INC	2,499	SHARES COMMON STOCKS	207,916	292,408
NORDSON CORP COM	2,806	SHARES COMMON STOCKS	377,525	667,042
NOVO-NORDISK ADR	1,235	SHARES COMMON STOCKS	125,372	167,145
NOVO-NORDISK ADR	1,144	SHARES COMMON STOCKS	123,316	154,829
NVR INC	93	SHARES COMMON STOCKS	211,401	428,970
OLYMPUS CORP	3,362	SHARES COMMON STOCKS	65,076	59,931
ON SEMICONDUCTOR CORP	11,274	SHARES COMMON STOCKS	232,421	703,159
ONEOK INC	4,270	SHARES COMMON STOCKS	278,816	280,539
O'REILLY AUTOMOTIVE INC	343	SHARES COMMON STOCKS	122,551	289,502
O'REILLY AUTOMOTIVE INC	159	SHARES COMMON STOCKS	102,958	134,201
PAPA JOHNS INTL INC	1,294	SHARES COMMON STOCKS	144,427	106,509
PARKER HANNIFIN CORP	1,265	SHARES COMMON STOCKS	346,665	368,115

THE ACCOMPANYING NOTES ARE AN INTEGRAL PART OF THIS SCHEDULE.

SOUTHERN STATES SAVINGS AND RETIREMENT

PLAN TRUST FUND

ASSETS (HELD AT END OF YEAR) - SCHEDULE H, LINE 4i – FORM 5500

AS OF DECEMBER 31, 2022

EIN: 59-1785571

(b) Identity of issue, borrower, lessor or similar party	(c) Description of investment maturity date, rate of interest, collateral, par or maturity		(d) Cost	(e) Current value
COMMON STOCKS (CONTINUED):				
PAYPAL HOLDINGS INC	3,322	SHARES COMMON STOCKS	271,129	236,593
PAYPAL HOLDINGS INC	3,644	SHARES COMMON STOCKS	275,485	259,526
PERRIGO CO	3,997	SHARES COMMON STOCKS	149,495	136,258
PHILLIPS 66	4,771	SHARES COMMON STOCKS	457,300	496,566
POOL CORPORATION	1,305	SHARES COMMON STOCKS	330,641	394,541
PROGRESSIVE CORP	4,028	SHARES COMMON STOCKS	338,155	522,472
PROSPERITY BANCSHARES INC	6,887	SHARES COMMON STOCKS	470,499	500,547
PULTE GROUP INC	8,159	SHARES COMMON STOCKS	245,679	371,479
QUALCOMM INC	4,435	SHARES COMMON STOCKS	600,451	487,584
QUANTA SVCS INC	1,892	SHARES COMMON STOCKS	217,287	269,610
RAYTHEON TECHNOLOGIES CORP	6,272	SHARES COMMON STOCKS	620,729	632,970
RAYTHEON TECHNOLOGIES CORP	2,069	SHARES COMMON STOCKS	167,411	208,803
RECRUIT HOLDINGS CO LTD	9,659	SHARES COMMON STOCKS	116,246	61,151
REINSURANCE GROUP AMER INC	1,573	SHARES COMMON STOCKS	150,613	223,508
RELX PLC	2,918	SHARES COMMON STOCKS	80,797	80,887
RENTOKIL INITIAL PLC SPONSORED	2,389	SHARES COMMON STOCKS	93,096	73,605
REPUBLIC SVCS INC	766	SHARES COMMON STOCKS	111,985	98,806
RIO TINTO PLC SPONSORED	7,423	SHARES COMMON STOCKS	416,205	528,518
ROCHE HLDG LTD SPONSORED	2,115	SHARES COMMON STOCKS	102,781	83,010
ROYAL DUTCH SHELL PLC SPONSORED	10,155	SHARES COMMON STOCKS	483,286	578,327
RPM INTL INC	10,562	SHARES COMMON STOCKS	667,115	1,029,267
S&P GLOBAL INC	1,351	SHARES COMMON STOCKS	311,100	452,504
S&P GLOBAL INC	1,407	SHARES COMMON STOCKS	329,438	471,261
SANDVIK AB ADR	3,183	SHARES COMMON STOCKS	80,419	57,555
SCHEIN HENRY INC COM	4,014	SHARES COMMON STOCKS	246,578	320,598
SCHWAB CHARLES CORP	2,308	SHARES COMMON STOCKS	92,913	192,164
SEI INVESTMENTS CO	16,665	SHARES COMMON STOCKS	805,285	971,570
SEMPRA	1,110	SHARES COMMON STOCKS	134,443	171,539
SERVICE CORP INTL	5,664	SHARES COMMON STOCKS	257,360	391,609
SERVICE CORP INTL	1,774	SHARES COMMON STOCKS	117,038	122,654
SERVICENOW INC	188	SHARES COMMON STOCKS	123,713	72,995
SHISEIDO LTD SPONSORED	964	SHARES COMMON STOCKS	55,177	47,277
SOCIEDAD QUIMICA Y MINERA DE CHILE	3,096	SHARES COMMON STOCKS	280,768	247,185
SOLAREDGE TECHNOLOGIES INC	121	SHARES COMMON STOCKS	32,907	34,276
SONY CORP	818	SHARES COMMON STOCKS	65,713	62,397
STARBUCKS CORP	2,471	SHARES COMMON STOCKS	201,826	245,123
STRAUMANN HOLDING	2,188	SHARES COMMON STOCKS	25,172	24,974
SUNCOR ENERGY INC	3,209	SHARES COMMON STOCKS	79,296	101,822
SUNCOR ENERGY INC	1,983	SHARES COMMON STOCKS	65,263	62,921
SYSCO CORP	1,277	SHARES COMMON STOCKS	103,316	97,627
TAPESTRY INC	13,389	SHARES COMMON STOCKS	480,784	509,853
TE CONNECTIVITY LTD	3,629	SHARES COMMON STOCKS	280,790	416,609

THE ACCOMPANYING NOTES ARE AN INTEGRAL PART OF THIS SCHEDULE.

SOUTHERN STATES SAVINGS AND RETIREMENT

PLAN TRUST FUND

ASSETS (HELD AT END OF YEAR) - SCHEDULE H, LINE 4i – FORM 5500

AS OF DECEMBER 31, 2022

EIN: 59-1785571

(b) Identity of issue, borrower, lessor or similar party	(c) Description of investment maturity date, rate of interest, collateral, par or maturity		(d) Cost	(e) Current value
COMMON STOCKS (CONTINUED):				
TE CONNECTIVITY LTD	1,303	SHARES COMMON STOCKS	109,601	149,584
TE CONNECTIVITY LTD	566	SHARES COMMON STOCKS	87,656	64,977
TELEFLEX INC	4,508	SHARES COMMON STOCKS	1,186,573	1,125,332
TELEPERFORMANCE SA ADR	465	SHARES COMMON STOCKS	95,519	55,230
TEXAS INSTRUMENTS INC	995	SHARES COMMON STOCKS	115,670	164,394
THERMO FISHER CORP	1,473	SHARES COMMON STOCKS	468,515	811,166
THERMO FISHER CORP	2,074	SHARES COMMON STOCKS	696,999	1,142,131
THERMO FISHER CORP	195	SHARES COMMON STOCKS	124,654	107,385
THOMSON REUTERS CORP	591	SHARES COMMON STOCKS	71,387	67,415
TJX COS INC	8,651	SHARES COMMON STOCKS	476,000	688,620
TJX COS INC	11,207	SHARES COMMON STOCKS	620,384	892,077
TJX COS INC	2,040	SHARES COMMON STOCKS	140,232	162,384
TOTAL ENERGIES SE	10,635	SHARES COMMON STOCKS	518,293	660,221
TRIMBLE INCORPORATED	9,937	SHARES COMMON STOCKS	503,990	502,415
ULTA BEAUTY, INC	1,062	SHARES COMMON STOCKS	222,685	498,152
UMPQUA HOLDINGS CORP	24,774	SHARES COMMON STOCKS	411,201	442,216
UNION PAC CORP	1,106	SHARES COMMON STOCKS	70,799	229,019
UNILEVER PLC SPONSORED ADR	3,214	SHARES COMMON STOCKS	147,134	161,825
UNITED RENTALS INC	2,306	SHARES COMMON STOCKS	265,612	819,599
UNITEDHEALTH GROUP INC	1,276	SHARES COMMON STOCKS	132,042	676,510
UNITEDHEALTH GROUP INC	395	SHARES COMMON STOCKS	176,372	209,421
VAIL RESORTS INC	326	SHARES COMMON STOCKS	105,346	77,702
VALE SA ADR	21,374	SHARES COMMON STOCKS	418,380	362,717
VERISK ANALYTICS INC	3,468	SHARES COMMON STOCKS	541,642	611,825
VERISK ANALYTICS INC	3,786	SHARES COMMON STOCKS	599,632	667,926
VERIZON COMMUNICATIONS INC	4,545	SHARES COMMON STOCKS	247,178	179,073
VISA INC	3,956	SHARES COMMON STOCKS	686,655	821,899
VISA INC	6,076	SHARES COMMON STOCKS	1,044,954	1,262,350
VISA INC	941	SHARES COMMON STOCKS	182,339	195,502
WEX INC	4,616	SHARES COMMON STOCKS	587,323	755,408
WOODWARD INC	4,023	SHARES COMMON STOCKS	459,427	388,662
XYLEM INC	3,697	SHARES COMMON STOCKS	285,645	408,777
XYLEM INC	4,759	SHARES COMMON STOCKS	367,238	526,203
ZAI LAB LTD ADR	597	SHARES COMMON STOCKS	30,553	18,328
ZEBRA TECHNOLOGIES CORP	388	SHARES COMMON STOCKS	221,224	99,487
ZIONS BANCORPORATION, N.A.	8,729	SHARES COMMON STOCKS	473,085	429,118
ZOETIS INC	3,434	SHARES COMMON STOCKS	403,797	503,253
ZOETIS INC	4,096	SHARES COMMON STOCKS	484,692	600,269
ZOETIS INC	845	SHARES COMMON STOCKS	160,800	123,162
		Total common stocks	**86,198,925**	**106,829,221**

THE ACCOMPANYING NOTES ARE AN INTEGRAL PART OF THIS SCHEDULE.

SOUTHERN STATES SAVINGS AND RETIREMENT

PLAN TRUST FUND

ASSETS (HELD AT END OF YEAR) - SCHEDULE H, LINE 4i – FORM 5500

AS OF DECEMBER 31, 2022

EIN: 59-1785571

(b) Identity of issue, borrower, lessor or similar party	(c) Description of investment maturity date, rate of interest, collateral, par or maturity		(d) Cost	(e) Current value
CORPORATE BONDS:				
ALLY AUTO	550,000	3.45% DUE 06/15/2027	549,895	532,050
AMERICREDIT AUTO REC TR SER 2018	84,931	3.74% DUE 10/18/2024	88,143	84,863
AMERICREDIT AUTO REC TR SER 2018	140,000	4.04% DUE 11/18/2024	140,798	138,986
APPLE INC	615,000	2.20% DUE 09/11/2029	600,559	531,704
BANK AMER CORP	550,000	VAR RATE DUE 02/13/2031	554,928	447,034
CAPITAL ONE	560,000	1.39% DUE 07/15/2030	559,742	466,888
CAPITAL ONE PRIME TR SER 2022	555,000	3.27% DUE 09/15/2027	554,867	532,351
CARMAX AUTO OWNER TR SER 2019	405,000	3.45% DUE 11/15/2024	414,524	403,642
CARMAX AUTO OWNER TR SER 2019	388,727	2.77% DUE 12/16/2024	399,903	386,246
CARMAX AUTO OWNER TR SER 2022	295,000	3.66% DUE 09/15/2027	294,954	283,859
CARMAX AUTO OWNER TR SER 2022	390,000	5.70% DUE 07/17/2028	389,927	394,767
CNH EQUIPMENT TR SER 2022	260,000	2.83% DUE 07/15/2027	259,981	249,520
CNH EQUIPMENT TR SER 2022	415,000	5.81% DUE 11/15/2029	414,954	415,676
DISCOVER CARD EXE NT TR SER 2022	280,000	3.32% DUE 05/17/2027	279,977	270,550
DUKE ENERGY CAROLINAS LLC	600,000	2.45% DUE 08/15/2029	638,442	514,470
EXETER ATM REC TR SER 2022	320,000	1.54% DUE 07/15/2025	319,227	317,588
EXETER AUTO RECV TR SER 2021	247,210	0.57% DUE 09/15/2025	247,204	245,532
GM FIN CONS ATMB REC TR SER 2019	53,797	7.75% DUE 07/16/2024	54,600	53,679
HARLEY DAVIDSON MTR TR SER 2022	270,000	3.26% DUE 01/15/2030	269,921	257,775
HYUNDAI AUTO RECV TR SER 2019	367,392	2.00% DUE 04/15/2025	373,118	364,055
JP MORGAN CHASE BANK NA	525,000	2.52% DUE 04/22/2031	537,558	429,602
SANTANDER DRIVE AUTO TR SER 2022	435,000	3.93% DUE 12/15/2026	434,958	427,021
SANTANDER DRIVE AUTO TR SER 2022	450,000	2.98% DUE 10/15/2026	449,944	442,630
WORLD OMNI AUTO REC TR SER 2022	540,000	1.93% DUE 03/15/2028	539,971	499,220
WORLD OMNI AUTO REC TR SER 2021	128,711	0.39% DUE 12/16/2024	128,701	127,578
WORLD OMNI AUTO RECV TR SER 2019	163,451	1.96% DUE 12/15/2024	165,738	162,232
		Total corporate bonds	**9,662,534**	**8,979,518**
U.S. GOVERNMENT AND GSE SECURITIES:				
U.S. GOVERNMENT -				
U.S. TREASURY BOND	25,000	4.50% DUE 02/15/2036	31,144	26,693
U.S. TREASURY NOTE	775,000	1.50% DUE 02/15/2030	827,194	660,633
U.S. TREASURY NOTE	1,560,000	0.37% DUE 04/30/2025	1,523,319	1,423,999
U.S. TREASURY NOTE	360,000	0.37% DUE 08/15/2024	359,312	336,377
U.S. TREASURY NOTE	400,000	0.50% DUE 04/30/2027	398,173	344,516
U.S. TREASURY NOTE	280,000	1.25% DUE 06/30/2028	280,154	242,169
U.S. TREASURY NOTE	375,000	1.00% DUE 07/31/2028	373,522	318,810
U.S. TREASURY NOTE	1,075,000	1.12% DUE 02/29/2028	1,064,128	931,014
U.S. TREASURY NOTE	380,000	1.25% DUE 04/30/2028	378,888	329,772
U.S. TREASURY NOTE	375,000	1.25% DUE 05/31/2028	374,752	324,758
U.S. TREASURY NOTE	255,000	3.25% DUE 06/30/2027	256,346	246,654

THE ACCOMPANYING NOTES ARE AN INTEGRAL PART OF THIS SCHEDULE.

SOUTHERN STATES SAVINGS AND RETIREMENT

PLAN TRUST FUND

ASSETS (HELD AT END OF YEAR) - SCHEDULE H, LINE 4i – FORM 5500

AS OF DECEMBER 31, 2022

EIN: 59-1785571

(b) Identity of issue, borrower, lessor or similar party	(c) Description of investment maturity date, rate of interest, collateral, par or maturity		(d) Cost	(e) Current value
U.S. GOVERNMENT AND GSE SECURITIES (CONTINUED):				
U.S. GOVERNMENT (CONTINUED) -				
U.S. TREASURY NOTE	365,000	1.25% DUE 07/31/2023	346,456	357,824
U.S. TREASURY NOTE	400,000	1.37% DUE 11/15/2031	385,986	325,680
U.S. TREASURY NOTE	515,000	2.37% DUE 03/31/2029	495,810	468,362
U.S. TREASURY NOTE	130,000	2.87% DUE 04/30/2029	128,706	121,771
U.S. TREASURY NOTE	1,140,000	2.87% DUE 05/15/2023	1,139,526	1,050,943
U.S. TREASURY NOTE	910,000	2.75% DUE 08/15/2032	859,173	828,819
U.S. TREASURY NOTE	385,000	2.62% DUE 04/30/2024	384,189	374,112
		Total U.S. Government	9,606,778	8,712,906
GSE SECURITIES -				
FEDERAL FARM CREDIT BANK	495,000	3.87% DUE 09/20/2032	463,666	471,497
FEDERAL FARM CREDIT BANK	385,000	4.12% DUE 12/15/2032	381,885	376,126
FEDERAL HOME LOAN MTG CORP	298	4.50% DUE 10/15/2023	322	297
FEDERAL HOME LOAN MTG CORP	85,740	5.00% DUE 02/15/2025	90,563	85,110
FEDERAL HOME LOAN MTG CORP	163,840	1.50% DUE 12/15/2032	166,400	149,190
FEDERAL HOME LOAN MTG CORP	615,000	2.25% DUE 01/25/2030	674,578	533,144
FEDERAL HOME LOAN MTG CORP	41,257	2.83% DUE 05/25/2030	42,978	38,259
FEDERAL HOME LOAN MTG CORP	390,000	FLTG RATE DUE 04/25/2033	377,386	365,434
FEDERAL HOME LOAN MTG CORP	695,000	FLTG RATE DUE 11/25/2033	824,552	649,760
FEDERAL HOME LOAN MTG CORP	475,000	2.79% DUE 08/25/2034	533,410	392,295
FEDERAL HOME LOAN MTG CORP	425,000	3.06% DUE 07/25/2023	442,598	420,820
FEDERAL HOME LOAN MTG CORP	125,999	3.00% DUE 03/01/2032	130,213	120,529
FEDERAL HOME LOAN MTG CORP	140,378	2.50% DUE 07/01/2029	147,353	131,640
FEDERAL HOME LOAN MTG CORP	121,614	2.50% DUE 05/01/2031	124,008	113,718
FEDERAL HOME LOAN MTG CORP	6,364	5.00% DUE 10/01/2033	6,297	6,506
FEDERAL HOME LOAN MTG CORP	135,053	3.00% DUE 08/01/2043	131,175	123,024
FEDERAL HOME LOAN MTG CORP	2,515	4.50% DUE 04/01/2025	2,627	2,514
FEDERAL HOME LOAN MTG CORP	635	4.50% DUE 08/01/2025	667	635
FEDERAL HOME LOAN MTG CORP	111,873	2.50% DUE 03/01/2030	114,321	105,021
FEDERAL NATL MTG ASSN	525,045	2.50% DUE 01/01/2052	521,927	445,380
FEDERAL NATL MTG ASSN	14,442	5.50% DUE 08/01/2035	15,924	14,864
FEDERAL NATL MTG ASSN	22,894	5.50% DUE 08/01/2037	24,983	23,620
FEDERAL NATL MTG ASSN	260,129	3.00% DUE 03/01/2030	266,511	250,156
FEDERAL NATL MTG ASSN	328,243	3.00% DUE 04/01/2047	333,004	292,796
FEDERAL NATL MTG ASSN	206,297	3.00% DUE 10/01/2044	211,744	187,726
FEDERAL NATL MTG ASSN	390,000	FLTG RATE DUE 01/25/2032	339,223	312,583
FEDERAL NATL MTG ASSN	48,711	3.50% DUE 02/01/2048	48,429	45,133
FEDERAL NATL MTG ASSN	242,241	2.00% DUE 06/01/2030	251,931	223,952
FEDERAL NATL MTG ASSN	196,973	2.00% DUE 08/01/2030	205,067	183,070
FEDERAL NATL MTG ASSN	168,755	FLTG RATE DUE 07/25/2042	168,676	167,180

THE ACCOMPANYING NOTES ARE AN INTEGRAL PART OF THIS SCHEDULE.

SOUTHERN STATES SAVINGS AND RETIREMENT

PLAN TRUST FUND

ASSETS (HELD AT END OF YEAR) - SCHEDULE H, LINE 4i – FORM 5500

AS OF DECEMBER 31, 2022

EIN: 59-1785571

(b) Identity of issue, borrower, lessor or similar party	(c) Description of investment maturity date, rate of interest, collateral, par or maturity		(d) Cost	(e) Current value
U.S. GOVERNMENT AND GSE SECURITIES (CONTINUED):				
GSE SECURITIES (CONTINUED) -				
FEDERAL NATL MTG ASSN	3,840	3.50% DUE 03/25/2033	3,727	3,711
FEDERAL NATL MTG ASSN	2,760	3.50% DUE 03/25/2033	2,594	2,705
FEDERAL NATL MTG ASSN	5,192	5.50% DUE 07/01/2034	5,681	5,357
FEDERAL NATL MTG ASSN	63,000	3.50% DUE 09/25/2027	65,303	59,840
FEDERAL NATL MTG ASSN	388,259	1.50% DUE 02/25/2033	394,083	346,460
FEDERAL NATL MTG ASSN	80,051	FLTG RATE DUE 07/25/2023	80,979	79,290
		Total GSE Securities	7,594,785	6,729,342
		Total U.S. Government and GSE Securities	**17,201,563**	**15,442,248**
LIMITED PARTNERSHIPS:				
WACAP JMT MORTAGE INCOME FUND	111,967	LIMITED PARTNERSHIP	10,000,000	10,030,321
WACAP JMT REAL ESTATE EQUITY FUND	57,448	LIMITED PARTNERSHIP	5,000,000	5,624,523
		Total limited partnerships	**15,000,000**	**15,654,844**
MONEY MARKET FUND,				
BMO GOVT MONEY MARKET FUND	5,063,192	MONEY MARKET FUND	**5,063,192**	**5,063,192**
		Total investments	**$ 133,126,214**	**$ 151,969,023**

THE ACCOMPANYING NOTES ARE AN INTEGRAL PART OF THIS SCHEDULE.

SOUTHERN STATES SAVINGS AND RETIREMENT

PLAN TRUST FUND

REPORTABLE TRANSACTIONS – SCHEDULE H, LINE 4j – FORM 5500

FOR THE YEAR ENDED DECEMBER 31, 2022

EIN: 59-1785571

(a) Identity of Party	(including interest rate and maturity in case of a loan)	(c) Purchase price	(d) Selling price	(g) Cost of asset	(h) Current value of asset on transaction date	(i) Net gain or (loss)
BMO Govt. Money Market Fund	Money Market Fund	$ 21,095,965	$ -	$ 21,095,965	$ 21,095,965	$ -
BMO Govt. Money Market Fund	Money Market Fund	-	20,358,754	20,358,754	20,358,754	-

THE ACCOMPANYING NOTES ARE AN INTEGRAL PART OF THIS SCHEDULE.

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

Part I Annual Report Identification Information

For calendar plan year 2022 or fiscal plan year beginning and ending

A This return/report is for: [X] 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 . . . . . ▶ [X]

D Check box if filing under: [X] 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
Southern States Savings & Retirement Plan Trust

1b Three-digit plan number (PN) ▶ 001

1c Effective date of plan 1/1/1977

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)

Southern States Savings & Retirement Plan Trust

Electronic Filing Only

STE 103 1910 82nd Avenue
Vero Beach FL 32966

1910 82nd Avenue Suite 103
Vero Beach FL 32966

2b Employer Identification Number (EIN)
59-1785571

2c Plan Sponsor's telephone number
770-992-3599

2d Business code (see instructions)
484110

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	R. J. Cook	10/14/23	
	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

SOUTHERN STATES SAVINGS AND RETIREMENT

PLAN TRUST FUND

REPORTABLE TRANSACTIONS – SCHEDULE H, LINE 4j – FORM 5500

FOR THE YEAR ENDED DECEMBER 31, 2022

EIN: 59-1785571

(a) Identity of Party	(including interest rate and maturity in case of a loan)	(c) Purchase price	(d) Selling price	(g) Cost of asset	(h) Current value of asset on transaction date	(i) Net gain or (loss)
BMO Govt. Money Market Fund	Money Market Fund	$ 21,095,965	$ -	$ 21,095,965	$ 21,095,965	$ -
BMO Govt. Money Market Fund	Money Market Fund	-	20,358,754	20,358,754	20,358,754	-

THE ACCOMPANYING NOTES ARE AN INTEGRAL PART OF THIS SCHEDULE.

SOUTHERN STATES SAVINGS AND RETIREMENT

PLAN TRUST FUND

ASSETS (HELD AT END OF YEAR) - SCHEDULE H, LINE 4i – FORM 5500

AS OF DECEMBER 31, 2022

EIN: 59-1785571

(b) Identity of issue, borrower, lessor or similar party	(c) Description of investment maturity date, rate of interest, collateral, par or maturity		(d) Cost	(e) Current value
COMMON STOCKS:				
3I GROUP PLC UNSPONSORD ADR	4,878	SHARES COMMON STOCKS	$ 45,463	$ 39,361
ABBVIE INC	4,430	SHARES COMMON STOCKS	398,593	715,932
ACCENTURE PLC	489	SHARES COMMON STOCKS	90,316	130,485
ACCENTURE PLC	205	SHARES COMMON STOCKS	74,288	54,702
ACUITY BRANDS INC	2,710	SHARES COMMON STOCKS	391,517	448,803
ADIDAS	340	SHARES COMMON STOCKS	48,081	23,125
ADOBE INC	805	SHARES COMMON STOCKS	345,016	270,907
ADOBE INC	1,344	SHARES COMMON STOCKS	614,558	452,296
ADVANCED DRAIN SYS INC	1,743	SHARES COMMON STOCKS	194,473	142,874
ADVANCED DRAIN SYS INC	833	SHARES COMMON STOCKS	102,553	68,281
ADYEN NV UNSPONSRED ADS	3,016	SHARES COMMON STOCKS	76,120	41,470
AFFILIATED MANAGERS GROUP INC	8,071	SHARES COMMON STOCKS	952,705	1,278,689
AFLAC INC	529	SHARES COMMON STOCKS	37,405	38,056
AGILENT TECHNOLOGIES INC	2,082	SHARES COMMON STOCKS	268,423	311,571
AIA GROUP LTD SPONSORED ADR	2,771	SHARES COMMON STOCKS	115,451	123,268
AIR PRODUCTS & CHEMICALS INC	831	SHARES COMMON STOCKS	217,291	256,164
AIRBUS SE ADR	1,749	SHARES COMMON STOCKS	49,051	51,807
AKAMAI TECHNOLOGIES INC	3,660	SHARES COMMON STOCKS	381,698	308,538
ALCON INC	661	SHARES COMMON STOCKS	52,256	45,312
ALPHABET INC	7,810	SHARES COMMON STOCKS	539,915	692,981
ALPHABET INC	11,160	SHARES COMMON STOCKS	773,392	990,227
ALPHABET INC	2,664	SHARES COMMON STOCKS	380,842	236,377
ALPHABET INC	3,587	SHARES COMMON STOCKS	133,786	316,481
ALTRIA GROUP INC	10,180	SHARES COMMON STOCKS	423,222	465,328
AMADEUS IT GROUP	1,053	SHARES COMMON STOCKS	65,696	54,561
AMAZON.COM INC	1,470	SHARES COMMON STOCKS	257,598	123,480
AMERICAN EXPRESS CO	3,055	SHARES COMMON STOCKS	390,133	451,376
AMERICAN TOWER CORPORATION	2,259	SHARES COMMON STOCKS	501,622	478,592
AMERICAN TOWER CORPORATION	2,900	SHARES COMMON STOCKS	645,448	614,394
AMERIPRISE FINL INC	2,124	SHARES COMMON STOCKS	238,548	661,350
AMGEN INC	2,026	SHARES COMMON STOCKS	387,017	532,109
AMPHENOL CORP	5,976	SHARES COMMON STOCKS	266,820	455,013
AMPHENOL CORP	9,531	SHARES COMMON STOCKS	417,342	725,690
AON PLC	760	SHARES COMMON STOCKS	136,740	228,106
APPLE INC	2,317	SHARES COMMON STOCKS	104,371	301,048
APPLE INC	1,179	SHARES COMMON STOCKS	201,624	153,187
APTARGROUP INC	10,534	SHARES COMMON STOCKS	895,096	1,158,529
ARAMARK HOLDINGS CORP	38,171	SHARES COMMON STOCKS	1,335,500	1,577,989
ARES MANAGEMENT CORPORATION	2,133	SHARES COMMON STOCKS	172,806	145,983
ARGENX SE SPONSORED ADR	98	SHARES COMMON STOCKS	27,185	37,125
ASML HOLDING NV	157	SHARES COMMON STOCKS	124,006	85,785
ASML HOLDING NV	130	SHARES COMMON STOCKS	102,887	71,032

THE ACCOMPANYING NOTES ARE AN INTEGRAL PART OF THIS SCHEDULE.

SOUTHERN STATES SAVINGS AND RETIREMENT

PLAN TRUST FUND

ASSETS (HELD AT END OF YEAR) - SCHEDULE H, LINE 4i – FORM 5500

AS OF DECEMBER 31, 2022

EIN: 59-1785571

(b) Identity of issue, borrower, lessor or similar party	(c) Description of investment maturity date, rate of interest, collateral, par or maturity		(d) Cost	(e) Current value
COMMON STOCKS (CONTINUED):				
ATLAS COPCO	3,548	SHARES COMMON STOCKS	54,254	41,916
AUTOZONE INC	290	SHARES COMMON STOCKS	286,976	715,192
AVERY DENNISON CORP	1,472	SHARES COMMON STOCKS	308,432	266,432
AVERY DENNISON CORP	875	SHARES COMMON STOCKS	179,679	158,375
AZEK CO INC	4,944	SHARES COMMON STOCKS	148,434	100,462
BALL CORP	2,883	SHARES COMMON STOCKS	241,035	147,437
BANK OF AMERICA CORP	12,012	SHARES COMMON STOCKS	344,350	397,837
BARRICK GOLD CORP	2,273	SHARES COMMON STOCKS	45,127	39,050
BERKLEY WR CORP	25,261	SHARES COMMON STOCKS	946,457	1,833,191
BERKLEY WR CORP	1,882	SHARES COMMON STOCKS	120,031	136,577
BERKSHIRE HATHAWAY INC	343	SHARES COMMON STOCKS	95,503	105,953
BEST BUY INC	3,821	SHARES COMMON STOCKS	370,428	306,482
BIO TECHNE CORP	5,800	SHARES COMMON STOCKS	241,511	480,704
BIO TECHNE CORP	1,292	SHARES COMMON STOCKS	141,036	107,081
BLACK KNIGHT INC	8,852	SHARES COMMON STOCKS	641,084	546,611
BLACKBAUD INC	7,614	SHARES COMMON STOCKS	424,856	448,160
BNP PARIBAS SPONSORED ADR	2,696	SHARES COMMON STOCKS	84,027	76,610
BOOZ ALLEN HAMILTON HLDG CORP	9,624	SHARES COMMON STOCKS	773,697	1,005,900
BRAMBLES LTD	2,468	SHARES COMMON STOCKS	36,237	40,404
BRISTOL MYERS SQUIBB CO	8,496	SHARES COMMON STOCKS	544,888	611,287
BROADCOM INC	1,166	SHARES COMMON STOCKS	401,656	651,946
BROADRIDGE FINANCIAL SOLUTIONS INC	4,222	SHARES COMMON STOCKS	411,239	566,297
BROWN & BROWN INC	16,287	SHARES COMMON STOCKS	713,991	927,870
BURLINGTON STORES INC	3,750	SHARES COMMON STOCKS	579,440	760,350
CACI INTL INC	3,275	SHARES COMMON STOCKS	784,461	984,432
CAE INC	1,436	SHARES COMMON STOCKS	37,315	27,772
CAPRI HOLDINGS LIMITED	7,108	SHARES COMMON STOCKS	405,426	407,431
CAPRI HOLDINGS LIMITED	1,779	SHARES COMMON STOCKS	103,210	101,972
CARLISLE COS INC	4,998	SHARES COMMON STOCKS	486,014	1,177,779
CASEYS GEN STORES INC	2,303	SHARES COMMON STOCKS	451,526	516,678
CHEVRON CORP	3,462	SHARES COMMON STOCKS	408,869	621,394
CHEVRON CORP	1,160	SHARES COMMON STOCKS	144,309	208,208
CHOICE HOTELS INTL INC	7,156	SHARES COMMON STOCKS	638,140	806,052
CITIZENS FINANCIAL GROUP INC	14,340	SHARES COMMON STOCKS	403,104	564,566
COLUMBIA SPORTSWEAR CO	10,329	SHARES COMMON STOCKS	702,738	904,614
COMPASS GROUP PLC	2,622	SHARES COMMON STOCKS	51,882	60,479
COMPUTERSHARE LTD	2,082	SHARES COMMON STOCKS	35,059	36,993
CONOCOPHILLIPS	5,791	SHARES COMMON STOCKS	362,133	683,338
CONOCOPHILLIPS	1,352	SHARES COMMON STOCKS	130,122	159,536
COSTCO WHOLESALE CORP	332	SHARES COMMON STOCKS	99,372	151,558
CP RAILWAY LIMITED	1,310	SHARES COMMON STOCKS	92,813	97,713
CRH PLC ADR	1,792	SHARES COMMON STOCKS	86,547	71,304

THE ACCOMPANYING NOTES ARE AN INTEGRAL PART OF THIS SCHEDULE.

SOUTHERN STATES SAVINGS AND RETIREMENT

PLAN TRUST FUND

ASSETS (HELD AT END OF YEAR) - SCHEDULE H, LINE 4i – FORM 5500

AS OF DECEMBER 31, 2022

EIN: 59-1785571

(b) Identity of issue, borrower, lessor or similar party	(c) Description of investment maturity date, rate of interest, collateral, par or maturity		(d) Cost	(e) Current value
COMMON STOCKS (CONTINUED):				
CROWN CASTLE INTL	1,242	SHARES COMMON STOCKS	171,878	168,465
CUMMINS INC	1,713	SHARES COMMON STOCKS	381,070	415,043
CVS HEALTH CORPORATION	5,028	SHARES COMMON STOCKS	507,023	468,559
DAIICHI SANKYO CO LTD	1,701	SHARES COMMON STOCKS	45,422	54,789
DANAHER CORP	3,005	SHARES COMMON STOCKS	448,395	797,587
DANAHER CORP	4,262	SHARES COMMON STOCKS	609,093	1,131,220
DANAHER CORP	445	SHARES COMMON STOCKS	145,332	118,112
DASSAULT SYS SA	416	SHARES COMMON STOCKS	20,412	14,871
DECKERS OUTDOOR CORP	1,047	SHARES COMMON STOCKS	310,763	428,698
DELL TECHNOLOGIES INC	13,211	SHARES COMMON STOCKS	702,303	531,346
DEUTSCHE BOERSE ADR	3,259	SHARES COMMON STOCKS	58,595	56,136
DEUTSCHE TELEKOM	4,605	SHARES COMMON STOCKS	86,392	91,598
DIAGEO PLC SPONSORED ADR	624	SHARES COMMON STOCKS	126,848	111,191
DIGITAL REALTY TR INC	877	SHARES COMMON STOCKS	145,101	87,937
DOLBY LABORATORIES INC	10,728	SHARES COMMON STOCKS	886,614	756,753
DOLLAR GEN CORP	2,041	SHARES COMMON STOCKS	286,316	502,596
DOLLAR GEN CORP	2,432	SHARES COMMON STOCKS	343,538	598,880
DOLLAR GEN CORP	495	SHARES COMMON STOCKS	119,525	121,894
DOVER CORP	823	SHARES COMMON STOCKS	137,846	111,442
EASTMAN CHEMICAL CO	4,138	SHARES COMMON STOCKS	428,721	336,999
EAST WEST BANCORP INC	7,557	SHARES COMMON STOCKS	532,334	498,006
ECOLAB INC	3,022	SHARES COMMON STOCKS	569,587	439,882
ECOLAB INC	3,892	SHARES COMMON STOCKS	729,125	566,520
EDP ENERGIAS DE PORTUGAL SA	1,907	SHARES COMMON STOCKS	103,538	94,761
ELASTIC NV	380	SHARES COMMON STOCKS	59,042	19,570
ELECTRONIC ARTS INC	1,597	SHARES COMMON STOCKS	177,887	195,121
ELEVANCE HEALTH INC	1,077	SHARES COMMON STOCKS	233,078	552,469
ENVISTA HLDGS CORP	33,202	SHARES COMMON STOCKS	830,846	1,117,911
EQUINOR ASA SPONSORED ADR	17,404	SHARES COMMON STOCKS	402,814	623,237
ESSILOR LUXOTTICA	755	SHARES COMMON STOCKS	74,889	68,168
ESTEE LAUDER COSMETICS INC	1,009	SHARES COMMON STOCKS	176,976	250,343
ESTEE LAUDER COSMETICS INC	373	SHARES COMMON STOCKS	124,139	92,545
F5 INC	1,404	SHARES COMMON STOCKS	238,936	201,488
FACTSET RESH SYS INC	953	SHARES COMMON STOCKS	141,300	382,353
FIDELITY NATL INFORMATION SVCS INC	2,250	SHARES COMMON STOCKS	284,824	152,663
FIFTH THIRD BANCORP	15,118	SHARES COMMON STOCKS	441,034	496,022
FIRST REP BANK SAN FRAN CALI	765	SHARES COMMON STOCKS	156,777	93,246
FISERV INC	4,309	SHARES COMMON STOCKS	419,436	435,511
FISERV INC	6,354	SHARES COMMON STOCKS	628,206	642,199
FMC CORP	582	SHARES COMMON STOCKS	71,917	72,634
FRANCO NEVADA CORP	721	SHARES COMMON STOCKS	99,923	98,402
FTI CONSULTING INC	2,931	SHARES COMMON STOCKS	497,570	465,443

THE ACCOMPANYING NOTES ARE AN INTEGRAL PART OF THIS SCHEDULE.

SOUTHERN STATES SAVINGS AND RETIREMENT

PLAN TRUST FUND

ASSETS (HELD AT END OF YEAR) - SCHEDULE H, LINE 4i – FORM 5500

AS OF DECEMBER 31, 2022

EIN: 59-1785571

(b) Identity of issue, borrower, lessor or similar party	(c) Description of investment maturity date, rate of interest, collateral, par or maturity		(d) Cost	(e) Current value
COMMON STOCKS (CONTINUED):				
GARTNER INC	1,143	SHARES COMMON STOCKS	123,890	384,208
GARTNER INC	1,570	SHARES COMMON STOCKS	192,246	527,740
GARTNER INC	1,828	SHARES COMMON STOCKS	255,873	614,464
GIVAUDAN SA ADR	372	SHARES COMMON STOCKS	36,449	22,782
GLOBE LIFE INC	1,534	SHARES COMMON STOCKS	134,506	184,924
GODADDY INC	11,341	SHARES COMMON STOCKS	846,831	848,534
GRACO INC	5,412	SHARES COMMON STOCKS	150,158	364,011
HALEON PLC	8,372	SHARES COMMON STOCKS	60,693	66,976
HENRY JACK & ASSOC INC	1,819	SHARES COMMON STOCKS	177,926	319,344
HEXCEL CORP	9,290	SHARES COMMON STOCKS	441,638	546,716
HOME DEPOT INC	1,251	SHARES COMMON STOCKS	140,342	395,141
HOME DEPOT INC	299	SHARES COMMON STOCKS	120,515	94,442
HONDA MTR LTD	7,961	SHARES COMMON STOCKS	249,567	181,988
HONG KONG EXCHANGES & CLEARING	1,002	SHARES COMMON STOCKS	32,971	43,289
HOYA CORP SPONSORED ADR	594	SHARES COMMON STOCKS	85,520	57,196
IAA INC	17,569	SHARES COMMON STOCKS	775,573	702,760
IBERDROLA SA	1,322	SHARES COMMON STOCKS	59,513	61,685
ICON PLC	320	SHARES COMMON STOCKS	87,102	62,160
IDEX CORP	2,713	SHARES COMMON STOCKS	258,024	619,459
IDEX CORP	1,296	SHARES COMMON STOCKS	197,552	295,916
IDEX LABORATORIES INC	373	SHARES COMMON STOCKS	136,813	152,169
INDUSTRIA DE DISENO TEXTIL IND ADR	4,827	SHARES COMMON STOCKS	76,076	64,011
INTERCONTINENTAL EXCHANGE, INC. COM	4,526	SHARES COMMON STOCKS	399,764	464,322
INTERCONTINENTAL EXCHANGE, INC. COM	4,609	SHARES COMMON STOCKS	408,612	472,837
INTESA SANPAOLO SPON ADR	4,652	SHARES COMMON STOCKS	69,941	61,900
INTUIT	687	SHARES COMMON STOCKS	192,027	267,394
INTUIT	914	SHARES COMMON STOCKS	250,112	355,747
INTUITIVE SURGICAL INC COM NEW	335	SHARES COMMON STOCKS	74,245	88,892
IQVIA HLDGS INC	1,300	SHARES COMMON STOCKS	139,791	266,357
JABIL INC	3,837	SHARES COMMON STOCKS	268,457	261,683
JACOBS SOLUTIONS INC	5,039	SHARES COMMON STOCKS	648,970	605,033
JACOBS SOLUTIONS INC	731	SHARES COMMON STOCKS	103,598	87,772
JONES LANG LASALLE INC	4,087	SHARES COMMON STOCKS	556,635	651,345
JPMORGAN CHASE & CO	1,237	SHARES COMMON STOCKS	193,439	165,882
JUNIPER NETWORKS INC	8,418	SHARES COMMON STOCKS	272,475	269,039
KEYSIGHT TECHNOLOGIES INC COM	719	SHARES COMMON STOCKS	139,786	122,999
KIRBY CORP	10,462	SHARES COMMON STOCKS	615,631	673,230
LABORATORY CORP AMER HLDGS	430	SHARES COMMON STOCKS	70,570	101,256
LANDSTAR SYSTEMS INC	7,469	SHARES COMMON STOCKS	783,990	1,216,700
LENNOX INTERNATIONAL INC	3,390	SHARES COMMON STOCKS	670,567	810,990
LINDE PLC	1,470	SHARES COMMON STOCKS	273,697	479,495
LINDE PLC	2,092	SHARES COMMON STOCKS	389,994	682,369

THE ACCOMPANYING NOTES ARE AN INTEGRAL PART OF THIS SCHEDULE.

SOUTHERN STATES SAVINGS AND RETIREMENT

PLAN TRUST FUND

ASSETS (HELD AT END OF YEAR) - SCHEDULE H, LINE 4i – FORM 5500

AS OF DECEMBER 31, 2022

EIN: 59-1785571

(b) Identity of issue, borrower, lessor or similar party	(c) Description of investment maturity date, rate of interest, collateral, par or maturity		(d) Cost	(e) Current value
COMMON STOCKS (CONTINUED):				
LINDE PLC	288	SHARES COMMON STOCKS	91,208	93,940
LKQ CORP	15,599	SHARES COMMON STOCKS	597,808	833,143
LONDON STK EXCHANGE GROUP ADR	4,146	SHARES COMMON STOCKS	90,648	88,973
L'OREAL UNSPONSORED ADR	819	SHARES COMMON STOCKS	73,823	58,319
LOUIS VUITTON MOET HENNESSY	754	SHARES COMMON STOCKS	117,618	109,423
LOWES COS INC	1,175	SHARES COMMON STOCKS	107,897	234,107
MANHATTAN ASSOCS INC	2,633	SHARES COMMON STOCKS	138,032	319,656
MARKEL CORP	862	SHARES COMMON STOCKS	770,269	1,135,676
MARSH & MCLENNAN COS	2,107	SHARES COMMON STOCKS	206,534	348,666
MARSH & MCLENNAN COS	1,999	SHARES COMMON STOCKS	199,073	330,795
MARSH & MCLENNAN COS	766	SHARES COMMON STOCKS	127,190	126,758
MARVELL TECHNOLOGY GROUP LTD	2,540	SHARES COMMON STOCKS	183,427	94,082
MASCO CORP	7,506	SHARES COMMON STOCKS	452,928	350,305
MASTERCARD INC	2,356	SHARES COMMON STOCKS	693,493	819,252
MASTERCARD INC	2,495	SHARES COMMON STOCKS	729,372	867,586
MCKESSON CORP	241	SHARES COMMON STOCKS	54,232	90,404
MCCORMICK & CO INC	1,056	SHARES COMMON STOCKS	88,653	87,532
META PLATFORM, INC	2,172	SHARES COMMON STOCKS	399,436	261,378
META PLATFORM INC	2,593	SHARES COMMON STOCKS	465,438	312,042
METTLER-TOLEDO INTL INC	80	SHARES COMMON STOCKS	121,707	115,636
MICROSOFT CORP	3,031	SHARES COMMON STOCKS	431,409	726,894
MICROSOFT CORP	3,700	SHARES COMMON STOCKS	528,848	887,334
MICROSOFT CORP	1,296	SHARES COMMON STOCKS	427,212	310,807
MONDELEZ INTL INC	1,954	SHARES COMMON STOCKS	115,897	130,234
MONOLITHIC POWER SYS INC	272	SHARES COMMON STOCKS	148,175	96,182
MOODYS CORP	566	SHARES COMMON STOCKS	168,710	157,699
MORGAN STANLEY	7,447	SHARES COMMON STOCKS	420,872	633,144
MORNINGSTAR INC	3,480	SHARES COMMON STOCKS	544,961	753,733
NESTLE S A SPONSORED ADR	1,464	SHARES COMMON STOCKS	186,787	169,534
NICE LTD	173	SHARES COMMON STOCKS	50,206	33,268
NIKE INC	2,499	SHARES COMMON STOCKS	207,916	292,408
NORDSON CORP COM	2,806	SHARES COMMON STOCKS	377,525	667,042
NOVO-NORDISK ADR	1,235	SHARES COMMON STOCKS	125,372	167,145
NOVO-NORDISK ADR	1,144	SHARES COMMON STOCKS	123,316	154,829
NVR INC	93	SHARES COMMON STOCKS	211,401	428,970
OLYMPUS CORP	3,362	SHARES COMMON STOCKS	65,076	59,931
ON SEMICONDUCTOR CORP	11,274	SHARES COMMON STOCKS	232,421	703,159
ONEOK INC	4,270	SHARES COMMON STOCKS	278,816	280,539
O'REILLY AUTOMOTIVE INC	343	SHARES COMMON STOCKS	122,551	289,502
O'REILLY AUTOMOTIVE INC	159	SHARES COMMON STOCKS	102,958	134,201
PAPA JOHNS INTL INC	1,294	SHARES COMMON STOCKS	144,427	106,509
PARKER HANNIFIN CORP	1,265	SHARES COMMON STOCKS	346,665	368,115

THE ACCOMPANYING NOTES ARE AN INTEGRAL PART OF THIS SCHEDULE.

SOUTHERN STATES SAVINGS AND RETIREMENT

PLAN TRUST FUND

ASSETS (HELD AT END OF YEAR) - SCHEDULE H, LINE 4i – FORM 5500

AS OF DECEMBER 31, 2022

EIN: 59-1785571

(b) Identity of issue, borrower, lessor or similar party	(c) Description of investment maturity date, rate of interest, collateral, par or maturity		(d) Cost	(e) Current value
COMMON STOCKS (CONTINUED):				
PAYPAL HOLDINGS INC	3,322	SHARES COMMON STOCKS	271,129	236,593
PAYPAL HOLDINGS INC	3,644	SHARES COMMON STOCKS	275,485	259,526
PERRIGO CO	3,997	SHARES COMMON STOCKS	149,495	136,258
PHILLIPS 66	4,771	SHARES COMMON STOCKS	457,300	496,566
POOL CORPORATION	1,305	SHARES COMMON STOCKS	330,641	394,541
PROGRESSIVE CORP	4,028	SHARES COMMON STOCKS	338,155	522,472
PROSPERITY BANCSHARES INC	6,887	SHARES COMMON STOCKS	470,499	500,547
PULTE GROUP INC	8,159	SHARES COMMON STOCKS	245,679	371,479
QUALCOMM INC	4,435	SHARES COMMON STOCKS	600,451	487,584
QUANTA SVCS INC	1,892	SHARES COMMON STOCKS	217,287	269,610
RAYTHEON TECHNOLOGIES CORP	6,272	SHARES COMMON STOCKS	620,729	632,970
RAYTHEON TECHNOLOGIES CORP	2,069	SHARES COMMON STOCKS	167,411	208,803
RECRUIT HOLDINGS CO LTD	9,659	SHARES COMMON STOCKS	116,246	61,151
REINSURANCE GROUP AMER INC	1,573	SHARES COMMON STOCKS	150,613	223,508
RELX PLC	2,918	SHARES COMMON STOCKS	80,797	80,887
RENTOKIL INITIAL PLC SPONSORED	2,389	SHARES COMMON STOCKS	93,096	73,605
REPUBLIC SVCS INC	766	SHARES COMMON STOCKS	111,985	98,806
RIO TINTO PLC SPONSORED	7,423	SHARES COMMON STOCKS	416,205	528,518
ROCHE HLDG LTD SPONSORED	2,115	SHARES COMMON STOCKS	102,781	83,010
ROYAL DUTCH SHELL PLC SPONSORED	10,155	SHARES COMMON STOCKS	483,286	578,327
RPM INTL INC	10,562	SHARES COMMON STOCKS	667,115	1,029,267
S&P GLOBAL INC	1,351	SHARES COMMON STOCKS	311,100	452,504
S&P GLOBAL INC	1,407	SHARES COMMON STOCKS	329,438	471,261
SANDVIK AB ADR	3,183	SHARES COMMON STOCKS	80,419	57,555
SCHEIN HENRY INC COM	4,014	SHARES COMMON STOCKS	246,578	320,598
SCHWAB CHARLES CORP	2,308	SHARES COMMON STOCKS	92,913	192,164
SEI INVESTMENTS CO	16,665	SHARES COMMON STOCKS	805,285	971,570
SEMPRA	1,110	SHARES COMMON STOCKS	134,443	171,539
SERVICE CORP INTL	5,664	SHARES COMMON STOCKS	257,360	391,609
SERVICE CORP INTL	1,774	SHARES COMMON STOCKS	117,038	122,654
SERVICENOW INC	188	SHARES COMMON STOCKS	123,713	72,995
SHISEIDO LTD SPONSORED	964	SHARES COMMON STOCKS	55,177	47,277
SOCIEDAD QUIMICA Y MINERA DE CHILE	3,096	SHARES COMMON STOCKS	280,768	247,185
SOLAREDGE TECHNOLOGIES INC	121	SHARES COMMON STOCKS	32,907	34,276
SONY CORP	818	SHARES COMMON STOCKS	65,713	62,397
STARBUCKS CORP	2,471	SHARES COMMON STOCKS	201,826	245,123
STRAUMANN HOLDING	2,188	SHARES COMMON STOCKS	25,172	24,974
SUNCOR ENERGY INC	3,209	SHARES COMMON STOCKS	79,296	101,822
SUNCOR ENERGY INC	1,983	SHARES COMMON STOCKS	65,263	62,921
SYSCO CORP	1,277	SHARES COMMON STOCKS	103,316	97,627
TAPESTRY INC	13,389	SHARES COMMON STOCKS	480,784	509,853
TE CONNECTIVITY LTD	3,629	SHARES COMMON STOCKS	280,790	416,609

THE ACCOMPANYING NOTES ARE AN INTEGRAL PART OF THIS SCHEDULE.

SOUTHERN STATES SAVINGS AND RETIREMENT

PLAN TRUST FUND

ASSETS (HELD AT END OF YEAR) - SCHEDULE H, LINE 4i – FORM 5500

AS OF DECEMBER 31, 2022

EIN: 59-1785571

(b) Identity of issue, borrower, lessor or similar party	(c) Description of investment maturity date, rate of interest, collateral, par or maturity		(d) Cost	(e) Current value
COMMON STOCKS (CONTINUED):				
TE CONNECTIVITY LTD	1,303	SHARES COMMON STOCKS	109,601	149,584
TE CONNECTIVITY LTD	566	SHARES COMMON STOCKS	87,656	64,977
TELEFLEX INC	4,508	SHARES COMMON STOCKS	1,186,573	1,125,332
TELEPERFORMANCE SA ADR	465	SHARES COMMON STOCKS	95,519	55,230
TEXAS INSTRUMENTS INC	995	SHARES COMMON STOCKS	115,670	164,394
THERMO FISHER CORP	1,473	SHARES COMMON STOCKS	468,515	811,166
THERMO FISHER CORP	2,074	SHARES COMMON STOCKS	696,999	1,142,131
THERMO FISHER CORP	195	SHARES COMMON STOCKS	124,654	107,385
THOMSON REUTERS CORP	591	SHARES COMMON STOCKS	71,387	67,415
TJX COS INC	8,651	SHARES COMMON STOCKS	476,000	688,620
TJX COS INC	11,207	SHARES COMMON STOCKS	620,384	892,077
TJX COS INC	2,040	SHARES COMMON STOCKS	140,232	162,384
TOTAL ENERGIES SE	10,635	SHARES COMMON STOCKS	518,293	660,221
TRIMBLE INCORPORATED	9,937	SHARES COMMON STOCKS	503,990	502,415
ULTA BEAUTY, INC	1,062	SHARES COMMON STOCKS	222,685	498,152
UMPQUA HOLDINGS CORP	24,774	SHARES COMMON STOCKS	411,201	442,216
UNION PAC CORP	1,106	SHARES COMMON STOCKS	70,799	229,019
UNILEVER PLC SPONSORED ADR	3,214	SHARES COMMON STOCKS	147,134	161,825
UNITED RENTALS INC	2,306	SHARES COMMON STOCKS	265,612	819,599
UNITEDHEALTH GROUP INC	1,276	SHARES COMMON STOCKS	132,042	676,510
UNITEDHEALTH GROUP INC	395	SHARES COMMON STOCKS	176,372	209,421
VAIL RESORTS INC	326	SHARES COMMON STOCKS	105,346	77,702
VALE SA ADR	21,374	SHARES COMMON STOCKS	418,380	362,717
VERISK ANALYTICS INC	3,468	SHARES COMMON STOCKS	541,642	611,825
VERISK ANALYTICS INC	3,786	SHARES COMMON STOCKS	599,632	667,926
VERIZON COMMUNICATIONS INC	4,545	SHARES COMMON STOCKS	247,178	179,073
VISA INC	3,956	SHARES COMMON STOCKS	686,655	821,899
VISA INC	6,076	SHARES COMMON STOCKS	1,044,954	1,262,350
VISA INC	941	SHARES COMMON STOCKS	182,339	195,502
WEX INC	4,616	SHARES COMMON STOCKS	587,323	755,408
WOODWARD INC	4,023	SHARES COMMON STOCKS	459,427	388,662
XYLEM INC	3,697	SHARES COMMON STOCKS	285,645	408,777
XYLEM INC	4,759	SHARES COMMON STOCKS	367,238	526,203
ZAI LAB LTD ADR	597	SHARES COMMON STOCKS	30,553	18,328
ZEBRA TECHNOLOGIES CORP	388	SHARES COMMON STOCKS	221,224	99,487
ZIONS BANCORPORATION, N.A.	8,729	SHARES COMMON STOCKS	473,085	429,118
ZOETIS INC	3,434	SHARES COMMON STOCKS	403,797	503,253
ZOETIS INC	4,096	SHARES COMMON STOCKS	484,692	600,269
ZOETIS INC	845	SHARES COMMON STOCKS	160,800	123,162
		Total common stocks	**86,198,925**	**106,829,221**

THE ACCOMPANYING NOTES ARE AN INTEGRAL PART OF THIS SCHEDULE.

SOUTHERN STATES SAVINGS AND RETIREMENT

PLAN TRUST FUND

ASSETS (HELD AT END OF YEAR) - SCHEDULE H, LINE 4i – FORM 5500

AS OF DECEMBER 31, 2022

EIN: 59-1785571

(b) Identity of issue, borrower, lessor or similar party	(c) Description of investment maturity date, rate of interest, collateral, par or maturity		(d) Cost	(e) Current value
CORPORATE BONDS:				
ALLY AUTO	550,000	3.45% DUE 06/15/2027	549,895	532,050
AMERICREDIT AUTO REC TR SER 2018	84,931	3.74% DUE 10/18/2024	88,143	84,863
AMERICREDIT AUTO REC TR SER 2018	140,000	4.04% DUE 11/18/2024	140,798	138,986
APPLE INC	615,000	2.20% DUE 09/11/2029	600,559	531,704
BANK AMER CORP	550,000	VAR RATE DUE 02/13/2031	554,928	447,034
CAPITAL ONE	560,000	1.39% DUE 07/15/2030	559,742	466,888
CAPITAL ONE PRIME TR SER 2022	555,000	3.27% DUE 09/15/2027	554,867	532,351
CARMAX AUTO OWNER TR SER 2019	405,000	3.45% DUE 11/15/2024	414,524	403,642
CARMAX AUTO OWNER TR SER 2019	388,727	2.77% DUE 12/16/2024	399,903	386,246
CARMAX AUTO OWNER TR SER 2022	295,000	3.66% DUE 09/15/2027	294,954	283,859
CARMAX AUTO OWNER TR SER 2022	390,000	5.70% DUE 07/17/2028	389,927	394,767
CNH EQUIPMENT TR SER 2022	260,000	2.83% DUE 07/15/2027	259,981	249,520
CNH EQUIPMENT TR SER 2022	415,000	5.81% DUE 11/15/2029	414,954	415,676
DISCOVER CARD EXE NT TR SER 2022	280,000	3.32% DUE 05/17/2027	279,977	270,550
DUKE ENERGY CAROLINAS LLC	600,000	2.45% DUE 08/15/2029	638,442	514,470
EXETER ATM REC TR SER 2022	320,000	1.54% DUE 07/15/2025	319,227	317,588
EXETER AUTO RECV TR SER 2021	247,210	0.57% DUE 09/15/2025	247,204	245,532
GM FIN CONS ATMB REC TR SER 2019	53,797	7.75% DUE 07/16/2024	54,600	53,679
HARLEY DAVIDSON MTR TR SER 2022	270,000	3.26% DUE 01/15/2030	269,921	257,775
HYUNDAI AUTO RECV TR SER 2019	367,392	2.00% DUE 04/15/2025	373,118	364,055
JP MORGAN CHASE BANK NA	525,000	2.52% DUE 04/22/2031	537,558	429,602
SANTANDER DRIVE AUTO TR SER 2022	435,000	3.93% DUE 12/15/2026	434,958	427,021
SANTANDER DRIVE AUTO TR SER 2022	450,000	2.98% DUE 10/15/2026	449,944	442,630
WORLD OMNI AUTO REC TR SER 2022	540,000	1.93% DUE 03/15/2028	539,971	499,220
WORLD OMNI AUTO REC TR SER 2021	128,711	0.39% DUE 12/16/2024	128,701	127,578
WORLD OMNI AUTO RECV TR SER 2019	163,451	1.96% DUE 12/15/2024	165,738	162,232
		Total corporate bonds	**9,662,534**	**8,979,518**
U.S. GOVERNMENT AND GSE SECURITIES:				
U.S. GOVERNMENT -				
U.S. TREASURY BOND	25,000	4.50% DUE 02/15/2036	31,144	26,693
U.S. TREASURY NOTE	775,000	1.50% DUE 02/15/2030	827,194	660,633
U.S. TREASURY NOTE	1,560,000	0.37% DUE 04/30/2025	1,523,319	1,423,999
U.S. TREASURY NOTE	360,000	0.37% DUE 08/15/2024	359,312	336,377
U.S. TREASURY NOTE	400,000	0.50% DUE 04/30/2027	398,173	344,516
U.S. TREASURY NOTE	280,000	1.25% DUE 06/30/2028	280,154	242,169
U.S. TREASURY NOTE	375,000	1.00% DUE 07/31/2028	373,522	318,810
U.S. TREASURY NOTE	1,075,000	1.12% DUE 02/29/2028	1,064,128	931,014
U.S. TREASURY NOTE	380,000	1.25% DUE 04/30/2028	378,888	329,772
U.S. TREASURY NOTE	375,000	1.25% DUE 05/31/2028	374,752	324,758
U.S. TREASURY NOTE	255,000	3.25% DUE 06/30/2027	256,346	246,654

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SOUTHERN STATES SAVINGS AND RETIREMENT

PLAN TRUST FUND

ASSETS (HELD AT END OF YEAR) - SCHEDULE H, LINE 4i – FORM 5500

AS OF DECEMBER 31, 2022

EIN: 59-1785571

(b) Identity of issue, borrower, lessor or similar party	(c) Description of investment maturity date, rate of interest, collateral, par or maturity		(d) Cost	(e) Current value
U.S. GOVERNMENT AND GSE SECURITIES (CONTINUED):				
U.S. GOVERNMENT (CONTINUED) -				
U.S. TREASURY NOTE	365,000	1.25% DUE 07/31/2023	346,456	357,824
U.S. TREASURY NOTE	400,000	1.37% DUE 11/15/2031	385,986	325,680
U.S. TREASURY NOTE	515,000	2.37% DUE 03/31/2029	495,810	468,362
U.S. TREASURY NOTE	130,000	2.87% DUE 04/30/2029	128,706	121,771
U.S. TREASURY NOTE	1,140,000	2.87% DUE 05/15/2023	1,139,526	1,050,943
U.S. TREASURY NOTE	910,000	2.75% DUE 08/15/2032	859,173	828,819
U.S. TREASURY NOTE	385,000	2.62% DUE 04/30/2024	384,189	374,112
		Total U.S. Government	9,606,778	8,712,906
GSE SECURITIES -				
FEDERAL FARM CREDIT BANK	495,000	3.87% DUE 09/20/2032	463,666	471,497
FEDERAL FARM CREDIT BANK	385,000	4.12% DUE 12/15/2032	381,885	376,126
FEDERAL HOME LOAN MTG CORP	298	4.50% DUE 10/15/2023	322	297
FEDERAL HOME LOAN MTG CORP	85,740	5.00% DUE 02/15/2025	90,563	85,110
FEDERAL HOME LOAN MTG CORP	163,840	1.50% DUE 12/15/2032	166,400	149,190
FEDERAL HOME LOAN MTG CORP	615,000	2.25% DUE 01/25/2030	674,578	533,144
FEDERAL HOME LOAN MTG CORP	41,257	2.83% DUE 05/25/2030	42,978	38,259
FEDERAL HOME LOAN MTG CORP	390,000	FLTG RATE DUE 04/25/2033	377,386	365,434
FEDERAL HOME LOAN MTG CORP	695,000	FLTG RATE DUE 11/25/2033	824,552	649,760
FEDERAL HOME LOAN MTG CORP	475,000	2.79% DUE 08/25/2034	533,410	392,295
FEDERAL HOME LOAN MTG CORP	425,000	3.06% DUE 07/25/2023	442,598	420,820
FEDERAL HOME LOAN MTG CORP	125,999	3.00% DUE 03/01/2032	130,213	120,529
FEDERAL HOME LOAN MTG CORP	140,378	2.50% DUE 07/01/2029	147,353	131,640
FEDERAL HOME LOAN MTG CORP	121,614	2.50% DUE 05/01/2031	124,008	113,718
FEDERAL HOME LOAN MTG CORP	6,364	5.00% DUE 10/01/2033	6,297	6,506
FEDERAL HOME LOAN MTG CORP	135,053	3.00% DUE 08/01/2043	131,175	123,024
FEDERAL HOME LOAN MTG CORP	2,515	4.50% DUE 04/01/2025	2,627	2,514
FEDERAL HOME LOAN MTG CORP	635	4.50% DUE 08/01/2025	667	635
FEDERAL HOME LOAN MTG CORP	111,873	2.50% DUE 03/01/2030	114,321	105,021
FEDERAL NATL MTG ASSN	525,045	2.50% DUE 01/01/2052	521,927	445,380
FEDERAL NATL MTG ASSN	14,442	5.50% DUE 08/01/2035	15,924	14,864
FEDERAL NATL MTG ASSN	22,894	5.50% DUE 08/01/2037	24,983	23,620
FEDERAL NATL MTG ASSN	260,129	3.00% DUE 03/01/2030	266,511	250,156
FEDERAL NATL MTG ASSN	328,243	3.00% DUE 04/01/2047	333,004	292,796
FEDERAL NATL MTG ASSN	206,297	3.00% DUE 10/01/2044	211,744	187,726
FEDERAL NATL MTG ASSN	390,000	FLTG RATE DUE 01/25/2032	339,223	312,583
FEDERAL NATL MTG ASSN	48,711	3.50% DUE 02/01/2048	48,429	45,133
FEDERAL NATL MTG ASSN	242,241	2.00% DUE 06/01/2030	251,931	223,952
FEDERAL NATL MTG ASSN	196,973	2.00% DUE 08/01/2030	205,067	183,070
FEDERAL NATL MTG ASSN	168,755	FLTG RATE DUE 07/25/2042	168,676	167,180

THE ACCOMPANYING NOTES ARE AN INTEGRAL PART OF THIS SCHEDULE.

SOUTHERN STATES SAVINGS AND RETIREMENT

PLAN TRUST FUND

ASSETS (HELD AT END OF YEAR) - SCHEDULE H, LINE 4i – FORM 5500

AS OF DECEMBER 31, 2022

EIN: 59-1785571

(b) Identity of issue, borrower, lessor or similar party	(c) Description of investment maturity date, rate of interest, collateral, par or maturity		(d) Cost	(e) Current value
U.S. GOVERNMENT AND GSE SECURITIES (CONTINUED):				
GSE SECURITIES (CONTINUED) -				
FEDERAL NATL MTG ASSN	3,840	3.50% DUE 03/25/2033	3,727	3,711
FEDERAL NATL MTG ASSN	2,760	3.50% DUE 03/25/2033	2,594	2,705
FEDERAL NATL MTG ASSN	5,192	5.50% DUE 07/01/2034	5,681	5,357
FEDERAL NATL MTG ASSN	63,000	3.50% DUE 09/25/2027	65,303	59,840
FEDERAL NATL MTG ASSN	388,259	1.50% DUE 02/25/2033	394,083	346,460
FEDERAL NATL MTG ASSN	80,051	FLTG RATE DUE 07/25/2023	80,979	79,290
		Total GSE Securities	7,594,785	6,729,342
		Total U.S. Government and GSE Securities	**17,201,563**	**15,442,248**
LIMITED PARTNERSHIPS:				
WACAP JMT MORTAGE INCOME FUND	111,967	LIMITED PARTNERSHIP	10,000,000	10,030,321
WACAP JMT REAL ESTATE EQUITY FUND	57,448	LIMITED PARTNERSHIP	5,000,000	5,624,523
		Total limited partnerships	**15,000,000**	**15,654,844**
MONEY MARKET FUND,				
BMO GOVT MONEY MARKET FUND	5,063,192	MONEY MARKET FUND	**5,063,192**	**5,063,192**
		Total investments	**$ 133,126,214**	**$ 151,969,023**

THE ACCOMPANYING NOTES ARE AN INTEGRAL PART OF THIS SCHEDULE.