

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>HOSTMARK/RAINTREE 401(K) PLAN</u>	1b Three-digit plan number (PN) ▶	<u>001</u>
2a Plan sponsor's name (employer, if for a single-employer plan) Mailing address (include room, apt., suite no. and street, or P.O. Box) City or town, state or province, country, and ZIP or foreign postal code (if foreign, see instructions) <u>S. RAIN TREE ENTERPRISES, INC.</u> <u>1300 E. WOODFIELD ROAD</u> <u>SUITE 400</u> <u>SCHAUMBURG, IL 60173</u>		
1c Effective date of plan <u>01/01/1997</u>		
2b Employer Identification Number (EIN) <u>36-3914422</u>		
2c Plan Sponsor's telephone number <u>847-517-9100</u>		
2d Business code (see instructions) <u>531310</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	WILLIAM GINGRICH II
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE	Filed with authorized/valid electronic signature.	10/16/2023	WILLIAM GINGRICH II
	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 1168
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 a(2) Total number of active participants at the end of the plan year b Retired or separated participants receiving benefits c Other retired or separated participants entitled to future benefits..... d Subtotal. Add lines 6a(2) , 6b , and 6c e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits. f Total. Add lines 6d and 6e g Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item)..... h Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested.....	6a(1) 1006 6a(2) 1089 6b 6 6c 131 6d 1226 6e 4 6f 1230 6g 225 6h 0
7 Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item)	7
8a If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristics Codes in the instructions: 2F 2G 2J 2K 2T 3D 3H 2E b If the plan provides welfare benefits, enter the applicable welfare feature codes from the List of Plan Characteristics Codes in the instructions:	
9a Plan funding arrangement (check all that apply) (1) ☐ Insurance (2) ☐ Code section 412(e)(3) insurance contracts (3) ☒ Trust (4) ☐ General assets of the sponsor	9b Plan benefit arrangement (check all that apply) (1) ☐ Insurance (2) ☐ Code section 412(e)(3) insurance contracts (3) ☒ Trust (4) ☐ General assets of the sponsor
10 Check all applicable boxes in 10a and 10b to indicate which schedules are attached, and, where indicated, enter the number attached. (See instructions)	
a Pension Schedules (1) ☒ R (Retirement Plan Information) (2) ☐ MB (Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information) - signed by the plan actuary (3) ☐ SB (Single-Employer Defined Benefit Plan Actuarial Information) - signed by the plan actuary	b General Schedules (1) ☒ H (Financial Information) (2) ☐ I (Financial Information – Small Plan) (3) ☐ A (Insurance Information) (4) ☒ C (Service Provider Information) (5) ☒ D (DFE/Participating Plan Information) (6) ☐ G (Financial Transaction Schedules)

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

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

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

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

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

Receipt Confirmation Code _____

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

For calendar plan year 2022 or fiscal plan year beginning 01/01/2022 and ending 12/31/2022		
A Name of plan HOSTMARK/RAINTREE 401(K) PLAN	B Three-digit plan number (PN) ▶	001
C Plan sponsor's name as shown on line 2a of Form 5500 S. RAINTREE ENTERPRISES, INC.	D Employer Identification Number (EIN) 36-3914422	

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

1 Information on Persons Receiving Only Eligible Indirect Compensation

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

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

R.J. AUGUSTINE & ASSOCIATES, LTD.

650 E. ALGONQUIN ROAD
SUITE 300
SCHAUMBURG, IL 60173-3853

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
10	ACCOUNTANT	16500	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

MERRILL LYNCH, PIERCE, FENNER AND S

13-5674085

(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 52 59 60 62 63 72	RECORDKEEPER	815	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
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(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide

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

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

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

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

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

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

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>HOSTMARK/RAINTREE 401(K) PLAN</u>		B Three-digit plan number (PN) <u>001</u>
C Plan sponsor's name as shown on line 2a of Form 5500 <u>S. RAINTREE ENTERPRISES, INC.</u>		D Employer Identification Number (EIN) <u>36-3914422</u>

Part I Asset and Liability Statement			
1 Current value of plan assets and liabilities at the beginning and end of the plan year. Combine the value of plan assets held in more than one trust. Report the value of the plan's interest in a commingled fund containing the assets of more than one plan on a line-by-line basis unless the value is reportable on lines 1c(9) through 1c(14). Do not enter the value of that portion of an insurance contract which guarantees, during this plan year, to pay a specific dollar benefit at a future date. Round off amounts to the nearest dollar. MTIAs, CCTs, PSAs, and 103-12 IEs do not complete lines 1b(1), 1b(2), 1c(8), 1g, 1h, and 1i. CCTs, PSAs, and 103-12 IEs also do not complete lines 1d and 1e. See instructions.			
Assets		(a) Beginning of Year	(b) End of Year
a Total noninterest-bearing cash.....	1a	0	75
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions.....	1b(1)		
(2) Participant contributions.....	1b(2)		
(3) Other.....	1b(3)	0	0
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit).....	1c(1)	80	101
(2) U.S. Government securities	1c(2)	0	0
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)	0	0
(B) All other	1c(3)(B)	0	0
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)	0	0
(B) Common.....	1c(4)(B)	0	0
(5) Partnership/joint venture interests	1c(5)	0	0
(6) Real estate (other than employer real property)	1c(6)	0	0
(7) Loans (other than to participants).....	1c(7)	0	0
(8) Participant loans.....	1c(8)	130863	99422
(9) Value of interest in common/collective trusts.....	1c(9)	580086	432357
(10) Value of interest in pooled separate accounts	1c(10)		
(11) Value of interest in master trust investment accounts.....	1c(11)		
(12) Value of interest in 103-12 investment entities	1c(12)		
(13) Value of interest in registered investment companies (e.g., mutual funds).....	1c(13)	13543844	9782272
(14) Value of funds held in insurance company general account (unallocated contracts).....	1c(14)		
(15) Other	1c(15)	0	0

1d Employer-related investments:		(a) Beginning of Year	(b) End of Year
(1) Employer securities	1d(1)	0	0
(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	14254873	10314227

Liabilities

g Benefit claims payable	1g		
h Operating payables	1h		
i Acquisition indebtedness	1i		
j Other liabilities	1j		
k Total liabilities (add all amounts in lines 1g through 1j)	1k	0	0

Net Assets

l Net assets (subtract line 1k from line 1f)	1l	14254873	10314227
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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)	0	
(B) Participants	2a(1)(B)	365730	
(C) Others (including rollovers)	2a(1)(C)	62166	
(2) Noncash contributions	2a(2)	0	
(3) Total contributions. Add lines 2a(1)(A) , (B) , (C) , and line 2a(2)	2a(3)		427896
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)	21	
(B) U.S. Government securities	2b(1)(B)	0	
(C) Corporate debt instruments	2b(1)(C)	0	
(D) Loans (other than to participants)	2b(1)(D)		
(E) Participant loans	2b(1)(E)	6416	
(F) Other	2b(1)(F)	0	
(G) Total interest. Add lines 2b(1)(A) through (F)	2b(1)(G)		6437
(2) Dividends: (A) Preferred stock	2b(2)(A)	0	
(B) Common stock	2b(2)(B)	0	
(C) Registered investment company shares (e.g. mutual funds)	2b(2)(C)	725540	
(D) Total dividends. Add lines 2b(2)(A) , (B) , and (C)	2b(2)(D)		725540
(3) Rents	2b(3)		
(4) Net gain (loss) on sale of assets: (A) Aggregate proceeds	2b(4)(A)	0	
(B) Aggregate carrying amount (see instructions)	2b(4)(B)	0	
(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)	0	
(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)		2532
(7) Net investment gain (loss) from pooled separate accounts	2b(7)		0
(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)		-2867273
c Other income	2c		88842
d Total income. Add all income amounts in column (b) and enter total	2d		-1616026
Expenses			
e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	2291783	
(2) To insurance carriers for the provision of benefits	2e(2)		
(3) Other	2e(3)	0	
(4) Total benefit payments. Add lines 2e(1) through (3)	2e(4)		2291783
f Corrective distributions (see instructions)	2f		15522
g Certain deemed distributions of participant loans (see instructions)	2g		0
h Interest expense	2h		0
i Administrative expenses: (1) Professional fees	2i(1)		
(2) Contract administrator fees	2i(2)		
(3) Investment advisory and management fees	2i(3)		
(4) Other	2i(4)	17315	
(5) Total administrative expenses. Add lines 2i(1) through (4)	2i(5)		17315
j Total expenses. Add all expense amounts in column (b) and enter total	2j		2324620
Net Income and Reconciliation			
k Net income (loss). Subtract line 2j from line 2d	2k		-3940646
l Transfers of assets:			
(1) To this plan	2l(1)		0
(2) From this plan	2l(2)		0

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: **R. J. AUGUSTINE & ASSOCIATES**

(2) EIN: **36-3745280**

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.)		X	
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.)		X	
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.)		X	
4d		X	
e Was this plan covered by a fidelity bond?	X		1000000
4e	X		1000000
f Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?		X	
4f		X	
g Did the plan hold any assets whose current value was neither readily determinable on an established market nor set by an independent third party appraiser?		X	
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?		X	
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.)		X	
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?		X	
4k		X	
l Has the plan failed to provide any benefit when due under the plan?		X	
4l		X	
m If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)		X	
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 HOSTMARK/RAINTREE 401(K) PLAN		B Three-digit plan number (PN) ► 001
C Plan sponsor's name as shown on line 2a of Form 5500 S. RAINTREE ENTERPRISES, INC.		D Employer Identification Number (EIN) 36-3914422
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): 94-1687665		
Profit-sharing plans, ESOPs, and stock bonus plans, skip line 3.		
3 Number of participants (living or deceased) whose benefits were distributed in a single sum, during the plan year.....		3
Part II	Funding Information (If the plan is not subject to the minimum funding requirements of section 412 of the Internal Revenue Code or ERISA section 302, skip this Part.)	
4 Is the plan administrator making an election under Code section 412(d)(2) or ERISA section 302(d)(2)? ☐ Yes ☐ No ☐ N/A If the plan is a defined benefit plan, go to line 8.		
5 If a waiver of the minimum funding standard for a prior year is being amortized in this plan year, see instructions and enter the date of the ruling letter granting the waiver. Date: Month _____ Day _____ Year _____ If you completed line 5, complete lines 3, 9, and 10 of Schedule MB and do not complete the remainder of this schedule.		
6 a Enter the minimum required contribution for this plan year (include any prior year accumulated funding deficiency not waived).....		6a
b Enter the amount contributed by the employer to the plan for this plan year.....		6b
c Subtract the amount in line 6b from the amount in line 6a. Enter the result (enter a minus sign to the left of a negative amount).....		6c
If you completed line 6c, skip lines 8 and 9.		
7 Will the minimum funding amount reported on line 6c be met by the funding deadline? ☐ Yes ☐ No ☐ N/A		
8 If a change in actuarial cost method was made for this plan year pursuant to a revenue procedure or other authority providing automatic approval for the change or a class ruling letter, does the plan sponsor or plan administrator agree with the change? ☐ Yes ☐ No ☐ N/A		
Part III	Amendments	
9 If this is a defined benefit pension plan, were any amendments adopted during this plan year that increased or decreased the value of benefits? If yes, check the appropriate box. If no, check the "No" box..... ☐ Increase ☐ Decrease ☐ Both ☐ No		
Part IV	ESOPs (see instructions). If this is not a plan described under section 409(a) or 4975(e)(7) of the Internal Revenue Code, skip this Part.	
10 Were unallocated employer securities or proceeds from the sale of unallocated securities used to repay any exempt loan?..... ☐ Yes ☐ No		
11 a Does the ESOP hold any preferred stock?..... ☐ Yes ☐ No		
b If the ESOP has an outstanding exempt loan with the employer as lender, is such loan part of a "back-to-back" loan? (See instructions for definition of "back-to-back" loan.)..... ☐ Yes ☐ No		
12 Does the ESOP hold any stock that is not readily tradable on an established securities market?..... ☐ Yes ☐ No		
For Paperwork Reduction Act Notice, see the Instructions for Form 5500.		
Schedule R (Form 5500) 2022 v. 220413		

Part V Additional Information for Multiemployer Defined Benefit Pension Plans

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

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

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

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

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

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

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

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

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

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

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

☐ Yes.

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

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

☐ No. Other. Provide explanation _____

HOSTMARK/RAINTREE 401(K) PLAN

FINANCIAL STATEMENTS

**FOR THE YEARS ENDED
DECEMBER 31, 2022 AND 2021**

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NOTE: A schedule of reportable transactions has not been presented because there were no reportable transactions in excess of 5% of plan assets at the beginning of the year.



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Independent Auditors' Report

To the Board of Trustees of the
Hostmark/Raintree 401(k) Plan
Schaumburg, Illinois

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

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

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

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

Opinion

In our opinion, based on our audits and on the procedures performed as described in the Auditors' Responsibilities for the Audit of the Financial Statements section –

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

Basis for Opinion

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

Responsibilities of Management for the Financial Statements

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

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

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

Auditors' Responsibilities for the Audit of the Financial Statements

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

In performing an audit in accordance with generally accepted auditing standards, we:

- Exercise professional judgment and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Plan's internal control. Accordingly, no such opinion is expressed.
- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements.
- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about the Plan's ability to continue as a going concern for a reasonable period of time.

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

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

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

Supplemental Schedules Required by ERISA

The supplemental schedule (Schedule H, line 4i – Schedule of Assets Held for Investment) as of December 31, 2022 is presented for purposes of additional analysis and is not a required part of the financial statements but is supplementary information required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information included in the supplemental schedule, other than that agreed to or derived from the certified investment information, has been subjected to auditing procedures applied in the audits of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with generally accepted auditing standards. For information included in the supplemental schedule that agreed to or is derived from the certified investment information, we compared such information to the related certified investment information.

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

In our opinion –

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

R. J. Augustine & Associates, Ltd.

R.J. Augustine & Associates, Ltd.
CERTIFIED PUBLIC ACCOUNTANTS

October 16, 2023

HOSTMARK/RAINTREE 401(K) PLAN
STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS
DECEMBER 31, 2022 AND 2021

PARTICIPANT DIRECTED

	<u>2022</u>	<u>2021</u>
ASSETS		
Investments at Fair Value	<u>\$ 10,214,805</u>	<u>\$ 14,124,010</u>
Receivables		
Notes Receivable from Participants	99,422	130,863
Other Employer Contributions Receivable	<u>48,724</u>	<u>48,724</u>
Total Receivables	<u>148,146</u>	<u>179,587</u>
TOTAL ASSETS	<u>10,362,951</u>	<u>14,303,597</u>
LIABILITIES		
Corrective Distributions Payable	40,539	15,522
Other Payable	<u>48,724</u>	<u>48,724</u>
TOTAL LIABILITIES	<u>89,263</u>	<u>64,246</u>
NET ASSETS AVAILABLE FOR BENEFITS	<u><u>\$ 10,273,688</u></u>	<u><u>\$ 14,239,351</u></u>

See Independent Auditors' Report.
The Accompanying Notes are an Integral Part of the Financial Statements.

HOSTMARK/RAINTREE 401(K) PLAN
STATEMENT OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS
DECEMBER 31, 2022

PARTICIPANT DIRECTED

ADDITIONS

Contributions:

Participants

\$ 325,191

Rollovers

62,166

Total Contributions

387,357

Investment Income:

Net Depreciation in Fair Value of Investments

(2,864,741)

Interest Income

6,437

Dividend Income

725,540

Total Investment Income

(2,132,764)

Other Income

88,842

TOTAL ADDITIONS

(1,656,565)

DEDUCTIONS

Benefits Paid to Participants

2,291,783

Administrative Expense

17,315

TOTAL DEDUCTIONS

2,309,098

NET DECREASE

(3,965,663)

NET ASSETS AVAILABLE FOR BENEFITS AT

Beginning of Year

14,239,351

End of Year

\$ 10,273,688

See Independent Auditors' Report.
The Accompanying Notes are an Integral Part of the Financial Statements.

**HOSTMARK/RAINTREE 401(K) PLAN
NOTES TO FINANCIAL STATEMENTS
FOR THE YEARS ENDED DECEMBER 31, 2022 AND 2021**

A. DESCRIPTION OF PLAN:

The following brief description of Hostmark/Raintree 401(k) Plan (the Plan) is provided for general information purposes only. Interested parties should refer to the plan agreement for more complete information.

1. *General.* The Plan is a defined contribution plan covering eligible employees of Hostmark – S. Raintree Enterprises, Inc. (the Company) It is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA).
2. *Plan Administration.* The Plan is administered by the Board of Trustees (the Administrator), which is appointed by the Board of Directors of the Company. Bank of America, N.A. (the Trustee) is responsible for the custody and management of the Plan's assets.
3. *Eligibility for Elective Deferrals.* The eligibility requirements for the purpose of making elective deferrals to the Plan are as follows:
 - a. **General Eligibility Requirements:** For the purpose of making elective deferrals only, an eligible employee was allowed to enter the Plan as a participant upon reaching age 21 and who have completed six months of service by the next plan entry date (first day of Plan year, first day of fourth, seventh, and tenth months). Individuals may also enter the plan starting the next quarter if they have been with their 'Company' for six months. Hostmark takes over as capacity as the Employer for the personnel of 'Companies'.
 - b. **Eligible Classes of Employees:** For the purpose of making elective deferrals, all employees are eligible to participate in the Plan upon satisfying the eligibility requirements in subparagraph (1) except for the following ineligible classes of employees: (A) employees whose employment is governed by the terms of a collective bargaining agreement between employee representatives and the employer in which retirement benefits were the subject of good faith bargaining, unless such agreement expressly provides for the inclusion of such employees as participants in the Plan; (B) employees who are non-resident aliens who do not receive any earned income from the employer which constitutes income from sources within the United States.
 - c. **Entry Date for Elective Deferrals:** In order to make elective deferrals, an eligible employee will enter the Plan as a participant on the first date of each month that coincides with or next follows the date on which the employee first satisfies such eligibility requirements referred to in paragraph a. *General Eligibility Requirements* above.
4. *Contributions.* For each plan year, the Company may elect to make a contribution to the Plan, the amount of which will be determined in accordance with the following provisions:

**HOSTMARK/RAINTREE 401(K) PLAN
NOTES TO FINANCIAL STATEMENTS
FOR THE YEARS ENDED DECEMBER 31, 2022 AND 2021**

A. DESCRIPTION OF PLAN (CONTINUED):

- a. **Participant Contributions:** Each participant may enter into a salary deferral agreement authorizing the employer to withhold a percentage of the participant's compensation as an elective deferral. The amount of each participant's elective deferral for any plan year will be determined in accordance with the following provision, subject to any limitations thereon that may be imposed by the Administrator:
 - 1. **Deferral Percentage:** For each contribution period, a participant may elect up to the maximum amount of compensation that will not cause the Plan to violate the ADP test for the plan year, and be withheld as an elective deferral. Elective deferrals may be made in whole percentages of compensation or in specific dollar amounts as designated by the participant. The Administrator will have the right to direct that such percentages of compensation be rounded to the next highest or lowest dollar. Furthermore, on a uniform non-discriminatory basis, the Administrator may permit a participant to identify separate components of the participant's compensation (such as base salary, bonuses, etc.) and to specify that a different percentage (or dollar amount) apply to each such component.
 - 2. **Annual Dollar Limitation:** Participants may elect to make contributions to the Plan in amounts which do not exceed \$20,500 (additional catch-up contributions of \$6,500 are allowed if the participant is over 50 years old).
 - 3. **Deferral Election with Respect to Bonuses and Severance:** Employee's must make 401(k) withholdings with respect to compensation received while employed. As soon as they are terminated, any compensation received is not subject to 401(k) withholdings.
- b. **Employer Contributions:** The employer may in its sole discretion make a basic employer contribution to the Plan in accordance with the plan agreement:
 - 1. **Qualified Matching Contributions (QMACs):** For each plan year or other contribution period in which a matching contribution is made, such matching contribution may be made in any specific dollar amount or any specific percentage of elective deferrals, as determined by the employer. Through June 30, 2020, the matching formula was an amount equal to 35% of the employee's deferral up to 10% of employee deferral percentage election. Due to COVID, as of July 1, 2020, the Company decided to forgo any further discretionary matching provision. To be eligible for qualified matching contributions, participants must complete at least six months of service with the 'Company' Hostmark has become Employer of the personnel. There were no safe harbor contributions for Plan years 2022 or 2021.

**HOSTMARK/RAINTREE 401(K) PLAN
NOTES TO FINANCIAL STATEMENTS
FOR THE YEARS ENDED DECEMBER 31, 2022 AND 2021**

A. DESCRIPTION OF PLAN (CONTINUED):

2. **Certain Amounts not Required to be Matched:** Notwithstanding subparagraph (1) above, for any plan year in which matching contributions are only contributed to the Plan on an annual basis, no matching contribution will be required with respect to that portion of an elective deferral or an excess contribution.
3. **Qualified Non-Elective Contributions (QNECs):** For each or other contribution period, the employer may make non-elective contributions based on a percentage of compensation as determined by the employer. In 2022, to be eligible for qualified non-elective contributions participants must complete at least six months of service with the 'Company' Hostmark has become Employer of the personnel.
5. **Determination of Vested Interest.** A participant's vested interest in his or her participant's account will be determined in accordance with the following provisions:
 - a. **Vesting upon Retirement, Death or Disability:** A participant's account will be 100% vested for QNECs upon reaching normal retirement age prior to termination of employment and also upon death or disability prior to termination of employment.
 - b. **100% Vesting of Elective Deferral:** A participant will at all times have a 100% vested interest in his or her elective deferral account.
 - c. **Vesting of QMACs & QNECs:** Employees are 100% vested in QMACs immediately, but may not request a hardship withdrawal from these contributions. Additionally, employees are 100% vested in QNECs immediately, but may not request a hardship withdrawal from these contributions.

Other than QMACs and QNECs, all other employer matching contributions (discretionary matching contributions) use the following vesting schedule:

<u>Participant's Years of Service</u>	<u>Vested Percentage</u>
1 Year	0%
2 Years	0%
3 Years or More	100%

Vesting under the plan is based on "elapsed time method". A year can only qualify as a "vesting year" per the tables above if an employee has served a whole year. Any service less than a whole year cannot be used as credit for purposes of a "vesting year."

**HOSTMARK/RAINTREE 401(K) PLAN
NOTES TO FINANCIAL STATEMENTS
FOR THE YEARS ENDED DECEMBER 31, 2022 AND 2021**

A. DESCRIPTION OF PLAN (CONTINUED):

6. *Notes Receivable from Participants.* Participant notes receivable consist of original principal amounts and accrued interest thereon. A participant may borrow from his or her account a minimum of \$1,000 up to a maximum equal to the lesser of \$50,000 or 50% of their vested account balance. The Plan allows only one loan each calendar year. Only one loan may be outstanding at any given time. Loan terms are up to five years, unless the loan is taken for the purchase of a principal residence. Each note is evidenced by a demand note bearing interest at market rates. The loans are secured by the borrower's vested interest in their assets of the Plan and bear interest rate at the prime rate (7.50% at December 31, 2022) plus .75%. Principal and interest are paid through payroll deductions.
7. *Payments of Benefits.* Payment of benefits to terminated participants (or their beneficiaries) is made by the Trustee in accordance with terms described in the Plan.
8. *In-service Withdrawals.* Participants may be eligible for financial hardship withdrawals to pay medical expenses, the purchase of a residence, expenses of post-secondary higher education or other eligible expenses. Hardship withdrawals are allowed for participants incurring an immediate and heavy financial need, as defined by the plan. Hardship withdrawals are strictly regulated by the Internal Revenue Service (IRS) and a participant must exhaust all available distributions prior to requesting a hardship withdrawal. The amount withdrawn cannot exceed the amount of hardship. Participants may also withdraw any or all of the participants vested account if the participant is at least 59 ½ and has not yet terminated employment with the company.
9. *Forfeited Accounts.* At December 31, 2022 and 2021, forfeited non-vested accounts were \$39,578 and \$32,991 respectively. In both years, forfeitures were used to pay Plan administrative expenses and the excess was used for Employer contributions.

B. SUMMARY OF ACCOUNTING POLICIES:

1. *Basis of Accounting.* The Plan's financial statements are prepared on the accrual basis of accounting, whereby employer contributions and investment income are recorded as additions to net assets in the year to which they pertain.
2. *Investments.* Investments are reported at fair value. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date of the financial statements. See Note C for a discussion of fair value measurements.

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

3. *Notes Receivable from Participants.* Notes receivable from participants are measured at their unpaid principal balance plus any accrued but unpaid interest.
4. *Payment of Benefits.* Benefits are recorded when paid.

See Independent Auditors' Report.

**HOSTMARK/RAINTREE 401(K) PLAN
NOTES TO FINANCIAL STATEMENTS
FOR THE YEARS ENDED DECEMBER 31, 2022 AND 2021**

B. SUMMARY OF ACCOUNTING POLICIES (CONTINUED):

5. *Excess Contributions Payable.* Amounts payable to participants for contributions in excess of amounts allowed by the IRS are recorded as a liability with a corresponding reduction to employee contributions. The Plan distributed the 2022 excess contributions to the applicable participants prior to March 15, 2023.

6. *Investments.* Investments are reported at fair value. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date of the financial statements. See Note E for a discussion of fair value measurements.

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

7. *Administrative Expenses.* Certain expenses incurred in connection with the general administration of the Plan are paid by the Plan and are recorded in the accompanying statement of changes in net assets available for benefits as net appreciation (depreciation) in fair value of investments.

8. *Income Taxes.* The Plan has received a favorable determination letter from the Internal Revenue Service and is qualified for exemption from federal income taxes under Section 401(a) of the Internal Revenue Code.

The Plan has been amended since receiving the determination letter. However, the plan administrator and the plan's tax counsel believe that the plan is currently designed and being operated in compliance with the applicable requirements of the Internal Revenue Code.

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

C. SUBMISSION OF CONTRIBUTIONS:

Employer's contributions are paid to the Plan each year no later than the due date of the Company's federal income tax returns, including extensions thereon. Participant contributions collected by the Company are remitted at the earliest date contributions can be reasonably segregated from the employer's general business assets, but no later than 15 business days following month in which contributions were withheld or received by employer.

D. SPECIAL RULE FOR CERTAIN PARTICIPANT - DIRECTED TRANSACTIONS:

The investment of transactions is directed by the participants; therefore, those transactions are no longer required to include the cost computation of the investments as reported on the schedule of assets (held at end of year).

See Independent Auditors' Report.

**HOSTMARK/RAINTREE 401(K) PLAN
NOTES TO FINANCIAL STATEMENTS
FOR THE YEARS ENDED DECEMBER 31, 2022 AND 2021**

E. FAIR VALUE MEASUREMENTS:

Financial Accounting Standards Board (FASB) Accounting Standards Codification (ASC) 820, *Fair Value Measurements and Disclosures*, establishes a framework for measuring fair value. That framework provides a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets or liabilities (level 1 measurement) and the lowest priority to unobservable inputs (level 3 measurement). The three levels of the fair value hierarchy under FASB ASC 820 are described as follows:

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

Level 2 Inputs to the valuation methodology include:

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

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

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

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

Registered investment companies (mutual funds and money market): Registered investment companies are valued at quoted market prices that represent the net asset value of shares on a market exchange at the end of the trading day. Mutual funds held by the Plan are open-end mutual funds that are registered with the Securities and Exchange Commission. The registered investment companies are classified in Level 1 in the fair value hierarchy.

Common collective trust funds: These investments represent participation units of collective investment trusts for which the net asset value is based on the market value of the underlying investments. The common collective trust funds are composed primarily of fully benefit-responsive investment contracts that are valued at the net asset value of units of the bank collective trusts. The common collective trust funds are not classified in the fair value hierarchy.

See Independent Auditors' Report.

HOSTMARK/RAINTREE 401(K) PLAN
NOTES TO FINANCIAL STATEMENTS
FOR THE YEARS ENDED DECEMBER 31, 2022 AND 2021

E. FAIR VALUE MEASUREMENTS (CONTINUED):

The following tables set forth by level, within the fair value hierarchy, the Plan's assets at fair value as of December 31, 2022 and 2021:

Assets at Fair Value as of December 31, 2022				
	Level 1	Level 2	Level 3	Total
Mutual Funds:				
Equity / Stock	\$ 6,641,963	\$ -	\$ -	\$ 6,641,963
Fixed Income / Bond	3,140,310	-	-	3,140,310
Money Market:				
Cash Fund	101	-	-	101
Total	<u>\$ 9,782,449</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ 9,782,449</u>
Investments Measured at Net Asset Value ⁽¹⁾				<u>432,356</u>
Total Investments at Fair Value	<u>\$ 9,782,449</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ 10,214,805</u>
Assets at Fair Value as of December 31, 2021				
	Level 1	Level 2	Level 3	Total
Mutual Funds:				
Equity / Stock	\$ 9,385,547	\$ -	\$ -	\$ 9,385,547
Fixed Income / Bond	4,158,296	-	-	4,158,296
Money Market:				
Cash Fund	80	-	-	80
Total	<u>\$ 13,543,923</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ 13,543,923</u>
Investments Measured at Net Asset Value ⁽¹⁾				<u>580,087</u>
Total Investments at Fair Value	<u>\$ 13,543,923</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ 14,124,010</u>

(1) In accordance with Subtopic 820-10, certain investments that were measured at net asset value per share (or its equivalent) have not been classified in the fair value hierarchy. The fair value amounts presented in this table are intended to permit reconciliation of the fair value hierarchy to the line items presented in the statement of net assets available for benefits.

See Independent Auditors' Report.

**HOSTMARK/RAINTREE 401(K) PLAN
NOTES TO FINANCIAL STATEMENTS
FOR THE YEARS ENDED DECEMBER 31, 2022 AND 2021**

E. FAIR VALUE MEASUREMENTS (CONTINUED):

Fair value of investments that used Net Asset Value (NAV):

The following tables summarize investments measured at fair value based on net asset value (NAV) per share as of December 31, 2022 and 2021:

December 31, 2022	Contract Value	Unfunded Commitments	Redemption Frequency (if Currently Eligible)	Redemption Notice Period
Collective Trust Fund: Stable Value Fund	\$ 432,356	n/a	Daily	1 Day

December 31, 2021	Contract Value	Unfunded Commitments	Redemption Frequency (if Currently Eligible)	Redemption Notice Period
Collective Trust Fund: Stable Value Fund	\$ 580,087	n/a	Daily	1 Day

F. PARTY-IN-INTEREST TRANSACTIONS:

In 2022 and 2021, the Plan investments were held and managed by Merrill Lynch, Pierce, Fenner & Smith Incorporated. These investments qualify as party-in-interest transactions. The Trustee (Bank of America, N.A.) provides certain accounting, administrative, and investment management services to the Plan for which no fees are charged. Fees paid by the Plan for the custodial and recordkeeping services totaled \$17,315 and \$27,745 for the years ended December 31, 2022 and 2021, respectively.

Participants covered under the Plan are considered to be parties-in-interest. Participant loans in the amount of \$130,863 and \$283,748 at December 31, 2022 and December 31, 2021, respectively, are considered to be party-in-interest investments.

G. RISKS AND UNCERTAINTIES:

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

The COVID-19 outbreak, which was declared a pandemic by the World Health Organization in March 2020, has negatively impacted the world economy and common stock share prices for most companies. The Plan's investments are stated at fair value based on the closing prices at December 31, 2022. The impact of COVID-19 on companies continues to evolve and its future effects on the Plan's net assets available for benefits and changes in net assets available for benefits are uncertain.

See Independent Auditors' Report.

**HOSTMARK/RAINTREE 401(K) PLAN
NOTES TO FINANCIAL STATEMENTS
FOR THE YEARS ENDED DECEMBER 31, 2022 AND 2021**

H. TAX STATUS:

The Plan obtained its latest determination letter on March 31, 2014, in which the Internal Revenue Service stated that the plan, as then designed, was in compliance with the applicable requirements of the Internal Revenue Code. The Plan has been amended since receiving the determination letter. However, the Plan administrator and the Plan's tax counsel believe that the Plan is currently designed and being operated in compliance with the applicable requirements of the Internal Revenue Code and, therefore, believe that the Plan is qualified, and the related trust is tax-exempt.

The Company adopted the provisions of Financial Accounting Standards Board Accounting Standards Codification (the FASB ASC) 740-10-25, Accounting for Uncertainty in Income Taxes. Under FASB ASC 740-10-25, an entity must recognize the tax benefit associated with tax position taken for tax return purposes when it is more likely than not that the position will be sustained. The implementation of FASB ASC 740-10-25 had no impact on the Company. Currently, the 2019, 2020, and 2021 tax years are open and subject to examination by the taxing authorities. The Company does not believe there are any material uncertain tax positions and, accordingly, it did not recognize any liability for unrecognized tax benefits.

I. INFORMATION CERTIFIED BY THE PLAN'S TRUSTEE:

The Administrator has elected the method of annual reporting compliance permitted by 29 CFR 2520.103-8 of the Department of Labor Rules and Regulations for Reporting and Disclosure under ERISA. Accordingly, the Trustee has certified that the following data included in the accompanying financial statements and supplemental schedule is complete and accurate.

	December 31,	
	2022	2021
Mutual Funds	\$ 9,782,449	\$ 13,543,923
Common/Collective Trust Funds	432,356	580,087
Notes Receivable from Participants	99,422	130,863
Total	<u>\$ 10,314,227</u>	<u>\$ 14,254,873</u>
		2022
Investment Income:		
Interest Income		\$ 6,437
Dividend Income		725,540
Net Depreciation in Fair Value of Investments		<u>(2,864,741)</u>
Total Investment Income		<u>\$ (2,132,764)</u>

See Independent Auditors' Report.

**HOSTMARK/RAINTREE 401(K) PLAN
NOTES TO FINANCIAL STATEMENTS
FOR THE YEARS ENDED DECEMBER 31, 2022 AND 2021**

J. RECONCILIATION OF FINANCIAL STATEMENTS TO FORM 5500:

The following is a reconciliation of net assets available for plan benefits, per the financial statements, to the Form 5500:

	December 31,	
	2022	2021
Net Assets Available for Benefits per Financial Statements	\$ 10,273,688	\$ 14,239,351
Add: Corrective Distributions Payable	40,539	15,522
Net Assets Available for Benefits per Form 5500	<u>\$ 10,314,227</u>	<u>\$ 14,254,873</u>

The following is a reconciliation of contributions funded by participants, per the financial statements, to the Form 5500:

	2022
Net Decrease in Net Assets Available for Benefits per Financial Statements	\$ (3,965,663)
Less: Corrective Distributions Paid	(15,522)
Add: Corrective Distributions Payable	40,539
Net Decrease in Net Assets Available for Benefits per Form 5500	<u>\$ (3,940,646)</u>

K. PLAN TERMINATION:

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

L. SUBSEQUENT EVENTS:

The Plan must disclose the date through which subsequent events have been evaluated, in accordance with the requirements in FASB ASC paragraph 855, *Subsequent Events*. With regards to the financial statements and notes to those financial statements, the Company has evaluated all subsequent events through October 16, 2023 (the date the Plan's financial statements were available to be issued).

HOSTMARK/RAINTREE 401(K) PLAN

SUPPLEMENTAL SCHEDULE

**FOR THE YEAR ENDED
DECEMBER 31, 2022**

**HOSTMARK/RAINTREE 401(K) PLAN
ASSETS HELD FOR INVESTMENT PURPOSES
FOR THE YEAR ENDED DECEMBER 31, 2022**

Schedule H, line 4i

Schedule of Assets (Held at End of Year)

For the plan year beginning 01/01/2022 and ending 12/31/2022				
Name of plan HOSTMARK/RAINTREE 401(K) PLAN				
Employer Identification Number 36-3914422			Three-digit Plan number	001
(a)	(b) Identity of issuer, borrower, lessor, or similar party	(c) Description of investment, including maturity date, rate of interest, collateral, par, or maturity value	(d) Cost **	(e) Current value
Common/Collective Trust Funds				
*	Merrill Lynch	COLUMBIA TRUST STABLE GOVT F		\$ 169,407
*	Merrill Lynch	COLUMBIA TRUST STABLE GOV F GM		262,949
Mutual Funds				
*	Merrill Lynch	ALLSPRING SPECIAL SML CP VL A		3,344
*	Merrill Lynch	ALLSPRING SPECIAL SML CP VL A GM		298,821
*	Merrill Lynch	BLACKROCK HIGH YLD A		4,902
*	Merrill Lynch	BLACKROCK HIGH YLD A GM		175,378
*	Merrill Lynch	COLUMBIA MIDCAP INDEX FD CL A		24,277
*	Merrill Lynch	COLUMBIA SMALL CAP INDEX FD A		12,320
*	Merrill Lynch	DWS RREEF REAL EST SECUR A GM		199,375
*	Merrill Lynch	DWS RREEF REAL ESTATE SECUR A		6,973
*	Merrill Lynch	FIRST EAGLE GLOBAL FD CL A		5,554
*	Merrill Lynch	INVESCO COMSTOCK FUND CL A		5,941
*	Merrill Lynch	INVESCO COMSTOCK FUND CL A GM		974,192
*	Merrill Lynch	INVESCO DEVELOPING MKTS FD A		17,862
*	Merrill Lynch	INVESCO DEVELOPING MKTS FD A GM		496,120
*	Merrill Lynch	INVESCO GLOBAL FD GM		571,387
*	Merrill Lynch	INVESCO GLOBAL FUND		18,560
*	Merrill Lynch	INVESCO OPPNHMR INTL GROWTH A		1,438
*	Merrill Lynch	ISHARES S&P 500 INDEX FD INTSL		391,014
*	Merrill Lynch	JANUS HENDERSON ENTERPRISE GM		485,918
*	Merrill Lynch	JANUS HENDERSON ENTERPRISE N		9,678
*	Merrill Lynch	JANUS HENDERSON TRITON FD A GM		194,469
*	Merrill Lynch	JANUS HENDERSON TRITON FUND A		5,361
*	Merrill Lynch	JP MORGAN GOVERNMENT BD R3		23,383
*	Merrill Lynch	LORD ABBETT INCOME FUND R4		16,317
*	Merrill Lynch	MASS INV GRTH STK FD CL A GM		869,839
*	Merrill Lynch	MFS INTERNAT DIVERSIFICATION A		20,133
*	Merrill Lynch	MFS INTERNATIONAL VAL FD A GM		1,172,907
*	Merrill Lynch	MFS INTERNATIONAL VALUE FD A		5,651
*	Merrill Lynch	MFS MA INVEST GROWTH STK FD A		44,019
*	Merrill Lynch	MFS MID CAP VALUE FD CL A		13,673
*	Merrill Lynch	MFS MID CAP VALUE FD CL A GM		585,092
*	Merrill Lynch	PGIM TOTAL RETURN BD FD CL R4		5,173
*	Merrill Lynch	PGIM TOTAL RTRN BD FD CL R4 GM		2,368,450
*	Merrill Lynch	PIMCO INCOME FUND CL A		7,842
*	Merrill Lynch	PIMCO REAL RET BD CL A GM		525,736
*	Merrill Lynch	PIMCO REAL RETURN BD FD CL A		13,129

See Independent Auditors' Report.

**HOSTMARK/RAINTREE 401(K) PLAN
ASSETS HELD FOR INVESTMENT PURPOSES
FOR THE YEAR ENDED DECEMBER 31, 2022**

Schedule H, line 4i

Schedule of Assets (Held at End of Year)

For the plan year beginning 01/01/2022 and ending 12/31/2022				
Name of plan HOSTMARK/RAINTREE 401(K) PLAN				
Employer Identification Number 36-3914422			Three-digit Plan number	001
(a)	(b) Identity of issuer, borrower, lessor, or similar party	(c) Description of investment, including maturity date, rate of interest, collateral, par, or maturity value	(d) Cost **	(e) Current value
Mutual Funds (Continued)				
*	Merrill Lynch	VAN ECK CM COMMODITY INDX CL I		\$ 8,837
*	Merrill Lynch	VAN ECK CM COMMODITY INDX I GM		199,208
Money Market				
*	Merrill Lynch	BIF MONEY FUND		101
Pending Settlement Funds				
*	Pending Funds	PENDING SETTLEMENT FUND		75
Participant Loans				
*	Participant Loans	INTEREST RATES FROM 4.25% TO 7.25%		99,422
				<u><u>\$ 10,314,227</u></u>

* A party-in-interest as defined by ERISA.

** Cost information is not required for participant-directed investments and therefore is not included.

See Independent Auditors' Report.

Attachment to 2022 Form 5500
Schedule H, line 4i - Schedule of Assets (Held At End of Year)

Plan Name: Hostmark/Raintree 401(k) Plan
Plan Sponsor's Name: S. Raintree Enterprises, Inc.

EIN:36-3914422
PN:001

(a)	(b) Identity of issue, borrower, lessor, or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par, or maturity value.	(d) Cost	(e) Current Value
	ACCRUED INCOME	ACCRUED INCOME	101	101
	COLUMBIA TR STABLE GOVT ADM 50	COMMON / COLLECTIVE TRUSTS	167,782	169,407
	COLUMBIA TR STBL GOV ADM 50 GM	COMMON / COLLECTIVE TRUSTS	257,582	262,949
	LOAN FUND	LOANS	99,422	99,422
	ALLSPRING SPECIAL SML CP VL A	MUTUAL FUNDS	3,510	3,344
	ALLSPRING SPL SML CP VL AG GM	MUTUAL FUNDS	271,626	298,821
	BLACKROCK HIGH YLD A GM	MUTUAL FUNDS	196,168	175,378
	BLACKROCK HIGH YLD A	MUTUAL FUNDS	5,370	4,902
	COLUMBIA MIDCAP INDEX FD CL A	MUTUAL FUNDS	27,619	24,277
	COLUMBIA SMALL CAP INDEX FD A	MUTUAL FUNDS	13,488	12,320
	DWS RREEF REAL EST SECUR A GM	MUTUAL FUNDS	220,723	199,375
	DWS RREEF REAL ESTATE SECUR A	MUTUAL FUNDS	7,853	6,973
	FIRST EAGLE GLOBAL FD CL A	MUTUAL FUNDS	5,511	5,554
	INVESCO COMSTOCK FUND CL A	MUTUAL FUNDS	5,767	5,941
	INVESCO COMSTOCK FUND CL A GM	MUTUAL FUNDS	839,890	974,192
	INVESCO DEVELOPING MKTS A GM	MUTUAL FUNDS	571,756	496,120
	INVESCO DEVELOPING MKTS FD A	MUTUAL FUNDS	21,024	17,862
	INVESCO GLOBAL FUND A	MUTUAL FUNDS	24,177	18,560
	INVESCO GLOBAL FUND A	MUTUAL FUNDS	666,366	571,387

Attachment to 2022 Form 5500
Schedule H, line 4i - Schedule of Assets (Held At End of Year)

Plan Name: Hostmark/Raintree 401(k) Plan
Plan Sponsor's Name: S. Raintree Enterprises, Inc.

EIN:36-3914422
PN:001

(a)	(b) Identity of issue, borrower, lessor, or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par, or maturity value.	(d) Cost	(e) Current Value
	INVESCO OPPNHMR INTL GROWTH A	MUTUAL FUNDS	1,756	1,438
	ISHARES S&P 500 INDEX FD INSTL	MUTUAL FUNDS	294,500	391,014
	JANUS HENDERSON ENTERPRISE GM	MUTUAL FUNDS	497,166	485,918
	JANUS HENDERSON ENTERPRISE N	MUTUAL FUNDS	9,919	9,678
	JANUS HENDERSON TRITON FD A GM	MUTUAL FUNDS	235,108	194,468
	JANUS HENDERSON TRITON FUND A	MUTUAL FUNDS	6,493	5,361
	JP MORGAN GOVERNMENT BD R3	MUTUAL FUNDS	26,271	23,383
	LORD ABBETT INCOME FUND R4	MUTUAL FUNDS	18,725	16,317
	MASS INV GRTH STK FD CL A GM	MUTUAL FUNDS	795,478	869,839
	MFS INTERNAT DIVERSIFICATION A	MUTUAL FUNDS	22,223	20,133
	MFS INTRNTL INTRINSIC VL A GM	MUTUAL FUNDS	1,352,740	1,172,907
	MFS INTRNTL INTRINSIC VL FD A	MUTUAL FUNDS	6,850	5,651
	MFS MA INVEST GROWTH STK FD A	MUTUAL FUNDS	44,671	44,019
	MFS MID CAP VALUE FD CL A	MUTUAL FUNDS	11,631	13,673
	MFS MID CAP VALUE FD CL A GM	MUTUAL FUNDS	485,622	585,092
	PGIM TOTAL RETURN BD FD CL R4	MUTUAL FUNDS	5,626	5,173
	PGIM TOTAL RTRN BD FD CL R4 GM	MUTUAL FUNDS	2,835,182	2,368,450
	PIMCO INCOME FUND CL A	MUTUAL FUNDS	8,476	7,842
	PIMCO REAL RET BD CL A GM	MUTUAL FUNDS	585,229	525,735

Attachment to 2022 Form 5500
Schedule H, line 4i - Schedule of Assets (Held At End of Year)

Plan Name: Hostmark/Raintree 401(k) Plan
Plan Sponsor's Name: S. Raintree Enterprises, Inc.

EIN:36-3914422
PN:001

(a)	(b) Identity of issue, borrower, lessor, or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par, or maturity value.	(d) Cost	(e) Current Value
	PIMCO REAL RETURN BD FD CL A	MUTUAL FUNDS	14,935	13,129
	VAN ECK CM COMMODITY INDX CL I	MUTUAL FUNDS	10,263	8,837
	VAN ECK CM COMMODITY INDX I GM	MUTUAL FUNDS	230,508	199,208
	PENDING SETTLEMENT FUND	PENDING SETTLEMENT FUNDS	75	75
	UNINVESTED CASH	UNINVESTED CASH	0	0

Form 5500 Multiple Employer Plan Participating Employer Information

EIN: 36-3914422

PN: 001

[illegible]