

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

Part II Basic Plan Information —enter all requested information		
1a Name of plan <u>PATRIOT GROWTH INSURANCE SERVICES, LLC 401(K) PLAN</u>	1b Three-digit plan number (PN) ▶	<u>001</u>
2a Plan sponsor's name (employer, if for a single-employer plan) Mailing address (include room, apt., suite no. and street, or P.O. Box) City or town, state or province, country, and ZIP or foreign postal code (if foreign, see instructions) <u>PATRIOT GROWTH INSURANCE SERVICES, LLC</u> <u>501 OFFICE CENTER DRIVE</u> <u>SUITE 215</u> <u>FORT WASHINGTON, PA 19034</u>		
1c Effective date of plan <u>01/01/2019</u>		
2b Employer Identification Number (EIN) <u>83-1204744</u>		
2c Plan Sponsor's telephone number <u>215-600-1357</u>		
2d Business code (see instructions) <u>524210</u>		

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

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

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

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

Form 5500 (2022)
v. 220413

3a Plan administrator's name and address ☒ Same as Plan Sponsor		3b Administrator's EIN
		3c Administrator's telephone number
4 If the name and/or EIN of the plan sponsor or the plan name has changed since the last return/report filed for this plan, enter the plan sponsor's name, EIN, the plan name and the plan number from the last return/report: a Sponsor's name c Plan Name		4b EIN 4d PN
5 Total number of participants at the beginning of the plan year		5 1211
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) 1115
a(2) Total number of active participants at the end of the plan year		6a(2) 1622
b Retired or separated participants receiving benefits		6b 0
c Other retired or separated participants entitled to future benefits.....		6c 198
d Subtotal. Add lines 6a(2) , 6b , and 6c		6d 1820
e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.		6e 1
f Total. Add lines 6d and 6e		6f 1821
g Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item).....		6g 1653
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
8a If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristics Codes in the instructions: 2E 2J 2K 2F 2G 3D 2S 2T 2R		
b If the plan provides welfare benefits, enter the applicable welfare feature codes from the List of Plan Characteristics Codes in the instructions:		
9a Plan funding arrangement (check all that apply) (1) ☐ Insurance (2) ☐ Code section 412(e)(3) insurance contracts (3) ☒ Trust (4) ☐ General assets of the sponsor		9b Plan benefit arrangement (check all that apply) (1) ☐ Insurance (2) ☐ Code section 412(e)(3) insurance contracts (3) ☒ Trust (4) ☐ General assets of the sponsor
10 Check all applicable boxes in 10a and 10b to indicate which schedules are attached, and, where indicated, enter the number attached. (See instructions)		
a Pension Schedules (1) ☒ R (Retirement Plan Information) (2) ☐ MB (Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information) - signed by the plan actuary (3) ☐ SB (Single-Employer Defined Benefit Plan Actuarial Information) - signed by the plan actuary		b General Schedules (1) ☒ H (Financial Information) (2) ☐ I (Financial Information – Small Plan) (3) ☐ 0 A (Insurance Information) (4) ☒ C (Service Provider Information) (5) ☒ D (DFE/Participating Plan Information) (6) ☐ G (Financial Transaction Schedules)

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

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

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

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

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

Receipt Confirmation Code _____

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

For calendar plan year 2022 or fiscal plan year beginning 01/01/2022 and ending 12/31/2022		
A Name of plan PATRIOT GROWTH INSURANCE SERVICES, LLC 401(K) PLAN	B Three-digit plan number (PN) ▶	001
C Plan sponsor's name as shown on line 2a of Form 5500 PATRIOT GROWTH INSURANCE SERVICES, LLC	D Employer Identification Number (EIN) 83-1204744	

Part I	Service Provider Information (see instructions)
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You must complete this Part, in accordance with the instructions, to report the information required for **each person** who received, directly or indirectly, \$5,000 or more in total compensation (i.e., money or anything else of monetary value) in connection with services rendered to the plan or the person's position with the plan during the plan year. If a person received **only** eligible indirect compensation for which the plan received the required disclosures, you are required to answer line 1 but are not required to include that person when completing the remainder of this Part.

1 Information on Persons Receiving Only Eligible Indirect Compensation

- a Check "Yes" or "No" to indicate whether you are excluding a person from the remainder of this Part because they received only eligible indirect compensation for which the plan received the required disclosures (see instructions for definitions and conditions).. ☐ Yes ☒ No
- b If you answered line 1a "Yes," enter the name and EIN or address of each person providing the required disclosures for the service providers who received only eligible indirect compensation. Complete as many entries as needed (see instructions).

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

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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)

PENSIONMARK FINANCIAL GROUP, LLC

61-1758632

(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?
27	RETAINED BY PLAN SPONSOR	112949	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

JOHN HANCOCK RETIREMENT

01-0233346

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
15 37 62 64	RETAINED BY PLAN SPONSOR	106795	Yes ☒ No ☐	Yes ☒ No ☐	0	Yes ☒ No ☐

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

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

Part I Service Provider Information (continued)

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

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

Part II Service Providers Who Fail or Refuse to Provide Information

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

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

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

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

SCHEDULE D (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration	DFE/Participating Plan Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ► File as an attachment to Form 5500.	OMB No. 1210-0110 2022 This Form is Open to Public Inspection.
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For calendar plan year 2022 or fiscal plan year beginning 01/01/2022 and ending 12/31/2022		
A Name of plan PATRIOT GROWTH INSURANCE SERVICES, LLC 401(K) PLAN	B Three-digit plan number (PN) ►	001
C Plan or DFE sponsor's name as shown on line 2a of Form 5500 PATRIOT GROWTH INSURANCE SERVICES, LLC	D Employer Identification Number (EIN) 83-1204744	

Part I	Information on interests in MTIAs, CCTs, PSAs, and 103-12 IEs (to be completed by plans and DFEs) (Complete as many entries as needed to report all interests in DFEs)
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a Name of MTIA, CCT, PSA, or 103-12 IE: METLIFE SV SERIES 25053 CL 0		
b Name of sponsor of entity listed in (a): RELIANCE TRUST COMPNAY		
c EIN-PN 46-6625485-001	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 3073532
a Name of MTIA, CCT, PSA, or 103-12 IE:		
b Name of sponsor of entity listed in (a):		
c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
a Name of MTIA, CCT, PSA, or 103-12 IE:		
b Name of sponsor of entity listed in (a):		
c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
a Name of MTIA, CCT, PSA, or 103-12 IE:		
b Name of sponsor of entity listed in (a):		
c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
a Name of MTIA, CCT, PSA, or 103-12 IE:		
b Name of sponsor of entity listed in (a):		
c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
a Name of MTIA, CCT, PSA, or 103-12 IE:		
b Name of sponsor of entity listed in (a):		
c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
a Name of MTIA, CCT, PSA, or 103-12 IE:		
b Name of sponsor of entity listed in (a):		
c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
a Name of MTIA, CCT, PSA, or 103-12 IE:		
b Name of sponsor of entity listed in (a):		
c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

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

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

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

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

SCHEDULE H (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Financial Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA), and section 6058(a) of the Internal Revenue Code (the Code). ► File as an attachment to Form 5500.	OMB No. 1210-0110 2022 This Form is Open to Public Inspection
For calendar plan year 2022 or fiscal plan year beginning <u>01/01/2022</u> and ending <u>12/31/2022</u>		
A Name of plan <u>PATRIOT GROWTH INSURANCE SERVICES, LLC 401(K) PLAN</u>		B Three-digit plan number (PN) <u>001</u>
C Plan sponsor's name as shown on line 2a of Form 5500 <u>PATRIOT GROWTH INSURANCE SERVICES, LLC</u>		D Employer Identification Number (EIN) <u>83-1204744</u>

Part I Asset and Liability Statement			
1 Current value of plan assets and liabilities at the beginning and end of the plan year. Combine the value of plan assets held in more than one trust. Report the value of the plan's interest in a commingled fund containing the assets of more than one plan on a line-by-line basis unless the value is reportable on lines 1c(9) through 1c(14). Do not enter the value of that portion of an insurance contract which guarantees, during this plan year, to pay a specific dollar benefit at a future date. Round off amounts to the nearest dollar. MTIAs, CCTs, PSAs, and 103-12 IEs do not complete lines 1b(1), 1b(2), 1c(8), 1g, 1h, and 1i. CCTs, PSAs, and 103-12 IEs also do not complete lines 1d and 1e. See instructions.			
Assets		(a) Beginning of Year	(b) End of Year
a Total noninterest-bearing cash.....	1a	0	3524
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions.....	1b(1)	350933	542494
(2) Participant contributions.....	1b(2)	253662	375889
(3) Other.....	1b(3)		
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit).....	1c(1)		
(2) U.S. Government securities	1c(2)		
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)		
(B) All other	1c(3)(B)		
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)		
(B) Common.....	1c(4)(B)		
(5) Partnership/joint venture interests	1c(5)		
(6) Real estate (other than employer real property)	1c(6)		
(7) Loans (other than to participants).....	1c(7)		
(8) Participant loans.....	1c(8)	624353	1035524
(9) Value of interest in common/collective trusts.....	1c(9)	624859	3073532
(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)	48761219	69914189
(14) Value of funds held in insurance company general account (unallocated contracts).....	1c(14)		
(15) Other	1c(15)	0	8645

1d Employer-related investments:		(a) Beginning of Year	(b) End of Year
(1) Employer securities	1d(1)		
(2) Employer real property	1d(2)		
e Buildings and other property used in plan operation	1e		
f Total assets (add all amounts in lines 1a through 1e)	1f	50615026	74953797

Liabilities

g Benefit claims payable	1g		
h Operating payables	1h		
i Acquisition indebtedness	1i		
j Other liabilities	1j	705531	75068
k Total liabilities (add all amounts in lines 1g through 1j)	1k	705531	75068

Net Assets

l Net assets (subtract line 1k from line 1f)	1l	49909495	74878729
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Part II Income and Expense Statement

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

Income

		(a) Amount	(b) Total
a Contributions:			
(1) Received or receivable in cash from: (A) Employers	2a(1)(A)	4597814	
(B) Participants	2a(1)(B)	9365555	
(C) Others (including rollovers)	2a(1)(C)	22523249	
(2) Noncash contributions	2a(2)		
(3) Total contributions. Add lines 2a(1)(A) , (B) , (C) , and line 2a(2)	2a(3)		36486618
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)	36433	
(F) Other	2b(1)(F)		
(G) Total interest. Add lines 2b(1)(A) through (F)	2b(1)(G)		36433
(2) Dividends: (A) Preferred stock	2b(2)(A)		
(B) Common stock	2b(2)(B)		
(C) Registered investment company shares (e.g. mutual funds)	2b(2)(C)	1148465	
(D) Total dividends. Add lines 2b(2)(A) , (B) , and (C)	2b(2)(D)		1148465
(3) Rents	2b(3)		
(4) Net gain (loss) on sale of assets: (A) Aggregate proceeds	2b(4)(A)		
(B) Aggregate carrying amount (see instructions)	2b(4)(B)		
(C) Subtract line 2b(4)(B) from line 2b(4)(A) and enter result	2b(4)(C)		0
(5) Unrealized appreciation (depreciation) of assets: (A) Real estate	2b(5)(A)		
(B) Other	2b(5)(B)		
(C) Total unrealized appreciation of assets. Add lines 2b(5)(A) and (B)	2b(5)(C)		0

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts	2b(6)		47189
(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)		-10093920
c Other income	2c		-458
d Total income. Add all income amounts in column (b) and enter total	2d		27624327
Expenses			
e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	2435349	
(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)		2435349
f Corrective distributions (see instructions)	2f		
g Certain deemed distributions of participant loans (see instructions)	2g		
h Interest expense	2h		
i Administrative expenses: (1) Professional fees	2i(1)		
(2) Contract administrator fees	2i(2)	106795	
(3) Investment advisory and management fees	2i(3)	112949	
(4) Other	2i(4)		
(5) Total administrative expenses. Add lines 2i(1) through (4)	2i(5)		219744
j Total expenses. Add all expense amounts in column (b) and enter total	2j		2655093
Net Income and Reconciliation			
k Net income (loss). Subtract line 2j from line 2d	2k		24969234
l Transfers of assets:			
(1) To this plan	2l(1)		
(2) From this plan	2l(2)		

Part III Accountant's Opinion

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

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

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

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

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

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

(1) Name: **TORRILLO & ASSOCIATES LLC**

(2) EIN: **83-0414789**

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

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

Part IV Compliance Questions

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

During the plan year:

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

	Yes	No	Amount
4a	X		6486055

	Yes	No	Amount
b Were any loans by the plan or fixed income obligations due the plan in default as of the close of the plan year or classified during the year as uncollectible? Disregard participant loans secured by participant's account balance. (Attach Schedule G (Form 5500) Part I if "Yes" is checked.)			
4b		X	
c Were any leases to which the plan was a party in default or classified during the year as uncollectible? (Attach Schedule G (Form 5500) Part II if "Yes" is checked.)			
4c		X	
d Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 4a. Attach Schedule G (Form 5500) Part III if "Yes" is checked.)			
4d		X	
e Was this plan covered by a fidelity bond?	X		1000000
f Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?		X	
4f		X	
g Did the plan hold any assets whose current value was neither readily determinable on an established market nor set by an independent third party appraiser?			
4g		X	
h Did the plan receive any noncash contributions whose value was neither readily determinable on an established market nor set by an independent third party appraiser?			
4h		X	
i Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.)	X		
4i	X		
j Were any plan transactions or series of transactions in excess of 5% of the current value of plan assets? (Attach schedule of transactions if "Yes" is checked and see instructions for format requirements.)			
4j		X	
k Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?			
4k		X	
l Has the plan failed to provide any benefit when due under the plan?			
4l		X	
m If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)			
4m		X	
n If 4m was answered "Yes," check the "Yes" box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3.			
4n			

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

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

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

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

SCHEDULE R (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Retirement Plan Information This schedule is required to be filed under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6058(a) of the Internal Revenue Code (the Code). ► File as an attachment to Form 5500.	OMB No. 1210-0110 2022 This Form is Open to Public Inspection.
For calendar plan year 2022 or fiscal plan year beginning 01/01/2022 and ending 12/31/2022		
A Name of plan PATRIOT GROWTH INSURANCE SERVICES, LLC 401(K) PLAN		B Three-digit plan number (PN) ► 001
C Plan sponsor's name as shown on line 2a of Form 5500 PATRIOT GROWTH INSURANCE SERVICES, LLC		D Employer Identification Number (EIN) 83-1204744
Part I	Distributions	
All references to distributions relate only to payments of benefits during the plan year.		
1 Total value of distributions paid in property other than in cash or the forms of property specified in the instructions.....		1 0
2 Enter the EIN(s) of payor(s) who paid benefits on behalf of the plan to participants or beneficiaries during the year (if more than two, enter EINs of the two payors who paid the greatest dollar amounts of benefits): EIN(s): 80-0709115		
Profit-sharing plans, ESOPs, and stock bonus plans, skip line 3.		
3 Number of participants (living or deceased) whose benefits were distributed in a single sum, during the plan year.....		3
Part II	Funding Information (If the plan is not subject to the minimum funding requirements of section 412 of the Internal Revenue Code or ERISA section 302, skip this Part.)	
4 Is the plan administrator making an election under Code section 412(d)(2) or ERISA section 302(d)(2)? ☐ Yes ☐ No ☐ N/A If the plan is a defined benefit plan, go to line 8.		
5 If a waiver of the minimum funding standard for a prior year is being amortized in this plan year, see instructions and enter the date of the ruling letter granting the waiver. Date: Month _____ Day _____ Year _____ If you completed line 5, complete lines 3, 9, and 10 of Schedule MB and do not complete the remainder of this schedule.		
6 a Enter the minimum required contribution for this plan year (include any prior year accumulated funding deficiency not waived).....		6a
b Enter the amount contributed by the employer to the plan for this plan year.....		6b
c Subtract the amount in line 6b from the amount in line 6a. Enter the result (enter a minus sign to the left of a negative amount).....		6c
If you completed line 6c, skip lines 8 and 9.		
7 Will the minimum funding amount reported on line 6c be met by the funding deadline? ☐ Yes ☐ No ☐ N/A		
8 If a change in actuarial cost method was made for this plan year pursuant to a revenue procedure or other authority providing automatic approval for the change or a class ruling letter, does the plan sponsor or plan administrator agree with the change? ☐ Yes ☐ No ☐ N/A		
Part III	Amendments	
9 If this is a defined benefit pension plan, were any amendments adopted during this plan year that increased or decreased the value of benefits? If yes, check the appropriate box. If no, check the "No" box..... ☐ Increase ☐ Decrease ☐ Both ☐ No		
Part IV	ESOPs (see instructions). If this is not a plan described under section 409(a) or 4975(e)(7) of the Internal Revenue Code, skip this Part.	
10 Were unallocated employer securities or proceeds from the sale of unallocated securities used to repay any exempt loan?..... ☐ Yes ☐ No		
11 a Does the ESOP hold any preferred stock?..... ☐ Yes ☐ No		
b If the ESOP has an outstanding exempt loan with the employer as lender, is such loan part of a "back-to-back" loan? (See instructions for definition of "back-to-back" loan.)..... ☐ Yes ☐ No		
12 Does the ESOP hold any stock that is not readily tradable on an established securities market?..... ☐ Yes ☐ No		
For Paperwork Reduction Act Notice, see the Instructions for Form 5500.		
Schedule R (Form 5500) 2022 v. 220413		

Part V Additional Information for Multiemployer Defined Benefit Pension Plans

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

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

Part VI	Additional Information for Single-Employer and Multiemployer Defined Benefit Pension Plans
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18	If any liabilities to participants or their beneficiaries under the plan as of the end of the plan year consist (in whole or in part) of liabilities to such participants and beneficiaries under two or more pension plans as of immediately before such plan year, check box and see instructions regarding supplemental information to be included as an attachment ☐
19	If the total number of participants is 1,000 or more, complete lines (a) through (c) a Enter the percentage of plan assets held as: Stock: _____% Investment-Grade Debt: _____% High-Yield Debt: _____% Real Estate: _____% Other: _____% b Provide the average duration of the combined investment-grade and high-yield debt: ☐ 0-3 years ☐ 3-6 years ☐ 6-9 years ☐ 9-12 years ☐ 12-15 years ☐ 15-18 years ☐ 18-21 years ☐ 21 years or more c What duration measure was used to calculate line 19(b)? ☐ Effective duration ☐ Macaulay duration ☐ Modified duration ☐ Other (specify): _____
20	PBGC missed contribution reporting requirements. If this is a multiemployer plan or a single-employer plan that is not covered by PBGC, skip line 20. a Is the amount of unpaid minimum required contributions for all years from Schedule SB (Form 5500) line 40 greater than zero? ☐ Yes ☐ No b If line 20a is "Yes," has PBGC been notified as required by ERISA sections 4043(c)(5) and/or 303(k)(4)? Check the applicable box: ☐ Yes. ☐ No. Reporting was waived under 29 CFR 4043.25(c)(2) because contributions equal to or exceeding the unpaid minimum required contribution were made by the 30th day after the due date. ☐ No. The 30-day period referenced in 29 CFR 4043.25(c)(2) has not yet ended, and the sponsor intends to make a contribution equal to or exceeding the unpaid minimum required contribution by the 30th day after the due date. ☐ No. Other. Provide explanation _____

PATRIOT GROWTH INSURANCE SERVICES, LLC 401(K) PLAN

**Financial Statements
As of December 31, 2022 and 2021
And
For the Year Ended December 31, 2022
And
Supplemental Schedules
As of and For the Year Ended
December 31, 2022**

Patriot Growth Insurance Services, LLC 401(k) Plan Index

	Page(s)
Independent Auditor's Report	1 – 3
Financial Statements:	
Statements of Net Assets Available for Benefits	4
Statement of Changes in Net Assets Available for Benefits	5
Notes to Financial Statements	6 – 13
Supplemental Schedules:	
Schedule H, Line 4(i) – Schedule of Assets (Held at End of Year)	S.1
Schedule H, Line 4(a) – Schedule of Delinquent Participant Contributions	S.2
• The supplemental schedules included are presented for purposes of additional analysis and are not a required part of the financial statements but are required by the Employee Retirement Income Security Act of 1974, as amended ("ERISA"). Other schedules required by section 2520.103-10 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA have been omitted because they are not applicable.	

INDEPENDENT AUDITOR'S REPORT

To the Participants and Plan Administrator of the Patriot Growth Insurance Services, LLC 401(k) Plan

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

We have performed audits of the accompanying financial statements of the Patriot Growth Insurance Services, LLC 401(k) Plan, an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 ("ERISA"), as permitted by ERISA Section 103(a)(3)(C) ("ERISA Section 103(a)(3)(C) audit"). The financial statements comprise the statements of net assets available for benefits as of December 31, 2022 and 2021, and the related statement of changes in net assets available for benefits for the year ended December 31, 2022, and the related notes to the financial statements.

Plan management, having determined it is permissible in the circumstances, has elected to have the audits of the Patriot Growth Insurance Services, LLC 401(k) Plan's financial statements performed in accordance with ERISA Section 103(a)(3)(C) pursuant to 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. As permitted by ERISA Section 103(a)(3)(C), our audits need not extend to any statements or information related to assets held for investment of the Plan ("investment information") by a bank or similar institution or insurance carrier that is regulated, supervised, and subject to periodic examination by a state or federal agency, provided that the statements or information regarding assets so held are prepared and certified to by the bank or similar institution or insurance carrier in accordance with 29 CFR 2520.103-5 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA ("qualified institution").

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

Opinion

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

- the amounts and disclosures in the financial statements referred to above, other than those agreed to or derived from the certified investment information, are presented fairly, in all material respects, in accordance with accounting principles generally accepted in the United States of America.
- the information in the financial statements referred to above related to assets held by and certified to by a qualified institution agrees to, or is derived from, in all material respects, the information prepared and certified by an institution that Plan management determined meets the requirements of ERISA Section 103(a)(3)(C).

Basis for Opinion

We conducted our audits in accordance with auditing standards generally accepted in the United States of America ("GAAS"). Our responsibilities under those standards are further described in the *Auditor's Responsibilities for the Audit of the Financial Statements* section of our report. We are required to be independent of Patriot Growth Insurance Services, LLC 401(k) and to meet our other ethical responsibilities in accordance with the relevant ethical requirements relating to our audits. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our ERISA Section 103(a)(3)(C) audit opinion.

Responsibilities of Plan Management for the Financial Statements

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

In preparing the financial statements, Plan management is required to evaluate whether there are conditions or events, considered in the aggregate, that raise substantial doubt about the Patriot Growth Insurance Services, LLC 401(k) Plan's ability to continue as a going concern for one year after the date the financial statements are available to be issued.

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

Auditor's Responsibilities for the Audit of the Financial Statements

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

In performing an audit in accordance with GAAS, we:

- Exercise professional judgment and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Patriot Growth Insurance Services, LLC 401(k) Plan internal control. Accordingly, no such opinion is expressed.
- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by Plan 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 Patriot Growth Insurance Services, LLC 401(k) Plan's ability to continue as a going concern for a reasonable period of time.

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

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

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

Other Matter—Supplemental Schedules Required by ERISA

The supplemental Schedule H, Line 4(i) – Schedule of Assets (Held at End of Year) as of December 31, 2022 and Schedule H, Line 4(a) – Schedule of Delinquent Participant Contributions 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 Plan management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information included in the supplemental schedules, other than that agreed to or derived from the certified investment information, has been subjected to auditing procedures applied in the audits of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with GAAS. For information included in the supplemental schedules that agreed to or is derived from the certified investment information, we compared such information to the related certified investment information.

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

In our opinion:

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

Toullis + Associates, LLP

October 16, 2023

Patriot Growth Insurance Services, LLC 401(k) Plan
Statements of Net Assets Available for Benefits
As of December 31, 2022 and 2021

	<u>2022</u>	<u>2021</u>
Assets:		
Investments, at fair value	\$ 72,996,366	\$ 49,386,078
Cash	3,524	-
Receivables:		
Notes receivable from participants	1,035,524	624,353
Participant contributions receivable	375,889	253,662
Employer contributions receivable	542,494	350,933
Total receivables	<u>1,953,907</u>	<u>1,228,948</u>
Total assets	<u>74,953,797</u>	<u>50,615,026</u>
Liabilities:		
Non-participant accounts payable	-	705,531
Excess contributions payable	75,068	-
Total Liabilities	<u>75,068</u>	<u>705,531</u>
Net assets available for benefits	<u>\$ 74,878,729</u>	<u>\$ 49,909,495</u>

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

Patriot Growth Insurance Services, LLC 401(k) Plan
Statement of Changes in Net Assets Available for Benefits
For the Year Ended December 31, 2022

	<u>2022</u>
Additions to net assets attributed to:	
Investment income (loss):	
Net depreciation in fair value of investments	\$ (10,047,189)
Dividend income	1,148,465
Net investment loss	<u>(8,898,724)</u>
Interest income on notes receivable from participants	36,433
Contributions:	
Participants'	9,365,555
Employer's	4,597,814
Rollovers	22,523,249
Total contributions	<u>36,486,618</u>
Total additions	27,624,327
Deductions from net assets attributed to:	
Benefits paid to participants	2,435,349
Administrative expenses	219,744
Total deductions	<u>2,655,093</u>
Net increase	24,969,234
Net assets available for benefits	
Beginning of year	49,909,495
End of year	<u>\$ 74,878,729</u>

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

Patriot Growth Insurance Services, LLC 401(k) Plan
Notes to Financial Statements
As of December 31, 2022 and 2021 and for the Year Ended December 31, 2022

1. Description of Plan

The following description of the Patriot Growth Insurance Services, LLC 401(k) Plan (the “Plan”) provides only general information. Participants should refer to the Plan document for a more complete description of the Plan’s provisions.

General

The Plan was effective January 1, 2019 and was most recently amended and restated effective January 1, 2022 (see Note 10). The Plan is a defined contribution plan covering all eligible employees of the Plan sponsor, Patriot Growth Insurance Services, LLC (the “Company”), who complete one month of service, except for union employees, non-resident aliens and part-time, temporary and seasonal employees. Eligible employees can enter the Plan on a monthly basis. The Board of Directors of the Company has appointed the 401(k) Administration Committee to control and manage the operation and administration of the Plan (the “Plan Administrator”). The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (“ERISA”).

Contributions

Each year, participants may contribute up to 100 percent of their pretax annual compensation, as defined in the Plan document, provided that in no event shall a participant elect to contribute more than the maximum allowed by law. Participants may also make after-tax and Roth contributions. Participants who have attained the age of 50 before the end of the Plan year are eligible to make catch-up contributions. Participants may also contribute amounts representing distributions from other qualified defined contribution plans.

Eligible employees will be automatically enrolled into the Plan and defer 6% of their eligible compensation for each payroll period, unless the employee elects to make a contrary salary reduction agreement election to change the deferral percentage. Automatically enrolled participants will have their contributions invested in a designated Target date retirement fund until changed by the participant. The deferral rate of all auto enrolled participants will automatically increase by 1% on the anniversary of each participant’s date of participation, up to 10%, unless elected otherwise. The Plan also offers a “Managed Savings” feature that allows participants to elect to have their deferral rate set at 1% and will then increase each year in 1% increments as elected by the participant, up to a maximum of 10%.

The Plan provides for a safe harbor matching contribution. The safe harbor matching contribution is 100% of participant’s deferrals that do not exceed 3% of the participant’s eligible compensation, plus 50% of participant’s salary deferrals between 3% and 5% of a participant’s eligible compensation. This safe harbor matching contribution is 100% vested.

The employer may, in its sole discretion, make a discretionary matching contribution to the Plan on the employee’s behalf. Discretionary matching contributions, if approved, are limited to 6% of eligible compensation. No discretionary matching contributions were made during the year ended December 31, 2022.

Effective August 1, 2022, the Plan was amended to provide for a discretionary profit-sharing contribution (see Note 10). No discretionary profit-sharing contributions were made during the year ended December 31, 2022.

Participant Accounts

Individual accounts are maintained for each participant of the Plan. Each participant’s account is credited with the participant’s contribution and related Company safe harbor matching contributions, discretionary matching contributions and profit-sharing contributions, if any, as well as allocations of Plan earnings. Participant accounts are also charged with an allocation of administrative expenses that are paid by the Plan. Allocations are based on participant earnings, account balances, or specific participant transactions, as defined. The benefit to which a participant is entitled is the benefit that can be provided from the participant’s vested account.

Patriot Growth Insurance Services, LLC 401(k) Plan
Notes to Financial Statements
As of December 31, 2022 and 2021 and for the Year Ended December 31, 2022

Investments

Participants direct the investment of their contributions, safe harbor matching contributions, and discretionary matching and profit-sharing contributions, if any, into various investment options offered by the Plan and may change investments and transfer amounts between investments daily, subject to each investment's trading restrictions.

Notes Receivable from Participants

Participants may borrow from their fund accounts a minimum of \$1,000 up to a maximum amount equal to the lesser of \$50,000 or 50 percent of their vested account balances. The loans are secured by the balance in the participant's account. The loan interest rate is the prime rate of interest, as defined by the Plan document, plus one percentage point. Principal and interest are paid ratably through payroll deductions, ACH or as a lump sum for the outstanding loan balance. Loan terms shall not extend beyond five years from the date of the loan, unless the loan is for the purchase of a participant's primary residence in which the loan may not extend beyond ten years. A participant may have only two loans outstanding at any given time. Loan fees may be charged against the account of the participant to whom the loan is granted.

Forfeited Amounts

Forfeitures are generally used to pay administrative expenses, restore forfeited account balances of rehires eligible for a restoration of forfeitures, or reduce employer contributions. Total unallocated forfeiture account balances were \$56,937 and \$40,115 as of December 31, 2022 and 2021, respectively. During 2022, no forfeitures were used to offset the safe harbor matching contributions or pay administrative expenses.

Vesting

A participant, at all times, is fully (100%) vested in their elective deferrals as well as the safe harbor matching contribution plus actual earnings thereon. Effective October 1, 2020, the Plan was amended to fully vest participants in their discretionary Company matching contributions.

Prior to October 1, 2020, participants were vested in the Company's discretionary matching contribution portion of their accounts plus actual earnings thereon based on years of service as follows:

<u>Years of Vesting Service</u>	<u>Vesting Percentage</u>
0 Years	0%
After 1 year, but less than 2	25%
After 2 years, but less than 3	50%
After 3 years, but less than 4	75%
4 or more years	100%

Participants also became vested in the Company's discretionary matching contribution upon death, disability or normal retirement age (65).

Effective August 1, 2022, the Plan was amended to provide for a discretionary profit-sharing contribution (see Note 10). Participants become vested in the Company's discretionary profit-sharing contribution portion of their accounts plus actual earnings thereon based on years of service as follows:

<u>Years of Vesting Service</u>	<u>Vesting Percentage</u>
After 2 years, but less than 3	20%
After 3 years, but less than 4	40%
After 4 years, but less than 5	60%
After 5 years, but less than 6	80%
6 or more years	100%

Patriot Growth Insurance Services, LLC 401(k) Plan
Notes to Financial Statements
As of December 31, 2022 and 2021 and for the Year Ended December 31, 2022

Payment of Benefits

Upon termination of service, retirement, death, or disability, a participant may elect to receive either a lump sum amount equal to the participant's vested interest in their account or a partial withdrawal. Also upon termination, the Plan requires the automatic cash distribution of participant account balances that do not exceed \$5,000. In addition, upon reaching age 59 ½, a participant may elect to withdraw all or a portion of their vested account balance. Participants are also eligible to make hardship withdrawals from their deferred contributions in the event of certain financial hardships.

2. Summary of Significant Accounting Policies

The following are the significant accounting policies followed by the Plan:

Basis of Accounting

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

Use of Estimates

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

Investment Valuation and Income Recognition

Investments are reported at fair value. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. The Plan's 401(k) Administration Committee determines the Plan's valuation policies utilizing information provided by trustees, custodians and investment advisors. See Note 4 for discussion of fair value measurements.

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

Payments of Benefits

Benefits are recorded when paid.

Notes Receivable from Participants

Notes receivable from participants (participant loans for Form 5500 reporting purposes) are measured at their unpaid principal balance plus any accrued but unpaid interest. Delinquent participant loans are recorded as distributions based upon the terms of the Plan document.

Excess Contributions Payable

The Plan is required to return contributions received during the Plan year in excess of the Internal Revenue Code ("IRC") limits. As of December 31, 2022, the Plan had excess contributions. Such excess contributions are recorded as a liability with a corresponding reduction to contributions. The Plan distributed the 2022 excess contributions to the applicable participants during 2023.

Non-Participant Accounts Payable

The payable represents amounts received by the Plan from former employees of agencies acquired by the Company who were not employees of the Company (see Note 9). As these former agency employees were not eligible for the Plan, the original amounts received plus earnings less fees are recorded as a liability of the Plan as of December 31, 2021.

Administrative Expenses

All reasonable administrative expenses, including trustee, custodial and third-party administration fees necessary to operate and administer the Plan are paid by the Plan, unless otherwise paid by the Company. Expenses of maintaining the Plan that are paid directly by the Company are excluded from these financial statements. A

Patriot Growth Insurance Services, LLC 401(k) Plan
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As of December 31, 2022 and 2021 and for the Year Ended December 31, 2022

participant's account may be charged for expenses associated with a specific optional feature, including administration of participant loans, distributions and qualified domestic relation orders, elected by that participant, and are included in administrative expenses. Certain investment related expenses are included in the net depreciation in fair value of investments.

Administrative Expenses

The Plan has evaluated subsequent events through October 16, 2023, the date the financial statements were available to be issued.

3. Information Certified by a Qualified Institution

The Plan administrator having determined that it is permissible in the circumstances elected to have the audits of the Plan performed in accordance with ERISA Section 103(a)(3)(C) pursuant to 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Accordingly, as permitted under such election, the following information included in the accompanying financial statements and ERISA-required supplemental schedule of assets (held at end of year) was obtained or derived from information obtained by the Plan administrator and certified as complete and accurate by John Hancock Trust Company, LLC, a qualified institution, in accordance with 29 CFR 2520.103-5 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA:

- Investments at fair value, cash and notes receivable from participants, as shown in the statements of net assets available for benefits as of December 31, 2022 and 2021.
- Investment activity, including net depreciation in fair value of investments, dividend income, and interest income from notes receivable from participants, as shown in the statement of changes in net assets available for benefits for the year ended December 31, 2022.
- The information for all mutual funds (registered investment companies), collective investment trust, self-directed brokerage account and participant loans listed in the schedule of assets (held at end of year) as of December 31, 2022, as shown in the ERISA-required supplemental schedules.

4. Fair Value Measurements

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

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

Level 2: Inputs to the valuation methodology include:

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

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

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

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

Patriot Growth Insurance Services, LLC 401(k) Plan
Notes to Financial Statements
As of December 31, 2022 and 2021 and for the Year Ended December 31, 2022

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

<i>Mutual funds and self-directed brokerage accounts:</i>	Valued at the daily closing price as reported by the fund. Mutual funds held by the Plan are open-end funds that are registered with the Securities and Exchange Commission. These funds are required to publish their daily net asset value ("NAV") and to transact at that price. The mutual funds held by the Plan are deemed to be actively traded. Self-directed brokerage accounts generally are limited to certain mutual funds, including money market funds, and publicly traded common stock and preferred stock. Common stock and preferred stock are valued at the closing prices reported on the active market on which the individual securities are traded.
<i>Collective investment trust:</i>	Valued at the NAV or equivalent based on units of the collective investment trust. The NAV, as provided by the trustee, is used as a practical expedient to estimate fair value. The NAV is generally based on the fair value of the underlying investments held by the collective investment trust less its liabilities. This practical expedient is not used when it is determined to be probable that the collective investment trust will sell the investment for an amount different than the reported NAV.

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

The following table sets forth by level, within the fair value hierarchy, the Plan's fair value measurements as of December 31, 2022:

	<u>Total</u>	<u>Level 1</u>	<u>Level 2</u>	<u>Level 3</u>
Investments, at fair value:				
Mutual funds	\$ 69,914,189	\$ 69,914,189	\$ -	\$ -
Self-directed brokerage account	8,645	8,645	-	-
Collective investment trust (*)	3,073,532	-	-	-
Total	<u>\$ 72,996,366</u>	<u>\$ 69,922,834</u>	<u>\$ -</u>	<u>\$ -</u>

The following table sets forth by level, within the fair value hierarchy, the Plan's fair value measurements as of December 31, 2021:

	<u>Total</u>	<u>Level 1</u>	<u>Level 2</u>	<u>Level 3</u>
Investments, at fair value:				
Mutual funds	\$ 48,761,219	\$ 48,761,219	\$ -	\$ -
Collective investment trust (*)	624,859	-	-	-
Total	<u>\$ 49,386,078</u>	<u>\$ 48,761,219</u>	<u>\$ -</u>	<u>\$ -</u>

*In accordance with fair value measurement guidance, certain investments that are measured at fair value using the NAV per share (or its equivalent) practical expedient have not been classified in the fair value hierarchy. The fair value amounts presented in this table are intended to permit reconciliation of the fair value hierarchy to the amounts presented as investments in the statements of net assets available for benefits.

Patriot Growth Insurance Services, LLC 401(k) Plan
Notes to Financial Statements
As of December 31, 2022 and 2021 and for the Year Ended December 31, 2022

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 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 Plan evaluates 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 year ended December 31, 2022, there were no transfers in or out of levels 1, 2, or 3.

The following table sets forth additional disclosures for the fair value measurement of investments in certain entities that calculate NAV per share (or its equivalent) as of December 31, 2022 and 2021.

<u>Investment Type</u>	<u>Fair Value, as of December 31,</u>		<u>Unfunded</u>	<u>Redemption</u>	<u>Redemption</u>
	<u>2022</u>	<u>2021</u>	<u>Commitments</u>	<u>Frequency</u>	<u>Notice Period</u>
Collective investment trust	\$ 3,073,532	\$ 624,859	\$ -	Daily	Daily

The Plan is applying the practical expedient as of December 31, 2022 and 2021 to its investment in the Reliance Trust Company Stable Value Fund Series 25053, (the “Stable Value Fund”), a collective investment trust. The Stable Value Fund was formed for the purpose of allowing participating plan sponsors, who maintain defined contribution plans, to invest in MetLife Group Annuity Contracts issued by Metropolitan Life Insurance Company (“MetLife”) to Reliance Trust Company (“Reliance”). Participants’ ownership of the collective investment trust is represented in units. Participant transactions (purchases and sales) may occur daily. The investment objective is interest income and the preservation of capital. Were the Plan to initiate a full redemption of the collective investment trust, the investment advisor reserves the right to temporarily delay withdrawal from the trust in order to confirm that securities liquidations will be carried out in an orderly business manner.

5. Tax Status

The Plan has adopted a non-standardized defined contribution pre-approved plan document sponsored by John Hancock Retirement Plan Services, LLC. The pre-approved plan received an opinion letter dated June 30, 2020 from the Internal Revenue Service (“IRS”) as to the pre-approved plan’s qualified status. The Plan administrator believes the Plan is being operated in compliance with the applicable requirements of the IRC, and therefore, believes that the Plan is qualified and is tax-exempt. Therefore, no provision for income taxes has been included in the Plan’s financial statements.

Accounting principles generally accepted in the United States of America require plan management to evaluate tax positions taken by the Plan and recognize a tax liability (or asset) if the Plan has taken an uncertain position that more likely than not would not be sustained upon examination by the IRS. The Plan administrator has analyzed the tax positions taken by the Plan, and has concluded that as of December 31, 2022, there are no uncertain positions taken or expected to be taken that would require recognition of a liability (or asset) or disclosure in the financial statements. The Plan is subject to routine audits by taxing jurisdictions; however, there are currently no audits for any tax periods in progress. As the Plan became effective during 2019, all years remain subject to income tax examinations as of December 31, 2022.

6. Plan Termination

Although it has not expressed any intent to do so, the Company has the right under the Plan to discontinue its contributions at any time and to terminate the Plan subject to the provisions of ERISA. In the event of Plan termination, participants would become fully vested in any employer contributions accounts, for which they were not already vested.

Patriot Growth Insurance Services, LLC 401(k) Plan
Notes to Financial Statements
As of December 31, 2022 and 2021 and for the Year Ended December 31, 2022

7. Risks and Uncertainties

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

8. Related-Party and Party-In-Interest Transactions

John Hancock Trust Company LLC serves as trustee of the Plan. John Hancock Retirement Plan Services LLC serves as recordkeeper to the Plan. Therefore, transactions in this investment qualify as party-in-interest transactions, which are exempt from the prohibited transaction rules of ERISA. Fees paid by the Plan for administrative services were \$219,744 for the year ended December 31, 2022. Additionally, for participants who have elected to take a participant loan, the loans are secured by the respective participant's account balance.

During 2020, the Company failed to remit to the Plan's trustee certain participant contributions and loan repayments totaling \$35,419, within the period prescribed by the Department of Labor regulations. During 2023, the Plan Sponsor made contributions to the affected participants' accounts to compensate the participants for potential lost income due to the 2020 processing delays. The Plan Sponsor believes that these transactions do not affect the tax status of the Plan and took action prescribed by the regulations to remedy such errors.

During 2021, the Company failed to remit to the Plan's trustee certain participant contributions and loan repayments totaling \$2,092,332, within the period prescribed by the Department of Labor regulations. During 2023, the Plan Sponsor made contributions to the affected participants' accounts to compensate the participants for potential lost income due to the 2021 processing delays. The Plan Sponsor believes that these transactions do not affect the tax status of the Plan and took action prescribed by the regulations to remedy such errors.

In 2023, the plan sponsor utilized the Employee Plans Compliance Resolution System under Revenue Procedure 2021-30 of the Internal Revenue Service to fund make-up earnings for all delinquent contributions reported for 2020 and 2021, which were corrected outside of the Voluntary Fiduciary Correction Program ("VFCP") of the Employee Benefits Security Administration of the Department of Labor.

During 2022, the Company failed to remit to the Plan's trustee certain participant contributions and loan repayments totaling \$4,358,304, within the period prescribed by the Department of Labor regulations. During 2023, the Plan Sponsor plans to make contributions to the affected participants' accounts to compensate the participants for potential lost income due to the 2022 processing delays. The Plan Sponsor believes that these transactions do not affect the tax status of the Plan and took action prescribed by the regulations to remedy such errors.

9. Operational Defects

Plan management identified an operational defect of the Plan which occurred during 2019 related to rollovers. Due to administrative errors, rollovers were permitted during 2020 and 2019 from five individuals of agencies acquired by the Plan sponsor. However, these individuals were never employees of the Plan sponsor prior to or after the acquisition, and therefore, Plan management believes that such rollovers into the Plan are not permitted under the Plan document. As a result, Plan management has recognized a non-participant accounts payable in the statement of net assets available for benefits (see Note 2).

Plan management determined the best solution was to distribute the excess funds to the affected participants as soon as possible. Of the five individuals who transferred accounts into the Plan, for four of the individuals, their account balances were distributed in September and October 2021. The other affected individual died during 2021 and had their account balance transferred to the beneficiary who then withdrew the funds (approximately \$608,000) from the Plan during 2022.

Patriot Growth Insurance Services, LLC 401(k) Plan
Notes to Financial Statements
As of December 31, 2022 and 2021 and for the Year Ended December 31, 2022

On February 22, 2022, the Plan sponsor filed an application for Voluntary Correction Program under the Employee Plans Compliance Resolution System (EPCRS) with the IRS to correct the accounts of the individuals affected by distributing such rollover amounts and applicable earnings less fees back to the individuals. The Plan sponsor, after consultation with ERISA counsel, corrected and distributed such amounts to the participant's beneficiary during 2022. During 2023, IRS issued a compliance statement approving the Plan Sponsor's correction in the VCP filing.

Additionally, Plan management identified an operational defect of the Plan which occurred during 2020 related to the Plan utilizing the improper definition of compensation for certain participants. Due to administrative errors, certain payroll codes for certain participants did not have salary deferrals taken upon them and/or the related match contributions were not made. Management self-corrected under EPCRS such amounts related to this operational defect for 2020 by contributing during 2023 a qualified non-elective contribution of approximately \$8,700 to correct the errors related to the impact of utilizing the improper definition of compensation for missed salary deferrals and approximately \$8,700 for the correction of the corresponding safe harbor match. As a result, the employer contribution receivable as of December 31, 2021 includes approximately \$17,400 related to these corrections for 2020.

Plan management believes it has established better controls to prevent similar operational defects from occurring in the future. The Plan sponsor does not believe these matters affect the Plan's tax-exempt status as of December 31, 2022 and 2021 and that the Plan continues to meet applicable tax law requirements (See Note 5).

10. Plan Amendments

Effective January 1, 2022, the Plan was amended and restated by adopting a John Hancock Retirement Plan Services LLC pre-approved defined contribution plan document in order to make general administrative changes, including incorporating past amendments and adopting required amendments pursuant to statutory changes.

Effective August 1, 2022, the Plan was amended to include a discretionary profit-sharing contribution. Participants become fully (100%) vested in their profit-sharing contribution after six years of service.

SUPPLEMENTAL SCHEDULES

Patriot Growth Insurance Services, LLC 401(k) Plan
Schedule H, Line 4(i) – Schedule of Assets (Held at End of Year)
As of December 31, 2022

EIN: 83-1204744 Plan #001

(a)	(b)	(c)	(d)	(e)
	Identity of Issue, Borrower, Lessor or Similar Party	Description of Investment	Cost	Current Value
	JPMorgan US Government Money Market Cap Fund	Mutual Fund	**	\$ 53,594
	Fidelity Advisor Total Bond Fund	Mutual Fund	**	523,414
	PIMCO Income Fund	Mutual Fund	**	486,131
	T Rowe Price Institutional Floating Rate Fund	Mutual Fund	**	31,499
	Vanguard Inflation-Protected Securities Fund	Mutual Fund	**	187,907
*	John Hancock Multimanager Lifestyle Aggressive Fund	Mutual Fund	**	286,175
*	John Hancock Multimanager Lifestyle Balanced Fund	Mutual Fund	**	215,584
*	John Hancock Multimanager Lifestyle Conservative Fund	Mutual Fund	**	106,600
*	John Hancock Multimanager Lifestyle Growth Fund	Mutual Fund	**	87,235
*	John Hancock Multimanager Moderate Growth Fund	Mutual Fund	**	420,648
	American Funds 2010 Target Date Retirement Fund	Mutual Fund	**	188,298
	American Funds 2015 Target Date Retirement Fund	Mutual Fund	**	575,708
	American Funds 2020 Target Date Retirement Fund	Mutual Fund	**	4,351,846
	American Funds 2025 Target Date Retirement Fund	Mutual Fund	**	8,271,031
	American Funds 2030 Target Date Retirement Fund	Mutual Fund	**	7,958,197
	American Funds 2035 Target Date Retirement Fund	Mutual Fund	**	9,864,842
	American Funds 2040 Target Date Retirement Fund	Mutual Fund	**	7,201,638
	American Funds 2045 Target Date Retirement Fund	Mutual Fund	**	6,851,949
	American Funds 2050 Target Date Retirement Fund	Mutual Fund	**	4,959,420
	American Funds 2055 Target Date Retirement Fund	Mutual Fund	**	3,966,447
	American Funds 2060 Target Date Retirement Fund	Mutual Fund	**	2,118,858
	Parnassus Core Equity Fund	Mutual Fund	**	444,662
	Columbia Dividend Income Fund	Mutual Fund	**	740,226
	Neuberger Berman Real Estate Fund	Mutual Fund	**	319,342
	iShares S&P 500 Index Fund	Mutual Fund	**	1,922,282
	Vanguard Financials Index Fund	Mutual Fund	**	371,999
	Janus Henderson Global Technology and Innovation Fund	Mutual Fund	**	803,028
	Allspring Special Mid Cap Value Fund	Mutual Fund	**	504,874
	Fidelity Mid Cap Index Fund	Mutual Fund	**	692,579
	PIMCO Commodity Real Return Strategy Fund	Mutual Fund	**	219,924
	MFS Mid Cap Growth Fund	Mutual Fund	**	455,532
	MFS New Discovery Fund	Mutual Fund	**	201,657
	MFS New Discovery Value Fund	Mutual Fund	**	446,196
	Vanguard Growth Index Fund	Mutual Fund	**	1,642,954
	Vanguard Small-Cap Index Fund	Mutual Fund	**	596,878
	Vanguard Utilities Index Fund	Mutual Fund	**	514,483
	American Funds New World Fund	Mutual Fund	**	347,326
	T Rowe Price Health Sciences Fund	Mutual Fund	**	508,755
	BlackRock International Fund	Mutual Fund	**	83,014
	MFS International Intrinsic Value Fund	Mutual Fund	**	391,457
				<u>69,914,189</u>
	Reliance Trust Company Stable Value Fund Series 25053	Collective Investment Trust	**	3,073,532
*	John Hancock	Self-directed brokerage account	**	8,645
*	Participant loans			
		Outstanding participant loans (interest rates from 4.25%-8.50%); Maturities through 2049	-	<u>1,035,524</u>
		Total Investments at fair value:		<u>\$ 74,031,890</u>

* Indicates a party-in-interest to the Plan.

** "Cost" is not required for participant-directed investments.

The information in this schedule has been derived from information certified as to its completeness and accuracy by John Hancock Trust Company, LLC, a qualified institution.

Patriot Growth Insurance Services, LLC 401(k) Plan**Schedule H, Line 4(a) – Schedule of Delinquent Participant Contributions****As of December 31, 2022****EIN: 83-1204744 Plan #001**

	EIN 83-1204744 Plan #001			
Participant Contributions Transferred Late to Plan	Total that Constitute Nonexempt Prohibited Transactions			Total Fully Corrected Under VFCP and PTE 2002-51
Check Here if Late Participant Loan Repayments are included:[X]	Contributions Not Corrected	Contributions Corrected Outside VFCP	Contributions Pending Correction in VFCP	
* 2020 \$35,419	\$35,419	-	-	-
* 2021 \$2,092,332	\$2,092,332	-	-	-
** 2022 \$4,358,304	\$4,358,304	-	-	-

- * In 2023, the plan sponsor utilized the Employee Plans Compliance Resolution System under Revenue Procedure 2021-30 of the Internal Revenue Service to fund make-up earnings for all delinquent contributions reported for 2020 and 2021, which were corrected outside of the Voluntary Fiduciary Correction Program (VFCP) of the Employee Benefits Security Administration of the Department of Labor.
- ** During 2022, the Company failed to remit to the Plan's trustee certain participant contributions and loan repayments totaling \$4,358,304, within the period prescribed by the Department of Labor regulations. During 2023, the Plan Sponsor plans to make contributions to the affected participants' accounts to compensate the participants for potential lost income due to the 2022 processing delays. The Plan Sponsor believes that these transactions do not affect the tax status of the Plan and took action prescribed by the regulations to remedy such errors.

Patriot Growth Insurance Services, LLC 401(k) Plan**Schedule H, Line 4(a) – Schedule of Delinquent Participant Contributions****As of December 31, 2022****EIN: 83-1204744 Plan #001**

	EIN 83-1204744 Plan #001			
Participant Contributions Transferred Late to Plan	Total that Constitute Nonexempt Prohibited Transactions			Total Fully Corrected Under VFCP and PTE 2002-51
Check Here if Late Participant Loan Repayments are included:[X]	Contributions Not Corrected	Contributions Corrected Outside VFCP	Contributions Pending Correction in VFCP	
* 2020 \$35,419	\$35,419	-	-	-
* 2021 \$2,092,332	\$2,092,332	-	-	-
** 2022 \$4,358,304	\$4,358,304	-	-	-

- * In 2023, the plan sponsor utilized the Employee Plans Compliance Resolution System under Revenue Procedure 2021-30 of the Internal Revenue Service to fund make-up earnings for all delinquent contributions reported for 2020 and 2021, which were corrected outside of the Voluntary Fiduciary Correction Program (VFCP) of the Employee Benefits Security Administration of the Department of Labor.
- ** During 2022, the Company failed to remit to the Plan's trustee certain participant contributions and loan repayments totaling \$4,358,304, within the period prescribed by the Department of Labor regulations. During 2023, the Plan Sponsor plans to make contributions to the affected participants' accounts to compensate the participants for potential lost income due to the 2022 processing delays. The Plan Sponsor believes that these transactions do not affect the tax status of the Plan and took action prescribed by the regulations to remedy such errors.

Patriot Growth Insurance Services, LLC 401(k) Plan
Schedule H, Line 4(i) – Schedule of Assets (Held at End of Year)
As of December 31, 2022

EIN: 83-1204744 Plan #001

(a)	(b)	(c)	(d)	(e)
	Identity of Issue, Borrower, Lessor or Similar Party	Description of Investment	Cost	Current Value
	JPMorgan US Government Money Market Cap Fund	Mutual Fund	**	\$ 53,594
	Fidelity Advisor Total Bond Fund	Mutual Fund	**	523,414
	PIMCO Income Fund	Mutual Fund	**	486,131
	T Rowe Price Institutional Floating Rate Fund	Mutual Fund	**	31,499
	Vanguard Inflation-Protected Securities Fund	Mutual Fund	**	187,907
*	John Hancock Multimanager Lifestyle Aggressive Fund	Mutual Fund	**	286,175
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*	John Hancock Multimanager Moderate Growth Fund	Mutual Fund	**	420,648
	American Funds 2010 Target Date Retirement Fund	Mutual Fund	**	188,298
	American Funds 2015 Target Date Retirement Fund	Mutual Fund	**	575,708
	American Funds 2020 Target Date Retirement Fund	Mutual Fund	**	4,351,846
	American Funds 2025 Target Date Retirement Fund	Mutual Fund	**	8,271,031
	American Funds 2030 Target Date Retirement Fund	Mutual Fund	**	7,958,197
	American Funds 2035 Target Date Retirement Fund	Mutual Fund	**	9,864,842
	American Funds 2040 Target Date Retirement Fund	Mutual Fund	**	7,201,638
	American Funds 2045 Target Date Retirement Fund	Mutual Fund	**	6,851,949
	American Funds 2050 Target Date Retirement Fund	Mutual Fund	**	4,959,420
	American Funds 2055 Target Date Retirement Fund	Mutual Fund	**	3,966,447
	American Funds 2060 Target Date Retirement Fund	Mutual Fund	**	2,118,858
	Parnassus Core Equity Fund	Mutual Fund	**	444,662
	Columbia Dividend Income Fund	Mutual Fund	**	740,226
	Neuberger Berman Real Estate Fund	Mutual Fund	**	319,342
	iShares S&P 500 Index Fund	Mutual Fund	**	1,922,282
	Vanguard Financials Index Fund	Mutual Fund	**	371,999
	Janus Henderson Global Technology and Innovation Fund	Mutual Fund	**	803,028
	Allspring Special Mid Cap Value Fund	Mutual Fund	**	504,874
	Fidelity Mid Cap Index Fund	Mutual Fund	**	692,579
	PIMCO Commodity Real Return Strategy Fund	Mutual Fund	**	219,924
	MFS Mid Cap Growth Fund	Mutual Fund	**	455,532
	MFS New Discovery Fund	Mutual Fund	**	201,657
	MFS New Discovery Value Fund	Mutual Fund	**	446,196
	Vanguard Growth Index Fund	Mutual Fund	**	1,642,954
	Vanguard Small-Cap Index Fund	Mutual Fund	**	596,878
	Vanguard Utilities Index Fund	Mutual Fund	**	514,483
	American Funds New World Fund	Mutual Fund	**	347,326
	T Rowe Price Health Sciences Fund	Mutual Fund	**	508,755
	BlackRock International Fund	Mutual Fund	**	83,014
	MFS International Intrinsic Value Fund	Mutual Fund	**	391,457
				<u>69,914,189</u>
	Reliance Trust Company Stable Value Fund Series 25053	Collective Investment Trust	**	3,073,532
*	John Hancock	Self-directed brokerage account	**	8,645
*	Participant loans			
		Outstanding participant loans (interest rates from 4.25%-8.50%); Maturities through 2049	-	<u>1,035,524</u>
		Total Investments at fair value:		<u>\$ 74,031,890</u>

* Indicates a party-in-interest to the Plan.

** "Cost" is not required for participant-directed investments.

The information in this schedule has been derived from information certified as to its completeness and accuracy by John Hancock Trust Company, LLC, a qualified institution.