

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>THREE RIVERS CASINO AND AFFILIATES DEFERRED COMPENSATION PLAN</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>CONFEDERATED TRIBES OF COOS, LOWER UMPQUA AND SIUSLAW INDIANS</u> <u>1245 FULTON AVENUE</u> <u>COOS BAY, OR 97420</u>	1b Three-digit plan number (PN) ▶	<u>001</u>	
	1c Effective date of plan	<u>10/01/2007</u>	
	2b Employer Identification Number (EIN)	<u>93-0903782</u>	
	2c Plan Sponsor's telephone number	<u>541-997-7529</u>	
	2d Business code (see instructions)	<u>713200</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	CINDY CASTRO
	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		5 467
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) 371
a(2) Total number of active participants at the end of the plan year		6a(2) 387
b Retired or separated participants receiving benefits		6b 0
c Other retired or separated participants entitled to future benefits.....		6c 124
d Subtotal. Add lines 6a(2) , 6b , and 6c		6d 511
e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.		6e 0
f Total. Add lines 6d and 6e		6f 511
g Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item).....		6g 445
h Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested.....		6h 27
7 Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item)		7
8a If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristics Codes in the instructions: 2E 2F 2G 2J 2K 3D 2T		
b If the plan provides welfare benefits, enter the applicable welfare feature codes from the List of Plan Characteristics Codes in the instructions:		
9a Plan funding arrangement (check all that apply)	9b Plan benefit arrangement (check all that apply)	
(1) ☒ Insurance	(1) ☒ Insurance	
(2) ☐ Code section 412(e)(3) insurance contracts	(2) ☐ Code section 412(e)(3) insurance contracts	
(3) ☒ Trust	(3) ☒ Trust	
(4) ☐ General assets of the sponsor	(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	b General Schedules	
(1) ☒ R (Retirement Plan Information)	(1) ☒ H (Financial Information)	
(2) ☐ MB (Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information) - signed by the plan actuary	(2) ☐ I (Financial Information – Small Plan)	
(3) ☐ SB (Single-Employer Defined Benefit Plan Actuarial Information) - signed by the plan actuary	(3) ☒ 1 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 A (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Insurance 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. ► Insurance companies are required to provide the information pursuant to ERISA section 103(a)(2).	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 THREE RIVERS CASINO AND AFFILIATES DEFERRED COMPENSATION PLAN	B Three-digit plan number (PN) ►	001
C Plan sponsor's name as shown on line 2a of Form 5500 CONFEDERATED TRIBES OF COOS, LOWER UMPQUA AND SIUSLAW INDIANS	D Employer Identification Number (EIN) 93-0903782	

Part I	Information Concerning Insurance Contract Coverage, Fees, and Commissions	Provide information for each contract on a separate Schedule A. Individual contracts grouped as a unit in Parts II and III can be reported on a single Schedule A.
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1 Coverage Information:

(a) Name of insurance carrier JOHN HANCOCK LIFE INSURANCE COMPANY (U.S.A.)

(b) EIN	(c) NAIC code	(d) Contract or identification number	(e) Approximate number of persons covered at end of policy or contract year	Policy or contract year	
				(f) From	(g) To
01-0233346	65838	142764	417	01/01/2022	12/31/2022

2 Insurance fee and commission information. Enter the total fees and total commissions paid. List in line 3 the agents, brokers, and other persons in descending order of the amount paid.

(a) Total amount of commissions paid 0	(b) Total amount of fees paid 3730
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3 Persons receiving commissions and fees. (Complete as many entries as needed to report all persons).

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid PENSION PLAN SPECIALISTS, PC 805 BROADWAY, SUITE 600 VANCOUVER, WA 98660
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(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	
	3730	ADMINISTRATIVE FEES	5

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	

Part II Investment and Annuity Contract Information

Where individual contracts are provided, the entire group of such individual contracts with each carrier may be treated as a unit for purposes of this report.

4	Current value of plan's interest under this contract in the general account at year end.....	4	0
5	Current value of plan's interest under this contract in separate accounts at year end.....	5	5134748

6 Contracts With Allocated Funds:**a** State the basis of premium rates ▶

b	Premiums paid to carrier	6b	
c	Premiums due but unpaid at the end of the year	6c	
d	If the carrier, service, or other organization incurred any specific costs in connection with the acquisition or retention of the contract or policy, enter amount..... Specify nature of costs ▶	6d	

e Type of contract: (1) ☐ individual policies (2) ☐ group deferred annuity
(3) ☐ other (specify) ▶

f If contract purchased, in whole or in part, to distribute benefits from a terminating plan, check here ▶ ☐**7 Contracts With Unallocated Funds (Do not include portions of these contracts maintained in separate accounts)**

a Type of contract: (1) ☐ deposit administration (2) ☐ immediate participation guarantee
(3) ☐ guaranteed investment (4) ☐ other ▶

b	Balance at the end of the previous year	7b	0
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c	Additions: (1) Contributions deposited during the year	7c(1)		
	(2) Dividends and credits.....	7c(2)		
	(3) Interest credited during the year.....	7c(3)		
	(4) Transferred from separate account.....	7c(4)		
	(5) Other (specify below)	7c(5)		

(6) Total additions.....	7c(6)	0
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d	Total of balance and additions (add lines 7b and 7c(6))	7d	0
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e Deductions:

(1) Disbursed from fund to pay benefits or purchase annuities during year	7e(1)		
(2) Administration charge made by carrier.....	7e(2)		
(3) Transferred to separate account.....	7e(3)		
(4) Other (specify below)	7e(4)		

(5) Total deductions.....	7e(5)	0
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f	Balance at the end of the current year (subtract line 7e(5) from line 7d)	7f	0
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Part III Welfare Benefit Contract Information

If more than one contract covers the same group of employees of the same employer(s) or members of the same employee organizations(s), the information may be combined for reporting purposes if such contracts are experience-rated as a unit. Where contracts cover individual employees, the entire group of such individual contracts with each carrier may be treated as a unit for purposes of this report.

8 Benefit and contract type (check all applicable boxes)

- a** ☐ Health (other than dental or vision)
b ☐ Dental
c ☐ Vision
d ☐ Life insurance
e ☐ Temporary disability (accident and sickness)
f ☐ Long-term disability
g ☐ Supplemental unemployment
h ☐ Prescription drug
i ☐ Stop loss (large deductible)
j ☐ HMO contract
k ☐ PPO contract
l ☐ Indemnity contract
m ☐ Other (specify) ▶

9 Experience-rated contracts:

a Premiums: (1) Amount received	9a(1)		
(2) Increase (decrease) in amount due but unpaid	9a(2)		
(3) Increase (decrease) in unearned premium reserve.....	9a(3)		
(4) Earned ((1) + (2) - (3)).....		9a(4)	0
b Benefit charges (1) Claims paid.....	9b(1)		
(2) Increase (decrease) in claim reserves	9b(2)		
(3) Incurred claims (add (1) and (2)).....		9b(3)	0
(4) Claims charged		9b(4)	
c Remainder of premium: (1) Retention charges (on an accrual basis) --			
(A) Commissions	9c(1)(A)		
(B) Administrative service or other fees	9c(1)(B)		
(C) Other specific acquisition costs.....	9c(1)(C)		
(D) Other expenses	9c(1)(D)		
(E) Taxes	9c(1)(E)		
(F) Charges for risks or other contingencies	9c(1)(F)		
(G) Other retention charges.....	9c(1)(G)		
(H) Total retention.....		9c(1)(H)	0
(2) Dividends or retroactive rate refunds. (These amounts were ☐ paid in cash, or ☐ credited.)		9c(2)	
d Status of policyholder reserves at end of year: (1) Amount held to provide benefits after retirement.....		9d(1)	
(2) Claim reserves		9d(2)	
(3) Other reserves		9d(3)	
e Dividends or retroactive rate refunds due. (Do not include amount entered in line 9c(2).).....		9e	

10 Nonexperience-rated contracts:

a Total premiums or subscription charges paid to carrier	10a	
b If the carrier, service, or other organization incurred any specific costs in connection with the acquisition or retention of the contract or policy, other than reported in Part I, line 2 above, report amount.	10b	

Specify nature of costs.

Part IV Provision of Information

11 Did the insurance company fail to provide any information necessary to complete Schedule A? ☐ Yes ☒ No

12 If the answer to line 11 is "Yes," specify the information not provided. ▶

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 THREE RIVERS CASINO AND AFFILIATES DEFERRED COMPENSATION PLAN	B Three-digit plan number (PN) ▶	001
C Plan sponsor's name as shown on line 2a of Form 5500 CONFEDERATED TRIBES OF COOS, LOWER UMPQUA AND SIUSLAW INDIANS	D Employer Identification Number (EIN) 93-0903782	

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
JOHN HANCOCK LIFE INSURANCE COMPANY
01-0233346

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

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

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

LPL FINANCIAL LLC - RPCP

04-3046611

(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?
26	INVESTMENT ADVISOR	13997	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

JOHN HANCOCK LIFE INSURANCE COMPANY

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 28 59 60 62 63 67 68	RECORDKEEPER	1480	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
(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide
(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide
(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide

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

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

SCHEDULE D (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration	DFE/Participating Plan Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ► File as an attachment to Form 5500.	OMB No. 1210-0110 2022 This Form is Open to Public Inspection.
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For calendar plan year 2022 or fiscal plan year beginning **01/01/2022** and ending **12/31/2022**

A Name of plan THREE RIVERS CASINO AND AFFILIATES DEFERRED COMPENSATION PLAN	B Three-digit plan number (PN) ►	001
C Plan or DFE sponsor's name as shown on line 2a of Form 5500 CONFEDERATED TRIBES OF COOS, LOWER UMPQUA AND SIUSLAW INDIANS	D Employer Identification Number (EIN) 93-0903782	

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: T. ROWE PRICE RETIREMENT 2065			
b Name of sponsor of entity listed in (a): JOHN HANCOCK USA			
c EIN-PN 01-0233346-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 10116	
a Name of MTIA, CCT, PSA, or 103-12 IE: T. ROWE PRICE RETIREMENT 2060			
b Name of sponsor of entity listed in (a): JOHN HANCOCK USA			
c EIN-PN 01-0233346-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 126593	
a Name of MTIA, CCT, PSA, or 103-12 IE: T. ROWE PRICE RETIREMENT 2055			
b Name of sponsor of entity listed in (a): JOHN HANCOCK USA			
c EIN-PN 01-0233346-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 140357	
a Name of MTIA, CCT, PSA, or 103-12 IE: T. ROWE PRICE RETIREMENT 2050			
b Name of sponsor of entity listed in (a): JOHN HANCOCK USA			
c EIN-PN 01-0233346-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 179440	
a Name of MTIA, CCT, PSA, or 103-12 IE: T. ROWE PRICE RETIREMENT 2045			
b Name of sponsor of entity listed in (a): JOHN HANCOCK USA			
c EIN-PN 01-0233346-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 107270	
a Name of MTIA, CCT, PSA, or 103-12 IE: T. ROWE PRICE RETIREMENT 2040			
b Name of sponsor of entity listed in (a): JOHN HANCOCK USA			
c EIN-PN 01-0233346-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 223539	
a Name of MTIA, CCT, PSA, or 103-12 IE: T. ROWE PRICE RETIREMENT 2035			
b Name of sponsor of entity listed in (a): JOHN HANCOCK USA			
c EIN-PN 01-0233346-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 243063	

a Name of MTIA, CCT, PSA, or 103-12 IE: T. ROWE PRICE RETIREMENT 2030		
b Name of sponsor of entity listed in (a): JOHN HANCOCK USA		
c EIN-PN 01-0233346-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 340317
a Name of MTIA, CCT, PSA, or 103-12 IE: T. ROWE PRICE RETIREMENT 2025		
b Name of sponsor of entity listed in (a): JOHN HANCOCK USA		
c EIN-PN 01-0233346-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 121043
a Name of MTIA, CCT, PSA, or 103-12 IE: T. ROWE PRICE RETIREMENT 2020		
b Name of sponsor of entity listed in (a): JOHN HANCOCK USA		
c EIN-PN 01-0233346-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 100926
a Name of MTIA, CCT, PSA, or 103-12 IE: T. ROWE PRICE RETIREMENT 2015		
b Name of sponsor of entity listed in (a): JOHN HANCOCK USA		
c EIN-PN 01-0233346-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 23457
a Name of MTIA, CCT, PSA, or 103-12 IE: T. ROWE PRICE RETIREMENT 2010		
b Name of sponsor of entity listed in (a): JOHN HANCOCK USA		
c EIN-PN 01-0233346-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 2690
a Name of MTIA, CCT, PSA, or 103-12 IE: JH MULTIMANAGER AGGRESSIVE LS		
b Name of sponsor of entity listed in (a): JOHN HANCOCK USA		
c EIN-PN 01-0233346-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 4737
a Name of MTIA, CCT, PSA, or 103-12 IE: JH MULTIMANAGER GROWTH LS		
b Name of sponsor of entity listed in (a): JOHN HANCOCK USA		
c EIN-PN 01-0233346-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 605853
a Name of MTIA, CCT, PSA, or 103-12 IE: JH MULTIMANAGER MODERATE LS		
b Name of sponsor of entity listed in (a): JOHN HANCOCK USA		
c EIN-PN 01-0233346-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 270355
a Name of MTIA, CCT, PSA, or 103-12 IE: JH MULTIMANAGER CONSERV LS		
b Name of sponsor of entity listed in (a): JOHN HANCOCK USA		
c EIN-PN 01-0233346-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 9237
a Name of MTIA, CCT, PSA, or 103-12 IE: BLUE CHIP GROWTH FUND		
b Name of sponsor of entity listed in (a): JOHN HANCOCK USA		
c EIN-PN 01-0233346-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 317457

a Name of MTIA, CCT, PSA, or 103-12 IE: JANUS HENDERSON TRITON FUND		
b Name of sponsor of entity listed in (a): JOHN HANCOCK USA		
c EIN-PN 01-0233346-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 58012
a Name of MTIA, CCT, PSA, or 103-12 IE: MFS MID CAP GROWTH FUND		
b Name of sponsor of entity listed in (a): JOHN HANCOCK USA		
c EIN-PN 01-0233346-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 346224
a Name of MTIA, CCT, PSA, or 103-12 IE: NEW WORLD FUND		
b Name of sponsor of entity listed in (a): JOHN HANCOCK USA		
c EIN-PN 01-0233346-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 21435
a Name of MTIA, CCT, PSA, or 103-12 IE: DFA US LARGE COMPANY FUND		
b Name of sponsor of entity listed in (a): JOHN HANCOCK USA		
c EIN-PN 01-0233346-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 129085
a Name of MTIA, CCT, PSA, or 103-12 IE: NEW PERSPECTIVE FUND		
b Name of sponsor of entity listed in (a): JOHN HANCOCK USA		
c EIN-PN 01-0233346-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 438736
a Name of MTIA, CCT, PSA, or 103-12 IE: AMERICAN BALANCED FUND		
b Name of sponsor of entity listed in (a): JOHN HANCOCK USA		
c EIN-PN 01-0233346-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 10700
a Name of MTIA, CCT, PSA, or 103-12 IE: FRANKLIN UTILITIES FUND		
b Name of sponsor of entity listed in (a): JOHN HANCOCK USA		
c EIN-PN 01-0233346-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 38315
a Name of MTIA, CCT, PSA, or 103-12 IE: WESTERN ASSET CORE BOND FUND		
b Name of sponsor of entity listed in (a): JOHN HANCOCK USA		
c EIN-PN 01-0233346-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 644546
a Name of MTIA, CCT, PSA, or 103-12 IE: LORD ABBETT SHORT DURATION INC		
b Name of sponsor of entity listed in (a): JOHN HANCOCK USA		
c EIN-PN 01-0233346-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 17088
a Name of MTIA, CCT, PSA, or 103-12 IE: MONEY MARKET FUND		
b Name of sponsor of entity listed in (a): JOHN HANCOCK USA		
c EIN-PN 01-0233346-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 604159

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

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

a Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
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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>THREE RIVERS CASINO AND AFFILIATES DEFERRED COMPENSATION 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>CONFEDERATED TRIBES OF COOS, LOWER UMPQUA AND SIUSLAW INDIANS</u>	D Employer Identification Number (EIN) <u>93-0903782</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	01664
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions.....		1b(1)	479911290727
(2) Participant contributions.....		1b(2)	1330
(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)	073738
(9) Value of interest in common/collective trusts.....		1c(9)	
(10) Value of interest in pooled separate accounts		1c(10)	00
(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)	55102385134748
(14) Value of funds held in insurance company general account (unallocated contracts).....		1c(14)	
(15) Other		1c(15)	

1d Employer-related investments:		(a) Beginning of Year	(b) End of Year
(1) Employer securities	1d(1)		
(2) Employer real property	1d(2)		
e Buildings and other property used in plan operation	1e		
f Total assets (add all amounts in lines 1a through 1e)	1f	5990282	5500877

Liabilities

g Benefit claims payable	1g		
h Operating payables	1h		
i Acquisition indebtedness	1i		
j Other liabilities	1j	1354	5235
k Total liabilities (add all amounts in lines 1g through 1j)	1k	1354	5235

Net Assets

l Net assets (subtract line 1k from line 1f)	1l	5988928	5495642
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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)	519886	
(B) Participants	2a(1)(B)	540493	
(C) Others (including rollovers)	2a(1)(C)	97280	
(2) Noncash contributions	2a(2)		
(3) Total contributions. Add lines 2a(1)(A) , (B) , (C) , and line 2a(2)	2a(3)		1157659
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)	2055	
(F) Other	2b(1)(F)		
(G) Total interest. Add lines 2b(1)(A) through (F)	2b(1)(G)		2055
(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)		
(D) Total dividends. Add lines 2b(2)(A) , (B) , and (C)	2b(2)(D)		0
(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)		
(7) Net investment gain (loss) from pooled separate accounts	2b(7)		-1071732
(8) Net investment gain (loss) from master trust investment accounts	2b(8)		
(9) Net investment gain (loss) from 103-12 investment entities.....	2b(9)		
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds)	2b(10)		
c Other income	2c		
d Total income. Add all income amounts in column (b) and enter total	2d		87982
Expenses			
e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	531898	
(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)		531898
f Corrective distributions (see instructions)	2f		3409
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)	30764	
(3) Investment advisory and management fees	2i(3)	13997	
(4) Other	2i(4)	1200	
(5) Total administrative expenses. Add lines 2i(1) through (4)	2i(5)		45961
j Total expenses. Add all expense amounts in column (b) and enter total	2j		581268
Net Income and Reconciliation			
k Net income (loss). Subtract line 2j from line 2d	2k		-493286
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: BLUEBIRD, CPAS

(2) EIN: 26-1571066

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

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

Part IV Compliance Questions

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

During the plan year:

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

	Yes	No	Amount
4a		X	

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

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

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

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

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

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

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 THREE RIVERS CASINO AND AFFILIATES DEFERRED COMPENSATION PLAN		B Three-digit plan number (PN) 001
C Plan sponsor's name as shown on line 2a of Form 5500 CONFEDERATED TRIBES OF COOS, LOWER UMPQUA AND SIUSLAW INDIANS		D Employer Identification Number (EIN) 93-0903782
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): 01-0233346		
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 _____



Report of Independent Auditors
and Financial Statements

Three Rivers Casino Resort

December 31, 2022 and 2021



MOSSADAMS

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Report of Independent Auditors

The Gaming Commission and Tribal Council of the Confederated Tribes of the Coos, Lower Umpqua, and Siuslaw Indians, and Management of Three Rivers Casino Resort

Report on the Audit of the Financial Statements

Opinion

We have audited the financial statements of Three Rivers Casino Resort, an enterprise fund of the Confederated Tribes of the Coos, Lower Umpqua, and Siuslaw Indians, which comprise the statement of net position as of December 31, 2022, and the related statements of revenues, expenses, and changes in net position, and cash flows for the year then ended, and the related notes to the financial statements.

In our opinion, the accompanying financial statements present fairly, in all material respects, the financial position of Three Rivers Casino Resort as of December 31, 2022, and the results of its operations and its cash flows for the year then ended in accordance with accounting principles generally accepted in the United States of America.

Basis for Opinion

We conducted our audit 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 Three Rivers Casino Resort and to meet our other ethical responsibilities, in accordance with the relevant ethical requirements relating to our audit. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Prior Period Financial Statements

The financial statements of Three Rivers Casino Resort as of and for the year ended December 31, 2021, were audited by other auditors, whose report dated April 28, 2022, expressed an unmodified opinion on those statements.

Emphasis of Matter – Reporting Entity

As discussed in Note 1, the accompanying financial statements present only Three Rivers Casino Resort and do not purport to, and do not, present fairly the financial position of the Confederated Tribes of the Coos, Lower Umpqua, and Siuslaw Indians as of December 31, 2022 and 2021, and the changes in its financial position, or where applicable, its cash flows for the years then ended in accordance with accounting principles generally accepted in the United States of America. Our opinion is not modified with respect to this matter.

Responsibilities of Management for the Financial Statements

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.

Auditor's Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with 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 Three Rivers Casino Resort's internal control. Accordingly, no such opinion is expressed.
- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements.

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 – Required Supplementary Information

Management has omitted management's discussion and analysis that accounting principles generally accepted in the United States of America require to be presented to supplement the basic financial statements. Such missing information, although not a part of the basic financial statements, is required by the Governmental Accounting Standards Board, who considers it to be an essential part of financial reporting for placing the basic financial statements in an appropriate operational, economic, or historical context. Our opinion on the basic financial statements is not affected by this missing information.



Bellingham, Washington

March 31, 2023

Financial Statements

Three Rivers Casino Resort
Statements of Net Position
December 31, 2022 and 2021

	<u>2022</u>	<u>2021</u>
ASSETS		
CURRENT ASSETS		
Cash and cash equivalents	\$ 9,108,151	\$ 8,300,175
Accounts receivable	15,140	61,754
Due from the Tribe	19,036	361,592
Due from Three Rivers Casino Coos Bay	2,243,955	1,479,603
Inventories	280,774	243,638
Prepaid expenses	<u>1,078,811</u>	<u>788,704</u>
Total current assets	<u>12,745,867</u>	<u>11,235,466</u>
NONCURRENT ASSETS		
Depreciable capital assets, net	33,458,585	33,187,291
Nondepreciable capital assets	6,852,361	7,010,658
Advance to Three Rivers Casino Coos Bay	<u>3,617,669</u>	<u>7,500,000</u>
Total noncurrent assets	<u>43,928,615</u>	<u>47,697,949</u>
Total assets	<u><u>\$ 56,674,482</u></u>	<u><u>\$ 58,933,415</u></u>
LIABILITIES AND NET POSITION		
CURRENT LIABILITIES		
Accounts payable	\$ 978,537	\$ 657,741
Due to the Tribe	423,201	369,188
Due to Three Rivers Casino Coos Bay	1,386,564	1,038,732
Accrued liabilities	4,630,031	4,468,960
Current portion of long-term debt	<u>4,000,000</u>	<u>4,000,000</u>
Total current liabilities	<u>11,418,333</u>	<u>10,534,621</u>
NONCURRENT LIABILITIES		
Long-term debt, net of current portion	<u>21,451,002</u>	<u>36,000,000</u>
Total liabilities	<u>32,869,335</u>	<u>46,534,621</u>
NET POSITION		
Net investment in capital assets	18,477,613	7,474,285
Unrestricted	<u>5,327,534</u>	<u>4,924,509</u>
Total net position	<u>23,805,147</u>	<u>12,398,794</u>
TOTAL LIABILITIES AND NET POSITION	<u><u>\$ 56,674,482</u></u>	<u><u>\$ 58,933,415</u></u>

See accompanying notes.

Three Rivers Casino Resort
Statements of Revenues, Expenses, and Changes in Net Position
Years Ended December 31, 2022 and 2021

	2022	2021
OPERATING REVENUES		
Gaming	\$ 52,935,647	\$ 55,132,727
Food and beverage	5,393,223	5,219,022
Hotel	5,050,820	4,955,834
Golf course	850,820	800,751
Entertainment and other	934,531	973,884
Total operating revenues	65,165,041	67,082,218
Less complimentary items	(6,227,830)	(6,171,169)
Net operating revenues	58,937,211	60,911,049
OPERATING EXPENSES		
Gaming	8,158,300	7,648,830
Food and beverage	5,821,128	5,972,453
Hotel	1,978,549	1,660,209
Golf course	907,436	868,528
Selling, general, and administrative	17,249,624	15,345,572
Regulatory and surveillance	4,206,932	3,795,325
Depreciation	3,364,259	3,028,138
Total operating expenses	41,686,228	38,319,055
OPERATING INCOME	17,250,983	22,591,994
NONOPERATING REVENUES (EXPENSE)		
Interest income	216,455	3
Interest expense	(1,157,941)	(1,082,781)
Loan fees	(30,142)	(716,012)
Gain (loss) on disposal of capital assets	36,343	(5,947)
Paycheck Protection Program loan forgiveness	-	3,131,969
CARES Act funds from the Tribe	-	646,608
Total nonoperating revenues (expense), net	(935,285)	1,973,840
INCOME BEFORE DISTRIBUTIONS	16,315,698	24,565,834
DISTRIBUTIONS		
Distributions to the Tribe - Hotel tax	(425,009)	(420,787)
Distributions to the Tribe	(4,484,336)	(9,803,792)
Loan proceeds distributed to the Tribe	-	(7,646,307)
Total distributions	(4,909,345)	(17,870,886)
CHANGE IN NET POSITION	11,406,353	6,694,948
NET POSITION, beginning of year	12,398,794	5,703,846
NET POSITION, end of year	\$ 23,805,147	\$ 12,398,794

See accompanying notes.

Three Rivers Casino Resort
Statements of Cash Flows
Years Ended December 31, 2022 and 2021

	2022	2021
CASH FLOWS FROM OPERATING ACTIVITIES		
Cash received from customers	\$ 58,983,825	\$ 60,387,151
Cash paid to or on behalf of employees	(19,488,902)	(17,874,321)
Cash paid to suppliers	(15,346,257)	(14,241,838)
Cash paid to the Tribe	(2,990,755)	(3,274,550)
Net cash provided by operating activities	<u>21,157,911</u>	<u>24,996,442</u>
CASH FLOWS FROM NONCAPITAL FINANCING ACTIVITIES		
CARES Act funds received from the Tribe	-	86,130
Distributions to the Tribe	(4,909,345)	(10,505,702)
Payment received on advance to Three Rivers Casino Coos Bay	3,882,331	-
Advance to Three Rivers Casino Coos Bay	-	(7,500,000)
Loan proceeds distributed to the Tribe	-	(7,646,307)
Interfund borrowing activities	-	45,412
Payment on Paycheck Protection Program loan	-	(270,131)
Net cash used in noncapital financing activities	<u>(1,027,014)</u>	<u>(25,790,598)</u>
CASH FLOWS FROM CAPITAL AND RELATED FINANCING ACTIVITIES		
CARES Act funds received from the Tribe	-	663,122
Proceeds from long-term debt	-	40,000,000
Principal payments on long-term debt	(14,548,998)	(32,150,000)
Payments on vendor financing obligations	(144,927)	(368,471)
Interest paid	(1,157,941)	(1,080,745)
Purchase of capital assets	(3,516,913)	(3,780,572)
Proceeds from disposal of capital assets	76,000	20,000
Loan fees	(30,142)	(716,012)
Net cash (used in) provided by capital and financing activities	<u>(19,322,921)</u>	<u>2,587,322</u>
CASH FLOWS FROM INVESTING ACTIVITIES		
Interest received	-	3
Net cash provided by investing activities	<u>-</u>	<u>3</u>
NET CHANGE IN CASH AND CASH EQUIVALENTS	807,976	1,793,169
CASH AND CASH EQUIVALENTS, beginning of year	<u>8,300,175</u>	<u>6,507,006</u>
CASH AND CASH EQUIVALENTS, end of year	<u><u>\$ 9,108,151</u></u>	<u><u>\$ 8,300,175</u></u>

See accompanying notes.

Three Rivers Casino Resort
Statements of Cash Flows
December 31, 2022 and 2021

	<u>2022</u>	<u>2021</u>
RECONCILIATION OF OPERATING INCOME TO NET CASH		
FLOWS FROM OPERATING ACTIVITIES		
Operating income	\$ 17,250,983	\$ 22,591,994
Adjustments to reconcile operating income to net cash		
flows from operating activities		
Depreciation	3,364,259	3,028,138
Change in operating assets and liabilities		-
Accounts receivable	46,614	(22,634)
Inventories	(37,136)	(12,739)
Prepaid expenses	(290,107)	(632,068)
Accounts payable	320,796	(341,290)
Due to/from the Tribe	(1,828,350)	(270,510)
Due to/from Three Rivers Casino Coos Bay	2,024,854	(547,917)
Accrued liabilities	<u>305,998</u>	<u>1,203,468</u>
Net cash provided by operating activities	<u>\$ 21,157,911</u>	<u>\$ 24,996,442</u>
SUPPLEMENTAL SCHEDULE OF NONCASH TRANSACTIONS		
Capital assets purchased through vendor financing	<u>\$ -</u>	<u>\$ 162,881</u>
Loss on disposal of capital asset	<u>\$ (39,657)</u>	<u>\$ (5,947)</u>
Paycheck Protection Program loan forgiveness	<u>\$ -</u>	<u>\$ 3,131,969</u>

See accompanying notes.

Three Rivers Casino Resort

Notes to Financial Statements

Note 1 – Description of Operations and Summary of Significant Accounting Policies

Reporting entity – The Three Rivers Casino Resort (the Casino) is an enterprise fund of the Confederated Tribes of the Coos, Lower Umpqua, and Siuslaw Indians (the Tribe), a federally recognized Indian Tribe. As a wholly owned unincorporated business enterprise of the Tribe, the Casino is not a separate legal entity. The accompanying financial statements present only the Casino's financial position, changes in financial position, and cash flows. They do not purport to, and do not, present fairly the financial position of the Tribe and the changes in its financial position or, where applicable, its cash flows in accordance with accounting principles generally accepted in the United States of America.

Nature of operations – The Tribe operates gaming activities as provided in a Tribal-State Compact (the Compact) pursuant to the Indian Gaming Regulatory Act of 1988 (IGRA), as approved by the U.S. Department of the Interior, Bureau of Indian Affairs. The Tribe has established the Confederated Tribes of the Coos, Lower Umpqua, and Siuslaw Indians Gaming Commission (the Gaming Commission) and a Gaming Ordinance for regulating the gaming operations of the Casino. The Gaming Commission monitors the Casino's compliance with the Compact, the Tribe's gaming codes, IGRA, and applicable rules and regulations of the National Indian Gaming Commission.

The Casino is located in Florence, Oregon, and has been in operation since June 27, 2004. The Casino serves patrons mostly from the surrounding geographic area, and offers gaming machines, table games, sportsbook, bingo, keno, lodging, a golf course, and food and beverage services.

Basis of presentation – The financial statements of the Casino have been prepared in accordance with accounting principles generally accepted in the United States of America (GAAP) as applied to governmental units for an enterprise fund. The Governmental Accounting Standards Board (GASB) is the accepted standard-setting body for establishing governmental accounting and financial reporting principles. The Casino uses the flow of economic resources measurement focus and accrual basis of accounting for financial statement purposes. Under this method, revenues are recognized when earned and expenses are recognized when the liabilities are incurred.

Use of estimates – The preparation of the financial statements in accordance with generally accepted accounting principles requires management to make estimates and assumptions that affect the amounts reported in the financial statements and accompanying notes. Actual results could differ from these estimates.

Cash and cash equivalents – Cash and cash equivalents include cash in banks and cash in demand deposits within financial institutions. For purposes of reporting on the statements of cash flows, the Casino considers all cash on hand, cash in deposit, and all highly liquid instruments with an original maturity of three months or less to be cash equivalents.

Accounts receivable – Accounts receivable consist of hotel customer-related receivables and other receivables occurring in the normal course of business. Management considers accounts receivable to be fully collectible; accordingly, no allowance for doubtful accounts is provided.

Three Rivers Casino Resort

Notes to Financial Statements

Interfund transactions – During the course of operations, numerous transactions occur between individual funds of the Tribe for goods provided or services rendered. The related receivables and payables are classified as due from or due to the Tribe and Three Rivers Casino Coos Bay, an enterprise fund of the Tribe, on the statements of net position. All other transactions are reported as distributions and transfers.

Inventories – Inventories consist primarily of food and beverage and other retail products and are stated at the lower of cost or net realizable value. Cost is determined using the first-in, first-out method.

Prepaid expenses – Prepaid expenses consist of amounts paid by the Casino that will benefit future periods. Prepaid expenses are recorded at cost and are amortized over the related period.

Capital assets – Capital assets are defined by the Casino as assets with an initial, individual cost of more than \$5,000 and an estimated useful life of more than one year. Capital asset additions, improvements, and other capital outlays that significantly extend the useful life of an asset are capitalized at historical cost. Maintenance and repair costs are charged to expense as incurred. Depreciation expense totaled \$3,364,259 and \$3,028,138 during the years ended December 31, 2022 and 2021, respectively. Depreciation is computed using the straight-line method based on the estimated useful lives of the related assets as follows:

Buildings and improvements	3–35 years
Site improvements	5–40 years
Furniture, fixtures, and equipment	3–15 years
Intersection development costs	40 years

Long-lived assets – Management reviews the recoverability of its long-lived assets in accordance with the provisions of GASB Statement No. 42, *Accounting and Financial Reporting for Impairment of Capital Assets and for Insurance Recoveries*. GASB Statement No. 42 requires recognition of impairment of long-lived assets in the event that an asset's service utility has declined significantly and unexpectedly. Accordingly, management evaluates assets' utility annually or when an event occurs that may impair recoverability of the asset.

Accrued vacation – Unpaid personal time off is accrued by the Casino. Accrued liabilities included \$869,411 and \$852,141 of accrued personal time off pay at December 31, 2022 and 2021, respectively.

Net position – Net position is classified into the following categories:

Net investment in capital assets: Capital assets, net of accumulated depreciation and outstanding principal balances attributable to the acquisition, construction, or improvement of those assets.

Unrestricted: Those amounts not subject to externally imposed stipulations.

Three Rivers Casino Resort

Notes to Financial Statements

Operating revenues and expenses – Operating revenues are derived from gaming activities, food and beverage, hotel, golf course, and other sales. Gaming revenues are reported as the difference between gaming wins and losses, less incentives and other adjustments such as the Casino's annual change of in-house incremental progressive jackpots and pool liabilities. Gaming revenues also include tournament fees. Gross revenues include the retail value of complimentary food, beverages, hotel, golf course, merchandise, and promotional items furnished to customers. Operating expenses include the cost of sales and services, selling, general, and administrative expenses, and depreciation on capital assets. Revenues and expenses not meeting those definitions are reported as nonoperating revenues and expenses.

Loyalty program – The players' club loyalty program offered at the Casino allows customers to redeem points earned from their gaming activities for free play or complimentary goods or services. At the time redeemed, the retail value of complimentary items under the players' club program is recorded as revenue with a corresponding offsetting amount included in complimentary items. The cost associated with complimentary merchandise or services redeemed under the players' club program is recorded in the respective operating costs. The cost of free play, which is accrued as earned, is recorded as a contra to gaming revenues.

Advertising costs – The Casino charges the costs of advertising to expense as incurred. Advertising costs for the years ended December 31, 2022 and 2021, were \$1,504,696 and \$1,198,065, respectively.

Income taxes – Pursuant to an act of Congress, the Tribe is treated as a sovereign nation and its commercial operations are exempt from all income taxation imposed by the federal government, any state, or any political subdivision thereof. Accordingly, there are no provisions for federal or state income taxes in the accompanying financial statements.

Concentration of risk – A significant portion of the Casino's business is dependent upon gaming activities, which are regulated by the Tribe, the state of Oregon, and the National Indian Gaming Commission (NIGC). Significant legislative changes that curtail or revoke the Casino's rights to conduct such activities could negatively affect the Casino's operations. In addition, the Casino operates in an industry that is subject to competitive pressures. Accordingly, changes in amenities of competing operations could have a significant effect on the operations.

New accounting standard – During the year ended December 31, 2022, the Casino adopted new accounting guidance that changed its method of accounting for leases. GASB Statement No. 87, *Leases*, requires recognition of certain lease assets and liabilities for leases that previously were classified as operating leases and recognized as inflows of resources or outflows of resources based on the payment provisions of the contract. It establishes a single model for lease accounting based on the foundational principle that leases are financings of the right to use an underlying asset. Under this statement, a lessee is required to recognize a lease liability and an intangible right-to-use lease asset, and a lessor is required to recognize a lease receivable and a deferred inflow of resources, thereby enhancing the relevance and consistency of information about the entity's leasing activities. Adoption of this statement did not have an impact on the Casino's financial statements.

Three Rivers Casino Resort

Notes to Financial Statements

Note 2 – Cash and Cash Equivalents

Cash and cash equivalents consisted of the following at December 31, 2022 and 2021:

	2022	2021
Cash on hand	\$ 2,850,836	\$ 3,366,194
Carrying amount of demand deposits	6,257,315	4,933,981
Total cash and cash equivalents	\$ 9,108,151	\$ 8,300,175
Financial institution balances	\$ 6,341,993	\$ 5,585,324
Amounts insured by FDIC	(500,000)	(512,638)
Amounts not insured by FDIC	\$ 5,841,993	\$ 5,072,686

The difference between financial institution balances and the carrying amounts are due to deposits in transit and outstanding checks at year-end that had not cleared the financial institutions. Custodial credit risk for demand deposits is the risk that in the event of bank failure, the Casino's demand deposits may not be returned to it. Balances held in financial institutions are insured by the Federal Deposit Insurance Corporation (FDIC) up to \$250,000 per financial institution, per depositor, per deposit category.

Note 3 – Capital Assets

Capital asset activity for the year ended December 31, 2022, was as follows:

	January 1, 2022	Additions	Deletions	Transfers	December 31, 2022
Depreciable capital assets					
Buildings and improvements	\$ 42,642,393	\$ -	\$ -	\$ -	\$ 42,642,393
Site improvements	2,615,472	24,451	(203,132)	932,213	3,369,004
Furniture, fixtures, and equipment	31,485,358	1,862,728	(812,550)	855,818	33,391,354
Intersection development costs	1,038,485	-	-	-	1,038,485
Total depreciable capital assets	77,781,708	1,887,179	(1,015,682)	1,788,031	80,441,236
Accumulated depreciation					
Buildings and improvements	(17,765,887)	(1,064,203)	-	-	(18,830,090)
Site improvements	(1,793,233)	(72,268)	203,132	-	(1,662,369)
Furniture, fixtures, and equipment	(24,578,796)	(2,201,826)	772,893	-	(26,007,729)
Intersection development costs	(456,501)	(25,962)	-	-	(482,463)
Total accumulated depreciation	(44,594,417)	(3,364,259)	976,025	-	(46,982,651)
Total depreciable capital assets, net	33,187,291	(1,477,080)	(39,657)	1,788,031	33,458,585
Nondepreciable capital assets					
Land	2,168,298	-	-	-	2,168,298
Land improvements	4,036,583	-	-	-	4,036,583
Construction in progress	805,777	1,629,734	-	(1,788,031)	647,480
Total nondepreciable capital assets	7,010,658	1,629,734	-	(1,788,031)	6,852,361
Total capital assets, net	\$ 40,197,949	\$ 152,654	\$ (39,657)	\$ -	\$ 40,310,946

Three Rivers Casino Resort

Notes to Financial Statements

Capital asset activity for the year ended December 31, 2021, was as follows:

	January 1, 2021	Additions	Deletions	Transfers	December 31, 2021
Depreciable capital assets					
Buildings and improvements	\$ 42,642,393	\$ -	\$ -	\$ -	\$ 42,642,393
Site improvements	2,615,472	-	-	-	2,615,472
Furniture, fixtures, and equipment	28,026,709	3,416,371	(559,798)	602,076	31,485,358
Intersection development costs	1,038,485	-	-	-	1,038,485
Total depreciable capital assets	<u>74,323,059</u>	<u>3,416,371</u>	<u>(559,798)</u>	<u>602,076</u>	<u>77,781,708</u>
Accumulated depreciation					
Buildings and improvements	(16,458,990)	(1,300,990)	-	(5,907)	(17,765,887)
Site improvements	(1,691,825)	(107,315)	-	5,907	(1,793,233)
Furniture, fixtures, and equipment	(23,518,776)	(1,593,871)	533,851	-	(24,578,796)
Intersection development costs	(430,539)	(25,962)	-	-	(456,501)
Total accumulated depreciation	<u>(42,100,130)</u>	<u>(3,028,138)</u>	<u>533,851</u>	<u>-</u>	<u>(44,594,417)</u>
Total depreciable capital assets, net	<u>32,222,929</u>	<u>388,233</u>	<u>(25,947)</u>	<u>602,076</u>	<u>33,187,291</u>
Nondepreciable capital assets					
Land	2,168,298	-	-	-	2,168,298
Land improvements	4,030,907	5,676	-	-	4,036,583
Construction in progress	899,447	508,406	-	(602,076)	805,777
Total nondepreciable capital assets	<u>7,098,652</u>	<u>514,082</u>	<u>-</u>	<u>(602,076)</u>	<u>7,010,658</u>
Total capital assets, net	<u>\$ 39,321,581</u>	<u>\$ 902,315</u>	<u>\$ (25,947)</u>	<u>\$ -</u>	<u>\$ 40,197,949</u>

Note 4 – Accrued Liabilities

On December 31, 2022 and 2021, accrued liabilities consisted of the following:

	2022	2021
Gaming-related	\$ 694,729	\$ 519,418
Payroll	1,687,283	1,740,352
Golf-related	281,750	299,103
Interest payable	126,165	2,036
Vendor financing obligations	78,737	223,664
Other	<u>1,761,367</u>	<u>1,684,387</u>
Total accrued liabilities	<u>\$ 4,630,031</u>	<u>\$ 4,468,960</u>

Three Rivers Casino Resort

Notes to Financial Statements

Vendor financing obligations – The Casino utilizes short-term vendor financing to purchase gaming equipment. Balances at December 31, 2022 and 2021, and changes during the years then ended were as follows:

	January 1, 2022	Additions	Reductions	December 31, 2022
IGT	\$ 63,110	\$ -	\$ (63,110)	\$ -
Scientific Games	5,438	-	(5,438)	-
Everi	155,116	-	(76,379)	78,737
Totals	\$ 223,664	\$ -	\$ (144,927)	\$ 78,737

	January 1, 2021	Additions	Reductions	December 31, 2021
Ainsworth	\$ 48,400	\$ -	\$ (48,400)	\$ -
IGT	170,044	118,297	(225,231)	63,110
Scientific Games	13,563	-	(8,125)	5,438
Gaming Arts	11,940	-	(11,940)	-
Everi	185,307	44,584	(74,775)	155,116
Totals	\$ 429,254	\$ 162,881	\$ (368,471)	\$ 223,664

Note 5 – Long-Term Debt

Long-term debt activities for the years ended December 31, 2022 and 2021, were as follows:

	January 1, 2022	Additions	Reduction	December 31, 2022	Due Within One Year
Term loan	\$ 40,000,000	\$ -	\$ (14,548,998)	\$ 25,451,002	\$ 4,000,000

	January 1, 2021	Additions	Reduction	December 31, 2021	Due Within One Year
Term loan	\$ 29,150,000	\$ 40,000,000	\$ (29,150,000)	\$ 40,000,000	\$ 4,000,000
Revolving line of credit	3,000,000	-	(3,000,000)	-	-
PPP loan	3,402,100	-	(3,402,100)	-	-
Totals	\$ 35,552,100	\$ 40,000,000	\$ (35,552,100)	\$ 40,000,000	\$ 4,000,000

Three Rivers Casino Resort

Notes to Financial Statements

Term and revolving loans – In July 2019, the Tribe entered into a credit agreement (the Agreement) to refinance existing revenues with Nevada State Bank (the Bank). Under the Agreement, the Bank made a total commitment of \$33,000,000 for a term loan and \$3,000,000 for a revolving line of credit with a termination date of July 31, 2024. All amounts owing under the revolving line of credit were due on July 31, 2024. The Casino was also required to pay a quarterly commitment fee on the undrawn amount under the revolving line of credit. In 2021, the term and revolving loans were paid in full, with the proceeds from the new term and revolving loans described in the following paragraphs.

In December 2021, the Tribe entered into a new credit agreement (the 2021 Agreement) with the Bank to refinance an existing term loan and revolving line of credit. Under the 2021 Agreement, the Bank made a total commitment of \$40,000,000 for a term loan and \$5,000,000 for a revolving line of credit with a termination date of December 30, 2026. Upon the close of the 2021 Agreement, the Casino borrowed \$40,000,000 and \$0 under the term loan and revolving line of credit, respectively. Beginning February 2022, the Casino is required to make monthly principal payments of \$333,333 on the term loan. All amounts owing under the revolving line of credit are due on December 30, 2026. At December 31, 2022, \$5,000,000 was available under the revolving line of credit.

The interest rate is based on AMERIBOR and ratio performance factors. At December 31, 2022, the effective interest rate was 6.15%. The 2021 Agreement is secured by the Casino's and Three Rivers Casino Coos Bay's revenues and capital assets. The 2021 Agreement requires compliance with various covenants including quarterly and annual financial statements, maintaining a fixed charge coverage ratio of at least 1.05 to 1.00, a leverage ratio no greater than 2.50 to 1.00 through the period ending September 30, 2022, and no greater than 2.00 to 1.00 thereafter, and not permitting liquidity to be less than \$3,500,000. Management considers the Casino and Three Rivers Casino Coos Bay to be in compliance with these covenants as of December 31, 2022. In the event of default, all obligations become immediately due and payable and the default rate in the loan agreement shall be used for interest.

Estimated future payments based on requirements under the long-term debt agreement are as follows:

Years Ending December 31,	Principal	Interest	Totals
2023	\$ 4,000,000	\$ 1,453,195	\$ 5,453,195
2024	4,000,000	1,207,076	5,207,076
2025	4,000,000	960,956	4,960,956
2026	13,451,002	714,836	14,165,838
	<u>\$ 25,451,002</u>	<u>\$ 4,336,063</u>	<u>\$ 29,787,065</u>

Three Rivers Casino Resort

Notes to Financial Statements

Paycheck Protection Program loan – On May 1, 2020, the Casino received a forgivable loan pursuant to the Paycheck Protection Program (PPP) established by the Coronavirus Aid, Relief, and Economic Security Act (CARES Act) in the total amount of \$3,402,100. Proceeds from the PPP loan were used to support Casino operations. Payments of principal, interest, and fees on the PPP loan were deferred until the date on which the amount forgiven was remitted to the lender. If the Casino failed to apply for forgiveness of the PPP loan, the Casino was required to make 18 monthly payments of \$191,462 commencing December 1, 2020. Interest on the PPP loan was 1.00% and the loan had a maturity date of May 1, 2022. During the year ended December 31, 2021, the Casino received a letter from the Small Business Administration that \$3,131,969 of the PPP loan was forgiven. The unforgiven balance of \$270,131 was paid in full by the Casino in 2021. The loan forgiveness amount was included in nonoperating revenues in the accompanying statements of revenues, expenses, and changes in net position.

Note 6 – Related Party Transactions

The Casino reimburses the Tribe for various services related to gaming activities and other services. Total charges for such services by the Tribe for the years ended December 31, 2022 and 2021, consisted of the following:

	2022	2021
Gaming commission	\$ 821,242	\$ 895,859
Surveillance	1,469,708	1,306,383
Waste water treatment plant	641,755	641,775
Police department	112,063	50,208
Human resources	-	109,815
Total	<u><u>\$ 3,044,768</u></u>	<u><u>\$ 3,004,040</u></u>

The above amounts are included in operating expenses in the statements of revenues, expenses, and changes in net position. \$423,201 and \$369,188 were payable to the Tribe at December 31, 2022 and 2021, respectively.

The Casino charged Three Rivers Casino Coos Bay certain administrative and other fees, which totaled \$480,000 and \$478,340 for the years ended December 31, 2022 and 2021, respectively. At December 31, 2022 and 2021, \$2,243,955 and \$1,479,603, respectively, was due from Three Rivers Casino Coos Bay for various expenses paid directly by the Casino. In addition, the Casino owed Three Rivers Casino Coos Bay \$1,386,564 and \$1,038,732 for interfund borrowing activities at December 31, 2022 and 2021, respectively.

In 2021, the Casino advanced \$7,500,000 to Three Rivers Casino Coos Bay and proceeds were used to pay off Three Rivers Casino Coos Bay's outstanding loan. During the year ended December 31, 2022, Three Rivers Casino Coos Bay paid the Casino \$3,882,331 on the advance and recorded interest expense of \$216,455. The outstanding balance is included as an advance to Three Rivers Casino Coos Bay in the statements of net position.

Three Rivers Casino Resort

Notes to Financial Statements

The Casino provides the Tribe with distributions based upon operating cash flows. Distributions to the Tribe totaled \$4,484,336 and \$9,803,792 for the years ended December 31, 2022 and 2021, respectively. During 2021, the Casino distributed \$7,646,307 of term loan proceeds, described in Note 5, to the Tribe, and proceeds were used to pay off the Tribe's outstanding loan that was entered into to refinance the Casino's previous loan. The Casino makes payments to the Tribe for taxes related to complimentary hotel rooms. Amounts distributed to the Tribe for taxes were \$425,009 and \$420,787 for the years ended December 31, 2022 and 2021, respectively.

CARES Act funds from the Tribe – The COVID-19 outbreak in the United States resulted in the temporary closure and reduction of operating hours for the Casino. As a result, the Casino experienced economic uncertainties and the Tribe reimbursed costs related to COVID-19 with the CARES Act funds. The CARES Act funds provided to the Casino totaled \$646,608 for the year ended December 31, 2021, and were included as nonoperating revenues in the statements of revenues, expenses, and changes in net position.

Note 7 – Gaming Revenues, Licensing, and Participation Fees

Gaming revenues, by type, for the years ended December 31, 2022 and 2021, were as follows:

	2022	2021
Gross gaming machines revenue	\$ 55,440,127	\$ 57,650,027
Gross table games revenues	2,932,265	3,038,597
Gross poker revenues	28,421	-
Gross keno revenues	69,135	61,949
Gross bingo revenues	102,048	155,068
Sportsbook revenues	129,285	4,833
Free play	(5,208,331)	(5,921,678)
Other	(557,303)	143,931
	<u>\$ 52,935,647</u>	<u>\$ 55,132,727</u>
Total gaming revenue	<u>\$ 52,935,647</u>	<u>\$ 55,132,727</u>

The Casino has entered into agreements with various manufacturers to maintain electronic gaming device licenses, operate certain trademark games, and utilize other gaming equipment. The manufacturers charge a fee per device or an amount based on a percentage of revenues. Amounts paid to manufacturers under these agreements were \$1,949,874 and \$1,942,084 for the years ended December 31, 2022 and 2021, respectively.

Note 8 – Retirement Plan

In October 2007, the Casino adopted the Three Rivers Casino and Affiliates' Deferred Compensation Plan (the Plan), a defined contribution plan eligible to all employees with at least 90 consecutive days of service. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974. The Plan is administered by a third-party administrator. The authority to establish or amend the Plan rests solely with the Tribal Council. The Plan allows for an annual discretionary contribution to be determined by the Tribal Council and matching contributions for employees who have completed one year of service. The Tribe approved discretionary contributions of \$298,913 and \$257,793, as well as matching contributions of \$159,201 and \$189,887, for the years ended December 31, 2022 and 2021, respectively.

Three Rivers Casino Resort

Notes to Financial Statements

Vesting of employer matching contributions occurs over three years. In 2022 and 2021, employees could elect to defer up to Internal Revenue Service established limits of pretax annual compensation or 100% of their compensation, whichever is smaller. During the years ended December 31, 2022 and 2021, employees participating in the Plan contributed \$509,490 and \$469,117, respectively.

Note 9 – Contributions to Community Benefit Fund

The Tribal-State Compact for Regulation of Class III gaming between the Tribe and the state of Oregon (the Compact) requires the creation and maintenance of a Community Benefit Fund (the Fund) upon the engagement of any Class III games, which were installed at the Casino in December 2007. The purpose of the Fund is to distribute the contributions made by the Casino for the benefit of the public for such purposes as education, health, public safety, gaming addiction prevention, education and treatment, the arts, the environment, cultural activities, historic preservation, and other charitable purposes. The Compact provides that funds shall be expended within Coos, Curry, Lane, Douglas, and Lincoln counties, and secondarily elsewhere within the state of Oregon. The Compact calls for an annual contribution to the Fund that will be calculated by multiplying the Casino's net income for each calendar year by 6%.

Note 10 – Risk Management and Contingencies

The Casino is exposed to various risks of loss related to injuries to employees; employees' health; workers' compensation; torts; theft; damage and destruction of assets; and errors and omissions. The Casino maintains commercial insurance for these risks.

The Casino is involved in disputes arising in the normal course of business. In the opinion of management, the ultimate outcome of these issues will not have a materially adverse effect on the Casino's net position as of December 31, 2022.



Report of Independent Auditors
and Financial Statements

Three Rivers Casino Coos Bay

December 31, 2022 and 2021



MOSSADAMS

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Report of Independent Auditors

The Gaming Commission and Tribal Council of the Confederated Tribes of the Coos, Lower Umpqua, and Siuslaw Indians, and Management of Three Rivers Casino Coos Bay

Report on the Audit of the Financial Statements

Opinion

We have audited the financial statements of Three Rivers Casino Coos Bay, which comprise the statement of net position as of December 31, 2022, and the related statements of revenues, expenses, and changes in net position, and cash flows for the year then ended, and the related notes to the financial statements.

In our opinion, the accompanying financial statements present fairly, in all material respects, the financial position of Three Rivers Casino Coos Bay as of December 31, 2022, and the results of its operations and its cash flows for the year then ended in accordance with accounting principles generally accepted in the United States of America.

Basis for Opinion

We conducted our audit 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 Three Rivers Casino Coos Bay and to meet our other ethical responsibilities, in accordance with the relevant ethical requirements relating to our audit. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Prior Period Financial Statements

The financial statements of Three Rivers Casino Coos Bay as of and for the year ended December 31, 2021, were audited by other auditors, whose report dated April 28, 2022, expressed an unmodified opinion on those statements.

Emphasis of Matter – Reporting Entity

As discussed in Note 1, the accompanying financial statements present only Three Rivers Casino Coos Bay and do not purport to, and do not, present fairly the financial position of the Confederated Tribes of the Coos, Lower Umpqua, and Siuslaw Indians as of December 31, 2022 and 2021, and the changes in its financial position, or where applicable, its cash flows for the years then ended in accordance with accounting principles generally accepted in the United States of America. Our opinion is not modified with respect to this matter.

Responsibilities of Management for the Financial Statements

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.

Auditor's Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with 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 Three Rivers Casino Coos Bay's internal control. Accordingly, no such opinion is expressed.
- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements.

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 – Required Supplementary Information

Management has omitted management's discussion and analysis that accounting principles generally accepted in the United States of America require to be presented to supplement the basic financial statements. Such missing information, although not a part of the basic financial statements, is required by the Governmental Accounting Standards Board, who considers it to be an essential part of financial reporting for placing the basic financial statements in an appropriate operational, economic, or historical context. Our opinion on the basic financial statements is not affected by this missing information.



Bellingham, Washington

March 31, 2023

Financial Statements

Three Rivers Casino Coos Bay
Statements of Net Position
December 31, 2022 and 2021

	<u>2022</u>	<u>2021</u>
ASSETS		
CURRENT ASSETS		
Cash and cash equivalents	\$ 3,418,281	\$ 5,359,537
Accounts receivable	12,533	12,003
Due from the Tribe	-	294,766
Due from Three Rivers Casino Resort	1,386,564	1,038,732
Inventories	16,524	23,321
Prepaid expenses	<u>158,255</u>	<u>194,186</u>
Total current assets	<u>4,992,157</u>	<u>6,922,545</u>
NONCURRENT ASSETS		
Depreciable capital assets, net	5,741,886	5,870,816
Nondepreciable capital assets	<u>531,826</u>	<u>595,319</u>
Total noncurrent assets	<u>6,273,712</u>	<u>6,466,135</u>
Total assets	<u><u>\$ 11,265,869</u></u>	<u><u>\$ 13,388,680</u></u>
LIABILITIES AND NET POSITION		
CURRENT LIABILITIES		
Accounts payable	\$ 109,892	\$ 134,039
Due to the Tribe	67,635	61,282
Due to Three Rivers Casino Resort	2,243,955	1,479,603
Accrued liabilities	<u>736,185</u>	<u>769,652</u>
Total current liabilities	<u>3,157,667</u>	<u>2,444,576</u>
NONCURRENT LIABILITIES		
Advance from Three Rivers Casino Resort	<u>3,617,669</u>	<u>7,500,000</u>
Total liabilities	<u>6,775,336</u>	<u>9,944,576</u>
NET POSITION		
Net investment in capital assets	6,273,712	6,319,067
Unrestricted	<u>(1,783,179)</u>	<u>(2,874,963)</u>
Total net position	<u>4,490,533</u>	<u>3,444,104</u>
TOTAL LIABILITIES AND NET POSITION	<u><u>\$ 11,265,869</u></u>	<u><u>\$ 13,388,680</u></u>

See accompanying notes.

Three Rivers Casino Coos Bay
Statements of Revenues, Expenses, and Changes in Net Position
Years Ended December 31, 2022 and 2021

	2022	2021
OPERATING REVENUES		
Gaming	\$ 13,238,298	\$ 15,048,984
Food and beverage	850,740	904,124
Other	251,534	310,625
Total operating revenues	14,340,572	16,263,733
Less complimentary items	(219,997)	(227,626)
Net operating revenues	14,120,575	16,036,107
OPERATING EXPENSES		
Gaming	3,899,861	4,202,683
Food and beverage	1,240,369	1,140,687
Selling, general, and administrative	3,611,751	2,842,410
Regulatory and surveillance	1,248,878	1,102,301
Depreciation	421,963	378,541
Total operating expenses	10,422,822	9,666,622
OPERATING INCOME	3,697,753	6,369,485
NONOPERATING REVENUES (EXPENSE)		
Loss on disposal of capital assets	(32,195)	-
Interest expense	(219,129)	(248,041)
Loan fees	-	(75,000)
CARES Act funds from the Tribe	-	294,766
Total nonoperating revenues (expense), net	(251,324)	(28,275)
INCOME BEFORE DISTRIBUTIONS	3,446,429	6,341,210
DISTRIBUTIONS TO THE TRIBE	(2,400,000)	(3,260,000)
CHANGE IN NET POSITION	1,046,429	3,081,210
NET POSITION, beginning of year	3,444,104	362,894
NET POSITION, end of year	\$ 4,490,533	\$ 3,444,104

See accompanying notes.

Three Rivers Casino Coos Bay
Statements of Cash Flows
Years Ended December 31, 2022 and 2021

	<u>2022</u>	<u>2021</u>
CASH FLOWS FROM OPERATING ACTIVITIES		
Cash received from customers	\$ 14,120,045	\$ 16,028,657
Cash paid to or on behalf of employees	(3,530,507)	(3,052,870)
Cash paid to suppliers	(5,306,582)	(5,299,166)
Cash paid to the Tribe	<u>(593,572)</u>	<u>(550,108)</u>
Net cash provided by operating activities	<u>4,689,384</u>	<u>7,126,513</u>
CASH FLOWS FROM NONCAPITAL FINANCING ACTIVITIES		
CARES Act funds received from the Tribe	-	34,523
Distributions to the Tribe	(2,400,000)	(3,260,000)
Interfund borrowing activities	<u>-</u>	<u>(45,412)</u>
Net cash used in noncapital financing activities	<u>(2,400,000)</u>	<u>(3,270,889)</u>
CASH FLOWS FROM CAPITAL AND RELATED FINANCING ACTIVITIES		
Advance from Three Rivers Casino Resort	-	7,500,000
Payment on advance from Three Rivers Casino Resort	(3,882,331)	-
Principal payments on long-term debt	-	(7,500,000)
Payments on vendor financing obligations	(83,900)	(69,130)
Interest paid	(2,674)	(248,041)
Purchase of capital assets	(261,735)	(239,831)
Loan fees	<u>-</u>	<u>(75,000)</u>
Net cash used in capital and financing activities	<u>(4,230,640)</u>	<u>(632,002)</u>
NET CHANGE IN CASH AND CASH EQUIVALENTS	(1,941,256)	3,223,622
CASH AND CASH EQUIVALENTS, beginning of year	<u>5,359,537</u>	<u>2,135,915</u>
CASH AND CASH EQUIVALENTS, end of year	<u><u>\$ 3,418,281</u></u>	<u><u>\$ 5,359,537</u></u>

See accompanying notes.

Three Rivers Casino Coos Bay
Statements of Cash Flows
December 31, 2022 and 2021

	<u>2022</u>	<u>2021</u>
RECONCILIATION OF OPERATING INCOME TO NET CASH		
FLOWS FROM OPERATING ACTIVITIES		
Operating income	\$ 3,697,753	\$ 6,369,485
Adjustments to reconcile operating income to net cash		
flows from operating activities		
Depreciation	421,963	378,541
Change in operating assets and liabilities		
Accounts receivable	(530)	6,691
Inventories	6,797	(3,703)
Prepaid expenses	35,931	(137,960)
Accounts payable	(24,147)	(10,919)
Due to/from the Tribe	301,119	(52,757)
Due to/from Three Rivers Casino Resort	200,065	547,917
Accrued liabilities	<u>50,433</u>	<u>29,218</u>
Net cash provided by operating activities	<u>\$ 4,689,384</u>	<u>\$ 7,126,513</u>
SUPPLEMENTAL SCHEDULE OF NONCASH TRANSACTIONS		
Capital assets purchased through vendor financing	<u>\$ -</u>	<u>\$ 46,400</u>
Loss on disposal of capital asset	<u>\$ (32,195)</u>	<u>\$ -</u>

See accompanying notes.

Three Rivers Casino Coos Bay

Notes to Financial Statements

Note 1 – Description of Operations and Summary of Significant Accounting Policies

Reporting entity – The Three Rivers Casino Coos Bay (the Casino) is an enterprise fund of the Confederated Tribes of the Coos, Lower Umpqua, and Siuslaw Indians (the Tribe), a federally recognized Indian Tribe. As a wholly owned unincorporated business enterprise of the Tribe, the Casino is not a separate legal entity. The accompanying financial statements present only the Casino's financial position, changes in financial position, and cash flows. They do not purport to, and do not, present fairly the financial position of the Tribe and the changes in its financial position or, where applicable, its cash flows in accordance with accounting principles generally accepted in the United States of America.

Nature of operations – The Tribe operates gaming activities as provided in a Tribal-State Compact (the Compact) pursuant to the Indian Gaming Regulatory Act of 1988 (IGRA), as approved by the U.S. Department of the Interior, Bureau of Indian Affairs. The Tribe has established the Confederated Tribes of the Coos, Lower Umpqua, and Siuslaw Indians Gaming Commission (the Gaming Commission) and a Gaming Ordinance for regulating the gaming operations of the Casino. The Gaming Commission monitors the Tribe's gaming codes, Indian Gaming Regulatory Act of 1988, and applicable rules and regulations of the National Indian Gaming Commission.

The Casino is located in Coos Bay, Oregon, and began operations on May 7, 2015. The Casino serves patrons mostly from the surrounding geographic area, and offers slot machines and food and beverage services.

Basis of presentation – The financial statements of the Casino have been prepared in accordance with accounting principles generally accepted in the United States of America (GAAP) as applied to governmental units for an enterprise fund. The Governmental Accounting Standards Board (GASB) is the accepted standard-setting body for establishing governmental accounting and financial reporting principles. The Casino uses the flow of economic resources measurement focus and accrual basis of accounting for financial statement purposes. Under this method, revenues are recognized when earned and expenses are recognized when the liabilities are incurred.

Use of estimates – The preparation of the financial statements in accordance with generally accepted accounting principles requires management to make estimates and assumptions that affect the amounts reported in the financial statements and accompanying notes. Actual results could differ from these estimates.

Cash and cash equivalents – Cash and cash equivalents include cash in banks and cash in demand deposits within financial institutions. For purposes of reporting on the statements of cash flows, the Casino considers all cash on hand, cash in deposit, and all highly liquid instruments with an original maturity of three months or less to be cash equivalents.

Accounts receivable – Accounts receivable consist of receivables occurring in the normal course of business. Management considers accounts receivable to be fully collectible; accordingly, no allowance for doubtful accounts is provided.

Three Rivers Casino Coos Bay

Notes to Financial Statements

Interfund transactions – During the course of operations, numerous transactions occur between individual funds of the Tribe for goods provided or services rendered. The related receivables and payables are classified as due from or due to the Tribe and Three Rivers Casino Resort (the Resort), an enterprise fund of the Tribe, on the statements of net position. All other transactions are reported as distributions and transfers.

Inventories – Inventories consist primarily of food and beverage and other retail products and are stated at the lower of cost or net realizable value. Cost is determined using the first-in, first-out method.

Prepaid expenses – Prepaid expenses consist of amounts paid by the Casino that will benefit future periods. Prepaid expenses are recorded at cost and are amortized over the related period.

Capital assets – Capital assets are defined by the Casino as assets with an initial, individual cost of more than \$5,000 and an estimated useful life of more than one year. Capital asset additions, improvements, and other capital outlays that significantly extend the useful life of an asset are capitalized at historical cost. Maintenance and repair costs are charged to expense as incurred. Depreciation expense totaled \$421,963 and \$378,541 during the years ended December 31, 2022 and 2021, respectively. Depreciation is computed using the straight-line method based on the estimated useful lives of the related assets as follows:

Buildings and improvements	3–35 years
Site improvements	5–40 years
Furniture, fixtures, and equipment	3–15 years

Long-lived assets – Management reviews the recoverability of its long-lived assets in accordance with the provisions of GASB Statement No. 42, *Accounting and Financial Reporting for Impairment of Capital Assets and for Insurance Recoveries*. GASB Statement No. 42 requires recognition of impairment of long-lived assets in the event that an asset's service utility has declined significantly and unexpectedly. Accordingly, management evaluates assets' utility annually or when an event occurs that may impair recoverability of the asset.

Accrued vacation – Unpaid personal time off is accrued by the Casino. Accrued liabilities included \$114,789 and \$101,576 of accrued personal time off at December 31, 2022 and 2021, respectively.

Net position – Net position is classified into the following categories:

Net investment in capital assets: Capital assets, net of accumulated depreciation and outstanding principal balances attributable to the acquisition, construction, or improvement of those assets.

Unrestricted: Those amounts not subject to externally imposed stipulations.

Operating revenues and expenses – Operating revenues are derived from gaming activities and food and beverage sales. Gaming revenues are reported as the difference between gaming wins and losses, less incentives and other adjustments such as the Casino's annual change of in-house incremental progressive jackpots. Gross revenues include the retail value of complimentary food, beverages, and promotional items furnished to customers. Operating expenses include the cost of sales and services, selling, general, and administrative expenses, and depreciation on capital assets. Revenues and expenses not meeting those definitions are reported as nonoperating revenues and expenses.

Three Rivers Casino Coos Bay

Notes to Financial Statements

Loyalty program – The players' club loyalty program offered at the Casino allows customers to redeem points earned from their gaming activities for free play or complimentary goods or services. At the time redeemed, the retail value of complimentary items under the players' club program is recorded as revenue with a corresponding offsetting amount included in complimentary items. The cost associated with complimentary merchandise or services redeemed under the players' club program is recorded in the respective operating costs. The cost of free play, which is accrued as earned, is recorded as a contra to gaming revenues.

Advertising costs – The Casino charges the costs of advertising to expense as incurred. Advertising costs for the years ended December 31, 2022 and 2021, were \$163,595 and \$159,923, respectively.

Income taxes – Pursuant to an act of Congress, the Tribe is treated as a sovereign nation and its commercial operations are exempt from all income taxation imposed by the federal government, any state, or any political subdivision thereof. Accordingly, there are no provisions for federal or state income taxes in the accompanying financial statements.

Concentration of risk – A significant portion of the Casino's business is dependent upon gaming activities, which are regulated by the Tribe and the National Indian Gaming Commission (NIGC). Significant legislative changes that curtail or revoke the Casino's rights to conduct such activities could negatively affect the Casino's operations. In addition, the Casino operates in an industry that is subject to competitive pressures. Accordingly, changes in amenities of competing operations could have a significant effect on the operations.

New accounting standard – During the year ended December 31, 2022, the Casino adopted new accounting guidance that changed its method of accounting for leases. GASB Statement No. 87, *Leases*, requires recognition of certain lease assets and liabilities for leases that previously were classified as operating leases and recognized as inflows of resources or outflows of resources based on the payment provisions of the contract. It establishes a single model for lease accounting based on the foundational principle that leases are financings of the right to use an underlying asset. Under this statement, a lessee is required to recognize a lease liability and an intangible right-to-use lease asset, and a lessor is required to recognize a lease receivable and a deferred inflow of resources, thereby enhancing the relevance and consistency of information about the entity's leasing activities. Adoption of this statement did not have an impact on the Casino's financial statements.

Three Rivers Casino Coos Bay

Notes to Financial Statements

Note 2 – Cash and Cash Equivalents

Cash and cash equivalents consisted of the following at December 31, 2022 and 2021:

	2022	2021
Cash on hand	\$ 970,929	\$ 1,007,278
Carrying amount of demand deposits	2,447,352	4,352,259
Total cash and cash equivalents	\$ 3,418,281	\$ 5,359,537
Financial institution balances	\$ 2,408,043	\$ 4,313,858
Amounts insured by FDIC	(500,000)	(500,000)
Amounts not insured by FDIC	\$ 1,908,043	\$ 3,813,858

The difference between financial institution balances and the carrying amounts are due to deposits in transit and outstanding checks at year-end that had not cleared the financial institution. Custodial credit risk for demand deposits is the risk that in the event of bank failure, the Casino's demand deposits may not be returned to it. Balances held in financial institutions are insured by the Federal Deposit Insurance Corporation (FDIC) up to \$250,000 per financial institution, per depositor, per deposit category.

Note 3 – Capital Assets

Capital asset activity for the year ended December 31, 2022, was as follows:

	January 1, 2022	Additions	Disposals	Transfers	December 31, 2022
Depreciable capital assets					
Buildings and improvements	\$ 5,555,035	\$ -	\$ -	\$ -	\$ 5,555,035
Site improvements	584,468	-	-	38,424	622,892
Furniture, fixtures, and equipment	3,296,017	175,142	(103,089)	111,662	3,479,732
Total depreciable capital assets	9,435,520	175,142	(103,089)	150,086	9,657,659
Accumulated depreciation					
Buildings and improvements	(1,063,735)	(157,819)	-	-	(1,221,554)
Site improvements	(212,196)	(23,194)	-	-	(235,390)
Furniture, fixtures, and equipment	(2,288,773)	(240,950)	70,894	-	(2,458,829)
Total accumulated depreciation	(3,564,704)	(421,963)	70,894	-	(3,915,773)
Total depreciable capital assets, net	5,870,816	(246,821)	(32,195)	150,086	5,741,886
Nondepreciable capital assets					
Land	531,826	-	-	-	531,826
Construction in progress	63,493	86,593	-	(150,086)	-
Total nondepreciable capital assets	595,319	86,593	-	(150,086)	531,826
Total capital assets, net	\$ 6,466,135	\$ (160,228)	\$ (32,195)	\$ -	\$ 6,273,712

Three Rivers Casino Coos Bay

Notes to Financial Statements

Capital asset activity for the year ended December 31, 2021, was as follows:

	January 1, 2021	Additions	Disposals	Transfers	December 31, 2021
Depreciable capital assets					
Buildings and improvements	\$ 5,555,035	\$ -	\$ -	\$ -	\$ 5,555,035
Site improvements	496,265	100,703	-	(12,500)	584,468
Furniture, fixtures, and equipment	3,161,482	122,035	-	12,500	3,296,017
					-
Total depreciable capital assets	<u>9,212,782</u>	<u>222,738</u>	<u>-</u>	<u>-</u>	<u>9,435,520</u>
Accumulated depreciation					
Buildings and improvements	(903,755)	(163,087)	-	3,107	(1,063,735)
Site improvements	(175,222)	(33,867)	-	(3,107)	(212,196)
Furniture, fixtures, and equipment	(2,107,186)	(181,587)	-	-	(2,288,773)
					-
Total accumulated depreciation	<u>(3,186,163)</u>	<u>(378,541)</u>	<u>-</u>	<u>-</u>	<u>(3,564,704)</u>
Total depreciable capital assets, net	<u>6,026,619</u>	<u>(155,803)</u>	<u>-</u>	<u>-</u>	<u>5,870,816</u>
Nondepreciable capital assets					
Land	531,826	-	-	-	531,826
Construction in progress	-	63,493	-	-	63,493
Total nondepreciable capital assets	<u>531,826</u>	<u>63,493</u>	<u>-</u>	<u>-</u>	<u>595,319</u>
Total capital assets, net	<u>\$ 6,558,445</u>	<u>\$ (92,310)</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ 6,466,135</u>

Note 4 – Accrued Liabilities

On December 31, 2022 and 2021, accrued liabilities consisted of the following:

	2022	2021
Gaming-related	\$ 169,364	\$ 117,199
Payroll	271,370	254,466
Vendor financing obligations	63,168	147,068
Other	<u>232,283</u>	<u>250,919</u>
Total cash and cash equivalents	<u>\$ 736,185</u>	<u>\$ 769,652</u>

Three Rivers Casino Coos Bay

Notes to Financial Statements

Vendor financing obligations – The Casino utilizes short-term vendor financing to purchase gaming equipment. Balances at December 31, 2022 and 2021, and changes during the years then ended, were as follows:

	January 1, 2022	Additions	Payments	December 31, 2022
IGT	\$ 76,873	\$ -	\$ (62,761)	\$ 14,112
Everi	70,195	-	(21,139)	49,056
Totals	<u>\$ 147,068</u>	<u>\$ -</u>	<u>\$ (83,900)</u>	<u>\$ 63,168</u>

	January 1, 2021	Additions	Deletions	December 31, 2021
IGT	\$ 130,992	\$ -	\$ (54,119)	\$ 76,873
Everi	38,806	46,400	(15,011)	70,195
Totals	<u>\$ 169,798</u>	<u>\$ 46,400</u>	<u>\$ (69,130)</u>	<u>\$ 147,068</u>

Note 5 – Long-Term Debt

Long-term debt activities for the year ended December 31, 2021, was as follows:

	January 1, 2021	Additions	Payments/ Forgiveness	December 31, 2021	Due Within One Year
NSB note payable	<u>\$ 7,500,000</u>	<u>\$ -</u>	<u>\$ (7,500,000)</u>	<u>\$ -</u>	<u>\$ -</u>

Nevada State Bank Main Street note payable – In December 2020, the Tribe entered into a new loan agreement (the Agreement) with Nevada State Bank (the Bank) to refinance an existing loan agreement. The Agreement had a total commitment amount of \$7,500,000 with a maturity date of December 11, 2025. Upon the close of the Agreement, the Casino executed the total commitment amount of \$7,500,000. The Agreement required the Casino on December 11, 2023 and 2024, to make a principal payment of 15% of the outstanding balance of the loan. All outstanding principal balances were due to be payable on December 11, 2025.

The interest rate was based on LIBOR and ratio performance factors. The Agreement was secured by the Casino's revenues and capital assets. The Agreement required compliance with various covenants including quarterly and annual financial statements, maintaining a fixed charge coverage ratio of at least 1.10 to 1.00, a leverage ratio of at least 6.00 to 1.00, and spending a maximum of \$500,000 on capital expenditures annually. In December 2021, the loan was paid in full with an advance from the Resort as discussed in Note 6.

Three Rivers Casino Coos Bay

Notes to Financial Statements

Note 6 – Related Party Transaction

The Casino reimburses the Tribe for various services related to gaming activities and other services. Total charges for such services by the Tribe for the years ended December 31, 2022 and 2021, consisted of the following:

	2022	2021
Gaming commission	\$ 198,374	\$ 157,801
Surveillance	373,685	355,283
Police department	27,866	12,552
Human resources	-	24,472
Total	<u>\$ 599,925</u>	<u>\$ 550,108</u>

The above amounts are included in operating expenses in the statements of revenues, expenses, and changes in net position. \$67,635 and \$61,282 was due to the Tribe at December 31, 2022 and 2021, respectively. The Casino provides the Tribe with distributions based upon operating cash flows. Distributions to the Tribe totaled \$2,400,000 and \$3,260,000 for the years ended December 31, 2022 and 2021, respectively.

The Resort charged certain administrative and other fees, which totaled \$480,000 and \$478,340 for the years ended December 31, 2022 and 2021, respectively, to the Casino, which is included as operating expenses in the statements of revenues, expenses, and changes in net position. At December 31, 2022 and 2021, the amounts owed to the Resort for various expenses paid directly by the Resort were \$2,243,955 and \$1,479,603, respectively. In addition, at December 31, 2022 and 2021, the Resort owed the Casino \$1,386,564 and \$1,038,732, respectively, related to interfund borrowing activities.

In 2021, the Resort advanced \$7,500,000 to the Casino to pay off the Casino's outstanding note payable, as discussed in Note 5. During the year ended December 31, 2022, the Casino paid the Resort \$3,882,331 on the advance and was charged \$216,455 of interest by the Resort. The outstanding balance is included as an advance from the Resort in the statements of net position.

Commitment – In 2021, the Tribe entered into a new credit agreement (the 2021 Agreement), which consists of a \$40,000,000 term loan and a \$5,000,000 revolving line of credit. The term loan was used to refinance the Resort's existing loans. Beginning in February 2022, the outstanding balance on the term loan will be repaid in monthly installments of \$333,333. All amounts owed under the term loan and revolving line of credit are due on December 30, 2026. As of December 31, 2022, the outstanding balance on the term loan and revolving line of credit was \$25,451,002 and \$40,000,000, respectively. The outstanding balance on the term loan and revolving line of credit are recorded as liabilities on the Resort's financial statements. The loan agreement is secured by the Casino's and the Resort's revenues and capital assets. The 2021 Agreement requires compliance with various covenants including quarterly and annual financial statements, maintaining a fixed charge coverage ratio of at least 1.05 to 1.00, a leverage ratio no greater than 2.50 to 1.00 through the period ending September 30, 2022, and no greater than 2.00 to 1.00 thereafter, and not permitting liquidity to be less than \$3,500,000. Management considers the Casino and the Resort to be in compliance with these covenants as of December 31, 2022.

Three Rivers Casino Coos Bay

Notes to Financial Statements

CARES Act Funds from the Tribe – The COVID-19 outbreak in the United States resulted in the temporary closure and reduction of operating hours for the Casino. As a result, the Casino experienced economic uncertainties and the Tribe reimbursed costs related to COVID-19 with the CARES Act funds. The CARES Act funds provided to the Casino totaled \$294,766 for the year ended December 31, 2021, and were included as nonoperating revenues in the statements of revenues, expenses, and changes in net position.

Note 7 – Gaming Revenues, Licensing, and Participation Fees

Gaming revenues for the years ended December 31, 2022 and 2021, were as follows:

	<u>2022</u>	<u>2021</u>
Gross gaming machines revenue	\$ 14,521,678	\$ 16,514,869
Free play	(1,282,319)	(1,507,144)
Other	<u>(1,061)</u>	<u>41,259</u>
Total gaming revenue	<u>\$ 13,238,298</u>	<u>\$ 15,048,984</u>

The Casino has entered into agreements with various manufacturers to maintain electronic gaming device licenses, operate certain trademark games, and utilize other gaming equipment. The manufacturers charge a fee per device or an amount based on a percentage of revenues. Amounts paid to manufacturers under these agreements were \$2,796,589 and \$2,981,804 for the years ended December 31, 2022 and 2021, respectively.

Note 8 – Retirement Plan

The Casino adopted the Three Rivers Casino Resort and Affiliates' Deferred Compensation Plan (the Plan), a defined contribution plan eligible to all employees with at least 90 consecutive days of service. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974. The Plan is administered by a third-party administrator. The authority to establish or amend the Plan rests solely with the Tribal Council. The Plan allows for an annual discretionary contribution to be determined by the Tribal Council and matching contributions for employees who have completed one year of service. The Tribe approved discretionary contributions of \$40,851 and \$35,667, as well as matching contributions of \$12,977 and \$19,008, for the years ended December 31, 2022 and 2021, respectively.

Vesting of employer matching contributions occurs over three years. In 2022 and 2021, employees could elect to defer up to IRS established limits of pretax annual compensation or 100% of their compensation, whichever is smaller. During the years ended December 31, 2022 and 2021, employees participating in the Plan contributed \$27,213 and \$27,260, respectively.

Three Rivers Casino Coos Bay

Notes to Financial Statements

Note 9 – Risk Management and Contingencies

The Casino is exposed to various risks of loss related to injuries to employees; employees' health; workers' compensation; torts; theft; damage and destruction of assets; and errors and omissions. The Casino maintains commercial insurance for these risks.

The Casino is involved in disputes arising in the normal course of business. In the opinion of management, the ultimate outcome of these issues will not have a materially adverse effect on the Casino's net position, results of operations, or liquidity of the Casino.

THREE RIVERS CASINO AND AFFILIATES DEFERRED COMPENSATION PLAN
SCHEDULE OF ASSETS HELD FOR INVESTMENT PURPOSES END OF YEAR
EIN 93-0903782 PLAN 001
ATTACHMENT TO SCHEDULE H, PART IV, LINE 4i
December 31, 2022

(a)	(b) Identity of Issue	(c) Description of Investments	(d) Cost **	(e) Current Value
*	T. Rowe Price	T. Rowe Price Retirement 2010	\$ 0	\$ 2,690
*	T. Rowe Price	T. Rowe Price Retirement 2015	0	23,457
*	T. Rowe Price	T. Rowe Price Retirement 2020	0	100,926
*	T. Rowe Price	T. Rowe Price Retirement 2025	0	121,043
*	T. Rowe Price	T. Rowe Price Retirement 2030	0	340,317
*	T. Rowe Price	T. Rowe Price Retirement 2035	0	243,063
*	T. Rowe Price	T. Rowe Price Retirement 2040	0	223,539
*	T. Rowe Price	T. Rowe Price Retirement 2045	0	107,270
*	T. Rowe Price	T. Rowe Price Retirement 2050	0	179,440
*	T. Rowe Price	T. Rowe Price Retirement 2055	0	140,357
*	T. Rowe Price	T. Rowe Price Retirement 2060	0	126,593
*	T. Rowe Price	T. Rowe Price Retirement 2065	0	10,116
*	John Hancock	JH Multimanager Conservative LS	0	9,237
*	John Hancock	JH Multimanager Moderate LS	0	270,355
*	John Hancock	JH Multimanager Growth LS	0	605,853
*	John Hancock	JH Multimanager Aggressive LS	0	4,737
*	John Hancock	Money Market Fund	0	604,159
*	Lord Abbett	Lord Abbett Short Duration Inc	0	17,088
*	Franklin Templeton	Western Asset Core Bond Fund	0	644,546
*	Franklin Templeton	Franklin Utilities Fund	0	38,315
*	American Funds	American Balanced Fund	0	10,700
*	American Funds	New Perspective Fund	0	438,736
*	Dimensional Fund Advisors	DFA US Large Company Fund	0	129,085
*	American Funds	New World Fund	0	21,435
*	MFS	MFS Mid Cap Growth Fund	0	346,224
*	Janus Henderson	Janus Henderson Triton Fund	0	58,012
*	T. Rowe Price	Blue Chip Growth Fund	0	317,457
*	John Hancock	Participant Loans - at interest reates ranging from 4.50%-8.00%; maturing 2023 - 2027	0	73,738
		Total Investments	\$ 0	\$ 5,208,488

* Party-in-interest

** Cost information is omitted under ERISA Regulations as these investments are participant directed