

Form 5500 Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Annual Return/Report of Employee Benefit Plan This form is required to be filed for employee benefit plans under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and sections 6057(b) and 6058(a) of the Internal Revenue Code (the Code). ▶ Complete all entries in accordance with the instructions to the Form 5500.	OMB Nos. 1210-0110 1210-0089 2022 This Form is Open to Public Inspection
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Part I	Annual Report Identification Information
For calendar plan year 2022 or fiscal plan year beginning <u>01/10/2022</u> and ending <u>12/31/2022</u>	
A This return/report is for:	☐ a multiemployer plan ☐ a multiple-employer plan (Filers checking this box must attach a list of participating employer information in accordance with the form instructions.) ☒ a single-employer plan ☐ a DFE (specify) ____
B This return/report is:	☒ the first return/report ☐ the final return/report ☒ an amended return/report ☒ a short plan year return/report (less than 12 months)
C If the plan is a collectively-bargained plan, check here.	☐
D Check box if filing under:	☒ Form 5558 ☐ automatic extension ☐ the DFVC program ☐ special extension (enter description)
E If this is a retroactively adopted plan permitted by SECURE Act section 201, check here.	☐

Part II	Basic Plan Information —enter all requested information		
1a Name of plan	<u>IMC MARKETS N.A. 401K PLAN</u>	1b Three-digit plan number (PN) ▶	<u>001</u>
		1c Effective date of plan	<u>01/10/2022</u>
2a Plan sponsor's name (employer, if for a single-employer plan) Mailing address (include room, apt., suite no. and street, or P.O. Box) City or town, state or province, country, and ZIP or foreign postal code (if foreign, see instructions)	<u>POLAR OPERATIONS LLC D/B/A IMC MARKETS N.A.</u> <u>233 SOUTH WACKER DRIVE</u> <u>SUITE 4300</u> <u>CHICAGO, IL 60606</u>		
	2b Employer Identification Number (EIN)	<u>87-1006796</u>	
	2c Plan Sponsor's telephone number	<u>312-244-3300</u>	
	2d Business code (see instructions)	<u>523900</u>	

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

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

SIGN HERE	Filed with authorized/valid electronic signature.	11/09/2023	PAUL NOWICKI
	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	
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		3c Administrator's telephone number 4b EIN 4d PN	
5 Total number of participants at the beginning of the plan year		5	251
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)	251
a(2) Total number of active participants at the end of the plan year		6a(2)	388
b Retired or separated participants receiving benefits		6b	0
c Other retired or separated participants entitled to future benefits.....		6c	18
d Subtotal. Add lines 6a(2) , 6b , and 6c		6d	406
e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.		6e	0
f Total. Add lines 6d and 6e		6f	406
g Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item).....		6g	344
h Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested.....		6h	17
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 2K 2R 2T 3B 3D 3H 2E 2F			
b If the plan provides welfare benefits, enter the applicable welfare feature codes from the List of Plan Characteristics Codes in the instructions:			
9a Plan funding arrangement (check all that apply) (1) ☐ Insurance (2) ☐ Code section 412(e)(3) insurance contracts (3) ☒ Trust (4) ☐ General assets of the sponsor		9b Plan benefit arrangement (check all that apply) (1) ☐ Insurance (2) ☐ Code section 412(e)(3) insurance contracts (3) ☒ Trust (4) ☐ General assets of the sponsor	
10 Check all applicable boxes in 10a and 10b to indicate which schedules are attached, and, where indicated, enter the number attached. (See instructions)			
a Pension Schedules (1) ☒ R (Retirement Plan Information) (2) ☐ MB (Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information) - signed by the plan actuary (3) ☐ SB (Single-Employer Defined Benefit Plan Actuarial Information) - signed by the plan actuary		b General Schedules (1) ☒ H (Financial Information) (2) ☐ I (Financial Information – Small Plan) (3) ☐ 0 A (Insurance Information) (4) ☒ C (Service Provider Information) (5) ☒ D (DFE/Participating Plan Information) (6) ☐ G (Financial Transaction Schedules)	

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

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

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

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

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

Receipt Confirmation Code _____

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

For calendar plan year 2022 or fiscal plan year beginning 01/10/2022 and ending 12/31/2022	
A Name of plan IMC MARKETS N.A. 401K PLAN	B Three-digit plan number (PN) ▶ 001
C Plan sponsor's name as shown on line 2a of Form 5500 POLAR OPERATIONS LLC D/B/A IMC MARKETS N.A.	D Employer Identification Number (EIN) 87-1006796

Part I Service Provider Information (see instructions)

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

1 Information on Persons Receiving Only Eligible Indirect Compensation

- a Check "Yes" or "No" to indicate whether you are excluding a person from the remainder of this Part because they received only eligible indirect compensation for which the plan received the required disclosures (see instructions for definitions and conditions)..... ☒ 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
FIDELITY INVESTMENTS INSTITUTIONAL
04-2647786

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

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

FIDELITY INVESTMENTS INSTITUTIONAL

04-2647786

(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?
37 60 64 65	RECORDKEEPER	-10681	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
FIDELITY INVESTMENTS INSTITUTIONAL	60	0
(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.	
AS EMRG MKTS EQ IS - DST ASSET MAN 52-2269240	0.15%	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUTIONAL	60	0
(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.	
EV INC FUND BOSTON I - BNY MELLON 301 BELLEVUE PARKWAY WILMINGTON, DE 19809	0.15%	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUTIONAL	60	0
(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.	
J H TRITON T - JANUS HENDERSON SER 151 DETROIT STREET DENVER, CO 80206	0.35%	

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
FIDELITY INVESTMENTS INSTITUTIONAL	60	0
(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.	
JH DSCPL VAL MDCP I - JOHN HANCOCK 01-0233346	0.10%	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUTIONAL	60	0
(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.	
PIF MIDCAP FUND I - PRINCIPAL SHAR 711 HIGH STREET DES MOINES, IA 50392	0.10%	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUTIONAL	60	0
(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.	
PIMCO REAL RTN BD AD - DST ASSET M 430 W 7TH STREET STE 219432 KANSAS CITY, MO 64105	0.25%	

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
FIDELITY INVESTMENTS INSTITUTIONAL	60	0
(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.	
TRP BLUE CHIP GR ADV - T. ROWE PRI 52-2269240	0.40%	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUTIONAL	60	0
(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.	
TRP RETIRE 2020 ADV - T. ROWE PRIC 52-2269240	0.40%	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUTIONAL	60	0
(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.	
TRP RETIRE 2025 ADV - T. ROWE PRIC 52-2269240	0.40%	

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
FIDELITY INVESTMENTS INSTITUTIONAL	60	0

(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.
TRP RETIRE 2030 ADV - T. ROWE PRIC 52-2269240	0.40%

(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUTIONAL	60	0

(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.
TRP RETIRE 2035 ADV - T. ROWE PRIC 52-2269240	0.40%

(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUTIONAL	60	0

(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.
TRP RETIRE 2040 ADV - T. ROWE PRIC 52-2269240	0.40%

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
FIDELITY INVESTMENTS INSTITUTIONAL	60	0

(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.
TRP RETIRE 2045 ADV - T. ROWE PRIC 52-2269240	0.40%

(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUTIONAL	60	0

(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.
TRP RETIRE 2050 ADV - T. ROWE PRIC 52-2269240	0.40%

(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUTIONAL	60	0

(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.
TRP RETIRE 2055 ADV - T. ROWE PRIC 52-2269240	0.40%

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
FIDELITY INVESTMENTS INSTITUTIONAL	60	0
(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.
INVESCO GOLD & SPEC MINERALS A	11 GREENWAY PLAZA STE 100 HOUSTON, TX 77046	0.40%
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUTIONAL	60	0
(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.
AMANA MUTUAL FUND TRUST INCOME	1300 NORTH STATE ST BELLINGHAM, WA 98225	0.40%
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUTIONAL	60	0
(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.
AMANA MUTUAL FUND TRUST GROWTH	1300 NORTH STATE ST BELLINGHAM, WA 98225	0.40%

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
FIDELITY INVESTMENTS INSTITUTIONAL	60	0
(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.	
BARON HEALTH CARE FDRETAIL 767 5TH AVE 49TH FL NEW YORK, NY 10153	0.40%	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUTIONAL	60	0
(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.	
JACOB INTERNET 727 2ND ST STE 106 HERMOSA BEACH, CA 90254	0.40%	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUTIONAL	60	0
(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.	
EVENTIDE HEALTHCARE AND LIFE SCIEN 80 ARKAY STE 110 HAUPPAUGE, NY 11788	0.40%	

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
FIDELITY INVESTMENTS INSTITUTIONAL	60	0
(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.
OCM GOLD FUND ADVISOR CLASS SHARES	235 W. GALENA ST MILWAUKEE, WI 53212	0.40%
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUTIONAL	60	0
(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.
RYDEX PRECIOUS METALS INVESTOR CL	9601 BLACKWELL RD STE 500 ROCKVILLE, MD 20850	0.40%
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUTIONAL	60	0
(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.
RYDEX NASDAQ 100 2X STRATEGY CL H	9601 BLACKWELL RD STE 500 ROCKVILLE, MD 20850	0.40%

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
FIDELITY INVESTMENTS INSTITUTIONAL	60	0
(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.
RYDEX S&P 500 2X STRATEGY CL H	9601 BLACKWELL RD STE 500 ROCKVILLE, MD 20850	0.40%
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUTIONAL	60	0
(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.
RYDEX DOW 2X STRATEGY CL H	9601 BLACKWELL RD STE 500 ROCKVILLE, MD 20850	0.40%
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUTIONAL	60	0
(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.
RYDEX RUSSELL 2000 2X STRATEGY CL	9601 BLACKWELL RD STE 500 ROCKVILLE, MD 20850	0.40%

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
FIDELITY INVESTMENTS INSTITUTIONAL	60	0
(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.	
WORLD PRECIOUS MINERALS FUND 3 CANAL PLAZA STE 600 PORTLAND, ME 04101	0.40%	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUTIONAL	60	0
(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.	
VAN ECK INTERNATN'L INVESTORS GOLD 666 3RD AVE 9TH FL NEW YORK, NY 10017	0.38%	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUTIONAL	60	0
(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.	
PERKINS DISCOVERY 8730 STONY POINT PKWY STE 205 RICHMOND, VA 23235	0.08%	

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 01/10/2022 and ending 12/31/2022		
A Name of plan IMC MARKETS N.A. 401K PLAN	B Three-digit plan number (PN) ►	001
C Plan or DFE sponsor's name as shown on line 2a of Form 5500 POLAR OPERATIONS LLC D/B/A IMC MARKETS N.A.	D Employer Identification Number (EIN) 87-1006796	

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: SMALL CAP VAL II I1		
b Name of sponsor of entity listed in (a): WILMINGTON TRUST, N.A.		
c EIN-PN 38-4097325-488	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 230226
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)**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
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
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>01/10/2022</u> and ending <u>12/31/2022</u>		
A Name of plan <u>IMC MARKETS N.A. 401K 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>POLAR OPERATIONS LLC D/B/A IMC MARKETS N.A.</u>	D Employer Identification Number (EIN) <u>87-1006796</u>	

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

Assets		(a) Beginning of Year	(b) End of Year
a Total noninterest-bearing cash.....	1a	0	0
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)	0	0
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit).....	1c(1)	0	868500
(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	122633
(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)	0	117545
(9) Value of interest in common/collective trusts.....	1c(9)	0	230226
(10) Value of interest in pooled separate accounts	1c(10)	0	0
(11) Value of interest in master trust investment accounts.....	1c(11)	0	0
(12) Value of interest in 103-12 investment entities	1c(12)	0	0
(13) Value of interest in registered investment companies (e.g., mutual funds).....	1c(13)	0	37097486
(14) Value of funds held in insurance company general account (unallocated contracts).....	1c(14)	0	0
(15) Other	1c(15)	0	0

1d Employer-related investments:		(a) Beginning of Year	(b) End of Year
(1) Employer securities	1d(1)	0	0
(2) Employer real property	1d(2)	0	0
e Buildings and other property used in plan operation	1e	0	0
f Total assets (add all amounts in lines 1a through 1e)	1f	0	38436390

Liabilities

g Benefit claims payable	1g	0	0
h Operating payables	1h	0	0
i Acquisition indebtedness	1i	0	0
j Other liabilities	1j	0	0
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	0	38436390
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Part II Income and Expense Statement

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

Income

a Contributions:			
(1) Received or receivable in cash from: (A) Employers.....	2a(1)(A)	1747168	
(B) Participants.....	2a(1)(B)	6290121	
(C) Others (including rollovers).....	2a(1)(C)	842016	
(2) Noncash contributions.....	2a(2)	0	8879305
(3) Total contributions. Add lines 2a(1)(A) , (B) , (C) , and line 2a(2)	2a(3)		
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit).....	2b(1)(A)	18975	
(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)	3987	
(F) Other.....	2b(1)(F)	0	
(G) Total interest. Add lines 2b(1)(A) through (F)	2b(1)(G)		22962
(2) Dividends: (A) Preferred stock.....	2b(2)(A)	0	
(B) Common stock.....	2b(2)(B)	1769	
(C) Registered investment company shares (e.g. mutual funds).....	2b(2)(C)	1471463	
(D) Total dividends. Add lines 2b(2)(A) , (B) , and (C)	2b(2)(D)		1473232
(3) Rents.....	2b(3)		0
(4) Net gain (loss) on sale of assets: (A) Aggregate proceeds.....	2b(4)(A)	118642	
(B) Aggregate carrying amount (see instructions).....	2b(4)(B)	127357	
(C) Subtract line 2b(4)(B) from line 2b(4)(A) and enter result.....	2b(4)(C)		
(5) Unrealized appreciation (depreciation) of assets: (A) Real estate.....	2b(5)(A)	0	
(B) Other.....	2b(5)(B)	-39369	
(C) Total unrealized appreciation of assets. Add lines 2b(5)(A) and (B)	2b(5)(C)		

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts	2b(6)		-30636
(7) Net investment gain (loss) from pooled separate accounts	2b(7)		0
(8) Net investment gain (loss) from master trust investment accounts	2b(8)		0
(9) Net investment gain (loss) from 103-12 investment entities.....	2b(9)		0
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds)	2b(10)		-8150845
c Other income	2c		10681
d Total income. Add all income amounts in column (b) and enter total	2d		2156615
Expenses			
e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	231986	
(2) To insurance carriers for the provision of benefits	2e(2)	0	
(3) Other	2e(3)	0	
(4) Total benefit payments. Add lines 2e(1) through (3)	2e(4)		231986
f Corrective distributions (see instructions)	2f		3040
g Certain deemed distributions of participant loans (see instructions)	2g		0
h Interest expense	2h		0
i Administrative expenses: (1) Professional fees	2i(1)	0	
(2) Contract administrator fees	2i(2)	0	
(3) Investment advisory and management fees	2i(3)	0	
(4) Other	2i(4)	0	
(5) Total administrative expenses. Add lines 2i(1) through (4)	2i(5)		0
j Total expenses. Add all expense amounts in column (b) and enter total	2j		235026
Net Income and Reconciliation			
k Net income (loss). Subtract line 2j from line 2d	2k		1921589
l Transfers of assets:			
(1) To this plan	2l(1)		36514801
(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: RSM US LLP

(2) EIN: 42-0714325

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		35694

	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		X	

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 01/10/2022 and ending 12/31/2022		
A Name of plan IMC MARKETS N.A. 401K PLAN		B Three-digit plan number (PN) ► 001
C Plan sponsor's name as shown on line 2a of Form 5500 POLAR OPERATIONS LLC D/B/A IMC MARKETS N.A.		D Employer Identification Number (EIN) 87-1006796
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
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): 04-6568107		
Profit-sharing plans, ESOPs, and stock bonus plans, skip line 3.		
3 Number of participants (living or deceased) whose benefits were distributed in a single sum, during the plan year.....		3
Part II	Funding Information (If the plan is not subject to the minimum funding requirements of section 412 of the Internal Revenue Code or ERISA section 302, skip this Part.)	
4 Is the plan administrator making an election under Code section 412(d)(2) or ERISA section 302(d)(2)? ☐ Yes ☐ No ☐ N/A If the plan is a defined benefit plan, go to line 8.		
5 If a waiver of the minimum funding standard for a prior year is being amortized in this plan year, see instructions and enter the date of the ruling letter granting the waiver. Date: Month _____ Day _____ Year _____ If you completed line 5, complete lines 3, 9, and 10 of Schedule MB and do not complete the remainder of this schedule.		
6 a Enter the minimum required contribution for this plan year (include any prior year accumulated funding deficiency not waived).....		6a
b Enter the amount contributed by the employer to the plan for this plan year.....		6b
c Subtract the amount in line 6b from the amount in line 6a. Enter the result (enter a minus sign to the left of a negative amount).....		6c
If you completed line 6c, skip lines 8 and 9.		
7 Will the minimum funding amount reported on line 6c be met by the funding deadline? ☐ Yes ☐ No ☐ N/A		
8 If a change in actuarial cost method was made for this plan year pursuant to a revenue procedure or other authority providing automatic approval for the change or a class ruling letter, does the plan sponsor or plan administrator agree with the change? ☐ Yes ☐ No ☐ N/A		
Part III	Amendments	
9 If this is a defined benefit pension plan, were any amendments adopted during this plan year that increased or decreased the value of benefits? If yes, check the appropriate box. If no, check the "No" box..... ☐ Increase ☐ Decrease ☐ Both ☐ No		
Part IV	ESOPs (see instructions). If this is not a plan described under section 409(a) or 4975(e)(7) of the Internal Revenue Code, skip this Part.	
10 Were unallocated employer securities or proceeds from the sale of unallocated securities used to repay any exempt loan?..... ☐ Yes ☐ No		
11 a Does the ESOP hold any preferred stock?..... ☐ Yes ☐ No		
b If the ESOP has an outstanding exempt loan with the employer as lender, is such loan part of a "back-to-back" loan? (See instructions for definition of "back-to-back" loan.)..... ☐ Yes ☐ No		
12 Does the ESOP hold any stock that is not readily tradable on an established securities market?..... ☐ Yes ☐ No		
For Paperwork Reduction Act Notice, see the Instructions for Form 5500.		
Schedule R (Form 5500) 2022 v. 220413		

Part V Additional Information for Multiemployer Defined Benefit Pension Plans

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

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

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

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

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

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

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

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

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

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

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

☐ Yes.

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

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

☐ No. Other. Provide explanation _____

IMC Markets N.A. 401k Plan
Financial Statements and Supplemental Schedules
December 31, 2022

IMC Markets N.A. 401k Plan
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December 31, 2022

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 Note: Other schedules of additional information required by Section 2520.103-10 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974 ("ERISA") have been omitted because they are not applicable.	

Independent Auditor's Report

RSM US LLP

Plan Administrator
IMC Markets N.A. 401k Plan

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

We have performed an audit of the financial statements of IMC Markets N.A. 401k 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 statement of net assets available for benefits as of December 31, 2022, the related statement of changes in net assets available for benefits for the period from January 10, 2022 (inception) through December 31, 2022, and the related notes to the financial statements.

Management, having determined it is permissible in the circumstances, has elected to have the audit of the 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 (DOL) Rules and Regulations for Reporting and Disclosure under ERISA. As permitted by ERISA Section 103(a)(3)(C), our audit 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 DOL's Rules and Regulations for Reporting and Disclosure under ERISA (qualified institution).

Management has obtained a certification from a qualified institution as of December 31, 2022, and for the period from January 10, 2022 (inception) through December 31, 2022, stating that the certified investment information, as described in Note 3 to the financial statements, is complete and accurate.

Opinion

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

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

Basis for Opinion

We conducted our audit in accordance with auditing standards generally accepted in the United States of America (GAAS). Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are required to be independent of the 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.

Emphasis of Matter—Plan Spin Out/In

As discussed in Note 1 to the financial statements, on January 10, 2022, IMC Americas, Inc. (Plan Sponsor of the IMC Americas, Inc. 401(k) Plan (the IMC Americas Plan)) effected the spin-off of certain employees of IMC-Chicago, LLC. The account balances of the impacted participants were transferred out of the IMC Americas Plan and into the IMC Markets N.A. 401k Plan on January 10, 2022. Our opinion has not been modified with respect to this matter.

Responsibilities of Management for the Financial Statements

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

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

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

Auditor's Responsibilities for the Audit of the Financial Statements

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

In performing an audit in accordance with GAAS, we:

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

- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about the Plan's ability to continue as a going concern for a reasonable period of time.

Our audit 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 U.S. GAAP.

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 U.S. GAAP.

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

Other Matter—Supplemental Schedules Required by ERISA

The supplemental schedule of assets (held at end of year) as of December 31, 2022, and the schedule of delinquent participant contributions for the period from January 10, 2022 (inception) through December 31, 2022, and are presented for purposes of additional analysis and are not a required part of the financial statements but are supplementary information required by the DOL'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 audit of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with GAAS. For information included in the supplemental schedules that agreed to or is derived from the certified investment information, 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 DOL'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 DOL'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).

RSM US LLP

Chicago, Illinois
November 8, 2023

IMC Markets N.A. 401k Plan
Statement of Net Assets Available for Benefits
December 31, 2022

Assets

Investments at fair value (see Notes 3 and 4)

Shares of registered investment companies \$ 36,217,623

Self-directed brokerage accounts 1,870,996

Common/collective trust 230,226

38,318,845

Notes receivable from participants

117,545

Employer contributions receivable

81,127

Net assets available for benefits

\$ 38,517,517

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

IMC Markets N.A. 401k Plan**Statement of Changes in Net Assets Available for Benefits****For the Period from January 10, 2022 (Inception) through December 31, 2022**

Additions (subtractions) to net assets attributed to:

Investment income (loss):

Net depreciation in fair value of investments	\$ (8,229,064)
Dividend and interest income	1,491,706
Total investment income (loss)	<u>(6,737,358)</u>

Interest income on notes receivable from participants	<u>3,987</u>
---	--------------

Contributions:

Participants	6,290,121
Employer	1,828,295
Rollovers	842,016
Total contributions	<u>8,960,432</u>

Other income	<u>10,681</u>
--------------	---------------

Net additions	2,237,742
---------------	-----------

Deductions

Deductions from net assets attributed to:

Benefits paid to participants	<u>235,026</u>
Total deductions	<u>235,026</u>

Net increase before transfers	2,002,716
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Transfers in, net	<u>36,514,801</u>
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Net increase in net assets	38,517,517
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Net assets available for benefits:

Beginning of period	-
End of period	<u>\$ 38,517,517</u>

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

IMC Markets N.A. 401k Plan

Notes to Financial Statements

December 31, 2022

1. Plan Description

The following description of the IMC Markets N.A. 401k Plan (the “Plan”) is intended to provide only general information. Polar Operations LLC d/b/a IMC Markets N.A. (the “Employer” and “Plan Sponsor”) has established procedures to advise all eligible employees of the provisions of the Plan through a Summary Plan Description. Participants should refer to the Plan agreement and the Summary Plan Description for a more complete description of the Plan’s provisions.

General

The Plan is a defined contribution plan which was established on January 10, 2022, and is administered by the Employer. The assets of the Plan are managed and administered under the terms of an agreement between the Employer and the custodian, Fidelity Management Trust Company (the “Custodian”). The Custodian is responsible for the investment of such assets and the accounting for all related receipts and disbursements. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (“ERISA”).

Transfers Into Plan

On January 10, 2022, IMC Americas, Inc. (Plan Sponsor of the IMC Americas, Inc. 401(k) Plan (IMC Americas Plan)) effected the spin-off of certain employees of IMC-Chicago, LLC. The account balances of the impacted participants were transferred out of the IMC Americas Plan and into the IMC Markets N.A. 401k Plan on January 10, 2022. Total assets transferred to the IMC Markets N.A. 401k Plan amounted to approximately \$36,500,000.

Contributions and Eligibility

All employees who have reached age 21 are eligible to participate in the Plan. Each year, participants may contribute up to 90% of pretax annual compensation, as defined in the Plan, subject to Internal Revenue Service (“IRS”) limits. Participants who have attained age 50 before the end of the plan year are eligible to make catch-up contributions. Participant contributions may also include rollovers, which represent transfers of participant account balances previously held in their former employers’ qualified plans. Participants are permitted to designate a portion or all of their deferral contributions as Roth deferral contributions. Roth deferral contributions are subject to the same IRS limits as pretax contributions.

The Employer made a matching non-discretionary contribution equal to 100% of the participants’ contributions, up to 4% of each participant’s eligible pretax annual compensation for the period January 10, 2022 through December 31, 2022. The Employer may also make additional discretionary contributions, as determined by management. No additional discretionary contributions were made in 2022.

In no event shall the contributions credited to a participant’s account for any Plan year, either separately or when combined with the Employer contributions, exceed the allowable deduction for federal income tax purposes.

IMC Markets N.A. 401k Plan
Notes to Financial Statements
December 31, 2022

1. Plan Description (Continued)

Participant Accounts

Each participant's account is credited with that participant's contributions and allocations of a) the Employer matching and discretionary contribution, if any, and b) Plan investment earnings and losses. Participant accounts are charged with an allocation of administrative expense that are paid by the Plan. Allocations are based on participant earnings, account balances or specific transaction, as defined. The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested account. The net investment income or loss for each of the investment assets is allocated daily to each participant's elective accounts in the proportionate share of the participant account to the total of all participant accounts.

Investment

Upon enrollment in the Plan, a participant may direct the investment of their contributions in any one or a combination of various registered investment companies, common/collective trust or self-directed brokerage accounts. Through a self-directed brokerage account, participants may invest in registered investment companies, units, common stocks, preferred stock, warrants, and interest-bearing cash. Participants may change their investment options at any time.

Vesting

Participant contributions are fully and immediately vested. The portion representing Employer matching and discretionary contributions vests with the participants as follows:

Year of Vesting Service at the Date of Termination	Percentage of Account Balance Representing Vested Interest
Less than one	0%
One	33%
Two	66%
Three	100%

Forfeitures

Any portion of the Employer contributions that has not vested at termination is forfeited after a five year break in service. Forfeited amounts will be restored if the participant is re-employed before the five year break in service and any distributed amounts of the vested balance are repaid in full. Additionally, non-vested portions of the accounts forfeited are used to offset the Employer matching and discretionary contributions. At December 31, 2022, forfeited nonvested accounts totaled \$55,344 which was utilized to reduce the Employer matching contribution receivables for the 2022 plan year.

Notes Receivable from Participants

Within the limits of IRS regulations, which change from time-to-time, a loan may be requested for any reason by a participant. The minimum loan amount permitted by the Plan is \$1,000. The maximum loan amount is generally limited to the lesser of:

- (1) 100% of the participant's vested account balance, or
- (2) \$100,000 minus the highest outstanding loan balance in the prior 12 months.

IMC Markets N.A. 401k Plan
Notes to Financial Statements
December 31, 2022

1. Plan Description (Continued)

Notes Receivable from Participants (Continued)

The loan repayment period is set at a maximum of five years except in the case of a loan for the purpose of acquiring a principal residence, in which case the loan may be repaid over 10 years. Participants may only have one loan outstanding at any time. There were nine outstanding loans with a fixed interest rate between 4.25% and 8.00% as of December 31, 2022. Interest rates are commensurate with local prevailing rates as determined by the Plan Administrator at the time the note is originated.

Payment of Benefits

Upon termination of service due to death, disability, and retirement or due to other reasons, a participant may elect to receive a lump sum amount or installments equal to the value of the participant's vested interest in his/her account. Also, in-service hardship withdrawals of voluntary contributions are allowed with certain restrictions.

Administrative Expenses

Loan processing fees are paid by the participant and deducted from their Plan assets. The loan fees, if any, are reflected as administrative expenses in the Statement of Changes in Net Assets Available for Benefits. Certain professional fees and other administrative expenses incurred in connection with the Plan are paid by the Employer and are not reflected in the Statement of Changes in Net Assets Available for Benefits.

2. Summary of Significant Accounting Policies

Basis of Presentation

The financial statements of the Plan are prepared under the accrual method of accounting.

Accounting Policies

The financial statements of the Plan have been prepared in conformity with accounting principles generally accepted in the United States of America ("GAAP"). A description of the accounting policies of particular significance appear below.

Use of Estimates

The preparation of the financial statements in conformity with GAAP requires the Plan Sponsor to make estimates and assumptions that affect the reported amounts of net assets available for benefits at the date of the financial statements and the changes in net assets available for benefits during the reporting period and, when applicable, disclosures of contingent assets and liabilities at the date of the financial statements. Actual results could differ from those estimates.

Valuation of Investments and Income Recognition

The Plan's investments are stated 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. Refer to Note 4 for disclosures provided for fair value measurements of plan investments.

The Plan presents in the Statement of Changes in Net Assets Available for Benefits the net appreciation (depreciation) in the fair value of its investments, which consists of the realized gains or losses and the unrealized appreciation (depreciation) on those investments. Purchases and sales of investments are reflected on a trade date basis. Dividends are recorded on the ex-dividend date and interest is recorded on the accrual basis.

IMC Markets N.A. 401k Plan
Notes to Financial Statements
December 31, 2022

2. Summary of Significant Accounting Policies (Continued)

Notes Receivable from Participants

Notes receivable from participants are stated at unpaid principal plus unpaid accrued interest. Interest income is recorded on an accrual basis. Defaulted notes are treated as benefits paid upon the terms of the Plan document.

Payment of Benefits

Benefits are recorded when paid.

Risks and Uncertainties

The Plan provides for various investment options in any combination. Investment securities are exposed to various risks, such as interest rate, market and credit risk. Due to the level of risk associated with certain investment securities and the level of uncertainty related to changes in the value of investment securities, it is at least reasonably possible that changes in risks in the near term would materially affect participants' account balances and the amounts reported in the Statement of Net Assets Available for Benefits and the Statement of Changes in Net Assets Available for Benefits.

3. Information Certified by the Custodian

The following is a summary of the Plan's asset and income information as of December 31, 2022, and for the period from January 10, 2022 (inception) through December 31, 2022, included throughout the Plan's financial statements and supplemental schedule, that was prepared by or derived from information provided by Fidelity Management Trust Company, the Custodian, and furnished to the Plan Sponsor. The Plan Sponsor has obtained a certification from the Custodian that the information provided to the Plan Sponsor by the Custodian related to the following assets and income are complete and accurate. Accordingly, as permitted by 29 CFR 2520.103-5 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA, the Plan Sponsor instructed the Plan's independent auditor not to perform any auditing procedures with respect to the information which appears throughout the financial statements and supplemental schedule related to the following assets and income:

Investments at fair value:

Shares of registered investment companies	\$ 36,217,623
Self-directed brokerage accounts	1,870,996
Common/collective trust	230,226
Notes receivable from participants	117,545

Fidelity Management Trust Company also certified the completeness and accuracy of \$(8,229,064) of net depreciation in fair value of investments, \$1,491,706 of dividend and interest income related to the aforementioned investments and \$3,987 of interest income on notes receivable from participants for the period January 10, 2022 (inception) through December 31, 2022.

IMC Markets N.A. 401k Plan
Notes to Financial Statements
December 31, 2022

4. Fair Value of Investments

The guidance for fair value of financial instruments establishes a three-tier fair value hierarchy, which prioritizes the inputs used in measuring fair value. These tiers include: Level 1, defined as unadjusted quoted market prices for identical assets in active markets that the Plan has the ability to access; Level 2, defined as inputs other than quoted prices in active markets that are either directly or indirectly observable; and Level 3, defined as unobservable inputs in which little or no market data exists, therefore requiring an entity to develop its own assumptions.

As of December 31, 2022, the Plan investments measured at fair value were as follows:

	<u>December 31, 2022</u>			
	<u>Total</u>	<u>Level 1</u>	<u>Level 2</u>	<u>Level 3</u>
Shares of registered investment companies	\$ 36,217,623	\$ 36,217,623	\$ -	\$ -
Self-directed brokerage accounts	1,870,996	1,870,996	-	-
	<u>\$ 38,088,619</u>	<u>\$ 38,088,619</u>	<u>\$ -</u>	<u>\$ -</u>
Investments measured at NAV (a)	230,226			
Total investments at fair value	<u>\$ 38,318,845</u>	<u>\$ 38,088,619</u>	<u>\$ -</u>	<u>\$ -</u>

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

During the period January 10, 2022 (inception) through December 31, 2022, the Plan had no investments classified as Level 3 or Level 2. In addition, there were no transfers into or out of Level 3 for the period January 10, 2022 (inception) through December 31, 2022.

The following are descriptions of the valuation methodologies used for the investments measured at fair value, including the general classification of such instruments pursuant to the valuation hierarchy. There have been no changes in the methodologies used at December 31, 2022.

Shares of Registered Investment Companies

The shares of registered investment companies are valued at the daily closing price as reported by the company. Registered investment companies held by the Plan are open-end mutual funds that are registered with the Securities and Exchange Commission. These funds are required to publish their daily net asset value and to transact at that price. The registered investment companies held by the Plan are deemed to be actively traded.

Self-Directed Brokerage Accounts

These include investments in common stocks, preferred stocks, units, registered investment companies, warrants, and interest-bearing cash that are valued on the basis of readily determinable market prices.

IMC Markets N.A. 401k Plan
Notes to Financial Statements
December 31, 2022

4. Fair Value of Investments (Continued)

Common/Collective Trust

Valued based on the NAV of units of the common/collective trust. The NAV, as provided by the custodian, is used as a practical expedient to estimating fair value. The NAV is based upon the fair value of the underlying investments comprising the trust less its liabilities. The practical expedient is not used when it is determined to be probable that the fund will sell the investment for an amount different than the reported NAV.

The following table summarizes investments for which fair value estimated using NAV per share (or its equivalent) practical expedient as of December 31, 2022.

	2022	Unfunded Commitment	Redemption Frequency	Redemption Notice Period
Common/collective trust	<u>\$ 230,226</u>	<u>\$ -</u>	Daily	None

5. Plan Termination

Although the Employer has reserved the right to amend or terminate the Plan, it was established with the intention that the Plan and the payment of contributions will be indefinite. In the event of plan termination, all amounts allocated to participant accounts shall vest immediately. Any unallocated assets of the Plan shall be allocated to the participant accounts and distributed in such a manner as the Employer may determine. Presently, there is no intention on part of the Employer to terminate the Plan.

6. Tax Status

The Plan adopted a prototype plan in standardized form effective January 10, 2022, sponsored by the Custodian. The amended and restated prototype plan received an opinion letter dated June 30, 2020, from the IRS as to the prototype plan's qualified status. The prototype plan opinion letter has been relied upon by this Plan. The Plan Sponsor and Plan management believe that the Plan is currently designed and operated in compliance with the applicable requirements of the Internal Revenue Code, and the Plan and related trust continue to be tax-exempt. Therefore, no provision for income taxes has been included in the Plan's financial statements.

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

IMC Markets N.A. 401k Plan
Notes to Financial Statements
December 31, 2022

7. Party-in-Interest Transactions

Certain Plan investments are shares of mutual funds managed by the Custodian or its affiliates. Transactions involving these investments and notes receivable from participants qualify as party-in-interest transactions.

Administrative service fees (other than loan processing fees), custodian service fees, investment fees, and compliance service fees are paid by the Employer to the Custodian.

8. Delinquent Participant Contributions

During 2022, the Company inadvertently failed to deposit \$35,694 of participants' contributions within the required timeline stated by the Department of Labor regulations. These late contributions qualify as prohibited transactions. The delay in remitted contributions to the custodian was due to administrative errors. The Company deposited the participant contributions during 2022. Form 5330 for delinquent contributions will be filed in 2023.

9. Reconciliation of Financial Statements to Form 5500

The following is a reconciliation of net assets available for benefits per the financial statements to Form 5500 at December 31, 2022:

Net assets available for benefits per the financial statements	\$ 38,517,517
Differences in:	
Interest-bearing cash	868,500
Common stocks	122,633
Self-directed brokerage accounts	(1,870,996)
Registered investment companies	879,863
Investments	117,545
Notes receivable from participants	(117,545)
Employer contributions receivable	(81,127)
Net assets available for benefits per Form 5500	<u>\$ 38,436,390</u>

The following is a reconciliation of the net increase in net assets available for benefits for the period from January 10, 2022 (inception) through December 31, 2022, per the financial statements to the Form 5500 at December 31, 2022:

Net increase after transfers per the statement of changes in net assets available for benefits per the financial statements	\$ 38,517,517
Employer contributions	(81,127)
Transfer in, net	(36,514,801)
Net increase per Form 5500	<u>\$ 1,921,589</u>

10. Subsequent Events

Management has evaluated the events and transactions that have occurred through November 8, 2023, the date the financial statements were available to be issued and noted no items requiring adjustment of the financial statements or additional disclosures.

SUPPLEMENTAL SCHEDULES

IMC Markets N.A. 401k Plan
Schedule H, Line 4i—Schedule of Assets (Held at End of Year)
December 31, 2022

(a)	(b) Identity of issue, borrower, lessor or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par, or maturity value	(d) Cost**	(e) Current Value
		Registered investment companies:		
***	Allspring	Allspring Emerging Markets Equity Fund	\$	340,718
	Eaton Vance	Eaton Vance Income Fund of Boston Class I		79,778
*	Fidelity Investments	Fid St Tr Bd Idx		245,820
*/***	Fidelity Investments	Fidelity 500 Index Premium		12,016,645
*	Fidelity Investments	Fidelity Government Income		622,613
*/***	Fidelity Investments	Fidelity Mid Cap Index		1,465,683
*	Fidelity Investments	Fidelity Small Cap Index		1,464,150
*	Fidelity Investments	Fidelity Total Bond		336,722
*	Fidelity Investments	Fidelity Total International Index		1,768,261
*/***	Fidelity Investments	Fidelity US Bond Index Premium		344,350
	Janus Henderson	Janus Henderson Triton Fund Class T		458,568
	John Hancock	John Hancock Fund Disciplined Value Mid Cap Fund Class I		240,100
	PGIM Investments	PGIM Global Total Return R6		166,596
	PIMCO Investments LLC	Pimco Real Return Fund Administrative Class		69,399
	Principal Funds	Principal MidCap Fund Class I		368,521
	T. Rowe Price Investment Services, Inc.	T. Rowe Price Blue Chip Growth Fund Advisor Class		1,551,460
	T. Rowe Price Investment Services, Inc.	T. Rowe Price Retirement 2020 Fund Advisor Class		1
	T. Rowe Price Investment Services, Inc.	T. Rowe Price Retirement 2025 Fund Advisor Class		20,525
	T. Rowe Price Investment Services, Inc.	T. Rowe Price Retirement 2030 Fund Advisor Class		330,277
	T. Rowe Price Investment Services, Inc.	T. Rowe Price Retirement 2035 Fund Advisor Class		1,269,080
	T. Rowe Price Investment Services, Inc.	T. Rowe Price Retirement 2040 Fund Advisor Class		1,497,903
	T. Rowe Price Investment Services, Inc.	T. Rowe Price Retirement 2045 Fund Advisor Class		2,294,665
	T. Rowe Price Investment Services, Inc.	T. Rowe Price Retirement 2050 Fund Advisor Class		2,526,439
	T. Rowe Price Investment Services, Inc.	T. Rowe Price Retirement 2055 Fund Advisor Class		4,634,472
	T. Rowe Price Investment Services, Inc.	T. Rowe Price Institutional International Disciplined Equity Fund		1,098,405
***	Vanguard	Vanguard Equity Income		1,006,472
				<u>36,217,623</u>
	Wilmington Trust	Common/collective trust: Small Cap Val II II		<u>230,226</u>
		Self-directed brokerage account:		
	Various	Common stock		122,633
	Fidelity Investments	Interest-bearing cash		245,887
	Various	Registered investment companies		1,064,836
	Various	Units		437,640
				<u>1,870,996</u>
*	Notes receivable from participants	Loans to Participants, interest rates of 4.25% to 8.00%, maturing through 2027		<u>117,545</u>
			\$	<u>38,436,390</u>

* Represents a party-in-interest as defined by ERISA.

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

*** Represents a registered investment company held in the self-directed brokerage accounts.

The information in this schedule has been certified by Fidelity Management Trust Company, the custodian, to be complete and accurate

IMC Markets N.A. 401k Plan**Schedule H, Line 4a—Schedule of Delinquent Participant Contributions****For the Period from January 10, 2022 (Inception) through December 31, 2022**

Employer Identification Number: 87-1006796

Plan Number: 001

Participant Contributions transferred late to the plan: \$35,694	Total that constitute prohibited non-exempt transactions: \$35,694			Total fully corrected under VFCP and PTE 2002-51
☐ Check here if late participant loan repayments are included:	Contributions not corrected	Contributions corrected outside of VFCP	Contributions pending correction in VFCP	
2022	\$ 31,828	\$ 3,866	\$ -	\$ -

IMC Markets N.A. 401k Plan
Financial Statements and Supplemental Schedules
December 31, 2022

IMC Markets N.A. 401k Plan
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December 31, 2022

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 Note: Other schedules of additional information required by Section 2520.103-10 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974 ("ERISA") have been omitted because they are not applicable.	

Independent Auditor's Report

RSM US LLP

Plan Administrator
IMC Markets N.A. 401k Plan

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

We have performed an audit of the financial statements of IMC Markets N.A. 401k 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 statement of net assets available for benefits as of December 31, 2022, the related statement of changes in net assets available for benefits for the period from January 10, 2022 (inception) through December 31, 2022, and the related notes to the financial statements.

Management, having determined it is permissible in the circumstances, has elected to have the audit of the 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 (DOL) Rules and Regulations for Reporting and Disclosure under ERISA. As permitted by ERISA Section 103(a)(3)(C), our audit 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 DOL's Rules and Regulations for Reporting and Disclosure under ERISA (qualified institution).

Management has obtained a certification from a qualified institution as of December 31, 2022, and for the period from January 10, 2022 (inception) through December 31, 2022, stating that the certified investment information, as described in Note 3 to the financial statements, is complete and accurate.

Opinion

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

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

Basis for Opinion

We conducted our audit in accordance with auditing standards generally accepted in the United States of America (GAAS). Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are required to be independent of the 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.

Emphasis of Matter—Plan Spin Out/In

As discussed in Note 1 to the financial statements, on January 10, 2022, IMC Americas, Inc. (Plan Sponsor of the IMC Americas, Inc. 401(k) Plan (the IMC Americas Plan)) effected the spin-off of certain employees of IMC-Chicago, LLC. The account balances of the impacted participants were transferred out of the IMC Americas Plan and into the IMC Markets N.A. 401k Plan on January 10, 2022. Our opinion has not been modified with respect to this matter.

Responsibilities of Management for the Financial Statements

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

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

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

Auditor's Responsibilities for the Audit of the Financial Statements

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

In performing an audit in accordance with GAAS, we:

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

- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about the Plan's ability to continue as a going concern for a reasonable period of time.

Our audit 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 U.S. GAAP.

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 U.S. GAAP.

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

Other Matter—Supplemental Schedules Required by ERISA

The supplemental schedule of assets (held at end of year) as of December 31, 2022, and the schedule of delinquent participant contributions for the period from January 10, 2022 (inception) through December 31, 2022, and are presented for purposes of additional analysis and are not a required part of the financial statements but are supplementary information required by the DOL'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 audit of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with GAAS. For information included in the supplemental schedules that agreed to or is derived from the certified investment information, 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 DOL'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 DOL'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).

RSM VS LLP

Chicago, Illinois
November 8, 2023

IMC Markets N.A. 401k Plan
Statement of Net Assets Available for Benefits
December 31, 2022

Assets

Investments at fair value (see Notes 3 and 4)

Shares of registered investment companies \$ 36,217,623

Self-directed brokerage accounts 1,870,996

Common/collective trust 230,226

38,318,845

Notes receivable from participants

117,545

Employer contributions receivable

81,127

Net assets available for benefits

\$ 38,517,517

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

IMC Markets N.A. 401k Plan**Statement of Changes in Net Assets Available for Benefits****For the Period from January 10, 2022 (Inception) through December 31, 2022**

Additions (subtractions) to net assets attributed to:

Investment income (loss):

Net depreciation in fair value of investments	\$ (8,229,064)
Dividend and interest income	1,491,706
Total investment income (loss)	<u>(6,737,358)</u>

Interest income on notes receivable from participants	<u>3,987</u>
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Contributions:

Participants	6,290,121
Employer	1,828,295
Rollovers	842,016
Total contributions	<u>8,960,432</u>

Other income	<u>10,681</u>
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Net additions	2,237,742
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Deductions

Deductions from net assets attributed to:

Benefits paid to participants	<u>235,026</u>
Total deductions	<u>235,026</u>

Net increase before transfers	2,002,716
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Transfers in, net	<u>36,514,801</u>
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Net increase in net assets	38,517,517
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Net assets available for benefits:

Beginning of period	-
End of period	<u>\$ 38,517,517</u>

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

IMC Markets N.A. 401k Plan

Notes to Financial Statements

December 31, 2022

1. Plan Description

The following description of the IMC Markets N.A. 401k Plan (the “Plan”) is intended to provide only general information. Polar Operations LLC d/b/a IMC Markets N.A. (the “Employer” and “Plan Sponsor”) has established procedures to advise all eligible employees of the provisions of the Plan through a Summary Plan Description. Participants should refer to the Plan agreement and the Summary Plan Description for a more complete description of the Plan’s provisions.

General

The Plan is a defined contribution plan which was established on January 10, 2022, and is administered by the Employer. The assets of the Plan are managed and administered under the terms of an agreement between the Employer and the custodian, Fidelity Management Trust Company (the “Custodian”). The Custodian is responsible for the investment of such assets and the accounting for all related receipts and disbursements. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (“ERISA”).

Transfers Into Plan

On January 10, 2022, IMC Americas, Inc. (Plan Sponsor of the IMC Americas, Inc. 401(k) Plan (IMC Americas Plan)) effected the spin-off of certain employees of IMC-Chicago, LLC. The account balances of the impacted participants were transferred out of the IMC Americas Plan and into the IMC Markets N.A. 401k Plan on January 10, 2022. Total assets transferred to the IMC Markets N.A. 401k Plan amounted to approximately \$36,500,000.

Contributions and Eligibility

All employees who have reached age 21 are eligible to participate in the Plan. Each year, participants may contribute up to 90% of pretax annual compensation, as defined in the Plan, subject to Internal Revenue Service (“IRS”) limits. Participants who have attained age 50 before the end of the plan year are eligible to make catch-up contributions. Participant contributions may also include rollovers, which represent transfers of participant account balances previously held in their former employers’ qualified plans. Participants are permitted to designate a portion or all of their deferral contributions as Roth deferral contributions. Roth deferral contributions are subject to the same IRS limits as pretax contributions.

The Employer made a matching non-discretionary contribution equal to 100% of the participants’ contributions, up to 4% of each participant’s eligible pretax annual compensation for the period January 10, 2022 through December 31, 2022. The Employer may also make additional discretionary contributions, as determined by management. No additional discretionary contributions were made in 2022.

In no event shall the contributions credited to a participant’s account for any Plan year, either separately or when combined with the Employer contributions, exceed the allowable deduction for federal income tax purposes.

IMC Markets N.A. 401k Plan
Notes to Financial Statements
December 31, 2022

1. Plan Description (Continued)

Participant Accounts

Each participant's account is credited with that participant's contributions and allocations of a) the Employer matching and discretionary contribution, if any, and b) Plan investment earnings and losses. Participant accounts are charged with an allocation of administrative expense that are paid by the Plan. Allocations are based on participant earnings, account balances or specific transaction, as defined. The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested account. The net investment income or loss for each of the investment assets is allocated daily to each participant's elective accounts in the proportionate share of the participant account to the total of all participant accounts.

Investment

Upon enrollment in the Plan, a participant may direct the investment of their contributions in any one or a combination of various registered investment companies, common/collective trust or self-directed brokerage accounts. Through a self-directed brokerage account, participants may invest in registered investment companies, units, common stocks, preferred stock, warrants, and interest-bearing cash. Participants may change their investment options at any time.

Vesting

Participant contributions are fully and immediately vested. The portion representing Employer matching and discretionary contributions vests with the participants as follows:

Year of Vesting Service at the Date of Termination	Percentage of Account Balance Representing Vested Interest
Less than one	0%
One	33%
Two	66%
Three	100%

Forfeitures

Any portion of the Employer contributions that has not vested at termination is forfeited after a five year break in service. Forfeited amounts will be restored if the participant is re-employed before the five year break in service and any distributed amounts of the vested balance are repaid in full. Additionally, non-vested portions of the accounts forfeited are used to offset the Employer matching and discretionary contributions. At December 31, 2022, forfeited nonvested accounts totaled \$55,344 which was utilized to reduce the Employer matching contribution receivables for the 2022 plan year.

Notes Receivable from Participants

Within the limits of IRS regulations, which change from time-to-time, a loan may be requested for any reason by a participant. The minimum loan amount permitted by the Plan is \$1,000. The maximum loan amount is generally limited to the lesser of:

- (1) 100% of the participant's vested account balance, or
- (2) \$100,000 minus the highest outstanding loan balance in the prior 12 months.

IMC Markets N.A. 401k Plan
Notes to Financial Statements
December 31, 2022

1. Plan Description (Continued)

Notes Receivable from Participants (Continued)

The loan repayment period is set at a maximum of five years except in the case of a loan for the purpose of acquiring a principal residence, in which case the loan may be repaid over 10 years. Participants may only have one loan outstanding at any time. There were nine outstanding loans with a fixed interest rate between 4.25% and 8.00% as of December 31, 2022. Interest rates are commensurate with local prevailing rates as determined by the Plan Administrator at the time the note is originated.

Payment of Benefits

Upon termination of service due to death, disability, and retirement or due to other reasons, a participant may elect to receive a lump sum amount or installments equal to the value of the participant's vested interest in his/her account. Also, in-service hardship withdrawals of voluntary contributions are allowed with certain restrictions.

Administrative Expenses

Loan processing fees are paid by the participant and deducted from their Plan assets. The loan fees, if any, are reflected as administrative expenses in the Statement of Changes in Net Assets Available for Benefits. Certain professional fees and other administrative expenses incurred in connection with the Plan are paid by the Employer and are not reflected in the Statement of Changes in Net Assets Available for Benefits.

2. Summary of Significant Accounting Policies

Basis of Presentation

The financial statements of the Plan are prepared under the accrual method of accounting.

Accounting Policies

The financial statements of the Plan have been prepared in conformity with accounting principles generally accepted in the United States of America ("GAAP"). A description of the accounting policies of particular significance appear below.

Use of Estimates

The preparation of the financial statements in conformity with GAAP requires the Plan Sponsor to make estimates and assumptions that affect the reported amounts of net assets available for benefits at the date of the financial statements and the changes in net assets available for benefits during the reporting period and, when applicable, disclosures of contingent assets and liabilities at the date of the financial statements. Actual results could differ from those estimates.

Valuation of Investments and Income Recognition

The Plan's investments are stated 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. Refer to Note 4 for disclosures provided for fair value measurements of plan investments.

The Plan presents in the Statement of Changes in Net Assets Available for Benefits the net appreciation (depreciation) in the fair value of its investments, which consists of the realized gains or losses and the unrealized appreciation (depreciation) on those investments. Purchases and sales of investments are reflected on a trade date basis. Dividends are recorded on the ex-dividend date and interest is recorded on the accrual basis.

IMC Markets N.A. 401k Plan
Notes to Financial Statements
December 31, 2022

2. Summary of Significant Accounting Policies (Continued)

Notes Receivable from Participants

Notes receivable from participants are stated at unpaid principal plus unpaid accrued interest. Interest income is recorded on an accrual basis. Defaulted notes are treated as benefits paid upon the terms of the Plan document.

Payment of Benefits

Benefits are recorded when paid.

Risks and Uncertainties

The Plan provides for various investment options in any combination. Investment securities are exposed to various risks, such as interest rate, market and credit risk. Due to the level of risk associated with certain investment securities and the level of uncertainty related to changes in the value of investment securities, it is at least reasonably possible that changes in risks in the near term would materially affect participants' account balances and the amounts reported in the Statement of Net Assets Available for Benefits and the Statement of Changes in Net Assets Available for Benefits.

3. Information Certified by the Custodian

The following is a summary of the Plan's asset and income information as of December 31, 2022, and for the period from January 10, 2022 (inception) through December 31, 2022, included throughout the Plan's financial statements and supplemental schedule, that was prepared by or derived from information provided by Fidelity Management Trust Company, the Custodian, and furnished to the Plan Sponsor. The Plan Sponsor has obtained a certification from the Custodian that the information provided to the Plan Sponsor by the Custodian related to the following assets and income are complete and accurate. Accordingly, as permitted by 29 CFR 2520.103-5 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA, the Plan Sponsor instructed the Plan's independent auditor not to perform any auditing procedures with respect to the information which appears throughout the financial statements and supplemental schedule related to the following assets and income:

Investments at fair value:

Shares of registered investment companies	\$ 36,217,623
Self-directed brokerage accounts	1,870,996
Common/collective trust	230,226
Notes receivable from participants	117,545

Fidelity Management Trust Company also certified the completeness and accuracy of \$(8,229,064) of net depreciation in fair value of investments, \$1,491,706 of dividend and interest income related to the aforementioned investments and \$3,987 of interest income on notes receivable from participants for the period January 10, 2022 (inception) through December 31, 2022.

IMC Markets N.A. 401k Plan
Notes to Financial Statements
December 31, 2022

4. Fair Value of Investments

The guidance for fair value of financial instruments establishes a three-tier fair value hierarchy, which prioritizes the inputs used in measuring fair value. These tiers include: Level 1, defined as unadjusted quoted market prices for identical assets in active markets that the Plan has the ability to access; Level 2, defined as inputs other than quoted prices in active markets that are either directly or indirectly observable; and Level 3, defined as unobservable inputs in which little or no market data exists, therefore requiring an entity to develop its own assumptions.

As of December 31, 2022, the Plan investments measured at fair value were as follows:

	<u>December 31, 2022</u>			
	<u>Total</u>	<u>Level 1</u>	<u>Level 2</u>	<u>Level 3</u>
Shares of registered investment companies	\$ 36,217,623	\$ 36,217,623	\$ -	\$ -
Self-directed brokerage accounts	1,870,996	1,870,996	-	-
	<u>\$ 38,088,619</u>	<u>\$ 38,088,619</u>	<u>\$ -</u>	<u>\$ -</u>
Investments measured at NAV (a)	230,226			
Total investments at fair value	<u>\$ 38,318,845</u>	<u>\$ 38,088,619</u>	<u>\$ -</u>	<u>\$ -</u>

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

During the period January 10, 2022 (inception) through December 31, 2022, the Plan had no investments classified as Level 3 or Level 2. In addition, there were no transfers into or out of Level 3 for the period January 10, 2022 (inception) through December 31, 2022.

The following are descriptions of the valuation methodologies used for the investments measured at fair value, including the general classification of such instruments pursuant to the valuation hierarchy. There have been no changes in the methodologies used at December 31, 2022.

Shares of Registered Investment Companies

The shares of registered investment companies are valued at the daily closing price as reported by the company. Registered investment companies held by the Plan are open-end mutual funds that are registered with the Securities and Exchange Commission. These funds are required to publish their daily net asset value and to transact at that price. The registered investment companies held by the Plan are deemed to be actively traded.

Self-Directed Brokerage Accounts

These include investments in common stocks, preferred stocks, units, registered investment companies, warrants, and interest-bearing cash that are valued on the basis of readily determinable market prices.

IMC Markets N.A. 401k Plan
Notes to Financial Statements
December 31, 2022

4. Fair Value of Investments (Continued)

Common/Collective Trust

Valued based on the NAV of units of the common/collective trust. The NAV, as provided by the custodian, is used as a practical expedient to estimating fair value. The NAV is based upon the fair value of the underlying investments comprising the trust less its liabilities. The practical expedient is not used when it is determined to be probable that the fund will sell the investment for an amount different than the reported NAV.

The following table summarizes investments for which fair value estimated using NAV per share (or its equivalent) practical expedient as of December 31, 2022.

	2022	Unfunded Commitment	Redemption Frequency	Redemption Notice Period
Common/collective trust	<u>\$ 230,226</u>	<u>\$ -</u>	Daily	None

5. Plan Termination

Although the Employer has reserved the right to amend or terminate the Plan, it was established with the intention that the Plan and the payment of contributions will be indefinite. In the event of plan termination, all amounts allocated to participant accounts shall vest immediately. Any unallocated assets of the Plan shall be allocated to the participant accounts and distributed in such a manner as the Employer may determine. Presently, there is no intention on part of the Employer to terminate the Plan.

6. Tax Status

The Plan adopted a prototype plan in standardized form effective January 10, 2022, sponsored by the Custodian. The amended and restated prototype plan received an opinion letter dated June 30, 2020, from the IRS as to the prototype plan's qualified status. The prototype plan opinion letter has been relied upon by this Plan. The Plan Sponsor and Plan management believe that the Plan is currently designed and operated in compliance with the applicable requirements of the Internal Revenue Code, and the Plan and related trust continue to be tax-exempt. Therefore, no provision for income taxes has been included in the Plan's financial statements.

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

IMC Markets N.A. 401k Plan
Notes to Financial Statements
December 31, 2022

7. Party-in-Interest Transactions

Certain Plan investments are shares of mutual funds managed by the Custodian or its affiliates. Transactions involving these investments and notes receivable from participants qualify as party-in-interest transactions.

Administrative service fees (other than loan processing fees), custodian service fees, investment fees, and compliance service fees are paid by the Employer to the Custodian.

8. Delinquent Participant Contributions

During 2022, the Company inadvertently failed to deposit \$35,694 of participants' contributions within the required timeline stated by the Department of Labor regulations. These late contributions qualify as prohibited transactions. The delay in remitted contributions to the custodian was due to administrative errors. The Company deposited the participant contributions during 2022. Form 5330 for delinquent contributions will be filed in 2023.

9. Reconciliation of Financial Statements to Form 5500

The following is a reconciliation of net assets available for benefits per the financial statements to Form 5500 at December 31, 2022:

Net assets available for benefits per the financial statements	\$ 38,517,517
Differences in:	
Interest-bearing cash	868,500
Common stocks	122,633
Self-directed brokerage accounts	(1,870,996)
Registered investment companies	879,863
Investments	117,545
Notes receivable from participants	(117,545)
Employer contributions receivable	(81,127)
Net assets available for benefits per Form 5500	<u>\$ 38,436,390</u>

The following is a reconciliation of the net increase in net assets available for benefits for the period from January 10, 2022 (inception) through December 31, 2022, per the financial statements to the Form 5500 at December 31, 2022:

Net increase after transfers per the statement of changes in net assets available for benefits per the financial statements	\$ 38,517,517
Employer contributions	(81,127)
Transfer in, net	(36,514,801)
Net increase per Form 5500	<u>\$ 1,921,589</u>

10. Subsequent Events

Management has evaluated the events and transactions that have occurred through November 8, 2023, the date the financial statements were available to be issued and noted no items requiring adjustment of the financial statements or additional disclosures.

SUPPLEMENTAL SCHEDULES

IMC Markets N.A. 401k Plan
Schedule H, Line 4i—Schedule of Assets (Held at End of Year)
December 31, 2022

(a)	(b) Identity of issue, borrower, lessor or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par, or maturity value	(d) Cost**	(e) Current Value
		Registered investment companies:		
***	Allspring	Allspring Emerging Markets Equity Fund	\$	340,718
	Eaton Vance	Eaton Vance Income Fund of Boston Class I		79,778
*	Fidelity Investments	Fid St Tr Bd Idx		245,820
*/***	Fidelity Investments	Fidelity 500 Index Premium		12,016,645
*	Fidelity Investments	Fidelity Government Income		622,613
*/***	Fidelity Investments	Fidelity Mid Cap Index		1,465,683
*	Fidelity Investments	Fidelity Small Cap Index		1,464,150
*	Fidelity Investments	Fidelity Total Bond		336,722
*	Fidelity Investments	Fidelity Total International Index		1,768,261
*/***	Fidelity Investments	Fidelity US Bond Index Premium		344,350
	Janus Henderson	Janus Henderson Triton Fund Class T		458,568
	John Hancock	John Hancock Fund Disciplined Value Mid Cap Fund Class I		240,100
	PGIM Investments	PGIM Global Total Return R6		166,596
	PIMCO Investments LLC	Pimco Real Return Fund Administrative Class		69,399
	Principal Funds	Principal MidCap Fund Class I		368,521
	T. Rowe Price Investment Services, Inc.	T. Rowe Price Blue Chip Growth Fund Advisor Class		1,551,460
	T. Rowe Price Investment Services, Inc.	T. Rowe Price Retirement 2020 Fund Advisor Class		1
	T. Rowe Price Investment Services, Inc.	T. Rowe Price Retirement 2025 Fund Advisor Class		20,525
	T. Rowe Price Investment Services, Inc.	T. Rowe Price Retirement 2030 Fund Advisor Class		330,277
	T. Rowe Price Investment Services, Inc.	T. Rowe Price Retirement 2035 Fund Advisor Class		1,269,080
	T. Rowe Price Investment Services, Inc.	T. Rowe Price Retirement 2040 Fund Advisor Class		1,497,903
	T. Rowe Price Investment Services, Inc.	T. Rowe Price Retirement 2045 Fund Advisor Class		2,294,665
	T. Rowe Price Investment Services, Inc.	T. Rowe Price Retirement 2050 Fund Advisor Class		2,526,439
	T. Rowe Price Investment Services, Inc.	T. Rowe Price Retirement 2055 Fund Advisor Class		4,634,472
	T. Rowe Price Investment Services, Inc.	T. Rowe Price Institutional International Disciplined Equity Fund		1,098,405
***	Vanguard	Vanguard Equity Income		1,006,472
				<u>36,217,623</u>
	Wilmington Trust	Common/collective trust: Small Cap Val II II		<u>230,226</u>
		Self-directed brokerage account:		
	Various	Common stock		122,633
	Fidelity Investments	Interest-bearing cash		245,887
	Various	Registered investment companies		1,064,836
	Various	Units		437,640
				<u>1,870,996</u>
*	Notes receivable from participants	Loans to Participants, interest rates of 4.25% to 8.00%, maturing through 2027		<u>117,545</u>
			\$	<u>38,436,390</u>

* Represents a party-in-interest as defined by ERISA.

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

*** Represents a registered investment company held in the self-directed brokerage accounts.

The information in this schedule has been certified by Fidelity Management Trust Company, the custodian, to be complete and accurate

IMC Markets N.A. 401k Plan**Schedule H, Line 4a—Schedule of Delinquent Participant Contributions****For the Period from January 10, 2022 (Inception) through December 31, 2022**

Employer Identification Number: 87-1006796

Plan Number: 001

Participant Contributions transferred late to the plan: \$35,694	Total that constitute prohibited non-exempt transactions: \$35,694			Total fully corrected under VFCP and PTE 2002-51
☐ Check here if late participant loan repayments are included:	Contributions not corrected	Contributions corrected outside of VFCP	Contributions pending correction in VFCP	
2022	\$ 31,828	\$ 3,866	\$ -	\$ -

IMC Markets N.A. 401k Plan
Financial Statements and Supplemental Schedules
December 31, 2022

IMC Markets N.A. 401k Plan
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December 31, 2022

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 Note: Other schedules of additional information required by Section 2520.103-10 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974 ("ERISA") have been omitted because they are not applicable.	

Independent Auditor's Report

RSM US LLP

Plan Administrator
IMC Markets N.A. 401k Plan

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

We have performed an audit of the financial statements of IMC Markets N.A. 401k 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 statement of net assets available for benefits as of December 31, 2022, the related statement of changes in net assets available for benefits for the period from January 10, 2022 (inception) through December 31, 2022, and the related notes to the financial statements.

Management, having determined it is permissible in the circumstances, has elected to have the audit of the 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 (DOL) Rules and Regulations for Reporting and Disclosure under ERISA. As permitted by ERISA Section 103(a)(3)(C), our audit 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 DOL's Rules and Regulations for Reporting and Disclosure under ERISA (qualified institution).

Management has obtained a certification from a qualified institution as of December 31, 2022, and for the period from January 10, 2022 (inception) through December 31, 2022, stating that the certified investment information, as described in Note 3 to the financial statements, is complete and accurate.

Opinion

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

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

Basis for Opinion

We conducted our audit in accordance with auditing standards generally accepted in the United States of America (GAAS). Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are required to be independent of the 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.

Emphasis of Matter—Plan Spin Out/In

As discussed in Note 1 to the financial statements, on January 10, 2022, IMC Americas, Inc. (Plan Sponsor of the IMC Americas, Inc. 401(k) Plan (the IMC Americas Plan)) effected the spin-off of certain employees of IMC-Chicago, LLC. The account balances of the impacted participants were transferred out of the IMC Americas Plan and into the IMC Markets N.A. 401k Plan on January 10, 2022. Our opinion has not been modified with respect to this matter.

Responsibilities of Management for the Financial Statements

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

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

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

Auditor's Responsibilities for the Audit of the Financial Statements

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

In performing an audit in accordance with GAAS, we:

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

- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about the Plan's ability to continue as a going concern for a reasonable period of time.

Our audit 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 U.S. GAAP.

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 U.S. GAAP.

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

Other Matter—Supplemental Schedules Required by ERISA

The supplemental schedule of assets (held at end of year) as of December 31, 2022, and the schedule of delinquent participant contributions for the period from January 10, 2022 (inception) through December 31, 2022, and are presented for purposes of additional analysis and are not a required part of the financial statements but are supplementary information required by the DOL'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 audit of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with GAAS. For information included in the supplemental schedules that agreed to or is derived from the certified investment information, 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 DOL'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 DOL'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).

RSM US LLP

Chicago, Illinois
November 8, 2023

IMC Markets N.A. 401k Plan
Statement of Net Assets Available for Benefits
December 31, 2022

Assets

Investments at fair value (see Notes 3 and 4)

Shares of registered investment companies \$ 36,217,623

Self-directed brokerage accounts 1,870,996

Common/collective trust 230,226

38,318,845

Notes receivable from participants

117,545

Employer contributions receivable

81,127

Net assets available for benefits

\$ 38,517,517

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

IMC Markets N.A. 401k Plan**Statement of Changes in Net Assets Available for Benefits****For the Period from January 10, 2022 (Inception) through December 31, 2022**

Additions (subtractions) to net assets attributed to:

Investment income (loss):

Net depreciation in fair value of investments	\$ (8,229,064)
Dividend and interest income	1,491,706
Total investment income (loss)	<u>(6,737,358)</u>

Interest income on notes receivable from participants	<u>3,987</u>
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Contributions:

Participants	6,290,121
Employer	1,828,295
Rollovers	842,016
Total contributions	<u>8,960,432</u>

Other income	<u>10,681</u>
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Net additions	2,237,742
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Deductions

Deductions from net assets attributed to:

Benefits paid to participants	<u>235,026</u>
Total deductions	<u>235,026</u>

Net increase before transfers	2,002,716
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Transfers in, net	<u>36,514,801</u>
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Net increase in net assets	38,517,517
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Net assets available for benefits:

Beginning of period	-
End of period	<u>\$ 38,517,517</u>

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

IMC Markets N.A. 401k Plan

Notes to Financial Statements

December 31, 2022

1. Plan Description

The following description of the IMC Markets N.A. 401k Plan (the “Plan”) is intended to provide only general information. Polar Operations LLC d/b/a IMC Markets N.A. (the “Employer” and “Plan Sponsor”) has established procedures to advise all eligible employees of the provisions of the Plan through a Summary Plan Description. Participants should refer to the Plan agreement and the Summary Plan Description for a more complete description of the Plan’s provisions.

General

The Plan is a defined contribution plan which was established on January 10, 2022, and is administered by the Employer. The assets of the Plan are managed and administered under the terms of an agreement between the Employer and the custodian, Fidelity Management Trust Company (the “Custodian”). The Custodian is responsible for the investment of such assets and the accounting for all related receipts and disbursements. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (“ERISA”).

Transfers Into Plan

On January 10, 2022, IMC Americas, Inc. (Plan Sponsor of the IMC Americas, Inc. 401(k) Plan (IMC Americas Plan)) effected the spin-off of certain employees of IMC-Chicago, LLC. The account balances of the impacted participants were transferred out of the IMC Americas Plan and into the IMC Markets N.A. 401k Plan on January 10, 2022. Total assets transferred to the IMC Markets N.A. 401k Plan amounted to approximately \$36,500,000.

Contributions and Eligibility

All employees who have reached age 21 are eligible to participate in the Plan. Each year, participants may contribute up to 90% of pretax annual compensation, as defined in the Plan, subject to Internal Revenue Service (“IRS”) limits. Participants who have attained age 50 before the end of the plan year are eligible to make catch-up contributions. Participant contributions may also include rollovers, which represent transfers of participant account balances previously held in their former employers’ qualified plans. Participants are permitted to designate a portion or all of their deferral contributions as Roth deferral contributions. Roth deferral contributions are subject to the same IRS limits as pretax contributions.

The Employer made a matching non-discretionary contribution equal to 100% of the participants’ contributions, up to 4% of each participant’s eligible pretax annual compensation for the period January 10, 2022 through December 31, 2022. The Employer may also make additional discretionary contributions, as determined by management. No additional discretionary contributions were made in 2022.

In no event shall the contributions credited to a participant’s account for any Plan year, either separately or when combined with the Employer contributions, exceed the allowable deduction for federal income tax purposes.

IMC Markets N.A. 401k Plan
Notes to Financial Statements
December 31, 2022

1. Plan Description (Continued)

Participant Accounts

Each participant's account is credited with that participant's contributions and allocations of a) the Employer matching and discretionary contribution, if any, and b) Plan investment earnings and losses. Participant accounts are charged with an allocation of administrative expense that are paid by the Plan. Allocations are based on participant earnings, account balances or specific transaction, as defined. The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested account. The net investment income or loss for each of the investment assets is allocated daily to each participant's elective accounts in the proportionate share of the participant account to the total of all participant accounts.

Investment

Upon enrollment in the Plan, a participant may direct the investment of their contributions in any one or a combination of various registered investment companies, common/collective trust or self-directed brokerage accounts. Through a self-directed brokerage account, participants may invest in registered investment companies, units, common stocks, preferred stock, warrants, and interest-bearing cash. Participants may change their investment options at any time.

Vesting

Participant contributions are fully and immediately vested. The portion representing Employer matching and discretionary contributions vests with the participants as follows:

Year of Vesting Service at the Date of Termination	Percentage of Account Balance Representing Vested Interest
Less than one	0%
One	33%
Two	66%
Three	100%

Forfeitures

Any portion of the Employer contributions that has not vested at termination is forfeited after a five year break in service. Forfeited amounts will be restored if the participant is re-employed before the five year break in service and any distributed amounts of the vested balance are repaid in full. Additionally, non-vested portions of the accounts forfeited are used to offset the Employer matching and discretionary contributions. At December 31, 2022, forfeited nonvested accounts totaled \$55,344 which was utilized to reduce the Employer matching contribution receivables for the 2022 plan year.

Notes Receivable from Participants

Within the limits of IRS regulations, which change from time-to-time, a loan may be requested for any reason by a participant. The minimum loan amount permitted by the Plan is \$1,000. The maximum loan amount is generally limited to the lesser of:

- (1) 100% of the participant's vested account balance, or
- (2) \$100,000 minus the highest outstanding loan balance in the prior 12 months.

IMC Markets N.A. 401k Plan
Notes to Financial Statements
December 31, 2022

1. Plan Description (Continued)

Notes Receivable from Participants (Continued)

The loan repayment period is set at a maximum of five years except in the case of a loan for the purpose of acquiring a principal residence, in which case the loan may be repaid over 10 years. Participants may only have one loan outstanding at any time. There were nine outstanding loans with a fixed interest rate between 4.25% and 8.00% as of December 31, 2022. Interest rates are commensurate with local prevailing rates as determined by the Plan Administrator at the time the note is originated.

Payment of Benefits

Upon termination of service due to death, disability, and retirement or due to other reasons, a participant may elect to receive a lump sum amount or installments equal to the value of the participant's vested interest in his/her account. Also, in-service hardship withdrawals of voluntary contributions are allowed with certain restrictions.

Administrative Expenses

Loan processing fees are paid by the participant and deducted from their Plan assets. The loan fees, if any, are reflected as administrative expenses in the Statement of Changes in Net Assets Available for Benefits. Certain professional fees and other administrative expenses incurred in connection with the Plan are paid by the Employer and are not reflected in the Statement of Changes in Net Assets Available for Benefits.

2. Summary of Significant Accounting Policies

Basis of Presentation

The financial statements of the Plan are prepared under the accrual method of accounting.

Accounting Policies

The financial statements of the Plan have been prepared in conformity with accounting principles generally accepted in the United States of America ("GAAP"). A description of the accounting policies of particular significance appear below.

Use of Estimates

The preparation of the financial statements in conformity with GAAP requires the Plan Sponsor to make estimates and assumptions that affect the reported amounts of net assets available for benefits at the date of the financial statements and the changes in net assets available for benefits during the reporting period and, when applicable, disclosures of contingent assets and liabilities at the date of the financial statements. Actual results could differ from those estimates.

Valuation of Investments and Income Recognition

The Plan's investments are stated 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. Refer to Note 4 for disclosures provided for fair value measurements of plan investments.

The Plan presents in the Statement of Changes in Net Assets Available for Benefits the net appreciation (depreciation) in the fair value of its investments, which consists of the realized gains or losses and the unrealized appreciation (depreciation) on those investments. Purchases and sales of investments are reflected on a trade date basis. Dividends are recorded on the ex-dividend date and interest is recorded on the accrual basis.

IMC Markets N.A. 401k Plan
Notes to Financial Statements
December 31, 2022

2. Summary of Significant Accounting Policies (Continued)

Notes Receivable from Participants

Notes receivable from participants are stated at unpaid principal plus unpaid accrued interest. Interest income is recorded on an accrual basis. Defaulted notes are treated as benefits paid upon the terms of the Plan document.

Payment of Benefits

Benefits are recorded when paid.

Risks and Uncertainties

The Plan provides for various investment options in any combination. Investment securities are exposed to various risks, such as interest rate, market and credit risk. Due to the level of risk associated with certain investment securities and the level of uncertainty related to changes in the value of investment securities, it is at least reasonably possible that changes in risks in the near term would materially affect participants' account balances and the amounts reported in the Statement of Net Assets Available for Benefits and the Statement of Changes in Net Assets Available for Benefits.

3. Information Certified by the Custodian

The following is a summary of the Plan's asset and income information as of December 31, 2022, and for the period from January 10, 2022 (inception) through December 31, 2022, included throughout the Plan's financial statements and supplemental schedule, that was prepared by or derived from information provided by Fidelity Management Trust Company, the Custodian, and furnished to the Plan Sponsor. The Plan Sponsor has obtained a certification from the Custodian that the information provided to the Plan Sponsor by the Custodian related to the following assets and income are complete and accurate. Accordingly, as permitted by 29 CFR 2520.103-5 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA, the Plan Sponsor instructed the Plan's independent auditor not to perform any auditing procedures with respect to the information which appears throughout the financial statements and supplemental schedule related to the following assets and income:

Investments at fair value:

Shares of registered investment companies	\$ 36,217,623
Self-directed brokerage accounts	1,870,996
Common/collective trust	230,226
Notes receivable from participants	117,545

Fidelity Management Trust Company also certified the completeness and accuracy of \$(8,229,064) of net depreciation in fair value of investments, \$1,491,706 of dividend and interest income related to the aforementioned investments and \$3,987 of interest income on notes receivable from participants for the period January 10, 2022 (inception) through December 31, 2022.

IMC Markets N.A. 401k Plan
Notes to Financial Statements
December 31, 2022

4. Fair Value of Investments

The guidance for fair value of financial instruments establishes a three-tier fair value hierarchy, which prioritizes the inputs used in measuring fair value. These tiers include: Level 1, defined as unadjusted quoted market prices for identical assets in active markets that the Plan has the ability to access; Level 2, defined as inputs other than quoted prices in active markets that are either directly or indirectly observable; and Level 3, defined as unobservable inputs in which little or no market data exists, therefore requiring an entity to develop its own assumptions.

As of December 31, 2022, the Plan investments measured at fair value were as follows:

	<u>December 31, 2022</u>			
	<u>Total</u>	<u>Level 1</u>	<u>Level 2</u>	<u>Level 3</u>
Shares of registered investment companies	\$ 36,217,623	\$ 36,217,623	\$ -	\$ -
Self-directed brokerage accounts	1,870,996	1,870,996	-	-
	\$ 38,088,619	\$ 38,088,619	\$ -	\$ -
Investments measured at NAV (a)	230,226			
Total investments at fair value	\$ 38,318,845	\$ 38,088,619	\$ -	\$ -

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

During the period January 10, 2022 (inception) through December 31, 2022, the Plan had no investments classified as Level 3 or Level 2. In addition, there were no transfers into or out of Level 3 for the period January 10, 2022 (inception) through December 31, 2022.

The following are descriptions of the valuation methodologies used for the investments measured at fair value, including the general classification of such instruments pursuant to the valuation hierarchy. There have been no changes in the methodologies used at December 31, 2022.

Shares of Registered Investment Companies

The shares of registered investment companies are valued at the daily closing price as reported by the company. Registered investment companies held by the Plan are open-end mutual funds that are registered with the Securities and Exchange Commission. These funds are required to publish their daily net asset value and to transact at that price. The registered investment companies held by the Plan are deemed to be actively traded.

Self-Directed Brokerage Accounts

These include investments in common stocks, preferred stocks, units, registered investment companies, warrants, and interest-bearing cash that are valued on the basis of readily determinable market prices.

IMC Markets N.A. 401k Plan
Notes to Financial Statements
December 31, 2022

4. Fair Value of Investments (Continued)

Common/Collective Trust

Valued based on the NAV of units of the common/collective trust. The NAV, as provided by the custodian, is used as a practical expedient to estimating fair value. The NAV is based upon the fair value of the underlying investments comprising the trust less its liabilities. The practical expedient is not used when it is determined to be probable that the fund will sell the investment for an amount different than the reported NAV.

The following table summarizes investments for which fair value estimated using NAV per share (or its equivalent) practical expedient as of December 31, 2022.

	2022	Unfunded Commitment	Redemption Frequency	Redemption Notice Period
Common/collective trust	<u>\$ 230,226</u>	<u>\$ -</u>	Daily	None

5. Plan Termination

Although the Employer has reserved the right to amend or terminate the Plan, it was established with the intention that the Plan and the payment of contributions will be indefinite. In the event of plan termination, all amounts allocated to participant accounts shall vest immediately. Any unallocated assets of the Plan shall be allocated to the participant accounts and distributed in such a manner as the Employer may determine. Presently, there is no intention on part of the Employer to terminate the Plan.

6. Tax Status

The Plan adopted a prototype plan in standardized form effective January 10, 2022, sponsored by the Custodian. The amended and restated prototype plan received an opinion letter dated June 30, 2020, from the IRS as to the prototype plan's qualified status. The prototype plan opinion letter has been relied upon by this Plan. The Plan Sponsor and Plan management believe that the Plan is currently designed and operated in compliance with the applicable requirements of the Internal Revenue Code, and the Plan and related trust continue to be tax-exempt. Therefore, no provision for income taxes has been included in the Plan's financial statements.

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

IMC Markets N.A. 401k Plan
Notes to Financial Statements
December 31, 2022

7. Party-in-Interest Transactions

Certain Plan investments are shares of mutual funds managed by the Custodian or its affiliates. Transactions involving these investments and notes receivable from participants qualify as party-in-interest transactions.

Administrative service fees (other than loan processing fees), custodian service fees, investment fees, and compliance service fees are paid by the Employer to the Custodian.

8. Delinquent Participant Contributions

During 2022, the Company inadvertently failed to deposit \$35,694 of participants' contributions within the required timeline stated by the Department of Labor regulations. These late contributions qualify as prohibited transactions. The delay in remitted contributions to the custodian was due to administrative errors. The Company deposited the participant contributions during 2022. Form 5330 for delinquent contributions will be filed in 2023.

9. Reconciliation of Financial Statements to Form 5500

The following is a reconciliation of net assets available for benefits per the financial statements to Form 5500 at December 31, 2022:

Net assets available for benefits per the financial statements	\$ 38,517,517
Differences in:	
Interest-bearing cash	868,500
Common stocks	122,633
Self-directed brokerage accounts	(1,870,996)
Registered investment companies	879,863
Investments	117,545
Notes receivable from participants	(117,545)
Employer contributions receivable	(81,127)
Net assets available for benefits per Form 5500	<u>\$ 38,436,390</u>

The following is a reconciliation of the net increase in net assets available for benefits for the period from January 10, 2022 (inception) through December 31, 2022, per the financial statements to the Form 5500 at December 31, 2022:

Net increase after transfers per the statement of changes in net assets available for benefits per the financial statements	\$ 38,517,517
Employer contributions	(81,127)
Transfer in, net	(36,514,801)
Net increase per Form 5500	<u>\$ 1,921,589</u>

10. Subsequent Events

Management has evaluated the events and transactions that have occurred through November 8, 2023, the date the financial statements were available to be issued and noted no items requiring adjustment of the financial statements or additional disclosures.

SUPPLEMENTAL SCHEDULES

IMC Markets N.A. 401k Plan
Schedule H, Line 4i—Schedule of Assets (Held at End of Year)
December 31, 2022

(a)	(b) Identity of issue, borrower, lessor or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par, or maturity value	(d) Cost**	(e) Current Value
		Registered investment companies:		
***	Allspring	Allspring Emerging Markets Equity Fund	\$	340,718
	Eaton Vance	Eaton Vance Income Fund of Boston Class I		79,778
*	Fidelity Investments	Fid St Tr Bd Idx		245,820
*/***	Fidelity Investments	Fidelity 500 Index Premium		12,016,645
*	Fidelity Investments	Fidelity Government Income		622,613
*/***	Fidelity Investments	Fidelity Mid Cap Index		1,465,683
*	Fidelity Investments	Fidelity Small Cap Index		1,464,150
*	Fidelity Investments	Fidelity Total Bond		336,722
*	Fidelity Investments	Fidelity Total International Index		1,768,261
*/***	Fidelity Investments	Fidelity US Bond Index Premium		344,350
	Janus Henderson	Janus Henderson Triton Fund Class T		458,568
	John Hancock	John Hancock Fund Disciplined Value Mid Cap Fund Class I		240,100
	PGIM Investments	PGIM Global Total Return R6		166,596
	PIMCO Investments LLC	Pimco Real Return Fund Administrative Class		69,399
	Principal Funds	Principal MidCap Fund Class I		368,521
	T. Rowe Price Investment Services, Inc.	T. Rowe Price Blue Chip Growth Fund Advisor Class		1,551,460
	T. Rowe Price Investment Services, Inc.	T. Rowe Price Retirement 2020 Fund Advisor Class		1
	T. Rowe Price Investment Services, Inc.	T. Rowe Price Retirement 2025 Fund Advisor Class		20,525
	T. Rowe Price Investment Services, Inc.	T. Rowe Price Retirement 2030 Fund Advisor Class		330,277
	T. Rowe Price Investment Services, Inc.	T. Rowe Price Retirement 2035 Fund Advisor Class		1,269,080
	T. Rowe Price Investment Services, Inc.	T. Rowe Price Retirement 2040 Fund Advisor Class		1,497,903
	T. Rowe Price Investment Services, Inc.	T. Rowe Price Retirement 2045 Fund Advisor Class		2,294,665
	T. Rowe Price Investment Services, Inc.	T. Rowe Price Retirement 2050 Fund Advisor Class		2,526,439
	T. Rowe Price Investment Services, Inc.	T. Rowe Price Retirement 2055 Fund Advisor Class		4,634,472
	T. Rowe Price Investment Services, Inc.	T. Rowe Price Institutional International Disciplined Equity Fund		1,098,405
***	Vanguard	Vanguard Equity Income		1,006,472
				<u>36,217,623</u>
	Wilmington Trust	Common/collective trust: Small Cap Val II II		<u>230,226</u>
		Self-directed brokerage account:		
	Various	Common stock		122,633
	Fidelity Investments	Interest-bearing cash		245,887
	Various	Registered investment companies		1,064,836
	Various	Units		437,640
				<u>1,870,996</u>
*	Notes receivable from participants	Loans to Participants, interest rates of 4.25% to 8.00%, maturing through 2027		<u>117,545</u>
			\$	<u>38,436,390</u>

* Represents a party-in-interest as defined by ERISA.

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

*** Represents a registered investment company held in the self-directed brokerage accounts.

The information in this schedule has been certified by Fidelity Management Trust Company, the custodian, to be complete and accurate

IMC Markets N.A. 401k Plan**Schedule H, Line 4a—Schedule of Delinquent Participant Contributions****For the Period from January 10, 2022 (Inception) through December 31, 2022**

Employer Identification Number: 87-1006796

Plan Number: 001

Participant Contributions transferred late to the plan: \$35,694	Total that constitute prohibited non-exempt transactions: \$35,694			Total fully corrected under VFCP and PTE 2002-51
☐ Check here if late participant loan repayments are included:	Contributions not corrected	Contributions corrected outside of VFCP	Contributions pending correction in VFCP	
2022	\$ 31,828	\$ 3,866	\$ -	\$ -