Form 5500

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Annual Return/Report of Employee Benefit Plan

This form is required to be filed for employee benefit plans under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and sections 6057(b) and 6058(a) of the Internal Revenue Code (the Code).

▶ **Complete all entries in accordance with the instructions to the Form 5500.**

OMB Nos. 1210-0110
1210-0089

2022

This Form is Open to Public Inspection

Part I Annual Report Identification Information

For calendar plan year 2022 or fiscal plan year beginning 01/01/2022 and ending 12/31/2022

A This return/report is for:
- [ ] 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.)
- [X] 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:
- [X] Form 5558
- [ ] automatic extension
- [ ] the DFVC program
- [ ] special extension (enter description)

E If this is a retroactively adopted plan permitted by SECURE Act section 201, check here. . . . . ▶ [ ]

Part II Basic Plan Information—enter all requested information

1a Name of plan
TONTO APACHE TRIBE RETIREMENT PLAN

1b Three-digit plan number (PN) ▶ 001

1c Effective date of plan 01/01/2000

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)
TONTO APACHE TRIBE

#30 TONTO APACHE RESERVATION
PAYSON, AZ 85541

2b Employer Identification Number (EIN) 86-0275424

2c Plan Sponsor's telephone number 928-474-5000

2d Business code (see instructions) 921000

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	SHERYL MARTINEZ
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE			
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
SIGN HERE			
	Signature of DFE	Date	Enter name of individual signing as DFE

3a	Plan administrator's name and address [X] Same as Plan Sponsor	**3b**	Administrator's EIN
		3c	Administrator's telephone number
4	If the name and/or EIN of the plan sponsor or the plan name has changed since the last return/report filed for this plan, enter the plan sponsor's name, EIN, the plan name and the plan number from the last return/report:	**4b**	EIN
a	Sponsor's name	**4d**	PN
c	Plan Name		
5	Total number of participants at the beginning of the plan year	**5**	273
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)**	217
a(2)	Total number of active participants at the end of the plan year	**6a(2)**	237
b	Retired or separated participants receiving benefits	**6b**	0
c	Other retired or separated participants entitled to future benefits	**6c**	108
d	Subtotal. Add lines **6a(2)**, **6b**, and **6c**	**6d**	345
e	Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.	**6e**	0
f	Total. Add lines **6d** and **6e**.	**6f**	345
g	Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item)	**6g**	252
h	Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested	**6h**	7
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 2S 2T 3D

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)	[X] Trust	**(3)**	[X] 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

- **(1)** [X] **R** (Retirement Plan Information)
- **(2)** [ ] **MB** (Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information) - signed by the plan actuary
- **(3)** [ ] **SB** (Single-Employer Defined Benefit Plan Actuarial Information) - signed by the plan actuary

b General Schedules

- **(1)** [X] **H** (Financial Information)
- **(2)** [ ] **I** (Financial Information – Small Plan)
- **(3)** [ ] 0 **A** (Insurance Information)
- **(4)** [X] **C** (Service Provider Information)
- **(5)** [ ] **D** (DFE/Participating Plan Information)
- **(6)** [ ] **G** (Financial Transaction Schedules)

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

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

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

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

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

Receipt Confirmation Code_____

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

For calendar plan year 2022 or fiscal plan year beginning 01/01/2022 and ending 12/31/2022

A Name of plan	**B** Three-digit plan number (PN) ▶
TONTO APACHE TRIBE RETIREMENT PLAN	001

C Plan sponsor's name as shown on line 2a of Form 5500	**D** Employer Identification Number (EIN)
TONTO APACHE TRIBE	86-0275424

Part I Service Provider Information (see instructions)

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

1 Information on Persons Receiving Only Eligible Indirect Compensation

a Check "Yes" or "No" to indicate whether you are excluding a person from the remainder of this Part because they received only eligible indirect compensation for which the plan received the required disclosures (see instructions for definitions and conditions).. . . . . [X] 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

AMERICAN FUNDS
333 SOUTH HOPE STREET
LOS ANGELES, CA 90071-1406

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

BLACKROCK ADVISORS
100 BELLEVUE PARKWAY
WILMINGTON, DE 19809

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

CALVERT RESEARCH AND MANAGEMENT
1825 CONNECTICUT AVENUE NW
SUITE 400
WASHINGTON, DC 20009

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

DWS
210 WEST 10TH STREET
KANSAS CITY, MO 64105

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

INVESCO

11 GREENWAY PLAZA
STE. 2500
HOUSTON, TX 77046

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

MID ATLANTIC TRUST COMPANY

1251 WATERFRONT PLACE STE 525
PITTSBURGH, PA 15222

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

MUTUAL OF AMERICA

320 PARK AVE
NEW YORK, NY 10022

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

NEUBERGER BERMAN

1290 AVENUE OF THE AMERICAS
NEW YORK, NY 10104

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

T. ROWE PRICE

100 EAST PRATT STREET
BALTIMORE, MD 21202

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

VANGUARD

100 VANGUARD BOULEVARD
MALVERN, PA 19355

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

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

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)

THE VANGUARD GROUP, INC.

23-1945930

(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?
67 64 99 50 15 52 68	NONE	26134	Yes [X] No [ ]	Yes [X] No [ ]	0	Yes [ ] No [X]

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

MUTUAL OF AMERICA SEC. CORP LLC

320 PARK AVENUE
NEW YORK, NY 10022

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
15 37 49 57	RECORDKEEPER	3193	Yes [X] No [ ]	Yes [X] No [ ]	0	Yes [X] No [ ]

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

WILSHIRE ASSOCIATES INC.

1299 OCEAN AVENUE
SUITE 700
SANTA MONICA, CA 90401

(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?
31	FIDUCIARY ADVISOR	140	Yes [X] No [ ]	Yes [X] No [ ]	0	Yes [X] 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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Part III Termination Information on Accountants and Enrolled Actuaries (see instructions)

(complete as many entries as needed)

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

SCHEDULE H (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Financial Information

This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA), and section 6058(a) of the Internal Revenue Code (the Code).

▶ **File as an attachment to Form 5500.**

OMB No. 1210-0110

2022

This Form is Open to Public Inspection

For calendar plan year 2022 or fiscal plan year beginning 01/01/2022 and ending 12/31/2022

A Name of plan
TONTO APACHE TRIBE RETIREMENT PLAN

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500
TONTO APACHE TRIBE

D Employer Identification Number (EIN)
86-0275424

Part I Asset and Liability Statement

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

Assets		(a) Beginning of Year	(b) End of Year
a Total noninterest-bearing cash	1a		
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)	7923	28387
(2) Participant contributions	1b(2)	14731	54387
(3) Other	1b(3)		
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)	811130	1051960
(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)	230156	251480
(9) Value of interest in common/collective trusts	1c(9)	0	0
(10) Value of interest in pooled separate accounts	1c(10)	0	0
(11) Value of interest in master trust investment accounts	1c(11)	0	0
(12) Value of interest in 103-12 investment entities	1c(12)	0	0
(13) Value of interest in registered investment companies (e.g., mutual funds)	1c(13)	5786874	4518614
(14) Value of funds held in insurance company general account (unallocated contracts)	1c(14)	0	0
(15) Other	1c(15)	0	0

		(a) Beginning of Year	(b) End of Year
1d Employer-related investments:			
(1) Employer securities	1d(1)		
(2) Employer real property	1d(2)		
e Buildings and other property used in plan operation	1e		
f Total assets (add all amounts in lines 1a through 1e)	1f	6850814	5904828
Liabilities			
g Benefit claims payable	1g		
h Operating payables	1h		
i Acquisition indebtedness	1i		
j Other liabilities	1j	4774	1504
k Total liabilities (add all amounts in lines 1g through1j)	1k	4774	1504
Net Assets			
l Net assets (subtract line 1k from line 1f)	1l	6846040	5903324

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)	229804	
(B) Participants	2a(1)(B)	426859	
(C) Others (including rollovers)	2a(1)(C)	7447	
(2) Noncash contributions	2a(2)	0	
(3) Total contributions. Add lines **2a(1)(A), (B), (C),** and line **2a(2)**	2a(3)		664110
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)	9389	
(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)	0	
(E) Participant loans	2b(1)(E)	6958	
(F) Other	2b(1)(F)	0	
(G) Total interest. Add lines **2b(1)(A)** through **(F)**	2b(1)(G)		16347
(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)	63474	
(D) Total dividends. Add lines **2b(2)(A)**, **(B)**, and **(C)**	2b(2)(D)		63474
(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)		0
(7) Net investment gain (loss) from pooled separate accounts	2b(7)		0
(8) Net investment gain (loss) from master trust investment accounts	2b(8)		0
(9) Net investment gain (loss) from 103-12 investment entities	2b(9)		0
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds)	2b(10)		-1301928
c Other income	2c		10163
d Total income. Add all **income** amounts in column (b) and enter total	2d		-547834
Expenses			
e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	360563	
(2) To insurance carriers for the provision of benefits	2e(2)	0	
(3) Other	2e(3)	0	
(4) Total benefit payments. Add lines **2e(1)** through **(3)**	2e(4)		360563
f Corrective distributions (see instructions)	2f		0
g Certain deemed distributions of participant loans (see instructions)	2g		4852
h Interest expense	2h		
i Administrative expenses: (1) Professional fees	2i(1)		
(2) Contract administrator fees	2i(2)		
(3) Investment advisory and management fees	2i(3)	29467	
(4) Other	2i(4)	0	
(5) Total administrative expenses. Add lines **2i(1)** through **(4)**	2i(5)		29467
j Total expenses. Add all **expense** amounts in column (b) and enter total	2j		394882
Net Income and Reconciliation			
k Net income (loss). Subtract line **2j** from line **2d**	2k		-942716
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) [X] Unmodified **(2)** [ ] Qualified **(3)** [ ] Disclaimer **(4)** [ ] Adverse

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

(1) [X] 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: ROBERT VINCENT MARTINE, CPA **(2)** EIN: 47-5551096

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

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

Part IV Compliance Questions

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

During the plan year:

		Yes	No	Amount
a Was there a failure to transmit to the plan any participant contributions within the time period described in 29 CFR 2510.3-102? Continue to answer "Yes" for any prior year failures until fully corrected. (See instructions and DOL's Voluntary Fiduciary Correction Program.)	4a	X		12662

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

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
TONTO APACHE TRIBE RETIREMENT PLAN

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500
TONTO APACHE TRIBE

D Employer Identification Number (EIN)
86-0275424

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): 27-3169253

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**

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_____

TONTO APACHE TRIBE RETIREMENT PLAN

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ROBERT VINCENT MARTINE
Certified Public Accountant

5725 East Woodridge Drive
Scottsdale, Arizona 85254
(602) 992-0109

INDEPENDENT AUDITOR'S REPORT

To the Plan Participants and the
Plan Administrator
Tonto Apache Tribe Retirement Plan
Payson, Arizona

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

I had performed an audit of the financial statements of the Tonto Apache Tribe Retirement Plan, a defined contribution 401(k) employee benefit plan subject to the Employee Retirement Income Security Act of 1974 (ERISA), as permitted by ERISA Section 103(a)(3)(C), (ERISA Section 103(a)(3)(c) audit). The financial statements comprise the statement 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 audit of the Tonto Apache Tribe Retirement 401(k) Plan's financial statements performed in accordance with ERISA Section 103(a)(3)(C) pursuant to 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. As permitted by ERISA Section 103(a)(3)(C), my 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 qualified institutions as of December 31, 2022 and 2021, and for the year ended December 31, 2022, stating that the certified investment information, as described in Note-3 to the financial statements, is complete and accurate.

Opinion

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

- The amounts and disclosures in the financial statements referred to above, other than those agreed to or derived from the certified investment information, are presented

fairly, in all material respects, in accordance with accounting principles generally accepted in the United States of America.

- The information in the accompanying financial statements related to assets held by and certified to by a qualified institution agrees to, or is derived from, in all material respects, the information prepared and certified by an institution that management determined meets the requirements of ERISA Section 103(a)(3)(C).

Basis for Opinion

I conducted my audits in accordance with auditing standards generally accepted in the United States of America (GAAS). My responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of my report. I am required to be independent of the Tonto Apache Tribe Retirement Plan, and to meet my other ethical responsibilities, in accordance with relevant ethical requirements relating to my audits. I believe that the audit evidence I have obtained is sufficient and appropriate to provide a basis for my ERISA Section 103(a)(3)(C) audit opinion.

Responsibilities of Management for the Financial Statements

Management is responsible for the preparation and fair presentation of the financial statements in accordance with 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 for 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 Tonto Apache Tribe Retirement 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.

Auditor's Responsibilities for the Audit of the Financial Statements

Except as described in the Scope and Nature of the ERISA Section 103(a)(3)(C) Audit section of my report, my 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 my 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 judgement made by a reasonable user based on the financial statements.

In performing an audit in accordance with GAAS, I:

- Exercise professional judgement 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 Tonto Apache Tribe Retirement 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 my judgement, there are conditions or events, considered in the aggregate, that raise substantial doubt about the Tonto Apache Tribe Retirement Plan's ability to continue as a going concern for a reasonable period of time.

My 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.

I am 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 I identified during the audit.

Other matters

Supplemental Schedules Required by ERISA

The supplemental schedules, the Schedule of Assets (Held at End of Year) at December 31, 2022, and the Schedule of Delinquent Participant Contributions for the year ended December 31, 2022, are presented for purposes of additional analysis and are not a required part of the financial statements, but are supplementary information required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information included in the supplemental schedules, other than that agreed to or derived from the certified investment information, had been subjected to auditing procedures applied in the audit of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with GAAS. For information included in the supplemental schedules that agreed to or is derived from the certified investment information, I compared such information to the related certified investment information.

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

In my opinion:

- The form and content of the supplemental schedules, other than the information in the supplemental schedules that agreed to or is derived from the certified investment information, are presented, in all material respects, in conformity with the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.

- The information in the supplemental schedules related to assets held by and certified to by a qualified institution agrees to, or is derived from, in all material respects, the information prepared and certified by an institution that management determined meets the requirements of ERISA Section 103(a)(3(C).

Robert Vincent Martine

Robert Vincent Martine, CPA
Scottsdale, Arizona

October 16, 2023

TONTO APACHE TRIBE RETIREMENT PLAN
Statement of Net Assets Available for Benefits
December 31, 2022 and 2021

	2022	2021
ASSETS		
Investments		
Value of interest in registered investment companies at fair value	$ 4,518,614	$ 5,786,874
General investments: Interest-bearing cash	1,051,960	811,130
Total investments	5,570,574	6,598,004
Receivables:		
Employer contributions	28,387	7,923
Participant contributions	54,387	14,731
Notes receivable from participants	251,480	230,156
Total receivables	334,254	252,810
TOTAL ASSETS	5,904,828	6,850,814
LIABILITIES		
Accounts payable for administrative expenses	1,504	4,774
TOTAL LIABILITIES	1,504	4,774
NET ASSETS AVAILABLE FOR BENEFITS	$ 5,903,324	$ 6,846,040

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

TONTO APACHE TRIBE RETIREMENT PLAN
Statement of Changes in Net Assets Available for Benefits
Year Ended December 31, 2022

ADDITIONS	
Additions to net assets attributed to:	
Investment income:	
Net depreciation in fair value of investments	$ (1,301,928)
Dividends-mutual funds	63,474
Interest on interest-bearing cash	9,389
Other income	10,163
Total investment loss	(1,218,902)
Interest income on notes receivable from participants	6,958
Contributions:	
Participants	426,859
Employer	229,804
Direct rollover	7,447
Total contributions	664,110
TOTAL ADDITIONS (SUBTRACTIONS)	(547,834)
DEDUCTIONS	
Deductions from net assets attributed to:	
Benefits paid to participants	360,563
Deemed distributions from participant loans	4,852
Administration expenses	29,467
TOTAL DEDUCTIONS	394,882
NET DECREASE	(942,716)
NET ASSETS AVAILABLE FOR BENEFITS	
Beginning of year	6,846,040
END OF YEAR	$ 5,903,324

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

NOTE 1—DESCRIPTION OF PLAN

The following description of the Tonto Apache Tribe Retirement Plan (the "Plan") provides only general information. Participants should refer to the Plan agreement for a more complete description of the Plan's provisions.

A. *Plan Sponsor and Administration*

The Tonto Apache Tribe is the Plan sponsor. The Tonto Apache Tribe administers the Plan.

B. *Trustee*

Ascensus Trust Company was the trustee for the Plan for the year ended December 31, 2021, and for the period January 1, 2022 through November 16, 2022. Mid Atlantic Trust Company was the successor Trustee for the period November 16, 2022 through December 31, 2022, and on December 31, 2022.

C. *General*

The Plan is a single-employer plan covering eligible employees of the Tonto Apache Tribe (Tribe). The Tonto Apache Tribal Council adopted the Plan, including the required employer contribution rate, by Resolution No. 15-99 on September 3, 1999. Authority to amend the Plan would require a resolution by the Tonto Apache Tribal Council. The Plan is a defined contribution plan covering all part-time and full-time employees who have one year of service and are age eighteen or older. It is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA).

As of the end of December 31, 2022 the Plan had a total of 237 active participants, 108 retired or separated participants entitled to future benefits. During the 2022 plan year, 7 participants terminated employment with accrued benefits that were less than 100% vested.

As of the end of December 31, 2021 the Plan had a total of 217 active participants, 56 retired or separated participants entitled to future benefits. During the 2021 plan year, 11 participants terminated employment with accrued benefits that were less than 100% vested.

D. *Contributions*

Each year, participants may contribute from 2% up to 18% of pretax annual compensation, as defined in the Plan. Participants may also contribute amounts representing eligible rollover distributions from other qualified defined benefit, or contribution plans. During the year ended December 31, 2022, there were $7,447 rollover contributions into the Plan. There were no rollover contributions into the Plan for the year ended December 31, 2021.

Participants, who have attained age 50 before the end of the Plan year, are eligible to make catch-up contributions. Highly compensated employees are limited to contributions equal to six percent of pretax annual compensation.

Funding by the employer generally occurs within fifteen days from the payroll pay date.

NOTE 1—DESCRIPTION OF PLAN *(continued)*

Participants direct the investment of their contributions into various investment options offered by the Plan. The Plan currently offers nineteen mutual funds and one money market fund as investment options.

For the years ended December 31, 2022, and 2021, the employer made discretionary matching contributions to the participant contributions up to 3% of the participant pretax annual compensation. The matching Employer contribution is invested in the same investment options as selected by the Participant. Additional amounts may be contributed at the option of the Tribal Council, and are invested in the same investment options as selected by the Participant. Participant contributions are subject to Internal Revenue Code limitations.

E. ***Participant Accounts.***
The Plan Administrator establishes and maintains an individual account in the name of each participant to reflect the total value of their interest. Each participant's account is credited with the participant's contribution, the Employer contribution, and earnings on investments directed by the participant. Participant accounts may be charged with an allocation of administrative expenses if not paid by the Employer. The benefit that a participant is entitled is the benefit that can be provided from the participant's vested account based on the fair market values of the assets in the individual account.

F. ***Vesting of Benefits***
Participants are immediately vested in their contributions plus actual earnings thereon. Vesting in the Employer contribution portion of a participant's account plus actual earnings thereon is based on years of continuous service. A participant is 100% vested after five years of credited service.

G. ***Notes Receivable from Participants***
Participants may borrow from their fund account a minimum of $1,000 up to a maximum of $50,000, or 50% of the fair market value of their vested account balance, whichever is less. The loans are secured by the balance in the participant's account, and bear interest at rates ranging from 3.25% to 3.50%**,** which were commensurate with local prevailing rates at the time of origination as determined quarterly by the Plan administrator. Principal and interest is paid ratably through weekly, or biweekly, when applicable, payroll deductions. At any one time, a participant may not have more than two outstanding loans. Participant loans are measured at their unpaid principal balances plus any accrued, but unpaid interest. The accrual basis is used for accounting for participant loans. Notes receivable as of December 31, 2022 and 2021 had been sufficiently secured by the participants' account balance, and determined to be collectible.

H. ***Termination of Plan***
On termination of the Plan, a participant may receive the value of the vested interest in his or her account as a lump-sum distribution.

NOTE 1—DESCRIPTION OF PLAN *(continued)*

I. *Payment of Benefits*

On termination of service due to death, disability or retirement, a participant may receive the value of the participant's vested interest in his or her account as a lump-sum distribution. For termination of service due to other reasons, a participant may receive the value of the vested interest in his or her account as a lump-sum distribution.

J. *Forfeited Matching Contributions*

Employer contributions forfeited are either used to reduce future employer contributions, or reduce Plan expenses. Activity in forfeited non-vested accounts is summarized below:

	Year Ended December 31, 2022
Balance, beginning of the year	$ 0
Forfeitures	5,444
Investment (losses) gains	(482)
Forfeitures used to pay administrative costs, current year	(4,962)
Forfeitures used to fund employer contributions, current year	0
Balance, end of year	$ 0

	Year Ended December 31, 2021
Balance, beginning of the year	$ 3,112
Forfeitures	0
Investment (losses) gains	22
Forfeitures used to pay administrative costs, current year	(3,134)
Forfeitures used to fund employer contributions, current year	0
Balance, end of year	$ 0

NOTE 2—SUMMARY OF ACCOUNTING POLICIES

A. *Financial Reporting Entity*

The financial reporting entity is the Tonto Apache Tribe Retirement Plan. Plan financial statements present information about the promise to provide benefits as well as assets committed to fulfill that promise. The Plan provides benefits to participants.

NOTE 2—SUMMARY OF ACCOUNTING POLICIES *(continued)*

B. *Basis of Accounting*

The Tonto Apache Tribe Retirement Plan uses the accrual basis of accounting in accordance with U.S. generally accepted accounting principles (GAAP). Revenues are recognized as earned. Benefits paid to plan participants are recorded when paid. All other expenses are recorded as incurred. Contribution receivable at year-end represents employee payroll withholding and Employer matching contributions for the month of December not deposited with the Trustee.

C. *Valuation of Investments and Income Recognition*

The Plan applied the provisions of FASB Accounting Standards Codification 820-10 (*ASC 820-10*), *Fair Value Measurements and Disclosures.* In accordance with ASC 820-10, fair value is defined as the price that the Plan would receive to sell an investment or pays to transfer a liability in an orderly transaction with an independent counter-party in the principal market at the measurement date, or in the absence of a principal market, the most advantageous market for the investment or liability. ASC 820-10 establishes a three-tier hierarchy to distinguish between (1) inputs that reflect the assumptions market participants would use in pricing an asset, or liability developed based on market data obtained from sources independent of the reporting entity (observable inputs); and (2) inputs that reflect the reporting entity's own assumptions about the assumptions market participants would use in pricing an asset or liability developed based on the best information available in the circumstances (unobservable inputs); and to establish classification of fair value measurements for disclosure purposes.

The three levels of the fair value hierarchy under ASC 820-10 are described below:

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:

(a) Quoted prices for similar assets or liabilities in active markets;
(b) Quoted prices for identical or similar assets or liabilities in inactive markets;
(c) Inputs other than quoted prices that are observable for the asset or liability; and
(d) 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.

NOTE 2—SUMMARY OF ACCOUNTING POLICIES *(continued)*

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

The following is a description of the valuation methodologies used for assets measured at fair value: Mutual funds are valued at the daily closing price as reported by the fund. Mutual funds held by the Plan are open-end mutual funds that are registered with the SEC. These funds are required to publish their daily net asset value (NAV), and to transact at that price. The mutual funds held by the Plan are deemed to be actively traded.

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

Realized gains or losses on investment transactions are recorded as the difference between proceeds received and cost. Cost is determined on the average cost basis. Purchases and sales of securities are recorded on the trade-date basis. Dividends are recorded on the ex-dividend date. Interest income on investments is recognized when earned. Net appreciation (depreciation) includes gains and losses on investments bought and sold as well as held during the year.

D. ***Management Estimates***

The preparation of financial statements in conformity with generally accepted accounting principles requires the plan administrator to make estimates and assumptions that affect certain reported amounts and disclosures. Accordingly, actual results may differ from those estimates.

E. ***Plan Expenses***

The Tonto Apache Tribe may pay Plan administrative expenses, with the exception of costs incurred for loans which are paid by the borrowing participant, the cost incurred for benefit payments that are paid by the recipient, and investment advisory service that is allocated to participants. Forfeitures may also be used to pay administrative expenses of the Plan.

F. ***Payment of Benefits***

Benefits are recorded when paid.

G. ***Notes Receivable from Participants***

Notes receivable from participants are measured at the unpaid principal balance plus any accrued, unpaid interest. Interest income is recorded on the accrual basis. Related fees are charged directly to the borrowing participant's account, and are included in administrative
NOTE 2—SUMMARY OF ACCOUNTING POLICIES *(continued)*

expenses when incurred. As of December 31, 2022, and 2021, no allowance for credit losses had been recorded. Interest rate charged on loans outstanding ranged from 3.25% to 3.50% as of December 31, 2022, and 2021. Pursuant to the terms of the Plan document, any loan considered in default is reported as a benefit distribution equal to the outstanding loan balance.

H. *Subsequent Events*

The Plan considers two types of subsequent events. A Type 1 event provides additional evidence with respect to conditions that existed at the Statement of Net Assets Available for Benefits date, and affect the estimates inherent in the process of preparing financial statements. Type 1 events have a direct effect on the financial statements and require an adjustment. A Type 2 event provides evidence with respect to conditions that did not exist at the Statement of Net Assets Available for Benefits date, but arose subsequent to that date. Type 2 events have no direct effect on the financial statements, and should not result in an adjustment, but may require a note to the financial statements. The Plan considered all Type 1 and Type 2 subsequent events as of October 16, 2023, the date the financial statements were available to be issued.

NOTE 3—INFORMATION PREPARED AND CERTIFIED BY TRUSTEE

Plan investments were held by Ascensus Trust Company on December 31, 2021 and during the year then ended. Ascensus Trust Company also held Plan investments during the period January 1, 2022 through November 16, 2022. Plan investments were transferred to and held by Mid Atlantic Trust Company beginning November 16, 2022, and Mid Atlantic Trust Company held all Plan investments on December 31, 2022. The following information included in the accompanying financial statements and supplemental schedule was obtained from data prepared and certified to as complete and accurate by the trustees.

	December 31,	
	2022	2021
Investments:		
Mutual funds	$4,518,614	$5,786,874
Money market funds & cash held in Trust	1,051,960	811,130
Notes Receivable from Participants	251,480	230,156
Net (depreciation) appreciation in Fair Value of investments	(1,301,928)	795,341
Total Investment (loss) income	(1,218,902)	876,342
Interest earned on participant notes receivable	6,958	7,769

NOTE 4—PLAN TERMINATION

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

NOTE 5—RELATED PARTY TRANSACTIONS

As Plan Sponsor and Administrator, the Tonto Apache Tribe is a related party to the Plan. During the years ended December 31, 2022, and 2021 the Tribe incurred and paid $16,845, and $15,294, respectively, for audit services performed by a Certified Public Accountant. The Tribe absorbed these administrative costs as general and administrative expenses of the Tribe. The Tribe also performed, and absorbed the cost of certain administrative functions on behalf of the Plan.

Certain Plan investments are shares of mutual funds managed by The Vanguard Group, Incorporated, and transactions involving these mutual funds qualify as party-in-interest transactions under ERISA. During the year ended December 31, 2022, the Plan paid Vanguard $26,134 for record-keeping administrative costs and investment advisory services paid from forfeitures to the extent available, or allocated to participants accounts. Mutual of America had also been paid $3,333 for record-keeping, administrative, and investment advisory services that had been paid from forfeitures.

During the year ended December 31, 2021, the Plan paid Vanguard $26,026 for record-keeping administrative costs from forfeitures and Plan assets, and incurred a liability to Vanguard of $4,774 as of December 31, 2021. The Plan also paid Vanguard $15,052 for investment advisory services allocated to participants accounts.

All of the reported party-in-interest transactions are exempt from the prohibited transaction rules of ERISA.

NOTE 6—CONCENTRATIONS OF CASH

The reported amount of cash for the years ended December 31, 2022 and 2021 included a cash equivalent investment in a single money market fund at $1,051,960 and $811,130, respectively. The money market fund is not a deposit insured by FDIC, and was not insured by private insurance.

NOTE 7—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. Interest rate risk exists when
NOTE 7—RISKS AND UNCERTAINTIES (continued)

there is a possibility that changes in interest rates could adversely affect an investment's fair value. Market risk is the possibility that future changes in market prices may make an investment security less valuable or more onerous. Credit risk is the risk that an issuer or other counter-party to an investment will not fulfill its obligations.

Due to the level of interest and market risks associated with certain investment securities held by the Plan, it is at least reasonably possible that changes in interest rates and changes in the values of investment securities will occur in the near term. Such changes could materially affect participant account balances, and the amounts reported in the statement of net assets available for benefits.

Certain mutual funds offered by the Plan invest in the securities of foreign companies that involve additional risks and considerations not typically associated with investing in U.S. companies. These risks include devaluation of currencies, less reliable information about issuers, different securities transaction clearance and settlement practices, and possible adverse political and economic developments. Moreover, securities of many foreign companies and their markets may be less liquid and their prices more volatile than similar types of securities of comparable U.S. companies.

NOTE 8—FAIR VALUE MEASUREMENTS

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

Asset Category	Level 1	Level 2	Level 3	Total
Mutual funds	$ 4,518,614	-0-	-0-	$ 4,518,614
Totals	$ 4,518,614	-0-	-0-	$ 4,518,614

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

Asset Category	Level 1	Level 2	Level 3	Total
Mutual funds	$ 5,786,874	-0-	-0-	$ 5,786,874
Totals	$ 5,786,874	-0-	-0-	$ 5,786,874

The investment in a money market account is classified as cash and carried at amortized cost. This investment does not qualify as securities as defined in *FASB Accounting Standards Codification (ASC) 320, Investments - Debt and Equity Securities*, thus the fair value disclosure required by ASC, 820-10 *Fair Value Measurements and Disclosures,* is not applicable.

NOTE 9—NET DEPRECIATION IN FAIR VALUE OF INVESTMENTS

The Plan investments (including gains and losses on investments bought and sold during the year) depreciated in fair value during 2022 as follows:

Mutual funds	$ (1,301,928)
Net depreciation in fair value of investments	$ (1,301,928)

NOTE 10—FEDERAL INCOME TAX STATUS

The Internal Revenue Service had determined and informed the Plan by a letter dated March 31, 2014, that a Prototype Plan and Trust sponsored by Ascensus Incorporated, Ascensus Trust Company parent company, that the Plan and related Trust are designed in accordance with applicable sections of the Internal Revenue Code (IRC). Although the Plan had been amended since receiving the determination letter, the Plan administrator believes that the Plan is designed and is currently being operated in compliance with the applicable requirements of the IRC, and therefore believes that the Plan is qualified and the related Trust is tax-exempt.

The Department of Labor (DOL), Internal Revenue Service (IRS), and the Pension Benefit Guaranty Corporation jointly developed the Form 5500 series to satisfy annual reporting requirements under Title I and Title IV of ERISA and under the Internal Revenue Code. Generally, the DOL is subject to a six-year statute of limitations under ERISA, but the DOL has taken the position that it is not subject to a statute of limitations with respect to the Form 5500. Any penalty assessment by the DOL related to Form 5500 filings, however, is imposed on the plan administrator, and is not treated as plan administrative expenses.

Accounting principles generally accepted in the United States of America require the plan administrator to evaluate tax positions taken by the Plan and recognize a tax liability for any uncertain tax position that more likely than not would not be sustained upon examination by the Internal Revenue Service. The plan administrator had concluded that as of December 31, 2022 and 2021, there were no uncertain tax positions taken or expected to be taken. The Plan had not recognized any interest or penalties related to uncertain tax positions.

The Plan is subject to routine audits by tax authorities; however, there are currently no audits for any tax period in progress. As of December 31, 2022, and 2021 the Plan Administrator had determined that the Plan is not subject to examinations by the IRS for calendar years before 2019, and 2018 respectively.

NOTE 11—RECONCILIATION OF FINANCIAL STATEMENTS TO FEDERAL FORM 5500

The reporting method for the Federal Form 5500 is the accrual basis of accounting. There were no differences between amounts reported in the financial statements and the Federal Form 5500.

NOTE 12—STEWARDSHIP, COMPLIANCE, AND ACCOUNTABILITY

ERISA, Title I, Section 412, requires that every fiduciary of an employee retirement plan and every person who handles funds or other property of a Retirement Plan must be bonded. Such persons include directors, officers and employees of the fiduciary. The Tonto Apache Tribe, as fiduciary, had maintained the surety bond as required by ERISA for the year ended December 31, 2022. The surety bond required by ERISA had been obtained on October 12, 2021, and management believes the issue for the period prior to that date would not affect the tax status of the Plan and the Trust, and the effect, if any, would be immaterial to the financial statements.

During the year ended December 31, 2020, and 2019 there had been instances where participant contributions and loan payments had not been remitted to the Trust in a timely manner. Pursuant to Department of Labor Regulation 2510.3-102(b), an employer is required to remit employee contributions and loan payments to the Plan as soon as they can be reasonably segregated from the general assets of the employer, but no later than the 15th business day of the month following the month in which the participant contributions and loan payments had been withheld, or received by the employer. The established practice is to remit the contribution within 10 days subsequent to the payroll date. Violations of Regulation 2510.3-102(b) constitute prohibited transactions, and may result in a penalty assessment by the Department of Labor, and the Internal Revenue Service. The Plan administrator believes that the employer will remit a supplemental payment to the Plan for the computed lost investment income that resulted from untimely remittances of participant contributions, and loan installments for the years ended December 31, 2020 and 2019, and the supplemental remittances would be immaterial.

NOTE 13—ADMINISTRATION OF PLAN ASSETS

The Trustee of the Plan holds the Plan's assets, which consist principally of mutual funds and a money market account. Record keeping and reporting services is provided to the Plan by a service organization.

Employer and Participant contributions are held and managed by the Trustee, which invests cash received, interest, and dividend income and makes distributions to participants. The Trustee also administers participant notes receivable.

NOTE 13—ADMINISTRATION OF PLAN ASSETS (continued)

Officers or employees of the Employer perform certain administrative functions. No such officer or employee received compensation from the Plan. Except for payments for benefits or for the proceeds of participant notes receivable as described in Note 2, administrative expenses for the services provided to the Plan by the Trustee and service organization are either paid directly by the Employer or charged to the forfeiture account. Investment advisory services are provided to the Plan and allocated quarterly to each participant account at 0.25% of the annual cost.

NOTE 14—PLAN AMENDMENTS AND OTHER PLAN CHANGES

Section 2202 of the Coronavirus Aid, Relief, and Economic Security Act (CARES Act), enacted on March 27, 2020 was created in response to the COVID-19 pandemic to provide aid, relief, and increased economic security to affected individuals. The CARES Act provided specific aid and tax benefits for participants who needed to withdraw more money than usual from their qualified retirement plan during the pandemic. The Plan Sponsor informally adopted the applicable provisions of Section 2202 during March 2020.

Notes Receivable (Participant Loans). Section 2202 permits deferment of participant loan repayments for one year. Any participant loan outstanding on or after March 27, 2020 and any repayment on the loan due from March 27, 2020 to December 31, 2020 may be deferred for up to one year. Any payment deferred is subject to interest accrual during the deferral period. Section 2202 of the Coronavirus Aid, Relief, and Economic Security Act (CARES Act), enacted on March 27, 2020 expired during the year ended December 31, 2020, and had not been extended.

Rollover. A repayment of all or any part of the amount of a coronavirus-related distribution to the Plan is permitted if repayment occurs within three years after the date that the distribution had been received by the "qualified individual". The repayments will be treated as though it were repaid in a direct trustee-to-trustee transfer so that federal income tax is not assessed on the distribution.

TONTO APACHE TRIBE RETIREMENT PLAN
Federal Form 5500, Three-digit plan number 001
Employer Identification Number 86-0275424
Federal Form 5500, Schedule H, line 4i - Schedule of Assets (Held at End of Year)
December 31, 2022

(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
*	Vanguard	Vanguard Treas Money Market Fund Investor	1,051,960	shares	**	1,051,960
*	Invesco	Invesco Stable Value Trust Class A1	14,432	shares	**	14,432
*	Mutual of America	Mutual of America Equity Index Fund	1,444	shares	**	70,480
*	T. Rowe Price	T. Rowe Price Blue Chip Growth Fund I Class	10,627	shares	**	1,104,355
*	Vanguard	Vanguard Windsor II Fund Admiral Shares	8,309	shares	**	549,647
*	Mutual of America	Mutual of America International Fund	94,882	shares	**	686,947
*	Mutual of America	Mutual of America Bond Fund	804	shares	**	9,811
*	Vanguard	Vanguard Total Bond Market Index Fund Admiral	11,493	shares	**	108,956
*	Mutual of America	Mutual of Amer 2065 Retirement Fund	5	shares	**	55
*	Mutual of America	Mutual of Amer Mod Allocation Fund	34,286	shares	**	418,293
*	Mutual of America	Mutual of Amer 2060 Retirement Fund	127	shares	**	1,294
*	Mutual of America	Mutual of Amer 2055 Retirement Fund	23,484	shares	**	281,568
*	Mutual of America	Mutual of Amer 2050 Retirement Fund	8,006	shares	**	121,688
*	Mutual of America	Mutual of Amer 2045 Retirement Fund	6,042	shares	**	71,842
*	Mutual of America	Mutual of Amer 2040 Retirement Fund	7,841	shares	**	95,035
*	Mutual of America	Mutual of Amer 2035 Retirement Fund	22,693	shares	**	276,853
*	Mutual of America	Mutual of Amer 2030 Retirement Fund	7,169	shares	**	85,317
*	Mutual of America	Mutual of Amer 2025 Retirement Fund	45,190	shares	**	496,189
*	Mutual of America	Mutual of Amer 2020 Retirement Fund	9,253	shares	**	88,365
*	Mutual of America	Mutual of Amer Retirement Income Fund	3,661	shares	**	37,487
*	Mid Atlantic Trust Co.	Participant Loans 3.25% - 3.50% APR, various maturities			**	251,480
		Totals			$ -0-	$ 5,822,054

* Indicates party-in-interest
** Participant directed investments. Reporting of cost basis is not required.

TONTO APACHE TRIBE RETIREMENT PLAN
Federal Form 5500, Schedule H, line 4a - Schedule of Delinquent Participant Contributions
Year Ended December 31, 2022

For Plan Year Beginning: January 1, 2022 and ending: December 31, 2022

Name of Plan Sponsor as shown on line 1a of Form 5500
Tonto Apache Tribe

Employer Identification Number
86-0275424

Name of Plan
Tonto Apache Tribe Retirement Plan

Three-digit plan number
001

Schedule of Delinquent Participant Contributions - Form 5500 line 4a

Participant Contributions Transferred Late to Plan	Contributions Not Corrected	Contributions Corrected Outside VFCP	Contributions Pending Correction in VFCP	Total Fully Corrected Under VFCP and PTE 2002-51
$ 12,662	$ 12,662	$	$	$ 0

Late participant loan repayments are included.

TONTO APACHE TRIBE RETIREMENT PLAN
Federal Form 5500, Schedule H, line 4a - Schedule of Delinquent Participant Contributions
Year Ended December 31, 2022

For Plan Year Beginning: January 1, 2022 and ending: December 31, 2022

Name of Plan Sponsor as shown on line 1a of Form 5500
Tonto Apache Tribe

Employer Identification Number
86-0275424

Name of Plan
Tonto Apache Tribe Retirement Plan

Three-digit plan number
001

Schedule of Delinquent Participant Contributions - Form 5500 line 4a

Participant Contributions Transferred Late to Plan	Contributions Not Corrected	Contributions Corrected Outside VFCP	Contributions Pending Correction in VFCP	Total Fully Corrected Under VFCP and PTE 2002-51
$ 12,662	$ 12,662	$	$	$ 0

Late participant loan repayments are included.

TONTO APACHE TRIBE RETIREMENT PLAN
Federal Form 5500, Three-digit plan number 001
Employer Identification Number 86-0275424
Federal Form 5500, Schedule H, line 4i - Schedule of Assets (Held at End of Year)
December 31, 2022

(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
*	Vanguard	Vanguard Treas Money Market Fund Investor	1,051,960	shares	**	1,051,960
*	Invesco	Invesco Stable Value Trust Class A1	14,432	shares	**	14,432
*	Mutual of America	Mutual of America Equity Index Fund	1,444	shares	**	70,480
*	T. Rowe Price	T. Rowe Price Blue Chip Growth Fund I Class	10,627	shares	**	1,104,355
*	Vanguard	Vanguard Windsor II Fund Admiral Shares	8,309	shares	**	549,647
*	Mutual of America	Mutual of America International Fund	94,882	shares	**	686,947
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*	Vanguard	Vanguard Total Bond Market Index Fund Admiral	11,493	shares	**	108,956
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*	Mutual of America	Mutual of Amer Mod Allocation Fund	34,286	shares	**	418,293
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*	Mutual of America	Mutual of Amer 2040 Retirement Fund	7,841	shares	**	95,035
*	Mutual of America	Mutual of Amer 2035 Retirement Fund	22,693	shares	**	276,853
*	Mutual of America	Mutual of Amer 2030 Retirement Fund	7,169	shares	**	85,317
*	Mutual of America	Mutual of Amer 2025 Retirement Fund	45,190	shares	**	496,189
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*	Mutual of America	Mutual of Amer Retirement Income Fund	3,661	shares	**	37,487
*	Mid Atlantic Trust Co.	Participant Loans 3.25% - 3.50% APR, various maturities			**	251,480
		Totals			$ -0-	$ 5,822,054

* Indicates party-in-interest
** Participant directed investments. Reporting of cost basis is not required.