

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 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.) ☒ 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 NARA 401(K) SAVINGS PLAN
1b	Three-digit plan number (PN) ▶ 001
1c	Effective date of plan 06/01/1998
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) THE NATIVE AMERICAN REHABILITA 1776 SW MADISON ST PORTLAND, OR 97205-1715
2b	Employer Identification Number (EIN) 23-7098400
2c	Plan Sponsor's telephone number 503-224-1044
2d	Business code (see instructions) 621420

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

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

Form 5500 (2022)
v. 220413

3a Plan administrator's name and address ☒ Same as Plan Sponsor		3b Administrator's EIN
		3c Administrator's telephone number
4 If the name and/or EIN of the plan sponsor or the plan name has changed since the last return/report filed for this plan, enter the plan sponsor's name, EIN, the plan name and the plan number from the last return/report: a Sponsor's name c Plan Name		4b EIN 4d PN
5 Total number of participants at the beginning of the plan year		5 263
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) 209
a(2) Total number of active participants at the end of the plan year		6a(2) 228
b Retired or separated participants receiving benefits		6b 1
c Other retired or separated participants entitled to future benefits.....		6c 108
d Subtotal. Add lines 6a(2) , 6b , and 6c		6d 337
e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.		6e 0
f Total. Add lines 6d and 6e		6f 337
g Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item).....		6g 312
h Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested.....		6h 16
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: 2G 2F 2T		
b If the plan provides welfare benefits, enter the applicable welfare feature codes from the List of Plan Characteristics Codes in the instructions:		
9a Plan funding arrangement (check all that apply) (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) ☒ 1 A (Insurance Information) (4) ☒ C (Service Provider Information) (5) ☒ D (DFE/Participating Plan Information) (6) ☐ G (Financial Transaction Schedules)	

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

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

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

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

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

Receipt Confirmation Code _____

SCHEDULE A (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Insurance Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ▶ File as an attachment to Form 5500. ▶ Insurance companies are required to provide the information pursuant to ERISA section 103(a)(2).	OMB No. 1210-0110 2022 This Form is Open to Public Inspection
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For calendar plan year 2022 or fiscal plan year beginning 01/01/2022 and ending 12/31/2022	
A Name of plan NARA 401(K) SAVINGS PLAN	B Three-digit plan number (PN) ▶ 001
C Plan sponsor's name as shown on line 2a of Form 5500 THE NATIVE AMERICAN REHABILITA	D Employer Identification Number (EIN) 23-7098400

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

(a) Name of insurance carrier MUTUAL OF AMERICA
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(b) EIN	(c) NAIC code	(d) Contract or identification number	(e) Approximate number of persons covered at end of policy or contract year	Policy or contract year	
				(f) From	(g) To
13-1614399	88668	912210A	312	01/01/2022	12/31/2022

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

(a) Total amount of commissions paid	(b) Total amount of fees paid

3 Persons receiving commissions and fees. (Complete as many entries as needed to report all persons).

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid
SEATTLE REGIONAL OFFICE PLAZA AT YARROW BAY 10230 NE POINTS DRIVE, SUITE 550 KIRKLAND, WA 98033

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	
			3

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

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

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

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

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

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

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

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

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

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

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

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

Part II Investment and Annuity Contract Information

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

4	Current value of plan's interest under this contract in the general account at year end.....	4	354210
5	Current value of plan's interest under this contract in separate accounts at year end.....	5	6285604

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

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

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

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

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

b	Balance at the end of the previous year	7b	153835
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c	Additions: (1) Contributions deposited during the year	7c(1)	223822	
	(2) Dividends and credits.....	7c(2)	0	
	(3) Interest credited during the year.....	7c(3)	639	
	(4) Transferred from separate account.....	7c(4)		
	(5) Other (specify below)	7c(5)	1727	

▶ OTHER

(6) Total additions.....	7c(6)	226188
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d	Total of balance and additions (add lines 7b and 7c(6))	7d	380023
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e Deductions:

(1) Disbursed from fund to pay benefits or purchase annuities during year	7e(1)	25740	
(2) Administration charge made by carrier.....	7e(2)	73	
(3) Transferred to separate account.....	7e(3)		
(4) Other (specify below)	7e(4)		

▶

(5) Total deductions.....	7e(5)	25813
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f	Balance at the end of the current year (subtract line 7e(5) from line 7d)	7f	354210
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Part III Welfare Benefit Contract Information

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

8 Benefit and contract type (check all applicable boxes)

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

9 Experience-rated contracts:

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

10 Nonexperience-rated contracts:

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

Part IV Provision of Information

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

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

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

For calendar plan year 2022 or fiscal plan year beginning 01/01/2022 and ending 12/31/2022		
A Name of plan NARA 401(K) SAVINGS PLAN	B Three-digit plan number (PN) ▶	001
C Plan sponsor's name as shown on line 2a of Form 5500 THE NATIVE AMERICAN REHABILITA	D Employer Identification Number (EIN) 23-7098400	

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	
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	
FIDELITY INVESTMENTS	82 DEVONSHIRE STREET BOSTON, MA 02109

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation	
GOLDMAN SACHS	200 WEST STREET NEW YORK, NY 10282

(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

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

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

AMERICAN CENTURY INVESTMENTS

P.O. BOX 419200
4500 MAIN STREET
KANSAS CITY, MO 64141

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

MFS

111 HUNTINGTON AVENUE
BOSTON, MA 02199

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

DELAWARE FUNDS BY MACQUARIE

PO BOX 9876
PROVIDENCE, RI 02940

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

VICTORY CAPITAL MANAGEMENT INC.

15935 LA CANTERA PARKWAY
BUILDING TWO
SAN ANTONIO, TX 78256

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

PIMCO

840 NEWPORT CENTER DRIVE
SUITE 100
NEWPORT BEACH, CA 92660

(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

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

(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

(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)

MUTUAL OF AMERICA INVESTMENT CORP

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?
12 15 37 65	INSURANCE CARRIER	238	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 ☐

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

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

Part I Service Provider Information (continued)

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

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

Part II Service Providers Who Fail or Refuse to Provide Information

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

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

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

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

SCHEDULE D (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration	DFE/Participating Plan Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ► File as an attachment to Form 5500.	OMB No. 1210-0110 2022 This Form is Open to Public Inspection.
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For calendar plan year 2022 or fiscal plan year beginning 01/01/2022 and ending 12/31/2022		
A Name of plan NARA 401(K) SAVINGS PLAN	B Three-digit plan number (PN) ►	001
C Plan or DFE sponsor's name as shown on line 2a of Form 5500 THE NATIVE AMERICAN REHABILITA	D Employer Identification Number (EIN) 23-7098400	

Part I	Information on interests in MTIAs, CCTs, PSAs, and 103-12 IEs (to be completed by plans and DFEs) (Complete as many entries as needed to report all interests in DFEs)
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a Name of MTIA, CCT, PSA, or 103-12 IE:	SEPARATE ACCOUNT NUMBER SA1
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b Name of sponsor of entity listed in (a):	MUTUAL OF AMERICA
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c EIN-PN 13-1614399-001	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 6285604
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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)
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a Name of MTIA, CCT, PSA, or 103-12 IE:	
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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)
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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)
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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)
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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)
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a Name of MTIA, CCT, PSA, or 103-12 IE:	
---	--

b Name of sponsor of entity listed in (a):	
--	--

c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
----------	---------------	--

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN

d Entity
code

e Dollar value of interest in MTIA, CCT, PSA, or
103-12 IE at end of year (see instructions)

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN

d Entity
code

e Dollar value of interest in MTIA, CCT, PSA, or
103-12 IE at end of year (see instructions)

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN

d Entity
code

e Dollar value of interest in MTIA, CCT, PSA, or
103-12 IE at end of year (see instructions)

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN

d Entity
code

e Dollar value of interest in MTIA, CCT, PSA, or
103-12 IE at end of year (see instructions)

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN

d Entity
code

e Dollar value of interest in MTIA, CCT, PSA, or
103-12 IE at end of year (see instructions)

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN

d Entity
code

e Dollar value of interest in MTIA, CCT, PSA, or
103-12 IE at end of year (see instructions)

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN

d Entity
code

e Dollar value of interest in MTIA, CCT, PSA, or
103-12 IE at end of year (see instructions)

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN

d Entity
code

e Dollar value of interest in MTIA, CCT, PSA, or
103-12 IE at end of year (see instructions)

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN

d Entity
code

e Dollar value of interest in MTIA, CCT, PSA, or
103-12 IE at end of year (see instructions)

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN

d Entity
code

e Dollar value of interest in MTIA, CCT, PSA, or
103-12 IE at end of year (see instructions)

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

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

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

SCHEDULE H (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Financial Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA), and section 6058(a) of the Internal Revenue Code (the Code). ► File as an attachment to Form 5500.	OMB No. 1210-0110 2022 This Form is Open to Public Inspection
For calendar plan year 2022 or fiscal plan year beginning <u>01/01/2022</u> and ending <u>12/31/2022</u>		
A Name of plan <u>NARA 401(K) SAVINGS 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>THE NATIVE AMERICAN REHABILITA</u>		D Employer Identification Number (EIN) <u>23-7098400</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		
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions.....	1b(1)	0	0
(2) Participant contributions.....	1b(2)	0	0
(3) Other.....	1b(3)		
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit).....	1c(1)	0	0
(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)	72236	105311
(9) Value of interest in common/collective trusts.....	1c(9)	0	0
(10) Value of interest in pooled separate accounts	1c(10)		
(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)	5977686	6285604
(14) Value of funds held in insurance company general account (unallocated contracts).....	1c(14)	153835	354210
(15) Other	1c(15)	0	0

1d Employer-related investments:		(a) Beginning of Year	(b) End of Year
(1) Employer securities	1d(1)		
(2) Employer real property	1d(2)		
e Buildings and other property used in plan operation	1e		
f Total assets (add all amounts in lines 1a through 1e)	1f	6203757	6745125

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	6203757	6745125
---	-----------	---------	---------

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)	917370	
(B) Participants	2a(1)(B)	937719	
(C) Others (including rollovers)	2a(1)(C)	5528	
(2) Noncash contributions	2a(2)	0	
(3) Total contributions. Add lines 2a(1)(A) , (B) , (C) , and line 2a(2)	2a(3)		1860617
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)	0	
(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)	1639	
(F) Other	2b(1)(F)	639	
(G) Total interest. Add lines 2b(1)(A) through (F)	2b(1)(G)		2278
(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)	0	
(D) Total dividends. Add lines 2b(2)(A) , (B) , and (C)	2b(2)(D)		0
(3) Rents	2b(3)		
(4) Net gain (loss) on sale of assets: (A) Aggregate proceeds	2b(4)(A)	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)		-1099191
(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)		0
c Other income	2c		0
d Total income. Add all income amounts in column (b) and enter total	2d		763704
Expenses			
e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	208327	
(2) To insurance carriers for the provision of benefits	2e(2)	0	
(3) Other	2e(3)	11444	
(4) Total benefit payments. Add lines 2e(1) through (3)	2e(4)		219771
f Corrective distributions (see instructions)	2f		0
g Certain deemed distributions of participant loans (see instructions)	2g		0
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)		
(4) Other	2i(4)	2565	
(5) Total administrative expenses. Add lines 2i(1) through (4)	2i(5)		2565
j Total expenses. Add all expense amounts in column (b) and enter total	2j		222336
Net Income and Reconciliation			
k Net income (loss). Subtract line 2j from line 2d	2k		541368
l Transfers of assets:			
(1) To this plan	2l(1)		
(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: **HOFFMAN, STEWART & SCHMIDT**

(2) EIN: **93-0743240**

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		163686

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

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

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

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

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

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

SCHEDULE R (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Retirement Plan Information This schedule is required to be filed under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6058(a) of the Internal Revenue Code (the Code). ► File as an attachment to Form 5500.	OMB No. 1210-0110 2022 This Form is Open to Public Inspection.
For calendar plan year 2022 or fiscal plan year beginning 01/01/2022 and ending 12/31/2022		
A Name of plan NARA 401(K) SAVINGS PLAN		B Three-digit plan number (PN) ► 001
C Plan sponsor's name as shown on line 2a of Form 5500 THE NATIVE AMERICAN REHABILITA		D Employer Identification Number (EIN) 23-7098400
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): _____ 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 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 _____

NARA 401(k) SAVINGS PLAN

FINANCIAL STATEMENTS

Year Ended December 31, 2022
and Three Months Ended December 31, 2021

and

Supplemental Schedules

with

Independent Auditors' Report

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Independent Auditors' Report

Plan Administrator
NARA 401(k) Savings Plan

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

We have performed audits of the accompanying financial statements of NARA 401(k) Savings 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) (ERISA Section 103(a)(3)(C) audit). The financial statements comprise the statements of net assets available for benefits as of December 31, 2022 and 2021, and the related statements of changes in net assets available for benefits for the year ended December 31, 2022 and for the three months ended December 31, 2021, and the related notes to the financial statements.

Management, having determined it is permissible in the circumstances, has elected to have the audits of NARA 401(k) Savings 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 and for the three months ended December 31, 2021, stating that the certified investment information, as described in *Note 3* to the financial statements, is complete and accurate.

Opinion

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

- The amounts and disclosures in the financial statements, 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 (GAAS). 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 NARA 401(k) Savings Plan and to meet our other ethical responsibilities in accordance with the relevant ethical requirements relating to our audit. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our 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 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 NARA 401(k) Savings Plan's ability to continue as a going concern within 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 auditors' report that includes our opinion. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with GAAS will always detect a material misstatement when it exists. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control. Misstatements are considered material if there is a substantial likelihood that, individually or in the aggregate, they would influence the judgment made by a reasonable user based on the financial statements.

Auditors' Responsibilities for the Audit of the Financial Statements - Continued

In performing an audit in accordance with GAAS, we:

- Exercise professional judgment and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of NARA 401(k) Savings 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 NARA 401(k) Savings 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 schedules of delinquent participant contributions and assets (held at end of year) as of or 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, has been subjected to auditing procedures applied in the audits of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with GAAS. For information included in the supplemental schedules that agreed to or is derived from the certified investment information, we compared such information to the related certified investment information.

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

In our opinion:

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

Hellman, Stewart & Schmitt, P.C.

Lake Oswego, Oregon
October 16, 2023

NARA 401(k) SAVINGS PLAN

Statements of Net Assets Available for Benefits

December 31,	2022	2021
Assets:		
Investments at fair value <i>(Note 4)</i>	\$ 6,285,604	\$ 5,977,686
Investments in fully benefit-responsive investment contracts, at contract value <i>(Note 5)</i>	354,210	153,835
Total investments <i>(Note 3)</i>	6,639,814	6,131,521
Receivables:		
Employee contributions receivable	30,589	-
Employer contributions receivable	16,462	-
Qualified non-elective contributions receivable	-	481,341
Notes receivable from participants <i>(Note 6)</i>	105,311	72,200
Total receivables	152,362	553,541
Net assets available for benefits	\$ 6,792,176	\$ 6,685,062

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

NARA 401(k) SAVINGS PLAN

Statements of Changes in Net Assets Available for Benefits

Year Ended December 31, 2022 and Three Months Ended December 31, 2021	2022	2021
Additions and losses:		
Contributions:		
Employer	\$ 452,491	\$ 34,372
Participants	968,309	250,665
Rollovers	5,528	-
Total contributions	1,426,328	285,037
Investment income (loss):		
Net increase (decrease) in fair value of investments	(1,099,191)	330,538
Dividends and interest	639	360
Net investment income (loss) (Note 3)	(1,098,552)	330,898
Interest on notes receivable from participants	4,340	673
Net additions and losses	332,116	616,608
Deductions:		
Benefits paid to participants	222,473	10,926
Administration expenses	2,529	388
Total deductions	225,002	11,314
Increase in net assets available for benefits	107,114	605,294
Net assets available for benefits, beginning of period	6,685,062	6,079,768
Net assets available for benefits, end of period	\$ 6,792,176	\$ 6,685,062

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

NARA 401(k) SAVINGS PLAN

Notes to Financial Statements

1. Plan Description

The following brief description of the NARA 401(k) Savings Plan (the Plan) is provided for general information purposes only. Participants should refer to the Plan document for a more complete description of the Plan's provisions.

General - The Plan was established June 1, 1998. The Plan was restated effective January 1, 2022 to incorporate an employer safe harbor matching contribution and change the Plan's year-end to December 31. The Plan is a defined contribution plan covering all employees of Native American Rehabilitation Association of the Northwest, Inc. (the Company) who meet certain eligibility requirements. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA), as amended. The Plan Administrator is responsible for oversight of the Plan. The Plan Administrator determines the appropriateness of the Plan's investment offerings, monitors investment performance, and reports to the Company's Board of Trustees.

The custodian of the Plan is Mutual of America Life Insurance Company (Mutual of America). All participant account balances are held by Mutual of America. The participant directs the investment of all contributions and earnings thereon, and may change their investment directive at any time.

Eligibility - Employees eligible to participate in the Plan are those who have performed five consecutive months of service, as defined in the Plan agreement, and are at least 19 years of age. Entry dates are the first day of the Plan year and the first day of the seventh month of the Plan year.

Contributions - Each year participants may contribute up to 100 percent of their annual pre-tax compensation, as defined in the Plan, subject to statutory limits. Participants who have attained age 50 before the end of the Plan year are eligible to make catch-up contributions. Participants may also contribute amounts representing distributions from other qualified defined benefit or defined contribution plans (rollover). Effective January 1, 2022, the Company contributes a safe harbor match of participant contributions equal to 100 percent of the participant's elective contribution up to 4 percent of the employee's compensation. Prior to January 1, 2022, the Company made a discretionary employer matching contribution of 25 percent of participant elective contributions up to the first 6 percent of the employee's compensation (non-safe harbor contribution). For the year ended December 31, 2022, the safe harbor matching contribution was \$452,491. For the three months ended December 31, 2021, the employer matching contribution was \$34,372.

NARA 401(k) SAVINGS PLAN

Notes to Financial Statements - Continued

1. Plan Description - Continued

Participant Accounts - Each participant's account is credited with the participant's contributions and Company safe harbor matching contributions, as well as allocations of the Company's discretionary matching contribution and Plan earnings. Deducted from each participant's account are any distributions made to the participant and an allocation of administrative expenses that are paid by the Plan. Allocations of administrative expenses are based on participant earnings, account balances, or specific participant transactions, as defined. The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested account.

Vesting - Participants are immediately vested in their contributions and the Company's safe harbor matching contributions plus actual earnings on those contributions. Vesting in the Company's discretionary matching contributions, plus earnings thereon, is based on years of continuous service. The vesting percentage for the Company's discretionary matching contributions plus earnings thereon is as follows:

Years of Service	Percent Vested
0	- 0 - %
1	20
2	40
3	60
4	80
5	100

Notes Receivable from Participants - Participants may borrow from their fund accounts up to a maximum amount equal to the lesser of \$50,000 or 50 percent of their account balance. Loan terms can range up to five years, unless the loan is for purchase of a principal residence, are secured by the balance of the participant's account, and bear interest at a rate commensurate with local prevailing rates. The interest rates ranged from 4.25 to 6.5 percent for all loans outstanding at December 31, 2022, which have varying maturity dates through 2027. Principal and interest are paid ratably through payroll deductions.

Payment of Benefits - Upon attaining normal retirement age of 65, termination of service, death, or disability, a participant may elect to receive a lump-sum distribution of the entire vested account balance. Terminated participants whose account balance is \$5,000 or less will automatically receive a lump-sum distribution. Hardship distributions are available only for the purpose of meeting immediate and heavy financial needs.

Forfeited Accounts - Forfeited balances of terminated participants' nonvested accounts are generally used to reduce the employer matching contributions in the Plan year following the Plan year in which the forfeitures occur. At December 31, 2022 and 2021, forfeited nonvested accounts totaled \$-0-. During the year ended December 31, 2022 and the three months ended December 31, 2021, \$244 and \$85, respectively, were used to reduce employer matching contributions.

NARA 401(k) SAVINGS PLAN

Notes to Financial Statements - Continued

2. Summary of Significant Accounting Policies

Basis of Accounting - The financial statements of the Plan are prepared on the accrual basis of accounting in accordance with accounting principles generally accepted in the United States of America (GAAP).

Use of Estimates - The preparation of financial statements in conformity with GAAP requires the Plan Administrator to make estimates and assumptions that affect reported amounts of net assets at the date of the financial statements, and the reported amounts of additions to and deductions from net assets available for benefits during the reporting period, as well as disclosure of any contingent assets or liabilities. Actual results could differ from these estimates.

Investment Valuation and Income Recognition - Investments are reported at fair value. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. The Plan Administrator determines the Plan's valuation policies utilizing information provided by the custodian. Additional information about fair value measurements can be found in *Note 4*.

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

Contract value is the relevant measurement attribute for fully benefit-responsive investment contracts because contract value is the amount participants would receive if they were to initiate permitted transactions under the terms of the Plan. Contract value approximates fair value for the fully benefit-responsive investment contracts. Investments in fully benefit-responsive investment contracts are reported at contract value as described in *Note 5*.

Notes Receivable from Participants - Notes receivable from participants are measured at their unpaid principal balance plus any accrued but unpaid interest. Interest income is recorded on the accrual basis. Related fees are recorded as administrative expenses and are expensed when they are incurred. Delinquent participant loans are reclassified as distributions based upon the terms of the Plan document. No allowance for credit losses has been recorded at December 31, 2022 and 2021.

Benefits Paid to Participants - Benefits are recorded when paid. At December 31, 2022, there were no benefits processed and approved for payment, but not paid.

Expenses - Substantially all administrative expenses and fiduciary fees are paid by the Company and are excluded from these financial statements. Certain administration and asset fees are paid by the Plan. Investment related expenses are included in net increase (decrease) in fair value of investments.

NARA 401(k) SAVINGS PLAN

Notes to Financial Statements - Continued

3. Certified Investments

Certain information related to investments disclosed in the accompanying financial statements and ERISA-required supplemental schedules, including investments held at December 31, 2022 and 2021, and net investment income (loss) for the year ended December 31, 2022 and the three months ended December 31, 2021, was obtained by management and agreed to or derived from information certified as complete and accurate by Mutual of America.

4. Fair Value Measurements

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

Level 1 - Inputs to the valuation methodology are unadjusted quoted prices for identical assets or liabilities in active markets 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; and
- Inputs 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 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 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 maximize the use of relevant observable inputs and minimize the use of unobservable inputs. There have been no changes in the methodologies used during the year ended December 31, 2022 and the three months ended December 31, 2021.

NARA 401(k) SAVINGS PLAN

Notes to Financial Statements - Continued

4. Fair Value Measurements - Continued

The only assets held by the Plan at December 31, 2022 and 2021 that are reported at fair value are pooled separate accounts, which are valued at the net asset value per unit as provided by the custodian of the Plan. Net asset values per unit are derived from values of similar investments that have quoted prices in active markets. The net asset value is used as a practical expedient to estimate the fair value, and is based on the fair value of the underlying investments less liabilities. Participant transactions (purchases and sales) may occur daily. Were the Plan to initiate a full redemption of the pooled separate accounts, the investment advisor reserves the right to temporarily delay withdrawal from the trust in order to ensure securities liquidations are carried out in an orderly business manner. Investments valued at the net asset value per unit practical expedient are not subject to the fair value hierarchy defined above. Investments held in pooled separate accounts totaled \$6,285,604 and \$5,977,686 at December 31, 2022 and 2021, respectively.

The preceding method described may produce a fair value calculation that may not be indicative of net realizable value or reflective of future fair values. Furthermore, although the Plan believes its valuation methods 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.

The following table sets forth additional disclosures for the fair value measurement of investments in certain entities that calculate net asset value per share (or its equivalent) as of December 31:

Investment Type	Fair Value	Redemption Frequency	Redemption Notice Period
2022			
Pooled separate accounts	\$ 6,285,604	Daily	None
2021			
Pooled separate accounts	\$ 5,977,686	Daily	None

The investment objective of pooled separate accounts is to lower the costs to investors through economies of scale available by combining the assets of multiple investors, to provide daily liquidity, and to provide better diversification. Each investor owns a participating interest that is calculated in units and represents its portion of the holdings of the fund.

NARA 401(k) SAVINGS PLAN

Notes to Financial Statements - Continued

5. Guaranteed Investment Contracts

The Plan has an interest accumulation account with Mutual of America. Mutual of America maintains contributions to this account in a general account. The account is credited with earnings on the underlying investments and charged for participant withdrawals and administrative expenses. The interest accumulation account issuer is contractually obligated to repay the principal and a specified interest rate that is guaranteed to the Plan. The interest accumulation account is carried at cost plus accrued interest.

Mutual of America has informed the Plan Administrator that they believe the interest accumulation account is comparable to a cash equivalent, as investments held in the contract are completely liquid, the value provided to the Plan is the redeemable value of the fund, and there are no deferred sales charges, load assessments, or interest rate adjustments that would affect the value as a result of the withdrawal request. The values of the interest accumulation account at December 31, 2022 and 2021 was \$354,210 and \$153,835, respectively. The Plan Administrator believes this investment is not subject to the fair value measurement requirements.

The Plan's ability to receive amounts due in accordance with fully benefit-responsive investment contracts is dependent on the third-party issuer's ability to meet its financial obligations. The issuer's ability to meet its contractual obligations may be affected by future economic and regulatory developments.

Certain events limit the Plan's ability to transact at contract value with Mutual of America. Such events include the following: (1) amendments to the Plan documents (including complete or partial Plan termination or merger with another plan); (2) changes to the Plan's prohibition on competing investment options or deletion of equity wash provisions; (3) bankruptcy of the Plan sponsor or other Plan sponsor events (for example, divestitures or spin-offs of a subsidiary) that cause a significant withdrawal from the Plan; or (4) the failure of the trust to qualify for exemption from federal income taxes or any required prohibited transaction exemption under ERISA. The Plan Administrator does not believe any events that would limit the Plan's ability to transact at contract value with Plan participants are probably of occurring.

6. Transactions with Parties-in-Interest

The Company is the Plan sponsor and administrator and pays certain administrative costs, including accounting, legal, and consulting fees, on behalf of the Plan.

Participants in the Plan are permitted to borrow funds from their vested balances. These transactions qualify as party-in-interest transactions.

Mutual of America, who serves as custodian of the Plan, manages certain Plan investments. These investments and investment transactions qualify as party-in-interest transactions. Fees incurred by the Plan for the investment management services are included in net increase (decrease) in fair value of investments.

NARA 401(k) SAVINGS PLAN

Notes to Financial Statements - Continued

7. 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.

8. Income Tax Status

Prior to Plan restatement in 2022, the Company adopted a prototype plan document and relied on the prototype sponsor's opinion letter from the Internal Revenue Service dated March 31, 2014. The letter stated that the prototype plan and the related trust are designed in accordance with applicable sections of the Internal Revenue Code (IRC). Although the prototype plan was amended since receiving the opinion letter, the prototype sponsor and the Plan Administrator believe the Plan was designed and operated in compliance with the applicable requirements of the IRC.

Effective January 1, 2022, the Company adopted a pre-approved profit sharing plan document and is relying on the pre-approved profit sharing plan sponsor's opinion letter from the Internal Revenue Service dated November 30, 2020. The Plan and related trust are designed to operate in accordance with the applicable requirements of the IRC. The Plan Administrator and the Plan's tax counsel believe that the Plan is designed, and is currently being operated, in compliance with the applicable requirements of the IRC and, therefore, believe that the Plan is qualified, and the related trust is tax-exempt.

GAAP requires Plan management to evaluate tax positions taken by the Plan and recognize a tax liability if the Plan has taken an uncertain position that more-likely-than-not would not be sustained upon examination by the IRS. The Plan Administrator has analyzed the tax positions taken by the Plan, and has concluded that as of December 31, 2022 and 2021, there are no uncertain positions taken or expected to be taken that would require recognition of a liability or disclosure in the financial statements. The Plan is subject to routine audits by taxing jurisdictions; however, there are currently no audits for any tax periods in progress.

9. Risks and Uncertainties

The Plan invests in various investment securities. Investment securities are exposed to various risks, such as interest rate, market, and credit risk. Market risks include global events which could impact the value of investment securities, such as a pandemic or international conflict. Due to the level of risk associated with certain investment securities, it is at least reasonably possible changes in the values of investment securities will occur in the near-term and such changes could materially affect participants' account balances and the amounts reported in the statements of net assets available for benefits and the statements of changes in net assets available for benefits.

NARA 401(k) SAVINGS PLAN

Notes to Financial Statements - Continued

10. Reconciliation of Financial Statements to Schedule H of Form 5500

The following is a reconciliation of net assets available for benefits per the financial statements to Schedule H of Form 5500 at December 31:

	2022	2021
Net assets available for benefits per the financial statements	\$ 6,792,176	\$ 6,685,062
Employee contributions receivable	(30,589)	-
Employer contributions receivable	(16,462)	-
QNEC receivable	-	(481,341)
Administrative adjustments	-	36
Net assets available for benefits per Form 5500	<u>\$ 6,745,125</u>	<u>\$ 6,203,757</u>

The following is a reconciliation of the net increase in net assets available for benefits per the financial statements to the net income per Schedule H of Form 5500 for the year ended December 31, 2022 and for the three months ended December 31, 2021:

	2022	2021
Increase in net assets available for benefits per the financial statements	\$ 107,114	\$ 605,294
Employee contributions receivable	(30,589)	2,617
Employer contributions receivable	(16,462)	-
QNEC receivable	481,341	14,457
Administrative adjustments	(36)	(1,292)
Deemed distributions	-	2,284
Net income per Form 5500	<u>\$ 541,368</u>	<u>\$ 623,360</u>

11. Delinquent Participant Contributions

During the year ended December 31, 2022, the Plan sponsor failed to remit employee contributions and participant loan repayments to the Plan on a timely basis, as defined by the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Untimely deferrals and loan repayments for the year ended December 31, 2022 totaled \$84,967. There was also \$78,719 in untimely deferrals and loan repayments for the fiscal year ended September 30, 2021 that were not corrected in 2022.

NARA 401(k) SAVINGS PLAN

Notes to Financial Statements - Continued

12. Subsequent Events

The Plan has evaluated subsequent events through October 16, 2023, the date the financial statements were available for issue.

NARA 401(k) SAVINGS PLAN

SUPPLEMENTAL SCHEDULES

NARA 401(k) SAVINGS PLAN

Schedule H Line 4a – Schedule of Delinquent Participant Contributions

Year Ended December 31, 2022

Plan Sponsor: Native American Rehabilitation Association of the Northwest, Inc.

Plan Number: 001

EIN: 23-7098400

Participant Contributions Transferred Late to Plan	Total that Constitutes Nonexempt Prohibited Transactions			Total Fully Corrected Under VFCP and PTE 2002-51
	Contributions Not Corrected	Contributions Corrected Outside VFCP	Contributions Pending Correction in VFCP	
Check here ☒ if Late Participant Loan Repayments are Included:				
2021 plan year	\$ 78,719	\$ -	\$ -	\$ -
2022 plan year	83,864	1,103	-	-
Total	\$ 162,583	\$ 1,103	\$ -	\$ -

NARA 401(k) SAVINGS PLAN

Schedule H Line 4i – Schedule of Assets (Held at End of Year) (Unaudited)

December 31, 2022

Plan Sponsor: Native American Rehabilitation Association of the Northwest, Inc.

Plan Number: 001

EIN: 23-7098400

(a)	(b)	(c)	**	(d)	(e)
	Identity of issue, borrower, lessor or similar party	Description of investment, including maturity date, rate of interest, collateral, par or maturity value	Cost	Current Value	
*	Mutual of America Interest Accumulation	Guaranteed investment contract	n/a	\$	354,210
*	Mutual of America Aggressive Allocation	Pooled Separate Account	n/a		220,188
*	Mutual of America Conservative Alloc.	Pooled Separate Account	n/a		10,025
*	Mutual of America Moderate Allocation	Pooled Separate Account	n/a		33,136
*	Mutual of America Bond Fund	Pooled Separate Account	n/a		3,072
*	T. Rowe Price Blue Chip Growth Portfolio	Pooled Separate Account	n/a		153,998
*	Mutual of America Composite Fund	Pooled Separate Account	n/a		7,512
*	Calvert Social Balanced Fund	Pooled Separate Account	n/a		56,576
*	Delaware VIP Small Cap Value Series	Pooled Separate Account	n/a		6,394
*	Mutual of America Equity Index Fund	Pooled Separate Account	n/a		377,892
*	Fidelity VIP Mid Cap Portfolio	Pooled Separate Account	n/a		53,625
*	Fidelity VIP Asset Manager Portfolio	Pooled Separate Account	n/a		7,717
*	Fidelity VIP Contrafund Portfolio	Pooled Separate Account	n/a		46,959
*	Fidelity VIP Equity-Income Portfolio	Pooled Separate Account	n/a		30,435
*	Goldman Sachs VIT US Equity Insights	Pooled Separate Account	n/a		8,288
*	Goldman Sachs VIT Small Cap Eq Insights	Pooled Separate Account	n/a		8,001
*	American Funds Insurance SNWF	Pooled Separate Account	n/a		19,482
*	Mutual of America Money Market Fund	Pooled Separate Account	n/a		7,925
*	Mutual of America Mid-Term Bond Fund	Pooled Separate Account	n/a		93
*	Mutual of America Mid-Cap Equity Index	Pooled Separate Account	n/a		189,604
*	MFS VIT III Mid Cap Value Portfolio	Pooled Separate Account	n/a		60
*	Mutual of America Mid Cap Value Fund	Pooled Separate Account	n/a		30,237
*	Neuberger Berman AMT Sustainable Equity Portfolio	Pooled Separate Account	n/a		4,646
*	Mutual of America International	Pooled Separate Account	n/a		8,828
*	Oppenheimer VA Main Street	Pooled Separate Account	n/a		38,603
*	Mutual of America 2020 Retirement Fund	Pooled Separate Account	n/a		523,995
*	Mutual of America 2025 Retirement Fund	Pooled Separate Account	n/a		286,671
*	Mutual of America 2030 Retirement Fund	Pooled Separate Account	n/a		891,998
*	Mutual of America 2035 Retirement Fund	Pooled Separate Account	n/a		656,360
*	Mutual of America 2040 Retirement Fund	Pooled Separate Account	n/a		850,803
*	Mutual of America 2045 Retirement Fund	Pooled Separate Account	n/a		387,589
*	Mutual of America 2050 Retirement Fund	Pooled Separate Account	n/a		424,709
*	Mutual of America 2055 Retirement Fund	Pooled Separate Account	n/a		167,404
*	Mutual of America 2060 Retirement Fund	Pooled Separate Account	n/a		43,282
*	Mutual of America 2065 Retirement Fund	Pooled Separate Account	n/a		716
*	Mutual of America Retirement Income	Pooled Separate Account	n/a		275,698
*	Vanguard VIF REIT Index Portfolio	Pooled Separate Account	n/a		33,261
	Carried forward				6,219,992

NARA 401(k) SAVINGS PLAN

Schedule H Line 4i – Schedule of Assets (Held at End of Year) (Unaudited) - Continued

December 31, 2022

Plan Sponsor: Native American Rehabilitation Association of the Northwest, Inc.

Plan Number: 001

EIN: 23-7098400

(a)	(b)	(c)	**	(d)	(e)
	Identity of issue, borrower, lessor or similar party	Description of investment, including maturity date, rate of interest, collateral, par or maturity value	Cost		Current Value
	Brought forward			\$	6,219,992
*	PIMCO VIT Real Return Institutional Portfolio	Pooled Separate Account	n/a		6,532
*	Victory RS Small Cap Growth Equity VIP Series	Pooled Separate Account	n/a		56
*	Mutual of America All America	Pooled Separate Account	n/a		32,884
*	Mutual of America Small Cap Equity Index	Pooled Separate Account	n/a		15,009
*	DWS Capital Growth	Pooled Separate Account	n/a		61,973
*	Mutual of America Small-Cap Growth	Pooled Separate Account	n/a		65,345
*	Mutual of America Small-Cap Value	Pooled Separate Account	n/a		62,532
*	American Century VP Cap Apprec	Pooled Separate Account	n/a		2,375
*	Vanguard VIF Diversified Value	Pooled Separate Account	n/a		84,625
*	Vanguard VIF International	Pooled Separate Account	n/a		80,450
*	Vanguard Variable Insurance Fund Total Bond Market Index Portfolio	Pooled Separate Account	n/a		8,041
					6,639,814
*	Notes receivable from participants	Interest ranging from 4.25 to 6.5 percent with maturity dates through 2027	-0-		105,311
				\$	<u>6,745,125</u>

*

** Party-in-interest.

Not required for participant directed investments.

Note: This schedule was derived from data certified by Mutual of America Life Insurance Company.

Attachment to October 2021 Form 5500
Schedule H, line 4i - Schedule of Assets (Held at End of Year)

Plan Name NARA 401(K) Savings Plan

EIN: 23-7098400

PN: 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 of America	GROUP ANNUITY CONTRACT American Century Investments VP Capital Appreciation Fund		2,231
*	Mutual of America	GROUP ANNUITY CONTRACT American Funds Insurance Series New World Fund		17,568
*	Mutual of America	GROUP ANNUITY CONTRACT Calvert VP SRI Balanced Portfolio		48,234
*	Mutual of America	GROUP ANNUITY CONTRACT DWS Capital Growth VIP		55,960
*	Mutual of America	GROUP ANNUITY CONTRACT Delaware VIP Small Cap Value Series		5,468
*	Mutual of America	GROUP ANNUITY CONTRACT Fidelity VIP Asset Manager Portfolio		5,700
*	Mutual of America	GROUP ANNUITY CONTRACT Fidelity VIP Contrafund Portfolio		42,258
*	Mutual of America	GROUP ANNUITY CONTRACT Fidelity VIP Equity-Income Portfolio		26,268
*	Mutual of America	GROUP ANNUITY CONTRACT Fidelity VIP Mid Cap Portfolio		46,623
*	Mutual of America	GROUP ANNUITY CONTRACT Goldman Sachs VIT Small Cap Equity Insights Fund		5,985
*	Mutual of America	GROUP ANNUITY CONTRACT Goldman Sachs VIT US Equity Insights Fund		6,195
*	Mutual of America	GROUP ANNUITY CONTRACT Invesco V.I. Main Street Fund		35,189
*	Mutual of America	GROUP ANNUITY CONTRACT LOAN FUND		82,877
*	Mutual of America	GROUP ANNUITY CONTRACT MFS VIT III Mid Cap Value Portfolio		16
*	Mutual of America	GROUP ANNUITY CONTRACT Mutual of America 2020 Retirement Fund		485,625
*	Mutual of America	GROUP ANNUITY CONTRACT Mutual of America 2025 Retirement Fund		256,667
*	Mutual of America	GROUP ANNUITY CONTRACT Mutual of America 2030 Retirement Fund		822,383
*	Mutual of America	GROUP ANNUITY CONTRACT Mutual of America 2035 Retirement Fund		580,681

Attachment to October 2021 Form 5500
Schedule H, line 4i - Schedule of Assets (Held at End of Year)

Plan Name NARA 401(K) Savings Plan

EIN: 23-7098400

PN: 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 of America	GROUP ANNUITY CONTRACT Mutual of America 2040 Retirement Fund		742,544
*	Mutual of America	GROUP ANNUITY CONTRACT Mutual of America 2045 Retirement Fund		330,100
*	Mutual of America	GROUP ANNUITY CONTRACT Mutual of America 2050 Retirement Fund		362,144
*	Mutual of America	GROUP ANNUITY CONTRACT Mutual of America 2055 Retirement Fund		128,818
*	Mutual of America	GROUP ANNUITY CONTRACT Mutual of America 2060 Retirement Fund		26,061
*	Mutual of America	GROUP ANNUITY CONTRACT Mutual of America 2065 Retirement Fund		83
*	Mutual of America	GROUP ANNUITY CONTRACT Mutual of America Aggressive Allocation Fund		201,177
*	Mutual of America	GROUP ANNUITY CONTRACT Mutual of America All America Fund		29,842
*	Mutual of America	GROUP ANNUITY CONTRACT Mutual of America Bond Fund		2,767
*	Mutual of America	GROUP ANNUITY CONTRACT Mutual of America Composite Fund		6,365
*	Mutual of America	GROUP ANNUITY CONTRACT Mutual of America Conservative Allocation Fund		9,323
*	Mutual of America	GROUP ANNUITY CONTRACT Mutual of America Equity Index Fund		369,306
*	Mutual of America	GROUP ANNUITY CONTRACT Mutual of America Interest Accumulation Account		296,570
*	Mutual of America	GROUP ANNUITY CONTRACT Mutual of America International Fund		5,594
*	Mutual of America	GROUP ANNUITY CONTRACT Mutual of America Mid Cap Value Fund		25,981
*	Mutual of America	GROUP ANNUITY CONTRACT Mutual of America Mid-Cap Equity Index Fund		195,159
*	Mutual of America	GROUP ANNUITY CONTRACT Mutual of America Moderate Allocation Fund		27,698
*	Mutual of America	GROUP ANNUITY CONTRACT Mutual of America Money Market Fund		52,044
*	Mutual of America	GROUP ANNUITY CONTRACT Mutual of America Retirement Income Fund		261,515

Attachment to October 2021 Form 5500
Schedule H, line 4i - Schedule of Assets (Held at End of Year)

Plan Name NARA 401(K) Savings Plan

EIN: 23-7098400

PN: 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 of America	GROUP ANNUITY CONTRACT Mutual of America Small Cap Equity Index Fund		10,108
*	Mutual of America	GROUP ANNUITY CONTRACT Mutual of America Small Cap Growth Fund		59,929
*	Mutual of America	GROUP ANNUITY CONTRACT Mutual of America Small Cap Value Fund		56,809
*	Mutual of America	GROUP ANNUITY CONTRACT Neuberger Berman AMT Sustainable Equity Portfolio		2,649
*	Mutual of America	GROUP ANNUITY CONTRACT PIMCO VIT Real Return Portfolio		6,251
*	Mutual of America	GROUP ANNUITY CONTRACT T. Rowe Price Blue Chip Growth Portfolio		126,975
*	Mutual of America	GROUP ANNUITY CONTRACT Vanguard VIF Diversified Value Portfolio		51,768
*	Mutual of America	GROUP ANNUITY CONTRACT Vanguard VIF International Portfolio		65,138
*	Mutual of America	GROUP ANNUITY CONTRACT Vanguard VIF Real Estate Index Portfolio		28,799
*	Mutual of America	GROUP ANNUITY CONTRACT Vanguard VIF Total Bond Market Index Portfolio		4,926
*	Mutual of America	GROUP ANNUITY CONTRACT Victory RS Small Cap Growth Equity VIP Series		16

NARA 401(k) SAVINGS PLAN

FINANCIAL STATEMENTS

Year Ended December 31, 2022
and Three Months Ended December 31, 2021

and

Supplemental Schedules

with

Independent Auditors' Report

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Independent Auditors' Report

Plan Administrator
NARA 401(k) Savings Plan

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

We have performed audits of the accompanying financial statements of NARA 401(k) Savings 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) (ERISA Section 103(a)(3)(C) audit). The financial statements comprise the statements of net assets available for benefits as of December 31, 2022 and 2021, and the related statements of changes in net assets available for benefits for the year ended December 31, 2022 and for the three months ended December 31, 2021, and the related notes to the financial statements.

Management, having determined it is permissible in the circumstances, has elected to have the audits of NARA 401(k) Savings 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 and for the three months ended December 31, 2021, stating that the certified investment information, as described in *Note 3* to the financial statements, is complete and accurate.

Opinion

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

- The amounts and disclosures in the financial statements, 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 (GAAS). 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 NARA 401(k) Savings Plan and to meet our other ethical responsibilities in accordance with the relevant ethical requirements relating to our audit. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our 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 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 NARA 401(k) Savings Plan's ability to continue as a going concern within 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 auditors' report that includes our opinion. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with GAAS will always detect a material misstatement when it exists. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control. Misstatements are considered material if there is a substantial likelihood that, individually or in the aggregate, they would influence the judgment made by a reasonable user based on the financial statements.

Auditors' Responsibilities for the Audit of the Financial Statements - Continued

In performing an audit in accordance with GAAS, we:

- Exercise professional judgment and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of NARA 401(k) Savings 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 NARA 401(k) Savings 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 schedules of delinquent participant contributions and assets (held at end of year) as of or 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, has been subjected to auditing procedures applied in the audits of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with GAAS. For information included in the supplemental schedules that agreed to or is derived from the certified investment information, we compared such information to the related certified investment information.

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

In our opinion:

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

Hellman, Stewart & Schmiel, P.C.

Lake Oswego, Oregon
October 16, 2023

NARA 401(k) SAVINGS PLAN

Statements of Net Assets Available for Benefits

December 31,	2022	2021
Assets:		
Investments at fair value <i>(Note 4)</i>	\$ 6,285,604	\$ 5,977,686
Investments in fully benefit-responsive investment contracts, at contract value <i>(Note 5)</i>	354,210	153,835
Total investments <i>(Note 3)</i>	6,639,814	6,131,521
Receivables:		
Employee contributions receivable	30,589	-
Employer contributions receivable	16,462	-
Qualified non-elective contributions receivable	-	481,341
Notes receivable from participants <i>(Note 6)</i>	105,311	72,200
Total receivables	152,362	553,541
Net assets available for benefits	\$ 6,792,176	\$ 6,685,062

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

NARA 401(k) SAVINGS PLAN

Statements of Changes in Net Assets Available for Benefits

Year Ended December 31, 2022 and Three Months Ended December 31, 2021	2022	2021
Additions and losses:		
Contributions:		
Employer	\$ 452,491	\$ 34,372
Participants	968,309	250,665
Rollovers	5,528	-
Total contributions	1,426,328	285,037
Investment income (loss):		
Net increase (decrease) in fair value of investments	(1,099,191)	330,538
Dividends and interest	639	360
Net investment income (loss) (Note 3)	(1,098,552)	330,898
Interest on notes receivable from participants	4,340	673
Net additions and losses	332,116	616,608
Deductions:		
Benefits paid to participants	222,473	10,926
Administration expenses	2,529	388
Total deductions	225,002	11,314
Increase in net assets available for benefits	107,114	605,294
Net assets available for benefits, beginning of period	6,685,062	6,079,768
Net assets available for benefits, end of period	\$ 6,792,176	\$ 6,685,062

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

NARA 401(k) SAVINGS PLAN

Notes to Financial Statements

1. Plan Description

The following brief description of the NARA 401(k) Savings Plan (the Plan) is provided for general information purposes only. Participants should refer to the Plan document for a more complete description of the Plan's provisions.

General - The Plan was established June 1, 1998. The Plan was restated effective January 1, 2022 to incorporate an employer safe harbor matching contribution and change the Plan's year-end to December 31. The Plan is a defined contribution plan covering all employees of Native American Rehabilitation Association of the Northwest, Inc. (the Company) who meet certain eligibility requirements. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA), as amended. The Plan Administrator is responsible for oversight of the Plan. The Plan Administrator determines the appropriateness of the Plan's investment offerings, monitors investment performance, and reports to the Company's Board of Trustees.

The custodian of the Plan is Mutual of America Life Insurance Company (Mutual of America). All participant account balances are held by Mutual of America. The participant directs the investment of all contributions and earnings thereon, and may change their investment directive at any time.

Eligibility - Employees eligible to participate in the Plan are those who have performed five consecutive months of service, as defined in the Plan agreement, and are at least 19 years of age. Entry dates are the first day of the Plan year and the first day of the seventh month of the Plan year.

Contributions - Each year participants may contribute up to 100 percent of their annual pre-tax compensation, as defined in the Plan, subject to statutory limits. Participants who have attained age 50 before the end of the Plan year are eligible to make catch-up contributions. Participants may also contribute amounts representing distributions from other qualified defined benefit or defined contribution plans (rollover). Effective January 1, 2022, the Company contributes a safe harbor match of participant contributions equal to 100 percent of the participant's elective contribution up to 4 percent of the employee's compensation. Prior to January 1, 2022, the Company made a discretionary employer matching contribution of 25 percent of participant elective contributions up to the first 6 percent of the employee's compensation (non-safe harbor contribution). For the year ended December 31, 2022, the safe harbor matching contribution was \$452,491. For the three months ended December 31, 2021, the employer matching contribution was \$34,372.

NARA 401(k) SAVINGS PLAN

Notes to Financial Statements - Continued

1. Plan Description - Continued

Participant Accounts - Each participant's account is credited with the participant's contributions and Company safe harbor matching contributions, as well as allocations of the Company's discretionary matching contribution and Plan earnings. Deducted from each participant's account are any distributions made to the participant and an allocation of administrative expenses that are paid by the Plan. Allocations of administrative expenses are based on participant earnings, account balances, or specific participant transactions, as defined. The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested account.

Vesting - Participants are immediately vested in their contributions and the Company's safe harbor matching contributions plus actual earnings on those contributions. Vesting in the Company's discretionary matching contributions, plus earnings thereon, is based on years of continuous service. The vesting percentage for the Company's discretionary matching contributions plus earnings thereon is as follows:

Years of Service	Percent Vested
0	- 0 - %
1	20
2	40
3	60
4	80
5	100

Notes Receivable from Participants - Participants may borrow from their fund accounts up to a maximum amount equal to the lesser of \$50,000 or 50 percent of their account balance. Loan terms can range up to five years, unless the loan is for purchase of a principal residence, are secured by the balance of the participant's account, and bear interest at a rate commensurate with local prevailing rates. The interest rates ranged from 4.25 to 6.5 percent for all loans outstanding at December 31, 2022, which have varying maturity dates through 2027. Principal and interest are paid ratably through payroll deductions.

Payment of Benefits - Upon attaining normal retirement age of 65, termination of service, death, or disability, a participant may elect to receive a lump-sum distribution of the entire vested account balance. Terminated participants whose account balance is \$5,000 or less will automatically receive a lump-sum distribution. Hardship distributions are available only for the purpose of meeting immediate and heavy financial needs.

Forfeited Accounts - Forfeited balances of terminated participants' nonvested accounts are generally used to reduce the employer matching contributions in the Plan year following the Plan year in which the forfeitures occur. At December 31, 2022 and 2021, forfeited nonvested accounts totaled \$-0-. During the year ended December 31, 2022 and the three months ended December 31, 2021, \$244 and \$85, respectively, were used to reduce employer matching contributions.

NARA 401(k) SAVINGS PLAN

Notes to Financial Statements - Continued

2. Summary of Significant Accounting Policies

Basis of Accounting - The financial statements of the Plan are prepared on the accrual basis of accounting in accordance with accounting principles generally accepted in the United States of America (GAAP).

Use of Estimates - The preparation of financial statements in conformity with GAAP requires the Plan Administrator to make estimates and assumptions that affect reported amounts of net assets at the date of the financial statements, and the reported amounts of additions to and deductions from net assets available for benefits during the reporting period, as well as disclosure of any contingent assets or liabilities. Actual results could differ from these estimates.

Investment Valuation and Income Recognition - Investments are reported at fair value. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. The Plan Administrator determines the Plan's valuation policies utilizing information provided by the custodian. Additional information about fair value measurements can be found in *Note 4*.

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

Contract value is the relevant measurement attribute for fully benefit-responsive investment contracts because contract value is the amount participants would receive if they were to initiate permitted transactions under the terms of the Plan. Contract value approximates fair value for the fully benefit-responsive investment contracts. Investments in fully benefit-responsive investment contracts are reported at contract value as described in *Note 5*.

Notes Receivable from Participants - Notes receivable from participants are measured at their unpaid principal balance plus any accrued but unpaid interest. Interest income is recorded on the accrual basis. Related fees are recorded as administrative expenses and are expensed when they are incurred. Delinquent participant loans are reclassified as distributions based upon the terms of the Plan document. No allowance for credit losses has been recorded at December 31, 2022 and 2021.

Benefits Paid to Participants - Benefits are recorded when paid. At December 31, 2022, there were no benefits processed and approved for payment, but not paid.

Expenses - Substantially all administrative expenses and fiduciary fees are paid by the Company and are excluded from these financial statements. Certain administration and asset fees are paid by the Plan. Investment related expenses are included in net increase (decrease) in fair value of investments.

NARA 401(k) SAVINGS PLAN

Notes to Financial Statements - Continued

3. Certified Investments

Certain information related to investments disclosed in the accompanying financial statements and ERISA-required supplemental schedules, including investments held at December 31, 2022 and 2021, and net investment income (loss) for the year ended December 31, 2022 and the three months ended December 31, 2021, was obtained by management and agreed to or derived from information certified as complete and accurate by Mutual of America.

4. Fair Value Measurements

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

Level 1 - Inputs to the valuation methodology are unadjusted quoted prices for identical assets or liabilities in active markets 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; and
- Inputs 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 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 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 maximize the use of relevant observable inputs and minimize the use of unobservable inputs. There have been no changes in the methodologies used during the year ended December 31, 2022 and the three months ended December 31, 2021.

NARA 401(k) SAVINGS PLAN

Notes to Financial Statements - Continued

4. Fair Value Measurements - Continued

The only assets held by the Plan at December 31, 2022 and 2021 that are reported at fair value are pooled separate accounts, which are valued at the net asset value per unit as provided by the custodian of the Plan. Net asset values per unit are derived from values of similar investments that have quoted prices in active markets. The net asset value is used as a practical expedient to estimate the fair value, and is based on the fair value of the underlying investments less liabilities. Participant transactions (purchases and sales) may occur daily. Were the Plan to initiate a full redemption of the pooled separate accounts, the investment advisor reserves the right to temporarily delay withdrawal from the trust in order to ensure securities liquidations are carried out in an orderly business manner. Investments valued at the net asset value per unit practical expedient are not subject to the fair value hierarchy defined above. Investments held in pooled separate accounts totaled \$6,285,604 and \$5,977,686 at December 31, 2022 and 2021, respectively.

The preceding method described may produce a fair value calculation that may not be indicative of net realizable value or reflective of future fair values. Furthermore, although the Plan believes its valuation methods 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.

The following table sets forth additional disclosures for the fair value measurement of investments in certain entities that calculate net asset value per share (or its equivalent) as of December 31:

Investment Type	Fair Value	Redemption Frequency	Redemption Notice Period
2022			
Pooled separate accounts	\$ 6,285,604	Daily	None
2021			
Pooled separate accounts	\$ 5,977,686	Daily	None

The investment objective of pooled separate accounts is to lower the costs to investors through economies of scale available by combining the assets of multiple investors, to provide daily liquidity, and to provide better diversification. Each investor owns a participating interest that is calculated in units and represents its portion of the holdings of the fund.

NARA 401(k) SAVINGS PLAN

Notes to Financial Statements - Continued

5. Guaranteed Investment Contracts

The Plan has an interest accumulation account with Mutual of America. Mutual of America maintains contributions to this account in a general account. The account is credited with earnings on the underlying investments and charged for participant withdrawals and administrative expenses. The interest accumulation account issuer is contractually obligated to repay the principal and a specified interest rate that is guaranteed to the Plan. The interest accumulation account is carried at cost plus accrued interest.

Mutual of America has informed the Plan Administrator that they believe the interest accumulation account is comparable to a cash equivalent, as investments held in the contract are completely liquid, the value provided to the Plan is the redeemable value of the fund, and there are no deferred sales charges, load assessments, or interest rate adjustments that would affect the value as a result of the withdrawal request. The values of the interest accumulation account at December 31, 2022 and 2021 was \$354,210 and \$153,835, respectively. The Plan Administrator believes this investment is not subject to the fair value measurement requirements.

The Plan's ability to receive amounts due in accordance with fully benefit-responsive investment contracts is dependent on the third-party issuer's ability to meet its financial obligations. The issuer's ability to meet its contractual obligations may be affected by future economic and regulatory developments.

Certain events limit the Plan's ability to transact at contract value with Mutual of America. Such events include the following: (1) amendments to the Plan documents (including complete or partial Plan termination or merger with another plan); (2) changes to the Plan's prohibition on competing investment options or deletion of equity wash provisions; (3) bankruptcy of the Plan sponsor or other Plan sponsor events (for example, divestitures or spin-offs of a subsidiary) that cause a significant withdrawal from the Plan; or (4) the failure of the trust to qualify for exemption from federal income taxes or any required prohibited transaction exemption under ERISA. The Plan Administrator does not believe any events that would limit the Plan's ability to transact at contract value with Plan participants are probably of occurring.

6. Transactions with Parties-in-Interest

The Company is the Plan sponsor and administrator and pays certain administrative costs, including accounting, legal, and consulting fees, on behalf of the Plan.

Participants in the Plan are permitted to borrow funds from their vested balances. These transactions qualify as party-in-interest transactions.

Mutual of America, who serves as custodian of the Plan, manages certain Plan investments. These investments and investment transactions qualify as party-in-interest transactions. Fees incurred by the Plan for the investment management services are included in net increase (decrease) in fair value of investments.

NARA 401(k) SAVINGS PLAN

Notes to Financial Statements - Continued

7. 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.

8. Income Tax Status

Prior to Plan restatement in 2022, the Company adopted a prototype plan document and relied on the prototype sponsor's opinion letter from the Internal Revenue Service dated March 31, 2014. The letter stated that the prototype plan and the related trust are designed in accordance with applicable sections of the Internal Revenue Code (IRC). Although the prototype plan was amended since receiving the opinion letter, the prototype sponsor and the Plan Administrator believe the Plan was designed and operated in compliance with the applicable requirements of the IRC.

Effective January 1, 2022, the Company adopted a pre-approved profit sharing plan document and is relying on the pre-approved profit sharing plan sponsor's opinion letter from the Internal Revenue Service dated November 30, 2020. The Plan and related trust are designed to operate in accordance with the applicable requirements of the IRC. The Plan Administrator and the Plan's tax counsel believe that the Plan is designed, and is currently being operated, in compliance with the applicable requirements of the IRC and, therefore, believe that the Plan is qualified, and the related trust is tax-exempt.

GAAP requires Plan management to evaluate tax positions taken by the Plan and recognize a tax liability if the Plan has taken an uncertain position that more-likely-than-not would not be sustained upon examination by the IRS. The Plan Administrator has analyzed the tax positions taken by the Plan, and has concluded that as of December 31, 2022 and 2021, there are no uncertain positions taken or expected to be taken that would require recognition of a liability or disclosure in the financial statements. The Plan is subject to routine audits by taxing jurisdictions; however, there are currently no audits for any tax periods in progress.

9. Risks and Uncertainties

The Plan invests in various investment securities. Investment securities are exposed to various risks, such as interest rate, market, and credit risk. Market risks include global events which could impact the value of investment securities, such as a pandemic or international conflict. Due to the level of risk associated with certain investment securities, it is at least reasonably possible changes in the values of investment securities will occur in the near-term and such changes could materially affect participants' account balances and the amounts reported in the statements of net assets available for benefits and the statements of changes in net assets available for benefits.

NARA 401(k) SAVINGS PLAN

Notes to Financial Statements - Continued

10. Reconciliation of Financial Statements to Schedule H of Form 5500

The following is a reconciliation of net assets available for benefits per the financial statements to Schedule H of Form 5500 at December 31:

	2022	2021
Net assets available for benefits per the financial statements	\$ 6,792,176	\$ 6,685,062
Employee contributions receivable	(30,589)	-
Employer contributions receivable	(16,462)	-
QNEC receivable	-	(481,341)
Administrative adjustments	-	36
Net assets available for benefits per Form 5500	<u>\$ 6,745,125</u>	<u>\$ 6,203,757</u>

The following is a reconciliation of the net increase in net assets available for benefits per the financial statements to the net income per Schedule H of Form 5500 for the year ended December 31, 2022 and for the three months ended December 31, 2021:

	2022	2021
Increase in net assets available for benefits per the financial statements	\$ 107,114	\$ 605,294
Employee contributions receivable	(30,589)	2,617
Employer contributions receivable	(16,462)	-
QNEC receivable	481,341	14,457
Administrative adjustments	(36)	(1,292)
Deemed distributions	-	2,284
Net income per Form 5500	<u>\$ 541,368</u>	<u>\$ 623,360</u>

11. Delinquent Participant Contributions

During the year ended December 31, 2022, the Plan sponsor failed to remit employee contributions and participant loan repayments to the Plan on a timely basis, as defined by the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Untimely deferrals and loan repayments for the year ended December 31, 2022 totaled \$84,967. There was also \$78,719 in untimely deferrals and loan repayments for the fiscal year ended September 30, 2021 that were not corrected in 2022.

NARA 401(k) SAVINGS PLAN

Notes to Financial Statements - Continued

12. Subsequent Events

The Plan has evaluated subsequent events through October 16, 2023, the date the financial statements were available for issue.

NARA 401(k) SAVINGS PLAN

SUPPLEMENTAL SCHEDULES

NARA 401(k) SAVINGS PLAN

Schedule H Line 4a – Schedule of Delinquent Participant Contributions

Year Ended December 31, 2022

Plan Sponsor: Native American Rehabilitation Association of the Northwest, Inc.

Plan Number: 001

EIN: 23-7098400

Participant Contributions Transferred Late to Plan	Total that Constitutes Nonexempt Prohibited Transactions			Total Fully Corrected Under VFCP and PTE 2002-51
	Contributions Not Corrected	Contributions Corrected Outside VFCP	Contributions Pending Correction in VFCP	
Check here ☒ if Late Participant Loan Repayments are Included:				
2021 plan year	\$ 78,719	\$ -	\$ -	\$ -
2022 plan year	83,864	1,103	-	-
Total	\$ 162,583	\$ 1,103	\$ -	\$ -

NARA 401(k) SAVINGS PLAN

Schedule H Line 4i – Schedule of Assets (Held at End of Year) (Unaudited)

December 31, 2022

Plan Sponsor: Native American Rehabilitation Association of the Northwest, Inc.

Plan Number: 001

EIN: 23-7098400

(a)	(b)	(c)	**	(d)	(e)
	Identity of issue, borrower, lessor or similar party	Description of investment, including maturity date, rate of interest, collateral, par or maturity value	Cost	Current Value	
*	Mutual of America Interest Accumulation	Guaranteed investment contract	n/a	\$	354,210
*	Mutual of America Aggressive Allocation	Pooled Separate Account	n/a		220,188
*	Mutual of America Conservative Alloc.	Pooled Separate Account	n/a		10,025
*	Mutual of America Moderate Allocation	Pooled Separate Account	n/a		33,136
*	Mutual of America Bond Fund	Pooled Separate Account	n/a		3,072
*	T. Rowe Price Blue Chip Growth Portfolio	Pooled Separate Account	n/a		153,998
*	Mutual of America Composite Fund	Pooled Separate Account	n/a		7,512
*	Calvert Social Balanced Fund	Pooled Separate Account	n/a		56,576
*	Delaware VIP Small Cap Value Series	Pooled Separate Account	n/a		6,394
*	Mutual of America Equity Index Fund	Pooled Separate Account	n/a		377,892
*	Fidelity VIP Mid Cap Portfolio	Pooled Separate Account	n/a		53,625
*	Fidelity VIP Asset Manager Portfolio	Pooled Separate Account	n/a		7,717
*	Fidelity VIP Contrafund Portfolio	Pooled Separate Account	n/a		46,959
*	Fidelity VIP Equity-Income Portfolio	Pooled Separate Account	n/a		30,435
*	Goldman Sachs VIT US Equity Insights	Pooled Separate Account	n/a		8,288
*	Goldman Sachs VIT Small Cap Eq Insights	Pooled Separate Account	n/a		8,001
*	American Funds Insurance SNWF	Pooled Separate Account	n/a		19,482
*	Mutual of America Money Market Fund	Pooled Separate Account	n/a		7,925
*	Mutual of America Mid-Term Bond Fund	Pooled Separate Account	n/a		93
*	Mutual of America Mid-Cap Equity Index	Pooled Separate Account	n/a		189,604
*	MFS VIT III Mid Cap Value Portfolio	Pooled Separate Account	n/a		60
*	Mutual of America Mid Cap Value Fund	Pooled Separate Account	n/a		30,237
*	Neuberger Berman AMT Sustainable Equity Portfolio	Pooled Separate Account	n/a		4,646
*	Mutual of America International	Pooled Separate Account	n/a		8,828
*	Oppenheimer VA Main Street	Pooled Separate Account	n/a		38,603
*	Mutual of America 2020 Retirement Fund	Pooled Separate Account	n/a		523,995
*	Mutual of America 2025 Retirement Fund	Pooled Separate Account	n/a		286,671
*	Mutual of America 2030 Retirement Fund	Pooled Separate Account	n/a		891,998
*	Mutual of America 2035 Retirement Fund	Pooled Separate Account	n/a		656,360
*	Mutual of America 2040 Retirement Fund	Pooled Separate Account	n/a		850,803
*	Mutual of America 2045 Retirement Fund	Pooled Separate Account	n/a		387,589
*	Mutual of America 2050 Retirement Fund	Pooled Separate Account	n/a		424,709
*	Mutual of America 2055 Retirement Fund	Pooled Separate Account	n/a		167,404
*	Mutual of America 2060 Retirement Fund	Pooled Separate Account	n/a		43,282
*	Mutual of America 2065 Retirement Fund	Pooled Separate Account	n/a		716
*	Mutual of America Retirement Income	Pooled Separate Account	n/a		275,698
*	Vanguard VIF REIT Index Portfolio	Pooled Separate Account	n/a		33,261
	Carried forward				6,219,992

NARA 401(k) SAVINGS PLAN

Schedule H Line 4i – Schedule of Assets (Held at End of Year) (Unaudited) - Continued

December 31, 2022

Plan Sponsor: Native American Rehabilitation Association of the Northwest, Inc.

Plan Number: 001

EIN: 23-7098400

(a)	(b)	(c)	**	(d)	(e)
	Identity of issue, borrower, lessor or similar party	Description of investment, including maturity date, rate of interest, collateral, par or maturity value	Cost	Current Value	
	Brought forward			\$	6,219,992
*	PIMCO VIT Real Return Institutional Portfolio	Pooled Separate Account	n/a		6,532
*	Victory RS Small Cap Growth Equity VIP Series	Pooled Separate Account	n/a		56
*	Mutual of America All America	Pooled Separate Account	n/a		32,884
*	Mutual of America Small Cap Equity Index	Pooled Separate Account	n/a		15,009
*	DWS Capital Growth	Pooled Separate Account	n/a		61,973
*	Mutual of America Small-Cap Growth	Pooled Separate Account	n/a		65,345
*	Mutual of America Small-Cap Value	Pooled Separate Account	n/a		62,532
*	American Century VP Cap Apprec	Pooled Separate Account	n/a		2,375
*	Vanguard VIF Diversified Value	Pooled Separate Account	n/a		84,625
*	Vanguard VIF International	Pooled Separate Account	n/a		80,450
*	Vanguard Variable Insurance Fund Total Bond Market Index Portfolio	Pooled Separate Account	n/a		8,041
					6,639,814
*	Notes receivable from participants	Interest ranging from 4.25 to 6.5 percent with maturity dates through 2027	-0-		105,311
				\$	<u>6,745,125</u>

*

** Party-in-interest.

Not required for participant directed investments.

Note: This schedule was derived from data certified by Mutual of America Life Insurance Company.