

<p>Form 5500</p> <p>Department of the Treasury Internal Revenue Service</p> <hr/> <p>Department of Labor Employee Benefits Security Administration</p> <hr/> <p>Pension Benefit Guaranty Corporation</p>	<p>Annual Return/Report of Employee Benefit Plan</p> <p>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).</p> <p>▶ Complete all entries in accordance with the instructions to the Form 5500.</p>	<p>OMB Nos. 1210-0110 1210-0089</p> <hr/> <p style="font-size: 24pt; font-weight: bold;">2022</p> <hr/> <p>This Form is Open to Public Inspection</p>
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Part I Annual Report Identification Information	
For calendar plan year 2022 or fiscal plan year beginning <u>01/01/2022</u> and ending <u>12/31/2022</u>	
<p>A This return/report is for:</p> <p><input type="checkbox"/> a multiemployer plan</p> <p><input checked="" type="checkbox"/> a single-employer plan</p> <p>B This return/report is:</p> <p><input type="checkbox"/> the first return/report</p> <p><input type="checkbox"/> an amended return/report</p> <p>C If the plan is a collectively-bargained plan, check here. ▶ <input type="checkbox"/></p> <p>D Check box if filing under:</p> <p><input checked="" type="checkbox"/> Form 5558</p> <p><input type="checkbox"/> special extension (enter description)</p> <p>E If this is a retroactively adopted plan permitted by SECURE Act section 201, check here. ▶ <input type="checkbox"/></p>	<p><input type="checkbox"/> a multiple-employer plan (Filers checking this box must attach a list of participating employer information in accordance with the form instructions.)</p> <p><input type="checkbox"/> a DFE (specify) ____</p> <p><input type="checkbox"/> the final return/report</p> <p><input type="checkbox"/> a short plan year return/report (less than 12 months)</p> <p><input type="checkbox"/> automatic extension</p> <p><input checked="" type="checkbox"/> the DFVC program</p>

Part II Basic Plan Information —enter all requested information	
<p>1a Name of plan <u>JOPLIN FIRE PROTECTION COMPANY INC. 401(K) PLAN</u></p> <p>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>JOPLIN FIRE PROTECTION CO. INC.</u></p> <p><u>1014 S. WALL AVE</u> <u>JOPLIN, MO 64801</u></p>	<p>1b Three-digit plan number (PN) ▶ <u>001</u></p> <p>1c Effective date of plan <u>01/01/2011</u></p> <p>2b Employer Identification Number (EIN) <u>43-1130835</u></p> <p>2c Plan Sponsor's telephone number <u>417-627-5627</u></p> <p>2d Business code (see instructions) <u>423400</u></p>

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.	12/11/2023	TYSON SCHMITT
	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 <input checked="" type="checkbox"/> Same as Plan Sponsor	3b Administrator's EIN 3c Administrator's telephone number
4 If the name and/or EIN of the plan sponsor or the plan name has changed since the last return/report filed for this plan, enter the plan sponsor's name, EIN, the plan name and the plan number from the last return/report: a Sponsor's name c Plan Name	4b EIN 4d PN
5 Total number of participants at the beginning of the plan year	5 495
6 Number of participants as of the end of the plan year unless otherwise stated (welfare plans complete only lines 6a(1) , 6a(2) , 6b , 6c , and 6d). a(1) Total number of active participants at the beginning of the plan year a(2) Total number of active participants at the end of the plan year b Retired or separated participants receiving benefits c Other retired or separated participants entitled to future benefits..... d Subtotal. Add lines 6a(2) , 6b , and 6c e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits. f Total. Add lines 6d and 6e g Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item)..... h Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested.....	6a(1) 434 6a(2) 624 6b 0 6c 234 6d 858 6e 0 6f 858 6g 820 6h 62
7 Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item)	7
8a If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristics Codes in the instructions: 2E 2F 2G 2J 2K 2T 3D 3H 2S 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) <input type="checkbox"/> Insurance (2) <input type="checkbox"/> Code section 412(e)(3) insurance contracts (3) <input checked="" type="checkbox"/> Trust (4) <input type="checkbox"/> General assets of the sponsor	9b Plan benefit arrangement (check all that apply) (1) <input type="checkbox"/> Insurance (2) <input type="checkbox"/> Code section 412(e)(3) insurance contracts (3) <input checked="" type="checkbox"/> Trust (4) <input type="checkbox"/> 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) <input checked="" type="checkbox"/> R (Retirement Plan Information) (2) <input type="checkbox"/> MB (Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information) - signed by the plan actuary (3) <input type="checkbox"/> SB (Single-Employer Defined Benefit Plan Actuarial Information) - signed by the plan actuary	b General Schedules (1) <input checked="" type="checkbox"/> H (Financial Information) (2) <input type="checkbox"/> I (Financial Information – Small Plan) (3) <input type="checkbox"/> A (Insurance Information) (4) <input checked="" type="checkbox"/> C (Service Provider Information) (5) <input checked="" type="checkbox"/> D (DFE/Participating Plan Information) (6) <input type="checkbox"/> 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) <small>Department of the Treasury Internal Revenue Service</small> <small>Department of Labor Employee Benefits Security Administration</small> <small>Pension Benefit Guaranty Corporation</small>	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.	<small>OMB No. 1210-0110</small> 2022 This Form is Open to Public Inspection.
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For calendar plan year 2022 or fiscal plan year beginning 01/01/2022 and ending 12/31/2022

A Name of plan <u>JOPLIN FIRE PROTECTION COMPANY INC. 401(K) PLAN</u>	B Three-digit plan number (PN) ▶	<u>001</u>
C Plan sponsor's name as shown on line 2a of Form 5500 <u>JOPLIN FIRE PROTECTION CO. INC.</u>	D Employer Identification Number (EIN) <u>43-1130835</u>	

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

04-3523567

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

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

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

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

ALERUS FINANCIAL, N.A.

45-6062081

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
15 21 25 50 60 64	NONE	90462	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	0	Yes <input type="checkbox"/> No <input type="checkbox"/>

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

PENSIONMARK FINANCIAL GROUP, LLC

61-1758632

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
26 27	NONE	28903	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	0	Yes <input type="checkbox"/> No <input type="checkbox"/>

(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 <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>		Yes <input type="checkbox"/> No <input type="checkbox"/>

Part I Service Provider Information (continued)

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

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

Part II Service Providers Who Fail or Refuse to Provide Information

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

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

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

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

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

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

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

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

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

<p style="text-align: center;">SCHEDULE D (Form 5500)</p> <p style="text-align: center; font-size: small;">Department of the Treasury Internal Revenue Service</p> <hr/> <p style="text-align: center; font-size: small;">Department of Labor Employee Benefits Security Administration</p>	<p>DFE/Participating Plan Information</p> <p>This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA).</p> <p>▶ File as an attachment to Form 5500.</p>	<p style="font-size: x-small;">OMB No. 1210-0110</p> <hr/> <p style="font-size: 24pt; font-weight: bold;">2022</p> <hr/> <p style="font-weight: bold;">This Form is Open to Public Inspection.</p>
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For calendar plan year 2022 or fiscal plan year beginning <u>01/01/2022</u> and ending <u>12/31/2022</u>		
A Name of plan <u>JOPLIN FIRE PROTECTION COMPANY INC. 401(K) PLAN</u>	B Three-digit plan number (PN) ▶	<u>001</u>
C Plan or DFE sponsor's name as shown on line 2a of Form 5500 <u>JOPLIN FIRE PROTECTION CO. INC.</u>	D Employer Identification Number (EIN) <u>43-1130835</u>	

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)	

a Name of MTIA, CCT, PSA, or 103-12 IE: <u>FEDERATED HERMES CAPITAL PRES FUND</u>		
b Name of sponsor of entity listed in (a): <u>FEDERATED INVESTORS TRUST COMPANY</u>		
c EIN-PN <u>22-2712853-001</u>	d Entity code <u>C</u>	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>132982</u>
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)

**SCHEDULE H
(Form 5500)**

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Financial Information

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

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

OMB No. 1210-0110

2022

**This Form is Open to Public
Inspection**

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

A Name of plan JOPLIN FIRE PROTECTION COMPANY INC. 401(K) PLAN	B Three-digit plan number (PN) ►	001
C Plan sponsor's name as shown on line 2a of Form 5500 JOPLIN FIRE PROTECTION CO. INC.	D Employer Identification Number (EIN) 43-1130835	

Part I Asset and Liability Statement

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

Assets		(a) Beginning of Year	(b) End of Year
a Total noninterest-bearing cash.....	1a	207827	8561588
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions.....	1b(1)	449651	740259
(2) Participant contributions.....	1b(2)	17533	112613
(3) Other.....	1b(3)		
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit).....	1c(1)		
(2) U.S. Government securities.....	1c(2)		
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred.....	1c(3)(A)		
(B) All other.....	1c(3)(B)		
(4) Corporate stocks (other than employer securities):			
(A) Preferred.....	1c(4)(A)		
(B) Common.....	1c(4)(B)		
(5) Partnership/joint venture interests.....	1c(5)		
(6) Real estate (other than employer real property).....	1c(6)		
(7) Loans (other than to participants).....	1c(7)		
(8) Participant loans.....	1c(8)	63791	129664
(9) Value of interest in common/collective trusts.....	1c(9)	104754	132982
(10) Value of interest in pooled separate accounts.....	1c(10)		
(11) Value of interest in master trust investment accounts.....	1c(11)		
(12) Value of interest in 103-12 investment entities.....	1c(12)		
(13) Value of interest in registered investment companies (e.g., mutual funds).....	1c(13)	5317921	1379
(14) Value of funds held in insurance company general account (unallocated contracts).....	1c(14)		
(15) Other.....	1c(15)		

1d Employer-related investments:		(a) Beginning of Year	(b) End of Year
(1) Employer securities.....	1d(1)		
(2) Employer real property.....	1d(2)		
e Buildings and other property used in plan operation.....	1e		
f Total assets (add all amounts in lines 1a through 1e).....	1f	6161477	9678485
Liabilities			
g Benefit claims payable.....	1g		
h Operating payables.....	1h		
i Acquisition indebtedness.....	1i		
j Other liabilities.....	1j	225790	1656
k Total liabilities (add all amounts in lines 1g through 1j).....	1k	225790	1656
Net Assets			
l Net assets (subtract line 1k from line 1f).....	1l	5935687	9676829

Part II Income and Expense Statement

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

Income		(a) Amount	(b) Total
a Contributions:			
(1) Received or receivable in cash from: (A) Employers.....	2a(1)(A)	740259	
(B) Participants.....	2a(1)(B)	1823001	
(C) Others (including rollovers).....	2a(1)(C)	95305	
(2) Noncash contributions.....	2a(2)		
(3) Total contributions. Add lines 2a(1)(A), (B), (C), and line 2a(2).....	2a(3)		2658565
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit).....	2b(1)(A)	5	
(B) U.S. Government securities.....	2b(1)(B)		
(C) Corporate debt instruments.....	2b(1)(C)		
(D) Loans (other than to participants).....	2b(1)(D)		
(E) Participant loans.....	2b(1)(E)	5334	
(F) Other.....	2b(1)(F)		
(G) Total interest. Add lines 2b(1)(A) through (F).....	2b(1)(G)		5339
(2) Dividends:			
(A) Preferred stock.....	2b(2)(A)		
(B) Common stock.....	2b(2)(B)		
(C) Registered investment company shares (e.g. mutual funds).....	2b(2)(C)	154863	
(D) Total dividends. Add lines 2b(2)(A), (B), and (C).....	2b(2)(D)		
(3) Rents.....	2b(3)		
(4) Net gain (loss) on sale of assets:			
(A) Aggregate proceeds.....	2b(4)(A)		
(B) Aggregate carrying amount (see instructions).....	2b(4)(B)		
(C) Subtract line 2b(4)(B) from line 2b(4)(A) and enter result.....	2b(4)(C)		
(5) Unrealized appreciation (depreciation) of assets:			
(A) Real estate.....	2b(5)(A)		
(B) Other.....	2b(5)(B)		
(C) Total unrealized appreciation of assets. Add lines 2b(5)(A) and (B).....	2b(5)(C)		

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts	2b(6)		2891
(7) Net investment gain (loss) from pooled separate accounts	2b(7)		
(8) Net investment gain (loss) from master trust investment accounts	2b(8)		
(9) Net investment gain (loss) from 103-12 investment entities.....	2b(9)		
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds)	2b(10)		-1923510
c Other income	2c		3121
d Total income. Add all income amounts in column (b) and enter total	2d		901269
Expenses			
e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	591900	
(2) To insurance carriers for the provision of benefits	2e(2)		
(3) Other	2e(3)		
(4) Total benefit payments. Add lines 2e(1) through (3).....	2e(4)		591900
f Corrective distributions (see instructions)	2f		
g Certain deemed distributions of participant loans (see instructions)	2g		62631
h Interest expense	2h		
i Administrative expenses: (1) Professional fees	2i(1)		
(2) Contract administrator fees.....	2i(2)		
(3) Investment advisory and management fees	2i(3)	28903	
(4) Other	2i(4)	90462	
(5) Total administrative expenses. Add lines 2i(1) through (4).....	2i(5)		119365
j Total expenses. Add all expense amounts in column (b) and enter total	2j		773896
Net Income and Reconciliation			
k Net income (loss). Subtract line 2j from line 2d.....	2k		127373
l Transfers of assets:			
(1) To this plan	2l(1)		3613769
(2) From this plan.....	2l(2)		

Part III Accountant's Opinion

3 Complete lines 3a through 3c if the opinion of an independent qualified public accountant is attached to this Form 5500. Complete line 3d if an opinion is not attached.

a The attached opinion of an independent qualified public accountant for this plan is (see instructions):

(1) Unmodified (2) Qualified (3) Disclaimer (4) Adverse

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

(1) DOL Regulation 2520.103-8 (2) DOL Regulation 2520.103-12(d) (3) neither DOL Regulation 2520.103-8 nor DOL Regulation 2520.103-12(d).

c Enter the name and EIN of the accountant (or accounting firm) below:

(1) Name: THE WHITLOCK COMPANY, LLP

(2) EIN: 43-1365401

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

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

Part IV Compliance Questions

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

During the plan year:

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

	Yes	No	Amount
4a		X	

		Yes	No	Amount
b Were any loans by the plan or fixed income obligations due the plan in default as of the close of the plan year or classified during the year as uncollectible? Disregard participant loans secured by participant's account balance. (Attach Schedule G (Form 5500) Part I if "Yes" is checked.).....	4b		X	
c Were any leases to which the plan was a party in default or classified during the year as uncollectible? (Attach Schedule G (Form 5500) Part II if "Yes" is checked.)	4c		X	
d Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 4a. Attach Schedule G (Form 5500) Part III if "Yes" is checked.).....	4d		X	
e Was this plan covered by a fidelity bond?.....	4e	X		1000000
f Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?	4f		X	
g Did the plan hold any assets whose current value was neither readily determinable on an established market nor set by an independent third party appraiser?.....	4g		X	
h Did the plan receive any noncash contributions whose value was neither readily determinable on an established market nor set by an independent third party appraiser?.....	4h		X	
i Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.).....	4i	X		
j Were any plan transactions or series of transactions in excess of 5% of the current value of plan assets? (Attach schedule of transactions if "Yes" is checked and see instructions for format requirements.).....	4j	X		
k Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?.....	4k		X	
l Has the plan failed to provide any benefit when due under the plan?	4l		X	
m If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.).....	4m		X	
n If 4m was answered "Yes," check the "Yes" box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3.....	4n			

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

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

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

5c Was the plan a defined benefit plan covered under the PBGC insurance program at any time during this plan year? (See ERISA section 4021 and instructions.) Yes No Not determined
 If "Yes" is checked, enter the My PAA confirmation number from the PBGC premium filing for this plan year _____.

SCHEDULE R (Form 5500) <small>Department of the Treasury Internal Revenue Service</small> <small>Department of Labor Employee Benefits Security Administration</small> <small>Pension Benefit Guaranty Corporation</small>	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.	<small>OMB No. 1210-0110</small> 2022 This Form is Open to Public Inspection.
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For calendar plan year 2022 or fiscal plan year beginning 01/01/2022 and ending 12/31/2022

A Name of plan <u>JOPLIN FIRE PROTECTION COMPANY INC. 401(K) PLAN</u>	B Three-digit plan number (PN) ▶	<u>001</u>
C Plan sponsor's name as shown on line 2a of Form 5500 <u>JOPLIN FIRE PROTECTION CO. INC.</u>	D Employer Identification Number (EIN) <u>43-1130835</u>	

Part I	Distributions
---------------	----------------------

All references to distributions relate only to payments of benefits during the plan year.

1 Total value of distributions paid in property other than in cash or the forms of property specified in the instructions.....

1	0
---	---

2 Enter the EIN(s) of payor(s) who paid benefits on behalf of the plan to participants or beneficiaries during the year (if more than two, enter EINs of the two payors who paid the greatest dollar amounts of benefits):
 EIN(s): 45-6062081

Profit-sharing plans, ESOPs, and stock bonus plans, skip line 3.

3 Number of participants (living or deceased) whose benefits were distributed in a single sum, during the plan year.....

3	
---	--

Part II	Funding Information (If the plan is not subject to the minimum funding requirements of section 412 of the Internal Revenue Code or ERISA section 302, skip this Part.)
----------------	---

4 Is the plan administrator making an election under Code section 412(d)(2) or ERISA section 302(d)(2)? Yes No N/A
If the plan is a defined benefit plan, go to line 8.

5 If a waiver of the minimum funding standard for a prior year is being amortized in this plan year, see instructions and enter the date of the ruling letter granting the waiver. **Date:** Month _____ Day _____ Year _____
If you completed line 5, complete lines 3, 9, and 10 of Schedule MB and do not complete the remainder of this schedule.

6 a Enter the minimum required contribution for this plan year (include any prior year accumulated funding deficiency not waived).....	6a	
b Enter the amount contributed by the employer to the plan for this plan year.....	6b	
c Subtract the amount in line 6b from the amount in line 6a. Enter the result (enter a minus sign to the left of a negative amount).....	6c	

If you completed line 6c, skip lines 8 and 9.

7 Will the minimum funding amount reported on line 6c be met by the funding deadline? Yes No N/A

8 If a change in actuarial cost method was made for this plan year pursuant to a revenue procedure or other authority providing automatic approval for the change or a class ruling letter, does the plan sponsor or plan administrator agree with the change? Yes No N/A

Part III	Amendments
-----------------	-------------------

9 If this is a defined benefit pension plan, were any amendments adopted during this plan year that increased or decreased the value of benefits? If yes, check the appropriate box. If no, check the "No" box..... Increase Decrease Both No

Part IV	ESOPs (see instructions). If this is not a plan described under section 409(a) or 4975(e)(7) of the Internal Revenue Code, skip this Part.
----------------	---

10 Were unallocated employer securities or proceeds from the sale of unallocated securities used to repay any exempt loan?..... Yes No

11 a Does the ESOP hold any preferred stock?..... Yes No

b If the ESOP has an outstanding exempt loan with the employer as lender, is such loan part of a "back-to-back" loan? (See instructions for definition of "back-to-back" loan.)..... Yes No

12 Does the ESOP hold any stock that is not readily tradable on an established securities market?..... Yes No

Part V Additional Information for Multiemployer Defined Benefit Pension Plans

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

a Name of contributing employer _____

b EIN _____ **c** Dollar amount contributed by employer _____

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

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

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

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

a Name of contributing employer _____

b EIN _____ **c** Dollar amount contributed by employer _____

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

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

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

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

a Name of contributing employer _____

b EIN _____ **c** Dollar amount contributed by employer _____

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

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

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

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

a Name of contributing employer _____

b EIN _____ **c** Dollar amount contributed by employer _____

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

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

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

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

a Name of contributing employer _____

b EIN _____ **c** Dollar amount contributed by employer _____

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

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

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

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

a Name of contributing employer _____

b EIN _____ **c** Dollar amount contributed by employer _____

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

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

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

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

14 Enter the number of deferred vested and retired participants (inactive participants), as of the beginning of the plan year, whose contributing employer is no longer making contributions to the plan for:

a The current plan year. Check the box to indicate the counting method used to determine the number of inactive participants: <input type="checkbox"/> last contributing employer <input type="checkbox"/> alternative <input type="checkbox"/> reasonable approximation (see instructions for required attachment).....	14a	
b The plan year immediately preceding the current plan year. <input type="checkbox"/> 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. <input type="checkbox"/> 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 _____



THE WHITLOCK CO.

CPAs and Consultants

**JOPLIN FIRE PROTECTION COMPANY, INC.
401(K) PLAN**

**FINANCIAL STATEMENTS
and
ADDITIONAL INFORMATION
with
INDEPENDENT AUDITOR'S REPORT**

YEARS ENDED DECEMBER 31, 2022 AND 2021



INDEPENDENT AUDITOR'S REPORT

To the Plan Administrator
Joplin Fire Protection Company 401(k) Plan
Joplin, Missouri

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

We have performed audits of the financial statements of **Joplin Fire Protection Company, Inc. 401(k) Plan** (the Plan), an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 (ERISA), as permitted by ERISA Section 103(a)(3)(C) (ERISA Section 103(a)(3)(C) audit). The financial statements comprise the statements of net assets available for benefits as of December 31, 2022, and 2021, and the related statements of changes in net assets available for benefits for the years ended December 31, 2022 and 2021, and the related notes to the financial statements.

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

Management has obtained certifications from a qualified institution as of December 31, 2022 and 2021, and for the years ended December 31, 2022 and 2021, stating that the certified investment information, as described in Note 4 to the financial statements, is complete and accurate.

Opinion

In our opinion, based on our audits and on the procedures performed as described in the 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.
- 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 audits in accordance with auditing standards generally accepted in the United States of America (GAAS). Our responsibilities under those standards are further described in the 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 requirements relating to our audits. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our ERISA Section 103(a)(3)(C) audit opinion.

Responsibilities of Management for the Financial Statements

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

In preparing the financial statements, management is required to evaluate whether there are conditions or events, considered in the aggregate, that raise substantial doubt about the Plan's ability to continue as a going concern for one year after the date that the financial statements are 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 of the Financial Statements 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 audits did not extend to the certified investment information, except for obtaining and reading the certification, comparing the certified investment information with the related information presented and disclosed in the financial statements, and reading the disclosures relating to the certified investment information to assess whether they are in accordance with the presentation and disclosure requirements of accounting principles generally accepted in the United States of America.

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

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

Other Matters – Supplemental Schedules Required by ERISA

The supplemental schedule of assets (held at end of year) and schedule of reportable transactions as of December 31, 2022, are presented for purposes of additional analysis and are not a required part of the financial statements but are supplementary information required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information included in the supplemental schedules, other than that agreed to or derived from the certified investment information, has been subjected to auditing procedures applied in the 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 Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.

In our opinion:

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

THE WHITLOCK CO., LLP

Springfield, Missouri
November 1, 2023

**JOPLIN FIRE PROTECTION COMPANY, INC.
401(K) PLAN**

STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS

	December 31,	
	2022	2021
Assets		
Investments		
Investments in registered investment companies	\$ 1,379	\$ 5,317,921
Interest in common/collective trusts	132,982	104,754
Total investments at fair value	134,361	5,422,675
Cash	8,561,588	207,827
Receivables		
Employer match contribution receivable	740,259	449,651
Employee contribution receivable	112,613	17,533
Notes receivable from participants	129,664	63,791
Total receivables	982,536	530,975
Total assets	9,678,485	6,161,477
Liabilities		
Due to broker	1,656	225,790
Net assets available for benefits	\$ 9,676,829	\$ 5,935,687

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

**JOPLIN FIRE PROTECTION COMPANY, INC.
401(K) PLAN**

STATEMENTS OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS

	December 31,	
	2022	2021
Additions		
Investment income		
Interest and dividend income	\$ 154,868	\$ 415,587
Net appreciation (depreciation) in fair value of investments	(1,920,619)	247,202
Other income	3,121	1,342
	(1,762,630)	664,131
Interest income on notes receivable from participants	5,334	2,656
Contributions		
Employee contributions	1,823,001	988,183
Employer match contributions	740,259	449,651
Rollover contributions	95,305	9,480
	2,658,565	1,447,314
Total additions	901,269	2,114,101
Deductions		
Benefits paid to participants	591,900	266,718
Deemed distributions of participant loans	62,631	9,220
Administrative expenses	119,365	63,426
Total deductions	773,896	339,364
Increase in net assets available for benefits	127,373	1,774,737
Net assets available for benefits		
Beginning of year	5,935,687	4,160,950
Transfers in to the plan	3,613,769	-
End of year	\$ 9,676,829	\$ 5,935,687

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

JOPLIN FIRE PROTECTION COMPANY, INC. 401(K) PLAN

NOTES TO THE FINANCIAL STATEMENTS

DECEMBER 31, 2022 AND 2021

1. Description of plan

The following description of the **Joplin Fire Protection Company, Inc. 401(k) Plan** (the Plan) provides only general information. Participants should refer to the Plan document for a more complete description of the Plan's provisions.

General

The Plan is a defined contribution plan covering all employees of Joplin Fire Protection Company, Inc. (the Company) who have completed one year of service with the Company. A year of entry service is an entry service period in which an employee has at least 1,000 hours of service. Prior service with certain companies as defined within the plan document will be counted for eligibility purposes.

The Plan was originally established on January 1, 2011, with the Plan being restated effective January 1, 2019. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA). Principal Financial Group served as Plan trustee up to December 1, 2017. Alerus Financial took over as Plan trustee effective December 1, 2017.

Effective January 1, 2019, the Plan was amended and restated. Starting January 1, 2019, employees who work one hour of service within 60 days of employment and who are age 18 or older are eligible to make employee contributions into the Plan. A participant is eligible for employer contributions once they have completed one year of service, which is at least 1,000 hours of service.

Effective February 1, 2019, the Plan was amended to allow for online enrollment by participants and to allow participants to change their deferral percentages at any time.

Effective July 1, 2019, the Plan was amended to expand the definition of those employees classified as excluded. Excluded employees now include temporary and/or seasonal employees with less than 1,000 service hours.

Effective October 1, 2019, the Plan was amended after the acquisition of Brenneco Fire Protection by the Company. The Plan recognizes the prior service of employees from Brenneco Fire Protection for all purposes.

Effective October 16, 2019, the Plan was amended after the acquisition of Fire Safety Services by the Company. The Plan recognizes the prior service of employees from Fire Safety Services for all purposes.

Effective December 3, 2019, the Plan was amended after the acquisition of Fire Control Systems by the Company. The Plan recognizes the prior service of employees from Fire Control Systems for all purposes.

JOPLIN FIRE PROTECTION COMPANY, INC. 401(K) PLAN

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

On December 20, 2019, the Setting Every Community Up for Retirement Enhancement Act of 2019 (SECURE Act) was enacted and was effective beginning on January 1, 2020. The Secure Act provisions included, among other things, an increase in the age limit for required minimum distributions from age 70 ½ to 72. Written amendments to the Plan to reflect these operational changes was adopted as of July 7, 2022, accordance with applicable law and IRS guidance.

Effective January 1, 2020, the Plan was restated with no additional changes.

On March 27, 2020, the Coronavirus Aid, Relief and Economic Security (CARES) Act was enacted. The CARES Act provides immediate and temporary relief for eligible retirement plans and their participants who were adversely impacted by the coronavirus. The Plan made the election not to be amended to allow for the provisions of the CARES Act related to coronavirus distributions and loans. The Plan was amended to allow for the temporary waiver of required minimum distributions for the 2020 calendar year.

Effective December 7, 2020, the Plan was amended after the acquisition of Total Fire and Safety. All employees of Total Fire and Safety are excluded from all contributions, for the period of December 7, 2020, through December 31, 2021. Temporary/seasonal employees whose regularly scheduled service is less than 1,000 hours are excluded. Service for employees of Total Fire and Safety is credited effective as of January 1, 2022.

Effective January 1, 2022, the Plan was restated after the acquisition of APS FireCo Holdings Company. The Plan recognizes the prior service of employees from APS FireCo Holdings Company for all purposes. During the year ended December 31, 2022, assets totaling \$3,613,769 were transferred to the Plan.

Effective January 1, 2022, the Plan was amended to modify the existing participation agreements related to the acquisitions of Anstar and Marmic Fire & Safety.

Contributions

Each year, participants may contribute pre-tax annual deferrals to the Plan, as defined in the Plan. Participants may also contribute amounts representing distributions from other qualified defined benefit or contribution plans. Employee contributions are subject to certain limitations as limited by IRS regulations.

In addition, the Company can elect to make discretionary matching and discretionary profit-sharing contributions. Participants are eligible to receive a discretionary contribution if they were employed on the last day of the plan year. In 2022 and 2021, the Company elected to match 100 percent up to 3 percent of deferral contributions.

Effective January 1, 2022, the Plan was amended to increase the automatic enrollment contribution rate of 3%, and that amount will increase by 1% up to a maximum of 10% of compensation unless the employee elects otherwise.

JOPLIN FIRE PROTECTION COMPANY, INC. 401(K) PLAN

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

Participant accounts

Each participant's account is credited with the participant's contribution and allocations of (a) the Company's contribution and (b) earnings. Each participant's account is charged with an allocation of administrative expenses. Allocations are based on participant earnings or account balances, as defined. The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested account.

Vesting

Participants are immediately vested in their individual deferral plus actual earnings thereon. Vesting in the Company's matching contributions and discretionary profit-sharing contributions portions of their accounts, plus actual earnings thereon, is based on years of continuous service. A participant is 100 percent vested after five full years of credited service based on their employment date. Vesting begins at 20 percent after one full year of service. Service with certain companies as defined within the plan document will be counted for vesting purposes.

Notes receivable from participants

Participants may borrow from their fund accounts a minimum of \$1,000 up to 50 percent of their vested account. The maximum aggregate dollar amount of loans outstanding to any participant at the time the loan is made may not exceed \$50,000, reduced by the excess of the participant's highest outstanding participant loan balance during the 12-month period ending on the date of the loan over the participants' current outstanding participant loan balance on the date of the loan.

Loan transactions are treated as a transfer to (from) the investment fund from (to) the Participant Notes fund. Prior to December 1, 2017, participants could take up to five loans at a time. Effective December 1, 2017, only one loan at a time is allowed. Loan terms range from one to five years for all loans, other than home loans which cannot exceed 15 years. The loans are secured by the balance in the participant's account and bear interest of one percent above the prime interest rate. Interest rates range from 4.25 to 8.50 percent during 2022 and 2021. Principal and interest are paid ratably through weekly payroll deductions.

Payments of benefits

On termination of service due to death, disability or retirement, a participant may elect to receive either a lump-sum amount equal to the value of the participant's vested interest in his or her account or an installment option. For termination of service due to other reasons, there is mandatory distribution with a maximum amount of \$5,000. A participant may receive the value of the vested interest in his or her account as a lump-sum distribution. The Plan allows participants to make in-service withdrawals after age 59 1/2, withdrawals for participants performing military service, and allows withdrawals of rollover contributions.

JOPLIN FIRE PROTECTION COMPANY, INC. 401(K) PLAN

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

2. Summary of significant accounting policies

This summary of significant accounting policies is presented to assist in understanding the Plan Administrator's financial statements. The financial statements and notes are representations of the Plan Administrator's management, which is responsible for their integrity and objectivity. In preparing financial statements, the Plan Administrator makes estimates and assumptions that affect the reported amounts of assets and liabilities and disclosures of contingent assets and liabilities at the date of the financial statements, as well as the reported amounts of revenues and expenses during the reporting period. Actual results could differ from those estimates.

Basis of accounting

The Plan's financial statements are presented on the accrual basis of accounting.

Use of estimates

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

Investment valuation and income recognition

Investments are reported at fair value. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. See Note 3 for discussion of fair value measurements.

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

Notes receivable from participants

Notes receivable from Plan participants are measured at their unpaid principal balance, plus any accrued but unpaid interest. Interest income is recorded on the accrual basis. Related fees are recorded as administrative expenses and are expensed when they are incurred. No allowance for credit losses has been recorded as of December 31, 2022 or 2021.

Payment of benefits

Benefit payments to participants are recorded when paid.

Expenses

Certain expenses of maintaining the Plan are paid by the Plan, unless otherwise paid by the Company. Expenses that are paid by the Company are excluded from these financial statements. Fees related to the administration of notes receivable from participants are charged directly to the participant's account and are included in administrative expenses.

JOPLIN FIRE PROTECTION COMPANY, INC. 401(K) PLAN

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

Subsequent events

The Plan has evaluated subsequent events through November 1, 2023, the date the financial statements were available to be issued.

3. Fair value measurement

The framework for measuring fair value provides a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets or liabilities (Level 1) and the lowest priority to unobservable inputs (Level 3). The three levels of the fair value hierarchy under FASB ASC 820 are described as follows:

Level 1 – Quoted prices for identical assets or liabilities in active markets that the plan has the ability to access.

Level 2 - Observable inputs other than Level 1 process, such as quoted prices for similar assets or liabilities; quoted prices for identical or similar assets in markets that are not active; or other inputs that are observable or can be corroborated by observable market data for substantially the full term of the assets or liabilities. If the asset or liability has a specified (contractual) term, the Level 2 input must be observable for substantially the full term of the asset or liability.

Level 3 – Unobservable inputs that are supported by little or no market activity and that are significant to the fair value of the assets or liabilities.

Following is a description of the valuation methodologies used for assets at fair value. There have been no changes in the methodologies used at December 31, 2022 and 2021.

Common collective trusts: Valued at the NAV of units of a bank collective trust. The NAV, as provided by the trustee, is used as a practical expedient to estimate fair value. The NAV is based on the fair value of the underlying investments held by the fund less its liabilities. This 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. Participant transactions (purchases and sales) may occur daily. Were the Plan to initiate a full redemption of the collective trust, the investment adviser reserves the right to temporarily delay withdrawal from the trust in order to ensure that securities liquidations will be carried out in an orderly business manner.

Mutual funds: Valued at the daily closing price as reported by the fund. Mutual funds held by the Plan are open-end mutual funds that are registered with the U.S. Securities and Exchange Commission. These funds are required to publish their daily net asset value and to transact at that price. The mutual funds held by the Plan are deemed to be actively traded.

The following table sets forth by level, within the fair value hierarchy, the Plan's assets at fair value as of December 31, 2022 and 2021. Classification within the fair value hierarchy table is based on the lowest level of any input that is significant to the fair value measurement.

JOPLIN FIRE PROTECTION COMPANY, INC. 401(K) PLAN

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

	<u>Assets at Fair Value as of December 31, 2022</u>			
	<u>Level 1</u>	<u>Level 2</u>	<u>Level 3</u>	<u>Total</u>
Registered investment companies	\$ 1,379	\$ -	\$ -	\$ 1,379
Total assets in the fair value hierarchy	1,379	-	-	1,379
Investments measured at net assets value	-	-	-	<u>132,982</u>
Total investments, excluding plan interest in common/collective trusts, at fair value	<u>\$ 1,379</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ 134,361</u>

	<u>Assets at Fair Value as of December 31, 2021</u>			
	<u>Level 1</u>	<u>Level 2</u>	<u>Level 3</u>	<u>Total</u>
Registered investment companies	<u>\$5,317,921</u>	\$ -	\$ -	<u>\$5,317,921</u>
Total assets in the fair value hierarchy	5,317,921	-	-	5,317,921
Investments measured at net assets value	-	-	-	<u>104,754</u>
Total investments, excluding plan interest in common/collective trusts, at fair value	<u>\$5,317,921</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$5,422,675</u>

Investment measured using the net asset value per share practical expedient

<u>December 31, 2022</u>	<u>Fair value</u>	<u>Redemption frequency</u>	<u>Redemption notice period</u>
Common/collective trusts			
Portfolio funds (a)	\$ 132,982	Daily	Daily

<u>December 31, 2021</u>	<u>Fair value</u>	<u>Redemption frequency</u>	<u>Redemption notice period</u>
Common/collective trusts			
Portfolio funds (a)	\$ 104,754	Daily	Daily

- (a) This category includes a variety of high-quality securities based upon the portfolio type selected. Investments in this category can be redeemed daily at the current net asset value per share based on the fair value of the underlying assets. The fair value of investments in this category have been estimated using the net asset value per share of the investments.

JOPLIN FIRE PROTECTION COMPANY, INC. 401(K) PLAN

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

4. Summary of certified information

The Plan Administrator has elected the method of compliance permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Accordingly, as permitted under such election, the Plan Administrator has obtained certifications from Alerus Financial, N.A., for the years ended December 31, 2022 and 2021, that all investment information disclosed in the accompanying financial statements and supplemental schedules, including investments held at December 31, 2022 and 2021, and net change in fair value of investments and interest income for the years ended December 31, 2022 and 2021, was obtained or derived from information supplied to the Plan Administrator and certified as complete and accurate by the Plan's trustee.

5. Plan termination

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

6. Tax status

The Plan was designed under a non-standardized pre-approved profit sharing/money purchase plan accepted by the Internal Revenue Service by a letter dated June 30, 2020, in accordance with applicable sections of the Internal Revenue Code. The Plan has been amended and restated since receiving the opinion letter. However, the Plan Administrator believes that the Plan is currently designed and being operated in compliance with the applicable requirements of the Internal Revenue Code and, therefore, believes that the Plan is qualified and that the related trust is tax-exempt.

Accounting principles generally accepted in the United States of America require Plan management to evaluate tax positions taken by the Plan and recognize a tax liability if the Plan has taken an uncertain position that more likely than not would not be sustained upon examinations by the applicable authorities. The Plan is subject to routine audits by taxing jurisdictions; however, there are currently no audits for any tax period in progress.

7. Related party transactions and party-in-interest transactions

Certain Plan investments are managed by Alerus Financial, N.A. Alerus Financial, N.A. is the recordkeeper for the Plan and, therefore, these transactions qualify as party-in-interest transactions. The Plan pays administrative expenses related to Plan operations and investment activity to various service providers. These transactions are party-in-interest transactions under ERISA.

JOPLIN FIRE PROTECTION COMPANY, INC. 401(K) PLAN

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

8. Risks and uncertainties

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

9. Subsequent events

Effective January 1, 2023, the Plan was amended and restated, and a new custodian, administrator, and record keeper were appointed. Most of the Plan's assets were liquidated into cash before being transferred to the new custodian. The conversion initiated a blackout period beginning December 13, 2022, and continuing through February 9, 2023. During this period, funds could not be applied to the employee-selected funds with the custodian or withdrawn from the Plan until the custodian could accurately complete the conversion. During this period, employee contributions continued to be made through payroll deductions, and the contributions were deposited and held in the Plan's income fund until the completion of the blackout period. At the end of the blackout period, such funds were transferred to the investment options requested by each participant.

In addition, within this amendment the Plan elected to add a 401(k) safe harbor matching employer contribution equal to a match of 100% of the first 3% of a participant's eligible compensation contributed to the Plan and 50% of the next 2% of a participant's eligible compensation contributed to the Plan for a maximum safe harbor employer match of 4%. The Company may choose to make an additional matching employer contribution at their discretion. The safe harbor matching employer contribution is contributed to the Plan each payroll period. The Plan also elected to allow any distribution greater than \$1,000 that is cashed out without the participant's consent before the participant's normal retirement age will be rolled over to an individual retirement plan designated by the Plan Administrator.

ADDITIONAL INFORMATION

JOPLIN FIRE PROTECTION COMPANY, INC. 401(K) PLAN

EIN: 43-1130835 PLAN #001

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

December 31, 2022

a	b	c	e
	Identity of issuer, borrower, lessor, or similar party	Description of investment including maturity date, rate of interest, collateral, par or maturity date	Current value
	Registered investment companies		
	Federated Hermes	Instutional High Yield Bond Fund - 128.489 units	\$ 1,067
	PIMCO	Real Return Instutional Fund - 31.203 units	<u>312</u>
			1,379
	Common/Collective Trusts		
	Federated Hermes	Capital Preservatoin R6 - 13,298.227 units	132,982
	* Participant Loans	Interest Rate - 4.25 percent to 8.5 percent	<u>129,664</u>
	* Denotes a party-in-interest		<u>\$ 264,025</u>

The accompanying Independent Auditor's Report should be read with these supplemental schedules.

JOPLIN FIRE PROTECTION COMPANY, INC. 401(K) PLAN

EIN: 43-1130835 PLAN #001

Schedule H, Line 4j – Schedule of Reportable Transactions

December 31, 2022

(a) Identity of party involved	(b) Description of asset	(c) Purchase price	(d) Selling price	(e) Lease rental	(f) Expense incurred with transaction	(g) Cost of asset	(h) Current value of asset on transaction date	(i) Net gain or (loss)
Federated Hermes Government Obligation	Purchase, 1 transaction	\$3,613,769	\$ -	\$ -	\$ -	\$3,613,769	\$ -	\$ -
Federated Hermes Government Obligation	Sale, 1 transaction	-	3,613,769	-	-	3,613,769	-	-
Vanguard Target Retirement 2025	Purchase and sale, 70 transactions	-	1,210,132	-	-	1,312,600	1,203,703	(102,468)
Vanguard Target Retirement 2035	Purchase and sale, 78 transactions	-	1,973,996	-	-	2,141,577	1,962,896	(167,581)
Vanguard Target Retirement 2045	Purchase and sale, 81 transactions	-	1,260,339	-	-	1,348,270	1,252,196	(87,931)
Vanguard Target Retirement 2060	Purchase and sale, 75 transactions	-	599,084	-	-	631,842	597,668	(32,758)
Vanguard Target Retirement 2055	Purchase and sale, 80 transactions	-	866,556	-	-	933,827	861,372	(67,271)
Vanguard Target Retirement 2050	Purchase and sale, 86 transactions	-	1,239,629	-	-	1,339,050	1,231,119	(99,421)
Vanguard Target Retirement 2040	Purchase and sale, 79 transactions	-	997,045	-	-	1,090,693	992,439	(93,648)
Vanguard Target Retirement 2030	Purchase and sale, 70 transactions	-	1,380,106	-	-	1,509,941	1,373,734	(129,835)
Federated Hermes Instil High Yield Bond	Purchase and sale, 112 transactions	-	279,138	-	-	308,577	280,026	(29,439)
JP Morgan Core Plus Bond R6	Purchase and sale, 105 transactions	-	1,036,523	-	-	1,136,049	1,039,014	(99,526)
Columbia Dividend Income Instl 3	Purchase and sale, 103 transactions	-	809,686	-	-	790,430	808,001	19,256
Dimensial DFA US Targeted Value I	Purchase and sale, 102 transactions	-	358,367	-	-	336,084	356,753	22,283
Janus Henderson Venture	Purchase and sale, 100 transactions	-	490,133	-	-	543,574	488,328	(53,441)
MFS Mid Cap Growth Fund Class R6	Purchase and sale, 101 transactions	-	618,446	-	-	631,299	615,307	(12,853)
T Rowe Price Blue Chip Growth Fund	Purchase and sale, 102 transactions	-	1,232,974	-	-	1,435,702	1,221,266	(202,728)
Vanguard Growth Index Admiral	Purchase and sale, 79 transactions	-	374,551	-	-	418,944	369,203	(44,393)
Allspring Special Mid Cap Value Fund	Purchase and sale, 102 transactions	-	393,493	-	-	377,988	393,654	15,505
Dimensional Emerging Markets	Purchase and sale, 103 transactions	-	274,682	-	-	300,400	275,246	(25,718)
AFS Europacific Growth R6	Purchase and sale, 100 transactions	-	555,527	-	-	612,981	555,369	(57,454)
Federated Hermes Capital Preservation	Purchase and sale, 129 transactions	-	326,458	-	-	326,458	326,458	-

The accompanying Independent Auditor's Report should be read with these supplemental schedules.



THE WHITLOCK CO.

CPAs and Consultants

**JOPLIN FIRE PROTECTION COMPANY, INC.
401(K) PLAN**

**FINANCIAL STATEMENTS
and
ADDITIONAL INFORMATION
with
INDEPENDENT AUDITOR'S REPORT**

YEARS ENDED DECEMBER 31, 2022 AND 2021



INDEPENDENT AUDITOR'S REPORT

To the Plan Administrator
Joplin Fire Protection Company 401(k) Plan
Joplin, Missouri

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

We have performed audits of the financial statements of **Joplin Fire Protection Company, Inc. 401(k) Plan** (the Plan), an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 (ERISA), as permitted by ERISA Section 103(a)(3)(C) (ERISA Section 103(a)(3)(C) audit). The financial statements comprise the statements of net assets available for benefits as of December 31, 2022, and 2021, and the related statements of changes in net assets available for benefits for the years ended December 31, 2022 and 2021, and the related notes to the financial statements.

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

Management has obtained certifications from a qualified institution as of December 31, 2022 and 2021, and for the years ended December 31, 2022 and 2021, stating that the certified investment information, as described in Note 4 to the financial statements, is complete and accurate.

Opinion

In our opinion, based on our audits and on the procedures performed as described in the 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.
- 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 audits in accordance with auditing standards generally accepted in the United States of America (GAAS). Our responsibilities under those standards are further described in the 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 requirements relating to our audits. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our ERISA Section 103(a)(3)(C) audit opinion.

Responsibilities of Management for the Financial Statements

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

In preparing the financial statements, management is required to evaluate whether there are conditions or events, considered in the aggregate, that raise substantial doubt about the Plan's ability to continue as a going concern for one year after the date that the financial statements are 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 of the Financial Statements 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 audits did not extend to the certified investment information, except for obtaining and reading the certification, comparing the certified investment information with the related information presented and disclosed in the financial statements, and reading the disclosures relating to the certified investment information to assess whether they are in accordance with the presentation and disclosure requirements of accounting principles generally accepted in the United States of America.

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

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

Other Matters – Supplemental Schedules Required by ERISA

The supplemental schedule of assets (held at end of year) and schedule of reportable transactions as of December 31, 2022, are presented for purposes of additional analysis and are not a required part of the financial statements but are supplementary information required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information included in the supplemental schedules, other than that agreed to or derived from the certified investment information, has been subjected to auditing procedures applied in the 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 Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.

In our opinion:

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

THE WHITLOCK CO., LLP

Springfield, Missouri
November 1, 2023

**JOPLIN FIRE PROTECTION COMPANY, INC.
401(K) PLAN**

STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS

	December 31,	
	2022	2021
Assets		
Investments		
Investments in registered investment companies	\$ 1,379	\$ 5,317,921
Interest in common/collective trusts	132,982	104,754
Total investments at fair value	134,361	5,422,675
Cash	8,561,588	207,827
Receivables		
Employer match contribution receivable	740,259	449,651
Employee contribution receivable	112,613	17,533
Notes receivable from participants	129,664	63,791
Total receivables	982,536	530,975
Total assets	9,678,485	6,161,477
Liabilities		
Due to broker	1,656	225,790
Net assets available for benefits	\$ 9,676,829	\$ 5,935,687

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

**JOPLIN FIRE PROTECTION COMPANY, INC.
401(K) PLAN**

STATEMENTS OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS

	December 31,	
	2022	2021
Additions		
Investment income		
Interest and dividend income	\$ 154,868	\$ 415,587
Net appreciation (depreciation) in fair value of investments	(1,920,619)	247,202
Other income	3,121	1,342
	(1,762,630)	664,131
Interest income on notes receivable from participants	5,334	2,656
Contributions		
Employee contributions	1,823,001	988,183
Employer match contributions	740,259	449,651
Rollover contributions	95,305	9,480
	2,658,565	1,447,314
Total additions	901,269	2,114,101
Deductions		
Benefits paid to participants	591,900	266,718
Deemed distributions of participant loans	62,631	9,220
Administrative expenses	119,365	63,426
Total deductions	773,896	339,364
Increase in net assets available for benefits	127,373	1,774,737
Net assets available for benefits		
Beginning of year	5,935,687	4,160,950
Transfers in to the plan	3,613,769	-
End of year	\$ 9,676,829	\$ 5,935,687

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

JOPLIN FIRE PROTECTION COMPANY, INC. 401(K) PLAN

NOTES TO THE FINANCIAL STATEMENTS

DECEMBER 31, 2022 AND 2021

1. Description of plan

The following description of the **Joplin Fire Protection Company, Inc. 401(k) Plan** (the Plan) provides only general information. Participants should refer to the Plan document for a more complete description of the Plan's provisions.

General

The Plan is a defined contribution plan covering all employees of Joplin Fire Protection Company, Inc. (the Company) who have completed one year of service with the Company. A year of entry service is an entry service period in which an employee has at least 1,000 hours of service. Prior service with certain companies as defined within the plan document will be counted for eligibility purposes.

The Plan was originally established on January 1, 2011, with the Plan being restated effective January 1, 2019. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA). Principal Financial Group served as Plan trustee up to December 1, 2017. Alerus Financial took over as Plan trustee effective December 1, 2017.

Effective January 1, 2019, the Plan was amended and restated. Starting January 1, 2019, employees who work one hour of service within 60 days of employment and who are age 18 or older are eligible to make employee contributions into the Plan. A participant is eligible for employer contributions once they have completed one year of service, which is at least 1,000 hours of service.

Effective February 1, 2019, the Plan was amended to allow for online enrollment by participants and to allow participants to change their deferral percentages at any time.

Effective July 1, 2019, the Plan was amended to expand the definition of those employees classified as excluded. Excluded employees now include temporary and/or seasonal employees with less than 1,000 service hours.

Effective October 1, 2019, the Plan was amended after the acquisition of Brenneco Fire Protection by the Company. The Plan recognizes the prior service of employees from Brenneco Fire Protection for all purposes.

Effective October 16, 2019, the Plan was amended after the acquisition of Fire Safety Services by the Company. The Plan recognizes the prior service of employees from Fire Safety Services for all purposes.

Effective December 3, 2019, the Plan was amended after the acquisition of Fire Control Systems by the Company. The Plan recognizes the prior service of employees from Fire Control Systems for all purposes.

JOPLIN FIRE PROTECTION COMPANY, INC. 401(K) PLAN

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

On December 20, 2019, the Setting Every Community Up for Retirement Enhancement Act of 2019 (SECURE Act) was enacted and was effective beginning on January 1, 2020. The Secure Act provisions included, among other things, an increase in the age limit for required minimum distributions from age 70 ½ to 72. Written amendments to the Plan to reflect these operational changes was adopted as of July 7, 2022, accordance with applicable law and IRS guidance.

Effective January 1, 2020, the Plan was restated with no additional changes.

On March 27, 2020, the Coronavirus Aid, Relief and Economic Security (CARES) Act was enacted. The CARES Act provides immediate and temporary relief for eligible retirement plans and their participants who were adversely impacted by the coronavirus. The Plan made the election not to be amended to allow for the provisions of the CARES Act related to coronavirus distributions and loans. The Plan was amended to allow for the temporary waiver of required minimum distributions for the 2020 calendar year.

Effective December 7, 2020, the Plan was amended after the acquisition of Total Fire and Safety. All employees of Total Fire and Safety are excluded from all contributions, for the period of December 7, 2020, through December 31, 2021. Temporary/seasonal employees whose regularly scheduled service is less than 1,000 hours are excluded. Service for employees of Total Fire and Safety is credited effective as of January 1, 2022.

Effective January 1, 2022, the Plan was restated after the acquisition of APS FireCo Holdings Company. The Plan recognizes the prior service of employees from APS FireCo Holdings Company for all purposes. During the year ended December 31, 2022, assets totaling \$3,613,769 were transferred to the Plan.

Effective January 1, 2022, the Plan was amended to modify the existing participation agreements related to the acquisitions of Anstar and Marmic Fire & Safety.

Contributions

Each year, participants may contribute pre-tax annual deferrals to the Plan, as defined in the Plan. Participants may also contribute amounts representing distributions from other qualified defined benefit or contribution plans. Employee contributions are subject to certain limitations as limited by IRS regulations.

In addition, the Company can elect to make discretionary matching and discretionary profit-sharing contributions. Participants are eligible to receive a discretionary contribution if they were employed on the last day of the plan year. In 2022 and 2021, the Company elected to match 100 percent up to 3 percent of deferral contributions.

Effective January 1, 2022, the Plan was amended to increase the automatic enrollment contribution rate of 3%, and that amount will increase by 1% up to a maximum of 10% of compensation unless the employee elects otherwise.

JOPLIN FIRE PROTECTION COMPANY, INC. 401(K) PLAN

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

Participant accounts

Each participant's account is credited with the participant's contribution and allocations of (a) the Company's contribution and (b) earnings. Each participant's account is charged with an allocation of administrative expenses. Allocations are based on participant earnings or account balances, as defined. The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested account.

Vesting

Participants are immediately vested in their individual deferral plus actual earnings thereon. Vesting in the Company's matching contributions and discretionary profit-sharing contributions portions of their accounts, plus actual earnings thereon, is based on years of continuous service. A participant is 100 percent vested after five full years of credited service based on their employment date. Vesting begins at 20 percent after one full year of service. Service with certain companies as defined within the plan document will be counted for vesting purposes.

Notes receivable from participants

Participants may borrow from their fund accounts a minimum of \$1,000 up to 50 percent of their vested account. The maximum aggregate dollar amount of loans outstanding to any participant at the time the loan is made may not exceed \$50,000, reduced by the excess of the participant's highest outstanding participant loan balance during the 12-month period ending on the date of the loan over the participants' current outstanding participant loan balance on the date of the loan.

Loan transactions are treated as a transfer to (from) the investment fund from (to) the Participant Notes fund. Prior to December 1, 2017, participants could take up to five loans at a time. Effective December 1, 2017, only one loan at a time is allowed. Loan terms range from one to five years for all loans, other than home loans which cannot exceed 15 years. The loans are secured by the balance in the participant's account and bear interest of one percent above the prime interest rate. Interest rates range from 4.25 to 8.50 percent during 2022 and 2021. Principal and interest are paid ratably through weekly payroll deductions.

Payments of benefits

On termination of service due to death, disability or retirement, a participant may elect to receive either a lump-sum amount equal to the value of the participant's vested interest in his or her account or an installment option. For termination of service due to other reasons, there is mandatory distribution with a maximum amount of \$5,000. A participant may receive the value of the vested interest in his or her account as a lump-sum distribution. The Plan allows participants to make in-service withdrawals after age 59 1/2, withdrawals for participants performing military service, and allows withdrawals of rollover contributions.

JOPLIN FIRE PROTECTION COMPANY, INC. 401(K) PLAN

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

2. Summary of significant accounting policies

This summary of significant accounting policies is presented to assist in understanding the Plan Administrator's financial statements. The financial statements and notes are representations of the Plan Administrator's management, which is responsible for their integrity and objectivity. In preparing financial statements, the Plan Administrator makes estimates and assumptions that affect the reported amounts of assets and liabilities and disclosures of contingent assets and liabilities at the date of the financial statements, as well as the reported amounts of revenues and expenses during the reporting period. Actual results could differ from those estimates.

Basis of accounting

The Plan's financial statements are presented on the accrual basis of accounting.

Use of estimates

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

Investment valuation and income recognition

Investments are reported at fair value. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. See Note 3 for discussion of fair value measurements.

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

Notes receivable from participants

Notes receivable from Plan participants are measured at their unpaid principal balance, plus any accrued but unpaid interest. Interest income is recorded on the accrual basis. Related fees are recorded as administrative expenses and are expensed when they are incurred. No allowance for credit losses has been recorded as of December 31, 2022 or 2021.

Payment of benefits

Benefit payments to participants are recorded when paid.

Expenses

Certain expenses of maintaining the Plan are paid by the Plan, unless otherwise paid by the Company. Expenses that are paid by the Company are excluded from these financial statements. Fees related to the administration of notes receivable from participants are charged directly to the participant's account and are included in administrative expenses.

JOPLIN FIRE PROTECTION COMPANY, INC. 401(K) PLAN

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

Subsequent events

The Plan has evaluated subsequent events through November 1, 2023, the date the financial statements were available to be issued.

3. Fair value measurement

The framework for measuring fair value provides a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets or liabilities (Level 1) and the lowest priority to unobservable inputs (Level 3). The three levels of the fair value hierarchy under FASB ASC 820 are described as follows:

Level 1 – Quoted prices for identical assets or liabilities in active markets that the plan has the ability to access.

Level 2 - Observable inputs other than Level 1 process, such as quoted prices for similar assets or liabilities; quoted prices for identical or similar assets in markets that are not active; or other inputs that are observable or can be corroborated by observable market data for substantially the full term of the assets or liabilities. If the asset or liability has a specified (contractual) term, the Level 2 input must be observable for substantially the full term of the asset or liability.

Level 3 – Unobservable inputs that are supported by little or no market activity and that are significant to the fair value of the assets or liabilities.

Following is a description of the valuation methodologies used for assets at fair value. There have been no changes in the methodologies used at December 31, 2022 and 2021.

Common collective trusts: Valued at the NAV of units of a bank collective trust. The NAV, as provided by the trustee, is used as a practical expedient to estimate fair value. The NAV is based on the fair value of the underlying investments held by the fund less its liabilities. This 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. Participant transactions (purchases and sales) may occur daily. Were the Plan to initiate a full redemption of the collective trust, the investment adviser reserves the right to temporarily delay withdrawal from the trust in order to ensure that securities liquidations will be carried out in an orderly business manner.

Mutual funds: Valued at the daily closing price as reported by the fund. Mutual funds held by the Plan are open-end mutual funds that are registered with the U.S. Securities and Exchange Commission. These funds are required to publish their daily net asset value and to transact at that price. The mutual funds held by the Plan are deemed to be actively traded.

The following table sets forth by level, within the fair value hierarchy, the Plan's assets at fair value as of December 31, 2022 and 2021. Classification within the fair value hierarchy table is based on the lowest level of any input that is significant to the fair value measurement.

JOPLIN FIRE PROTECTION COMPANY, INC. 401(K) PLAN

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

	<u>Assets at Fair Value as of December 31, 2022</u>			
	<u>Level 1</u>	<u>Level 2</u>	<u>Level 3</u>	<u>Total</u>
Registered investment companies	\$ 1,379	\$ -	\$ -	\$ 1,379
Total assets in the fair value hierarchy	1,379	-	-	1,379
Investments measured at net assets value	-	-	-	<u>132,982</u>
Total investments, excluding plan interest in common/collective trusts, at fair value	<u>\$ 1,379</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ 134,361</u>

	<u>Assets at Fair Value as of December 31, 2021</u>			
	<u>Level 1</u>	<u>Level 2</u>	<u>Level 3</u>	<u>Total</u>
Registered investment companies	<u>\$5,317,921</u>	\$ -	\$ -	<u>\$5,317,921</u>
Total assets in the fair value hierarchy	5,317,921	-	-	5,317,921
Investments measured at net assets value	-	-	-	<u>104,754</u>
Total investments, excluding plan interest in common/collective trusts, at fair value	<u>\$5,317,921</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$5,422,675</u>

Investment measured using the net asset value per share practical expedient

<u>December 31, 2022</u>	<u>Fair value</u>	<u>Redemption frequency</u>	<u>Redemption notice period</u>
Common/collective trusts			
Portfolio funds (a)	\$ 132,982	Daily	Daily

<u>December 31, 2021</u>	<u>Fair value</u>	<u>Redemption frequency</u>	<u>Redemption notice period</u>
Common/collective trusts			
Portfolio funds (a)	\$ 104,754	Daily	Daily

- (a) This category includes a variety of high-quality securities based upon the portfolio type selected. Investments in this category can be redeemed daily at the current net asset value per share based on the fair value of the underlying assets. The fair value of investments in this category have been estimated using the net asset value per share of the investments.

JOPLIN FIRE PROTECTION COMPANY, INC. 401(K) PLAN

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

4. Summary of certified information

The Plan Administrator has elected the method of compliance permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Accordingly, as permitted under such election, the Plan Administrator has obtained certifications from Alerus Financial, N.A., for the years ended December 31, 2022 and 2021, that all investment information disclosed in the accompanying financial statements and supplemental schedules, including investments held at December 31, 2022 and 2021, and net change in fair value of investments and interest income for the years ended December 31, 2022 and 2021, was obtained or derived from information supplied to the Plan Administrator and certified as complete and accurate by the Plan's trustee.

5. Plan termination

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

6. Tax status

The Plan was designed under a non-standardized pre-approved profit sharing/money purchase plan accepted by the Internal Revenue Service by a letter dated June 30, 2020, in accordance with applicable sections of the Internal Revenue Code. The Plan has been amended and restated since receiving the opinion letter. However, the Plan Administrator believes that the Plan is currently designed and being operated in compliance with the applicable requirements of the Internal Revenue Code and, therefore, believes that the Plan is qualified and that the related trust is tax-exempt.

Accounting principles generally accepted in the United States of America require Plan management to evaluate tax positions taken by the Plan and recognize a tax liability if the Plan has taken an uncertain position that more likely than not would not be sustained upon examinations by the applicable authorities. The Plan is subject to routine audits by taxing jurisdictions; however, there are currently no audits for any tax period in progress.

7. Related party transactions and party-in-interest transactions

Certain Plan investments are managed by Alerus Financial, N.A. Alerus Financial, N.A. is the recordkeeper for the Plan and, therefore, these transactions qualify as party-in-interest transactions. The Plan pays administrative expenses related to Plan operations and investment activity to various service providers. These transactions are party-in-interest transactions under ERISA.

JOPLIN FIRE PROTECTION COMPANY, INC. 401(K) PLAN

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

8. Risks and uncertainties

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

9. Subsequent events

Effective January 1, 2023, the Plan was amended and restated, and a new custodian, administrator, and record keeper were appointed. Most of the Plan's assets were liquidated into cash before being transferred to the new custodian. The conversion initiated a blackout period beginning December 13, 2022, and continuing through February 9, 2023. During this period, funds could not be applied to the employee-selected funds with the custodian or withdrawn from the Plan until the custodian could accurately complete the conversion. During this period, employee contributions continued to be made through payroll deductions, and the contributions were deposited and held in the Plan's income fund until the completion of the blackout period. At the end of the blackout period, such funds were transferred to the investment options requested by each participant.

In addition, within this amendment the Plan elected to add a 401(k) safe harbor matching employer contribution equal to a match of 100% of the first 3% of a participant's eligible compensation contributed to the Plan and 50% of the next 2% of a participant's eligible compensation contributed to the Plan for a maximum safe harbor employer match of 4%. The Company may choose to make an additional matching employer contribution at their discretion. The safe harbor matching employer contribution is contributed to the Plan each payroll period. The Plan also elected to allow any distribution greater than \$1,000 that is cashed out without the participant's consent before the participant's normal retirement age will be rolled over to an individual retirement plan designated by the Plan Administrator.

ADDITIONAL INFORMATION

JOPLIN FIRE PROTECTION COMPANY, INC. 401(K) PLAN

EIN: 43-1130835 PLAN #001

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

December 31, 2022

a	b	c	e
	Identity of issuer, borrower, lessor, or similar party	Description of investment including maturity date, rate of interest, collateral, par or maturity date	Current value
	Registered investment companies		
	Federated Hermes	Instutional High Yield Bond Fund - 128.489 units	\$ 1,067
	PIMCO	Real Return Instutional Fund - 31.203 units	<u>312</u>
			1,379
	Common/Collective Trusts		
	Federated Hermes	Capital Preservatoin R6 - 13,298.227 units	132,982
	* Participant Loans	Interest Rate - 4.25 percent to 8.5 percent	<u>129,664</u>
	* Denotes a party-in-interest		<u>\$ 264,025</u>

The accompanying Independent Auditor's Report should be read with these supplemental schedules.

JOPLIN FIRE PROTECTION COMPANY, INC. 401(K) PLAN

EIN: 43-1130835 PLAN #001

Schedule H, Line 4j – Schedule of Reportable Transactions

December 31, 2022

(a) Identity of party involved	(b) Description of asset	(c) Purchase price	(d) Selling price	(e) Lease rental	(f) Expense incurred with transaction	(g) Cost of asset	(h) Current value of asset on transaction date	(i) Net gain or (loss)
Federated Hermes Government Obligation	Purchase, 1 transaction	\$3,613,769	\$ -	\$ -	\$ -	\$3,613,769	\$ -	\$ -
Federated Hermes Government Obligation	Sale, 1 transaction	-	3,613,769	-	-	3,613,769	-	-
Vanguard Target Retirement 2025	Purchase and sale, 70 transactions	-	1,210,132	-	-	1,312,600	1,203,703	(102,468)
Vanguard Target Retirement 2035	Purchase and sale, 78 transactions	-	1,973,996	-	-	2,141,577	1,962,896	(167,581)
Vanguard Target Retirement 2045	Purchase and sale, 81 transactions	-	1,260,339	-	-	1,348,270	1,252,196	(87,931)
Vanguard Target Retirement 2060	Purchase and sale, 75 transactions	-	599,084	-	-	631,842	597,668	(32,758)
Vanguard Target Retirement 2055	Purchase and sale, 80 transactions	-	866,556	-	-	933,827	861,372	(67,271)
Vanguard Target Retirement 2050	Purchase and sale, 86 transactions	-	1,239,629	-	-	1,339,050	1,231,119	(99,421)
Vanguard Target Retirement 2040	Purchase and sale, 79 transactions	-	997,045	-	-	1,090,693	992,439	(93,648)
Vanguard Target Retirement 2030	Purchase and sale, 70 transactions	-	1,380,106	-	-	1,509,941	1,373,734	(129,835)
Federated Hermes Instil High Yield Bond	Purchase and sale, 112 transactions	-	279,138	-	-	308,577	280,026	(29,439)
JP Morgan Core Plus Bond R6	Purchase and sale, 105 transactions	-	1,036,523	-	-	1,136,049	1,039,014	(99,526)
Columbia Dividend Income Instl 3	Purchase and sale, 103 transactions	-	809,686	-	-	790,430	808,001	19,256
Dimensial DFA US Targeted Value I	Purchase and sale, 102 transactions	-	358,367	-	-	336,084	356,753	22,283
Janus Henderson Venture	Purchase and sale, 100 transactions	-	490,133	-	-	543,574	488,328	(53,441)
MFS Mid Cap Growth Fund Class R6	Purchase and sale, 101 transactions	-	618,446	-	-	631,299	615,307	(12,853)
T Rowe Price Blue Chip Growth Fund	Purchase and sale, 102 transactions	-	1,232,974	-	-	1,435,702	1,221,266	(202,728)
Vanguard Growth Index Admiral	Purchase and sale, 79 transactions	-	374,551	-	-	418,944	369,203	(44,393)
Allspring Special Mid Cap Value Fund	Purchase and sale, 102 transactions	-	393,493	-	-	377,988	393,654	15,505
Dimensional Emerging Markets	Purchase and sale, 103 transactions	-	274,682	-	-	300,400	275,246	(25,718)
AFS Europacific Growth R6	Purchase and sale, 100 transactions	-	555,527	-	-	612,981	555,369	(57,454)
Federated Hermes Capital Preservation	Purchase and sale, 129 transactions	-	326,458	-	-	326,458	326,458	-

The accompanying Independent Auditor's Report should be read with these supplemental schedules.



THE WHITLOCK CO.

CPAs and Consultants

**JOPLIN FIRE PROTECTION COMPANY, INC.
401(K) PLAN**

**FINANCIAL STATEMENTS
and
ADDITIONAL INFORMATION
with
INDEPENDENT AUDITOR'S REPORT**

YEARS ENDED DECEMBER 31, 2022 AND 2021



INDEPENDENT AUDITOR'S REPORT

To the Plan Administrator
Joplin Fire Protection Company 401(k) Plan
Joplin, Missouri

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

We have performed audits of the financial statements of **Joplin Fire Protection Company, Inc. 401(k) Plan** (the Plan), an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 (ERISA), as permitted by ERISA Section 103(a)(3)(C) (ERISA Section 103(a)(3)(C) audit). The financial statements comprise the statements of net assets available for benefits as of December 31, 2022, and 2021, and the related statements of changes in net assets available for benefits for the years ended December 31, 2022 and 2021, and the related notes to the financial statements.

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

Management has obtained certifications from a qualified institution as of December 31, 2022 and 2021, and for the years ended December 31, 2022 and 2021, stating that the certified investment information, as described in Note 4 to the financial statements, is complete and accurate.

Opinion

In our opinion, based on our audits and on the procedures performed as described in the 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.
- 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 audits in accordance with auditing standards generally accepted in the United States of America (GAAS). Our responsibilities under those standards are further described in the 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 requirements relating to our audits. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our ERISA Section 103(a)(3)(C) audit opinion.

Responsibilities of Management for the Financial Statements

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

In preparing the financial statements, management is required to evaluate whether there are conditions or events, considered in the aggregate, that raise substantial doubt about the Plan's ability to continue as a going concern for one year after the date that the financial statements are 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 of the Financial Statements 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 audits did not extend to the certified investment information, except for obtaining and reading the certification, comparing the certified investment information with the related information presented and disclosed in the financial statements, and reading the disclosures relating to the certified investment information to assess whether they are in accordance with the presentation and disclosure requirements of accounting principles generally accepted in the United States of America.

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

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

Other Matters – Supplemental Schedules Required by ERISA

The supplemental schedule of assets (held at end of year) and schedule of reportable transactions as of December 31, 2022, are presented for purposes of additional analysis and are not a required part of the financial statements but are supplementary information required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information included in the supplemental schedules, other than that agreed to or derived from the certified investment information, has been subjected to auditing procedures applied in the 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 Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.

In our opinion:

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

THE WHITLOCK CO., LLP

Springfield, Missouri
November 1, 2023

**JOPLIN FIRE PROTECTION COMPANY, INC.
401(K) PLAN**

STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS

	December 31,	
	2022	2021
Assets		
Investments		
Investments in registered investment companies	\$ 1,379	\$ 5,317,921
Interest in common/collective trusts	132,982	104,754
Total investments at fair value	134,361	5,422,675
Cash	8,561,588	207,827
Receivables		
Employer match contribution receivable	740,259	449,651
Employee contribution receivable	112,613	17,533
Notes receivable from participants	129,664	63,791
Total receivables	982,536	530,975
Total assets	9,678,485	6,161,477
Liabilities		
Due to broker	1,656	225,790
Net assets available for benefits	\$ 9,676,829	\$ 5,935,687

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

**JOPLIN FIRE PROTECTION COMPANY, INC.
401(K) PLAN**

STATEMENTS OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS

	December 31,	
	2022	2021
Additions		
Investment income		
Interest and dividend income	\$ 154,868	\$ 415,587
Net appreciation (depreciation) in fair value of investments	(1,920,619)	247,202
Other income	3,121	1,342
	(1,762,630)	664,131
Interest income on notes receivable from participants	5,334	2,656
Contributions		
Employee contributions	1,823,001	988,183
Employer match contributions	740,259	449,651
Rollover contributions	95,305	9,480
	2,658,565	1,447,314
Total additions	901,269	2,114,101
Deductions		
Benefits paid to participants	591,900	266,718
Deemed distributions of participant loans	62,631	9,220
Administrative expenses	119,365	63,426
Total deductions	773,896	339,364
Increase in net assets available for benefits	127,373	1,774,737
Net assets available for benefits		
Beginning of year	5,935,687	4,160,950
Transfers in to the plan	3,613,769	-
End of year	\$ 9,676,829	\$ 5,935,687

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

JOPLIN FIRE PROTECTION COMPANY, INC. 401(K) PLAN

NOTES TO THE FINANCIAL STATEMENTS

DECEMBER 31, 2022 AND 2021

1. Description of plan

The following description of the **Joplin Fire Protection Company, Inc. 401(k) Plan** (the Plan) provides only general information. Participants should refer to the Plan document for a more complete description of the Plan's provisions.

General

The Plan is a defined contribution plan covering all employees of Joplin Fire Protection Company, Inc. (the Company) who have completed one year of service with the Company. A year of entry service is an entry service period in which an employee has at least 1,000 hours of service. Prior service with certain companies as defined within the plan document will be counted for eligibility purposes.

The Plan was originally established on January 1, 2011, with the Plan being restated effective January 1, 2019. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA). Principal Financial Group served as Plan trustee up to December 1, 2017. Alerus Financial took over as Plan trustee effective December 1, 2017.

Effective January 1, 2019, the Plan was amended and restated. Starting January 1, 2019, employees who work one hour of service within 60 days of employment and who are age 18 or older are eligible to make employee contributions into the Plan. A participant is eligible for employer contributions once they have completed one year of service, which is at least 1,000 hours of service.

Effective February 1, 2019, the Plan was amended to allow for online enrollment by participants and to allow participants to change their deferral percentages at any time.

Effective July 1, 2019, the Plan was amended to expand the definition of those employees classified as excluded. Excluded employees now include temporary and/or seasonal employees with less than 1,000 service hours.

Effective October 1, 2019, the Plan was amended after the acquisition of Brenneco Fire Protection by the Company. The Plan recognizes the prior service of employees from Brenneco Fire Protection for all purposes.

Effective October 16, 2019, the Plan was amended after the acquisition of Fire Safety Services by the Company. The Plan recognizes the prior service of employees from Fire Safety Services for all purposes.

Effective December 3, 2019, the Plan was amended after the acquisition of Fire Control Systems by the Company. The Plan recognizes the prior service of employees from Fire Control Systems for all purposes.

JOPLIN FIRE PROTECTION COMPANY, INC. 401(K) PLAN

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

On December 20, 2019, the Setting Every Community Up for Retirement Enhancement Act of 2019 (SECURE Act) was enacted and was effective beginning on January 1, 2020. The Secure Act provisions included, among other things, an increase in the age limit for required minimum distributions from age 70 ½ to 72. Written amendments to the Plan to reflect these operational changes was adopted as of July 7, 2022, accordance with applicable law and IRS guidance.

Effective January 1, 2020, the Plan was restated with no additional changes.

On March 27, 2020, the Coronavirus Aid, Relief and Economic Security (CARES) Act was enacted. The CARES Act provides immediate and temporary relief for eligible retirement plans and their participants who were adversely impacted by the coronavirus. The Plan made the election not to be amended to allow for the provisions of the CARES Act related to coronavirus distributions and loans. The Plan was amended to allow for the temporary waiver of required minimum distributions for the 2020 calendar year.

Effective December 7, 2020, the Plan was amended after the acquisition of Total Fire and Safety. All employees of Total Fire and Safety are excluded from all contributions, for the period of December 7, 2020, through December 31, 2021. Temporary/seasonal employees whose regularly scheduled service is less than 1,000 hours are excluded. Service for employees of Total Fire and Safety is credited effective as of January 1, 2022.

Effective January 1, 2022, the Plan was restated after the acquisition of APS FireCo Holdings Company. The Plan recognizes the prior service of employees from APS FireCo Holdings Company for all purposes. During the year ended December 31, 2022, assets totaling \$3,613,769 were transferred to the Plan.

Effective January 1, 2022, the Plan was amended to modify the existing participation agreements related to the acquisitions of Anstar and Marmic Fire & Safety.

Contributions

Each year, participants may contribute pre-tax annual deferrals to the Plan, as defined in the Plan. Participants may also contribute amounts representing distributions from other qualified defined benefit or contribution plans. Employee contributions are subject to certain limitations as limited by IRS regulations.

In addition, the Company can elect to make discretionary matching and discretionary profit-sharing contributions. Participants are eligible to receive a discretionary contribution if they were employed on the last day of the plan year. In 2022 and 2021, the Company elected to match 100 percent up to 3 percent of deferral contributions.

Effective January 1, 2022, the Plan was amended to increase the automatic enrollment contribution rate of 3%, and that amount will increase by 1% up to a maximum of 10% of compensation unless the employee elects otherwise.

JOPLIN FIRE PROTECTION COMPANY, INC. 401(K) PLAN

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

Participant accounts

Each participant's account is credited with the participant's contribution and allocations of (a) the Company's contribution and (b) earnings. Each participant's account is charged with an allocation of administrative expenses. Allocations are based on participant earnings or account balances, as defined. The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested account.

Vesting

Participants are immediately vested in their individual deferral plus actual earnings thereon. Vesting in the Company's matching contributions and discretionary profit-sharing contributions portions of their accounts, plus actual earnings thereon, is based on years of continuous service. A participant is 100 percent vested after five full years of credited service based on their employment date. Vesting begins at 20 percent after one full year of service. Service with certain companies as defined within the plan document will be counted for vesting purposes.

Notes receivable from participants

Participants may borrow from their fund accounts a minimum of \$1,000 up to 50 percent of their vested account. The maximum aggregate dollar amount of loans outstanding to any participant at the time the loan is made may not exceed \$50,000, reduced by the excess of the participant's highest outstanding participant loan balance during the 12-month period ending on the date of the loan over the participants' current outstanding participant loan balance on the date of the loan.

Loan transactions are treated as a transfer to (from) the investment fund from (to) the Participant Notes fund. Prior to December 1, 2017, participants could take up to five loans at a time. Effective December 1, 2017, only one loan at a time is allowed. Loan terms range from one to five years for all loans, other than home loans which cannot exceed 15 years. The loans are secured by the balance in the participant's account and bear interest of one percent above the prime interest rate. Interest rates range from 4.25 to 8.50 percent during 2022 and 2021. Principal and interest are paid ratably through weekly payroll deductions.

Payments of benefits

On termination of service due to death, disability or retirement, a participant may elect to receive either a lump-sum amount equal to the value of the participant's vested interest in his or her account or an installment option. For termination of service due to other reasons, there is mandatory distribution with a maximum amount of \$5,000. A participant may receive the value of the vested interest in his or her account as a lump-sum distribution. The Plan allows participants to make in-service withdrawals after age 59 1/2, withdrawals for participants performing military service, and allows withdrawals of rollover contributions.

JOPLIN FIRE PROTECTION COMPANY, INC. 401(K) PLAN

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

2. Summary of significant accounting policies

This summary of significant accounting policies is presented to assist in understanding the Plan Administrator's financial statements. The financial statements and notes are representations of the Plan Administrator's management, which is responsible for their integrity and objectivity. In preparing financial statements, the Plan Administrator makes estimates and assumptions that affect the reported amounts of assets and liabilities and disclosures of contingent assets and liabilities at the date of the financial statements, as well as the reported amounts of revenues and expenses during the reporting period. Actual results could differ from those estimates.

Basis of accounting

The Plan's financial statements are presented on the accrual basis of accounting.

Use of estimates

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

Investment valuation and income recognition

Investments are reported at fair value. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. See Note 3 for discussion of fair value measurements.

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

Notes receivable from participants

Notes receivable from Plan participants are measured at their unpaid principal balance, plus any accrued but unpaid interest. Interest income is recorded on the accrual basis. Related fees are recorded as administrative expenses and are expensed when they are incurred. No allowance for credit losses has been recorded as of December 31, 2022 or 2021.

Payment of benefits

Benefit payments to participants are recorded when paid.

Expenses

Certain expenses of maintaining the Plan are paid by the Plan, unless otherwise paid by the Company. Expenses that are paid by the Company are excluded from these financial statements. Fees related to the administration of notes receivable from participants are charged directly to the participant's account and are included in administrative expenses.

JOPLIN FIRE PROTECTION COMPANY, INC. 401(K) PLAN

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

Subsequent events

The Plan has evaluated subsequent events through November 1, 2023, the date the financial statements were available to be issued.

3. Fair value measurement

The framework for measuring fair value provides a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets or liabilities (Level 1) and the lowest priority to unobservable inputs (Level 3). The three levels of the fair value hierarchy under FASB ASC 820 are described as follows:

Level 1 – Quoted prices for identical assets or liabilities in active markets that the plan has the ability to access.

Level 2 - Observable inputs other than Level 1 process, such as quoted prices for similar assets or liabilities; quoted prices for identical or similar assets in markets that are not active; or other inputs that are observable or can be corroborated by observable market data for substantially the full term of the assets or liabilities. If the asset or liability has a specified (contractual) term, the Level 2 input must be observable for substantially the full term of the asset or liability.

Level 3 – Unobservable inputs that are supported by little or no market activity and that are significant to the fair value of the assets or liabilities.

Following is a description of the valuation methodologies used for assets at fair value. There have been no changes in the methodologies used at December 31, 2022 and 2021.

Common collective trusts: Valued at the NAV of units of a bank collective trust. The NAV, as provided by the trustee, is used as a practical expedient to estimate fair value. The NAV is based on the fair value of the underlying investments held by the fund less its liabilities. This 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. Participant transactions (purchases and sales) may occur daily. Were the Plan to initiate a full redemption of the collective trust, the investment adviser reserves the right to temporarily delay withdrawal from the trust in order to ensure that securities liquidations will be carried out in an orderly business manner.

Mutual funds: Valued at the daily closing price as reported by the fund. Mutual funds held by the Plan are open-end mutual funds that are registered with the U.S. Securities and Exchange Commission. These funds are required to publish their daily net asset value and to transact at that price. The mutual funds held by the Plan are deemed to be actively traded.

The following table sets forth by level, within the fair value hierarchy, the Plan's assets at fair value as of December 31, 2022 and 2021. Classification within the fair value hierarchy table is based on the lowest level of any input that is significant to the fair value measurement.

JOPLIN FIRE PROTECTION COMPANY, INC. 401(K) PLAN

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

	<u>Assets at Fair Value as of December 31, 2022</u>			
	<u>Level 1</u>	<u>Level 2</u>	<u>Level 3</u>	<u>Total</u>
Registered investment companies	\$ 1,379	\$ -	\$ -	\$ 1,379
Total assets in the fair value hierarchy	1,379	-	-	1,379
Investments measured at net assets value	-	-	-	<u>132,982</u>
Total investments, excluding plan interest in common/collective trusts, at fair value	<u>\$ 1,379</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ 134,361</u>

	<u>Assets at Fair Value as of December 31, 2021</u>			
	<u>Level 1</u>	<u>Level 2</u>	<u>Level 3</u>	<u>Total</u>
Registered investment companies	<u>\$5,317,921</u>	\$ -	\$ -	<u>\$5,317,921</u>
Total assets in the fair value hierarchy	5,317,921	-	-	5,317,921
Investments measured at net assets value	-	-	-	<u>104,754</u>
Total investments, excluding plan interest in common/collective trusts, at fair value	<u>\$5,317,921</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$5,422,675</u>

Investment measured using the net asset value per share practical expedient

<u>December 31, 2022</u>	<u>Fair value</u>	<u>Redemption frequency</u>	<u>Redemption notice period</u>
Common/collective trusts			
Portfolio funds (a)	\$ 132,982	Daily	Daily

<u>December 31, 2021</u>	<u>Fair value</u>	<u>Redemption frequency</u>	<u>Redemption notice period</u>
Common/collective trusts			
Portfolio funds (a)	\$ 104,754	Daily	Daily

- (a) This category includes a variety of high-quality securities based upon the portfolio type selected. Investments in this category can be redeemed daily at the current net asset value per share based on the fair value of the underlying assets. The fair value of investments in this category have been estimated using the net asset value per share of the investments.

JOPLIN FIRE PROTECTION COMPANY, INC. 401(K) PLAN

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

4. Summary of certified information

The Plan Administrator has elected the method of compliance permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Accordingly, as permitted under such election, the Plan Administrator has obtained certifications from Alerus Financial, N.A., for the years ended December 31, 2022 and 2021, that all investment information disclosed in the accompanying financial statements and supplemental schedules, including investments held at December 31, 2022 and 2021, and net change in fair value of investments and interest income for the years ended December 31, 2022 and 2021, was obtained or derived from information supplied to the Plan Administrator and certified as complete and accurate by the Plan's trustee.

5. Plan termination

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

6. Tax status

The Plan was designed under a non-standardized pre-approved profit sharing/money purchase plan accepted by the Internal Revenue Service by a letter dated June 30, 2020, in accordance with applicable sections of the Internal Revenue Code. The Plan has been amended and restated since receiving the opinion letter. However, the Plan Administrator believes that the Plan is currently designed and being operated in compliance with the applicable requirements of the Internal Revenue Code and, therefore, believes that the Plan is qualified and that the related trust is tax-exempt.

Accounting principles generally accepted in the United States of America require Plan management to evaluate tax positions taken by the Plan and recognize a tax liability if the Plan has taken an uncertain position that more likely than not would not be sustained upon examinations by the applicable authorities. The Plan is subject to routine audits by taxing jurisdictions; however, there are currently no audits for any tax period in progress.

7. Related party transactions and party-in-interest transactions

Certain Plan investments are managed by Alerus Financial, N.A. Alerus Financial, N.A. is the recordkeeper for the Plan and, therefore, these transactions qualify as party-in-interest transactions. The Plan pays administrative expenses related to Plan operations and investment activity to various service providers. These transactions are party-in-interest transactions under ERISA.

JOPLIN FIRE PROTECTION COMPANY, INC. 401(K) PLAN

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

8. Risks and uncertainties

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

9. Subsequent events

Effective January 1, 2023, the Plan was amended and restated, and a new custodian, administrator, and record keeper were appointed. Most of the Plan's assets were liquidated into cash before being transferred to the new custodian. The conversion initiated a blackout period beginning December 13, 2022, and continuing through February 9, 2023. During this period, funds could not be applied to the employee-selected funds with the custodian or withdrawn from the Plan until the custodian could accurately complete the conversion. During this period, employee contributions continued to be made through payroll deductions, and the contributions were deposited and held in the Plan's income fund until the completion of the blackout period. At the end of the blackout period, such funds were transferred to the investment options requested by each participant.

In addition, within this amendment the Plan elected to add a 401(k) safe harbor matching employer contribution equal to a match of 100% of the first 3% of a participant's eligible compensation contributed to the Plan and 50% of the next 2% of a participant's eligible compensation contributed to the Plan for a maximum safe harbor employer match of 4%. The Company may choose to make an additional matching employer contribution at their discretion. The safe harbor matching employer contribution is contributed to the Plan each payroll period. The Plan also elected to allow any distribution greater than \$1,000 that is cashed out without the participant's consent before the participant's normal retirement age will be rolled over to an individual retirement plan designated by the Plan Administrator.

ADDITIONAL INFORMATION

JOPLIN FIRE PROTECTION COMPANY, INC. 401(K) PLAN

EIN: 43-1130835 PLAN #001

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

December 31, 2022

a	b	c	e
	Identity of issuer, borrower, lessor, or similar party	Description of investment including maturity date, rate of interest, collateral, par or maturity date	Current value
	Registered investment companies		
	Federated Hermes	Instutional High Yield Bond Fund - 128.489 units	\$ 1,067
	PIMCO	Real Return Instutional Fund - 31.203 units	<u>312</u>
			1,379
	Common/Collective Trusts		
	Federated Hermes	Capital Preservatoin R6 - 13,298.227 units	132,982
	* Participant Loans	Interest Rate - 4.25 percent to 8.5 percent	<u>129,664</u>
	* Denotes a party-in-interest		<u>\$ 264,025</u>

The accompanying Independent Auditor's Report should be read with these supplemental schedules.

JOPLIN FIRE PROTECTION COMPANY, INC. 401(K) PLAN

EIN: 43-1130835 PLAN #001

Schedule H, Line 4j – Schedule of Reportable Transactions

December 31, 2022

(a) Identity of party involved	(b) Description of asset	(c) Purchase price	(d) Selling price	(e) Lease rental	(f) Expense incurred with transaction	(g) Cost of asset	(h) Current value of asset on transaction date	(i) Net gain or (loss)
Federated Hermes Government Obligation	Purchase, 1 transaction	\$3,613,769	\$ -	\$ -	\$ -	\$3,613,769	\$ -	\$ -
Federated Hermes Government Obligation	Sale, 1 transaction	-	3,613,769	-	-	3,613,769	-	-
Vanguard Target Retirement 2025	Purchase and sale, 70 transactions	-	1,210,132	-	-	1,312,600	1,203,703	(102,468)
Vanguard Target Retirement 2035	Purchase and sale, 78 transactions	-	1,973,996	-	-	2,141,577	1,962,896	(167,581)
Vanguard Target Retirement 2045	Purchase and sale, 81 transactions	-	1,260,339	-	-	1,348,270	1,252,196	(87,931)
Vanguard Target Retirement 2060	Purchase and sale, 75 transactions	-	599,084	-	-	631,842	597,668	(32,758)
Vanguard Target Retirement 2055	Purchase and sale, 80 transactions	-	866,556	-	-	933,827	861,372	(67,271)
Vanguard Target Retirement 2050	Purchase and sale, 86 transactions	-	1,239,629	-	-	1,339,050	1,231,119	(99,421)
Vanguard Target Retirement 2040	Purchase and sale, 79 transactions	-	997,045	-	-	1,090,693	992,439	(93,648)
Vanguard Target Retirement 2030	Purchase and sale, 70 transactions	-	1,380,106	-	-	1,509,941	1,373,734	(129,835)
Federated Hermes Instil High Yield Bond	Purchase and sale, 112 transactions	-	279,138	-	-	308,577	280,026	(29,439)
JP Morgan Core Plus Bond R6	Purchase and sale, 105 transactions	-	1,036,523	-	-	1,136,049	1,039,014	(99,526)
Columbia Dividend Income Instl 3	Purchase and sale, 103 transactions	-	809,686	-	-	790,430	808,001	19,256
Dimensial DFA US Targeted Value I	Purchase and sale, 102 transactions	-	358,367	-	-	336,084	356,753	22,283
Janus Henderson Venture	Purchase and sale, 100 transactions	-	490,133	-	-	543,574	488,328	(53,441)
MFS Mid Cap Growth Fund Class R6	Purchase and sale, 101 transactions	-	618,446	-	-	631,299	615,307	(12,853)
T Rowe Price Blue Chip Growth Fund	Purchase and sale, 102 transactions	-	1,232,974	-	-	1,435,702	1,221,266	(202,728)
Vanguard Growth Index Admiral	Purchase and sale, 79 transactions	-	374,551	-	-	418,944	369,203	(44,393)
Allspring Special Mid Cap Value Fund	Purchase and sale, 102 transactions	-	393,493	-	-	377,988	393,654	15,505
Dimensional Emerging Markets	Purchase and sale, 103 transactions	-	274,682	-	-	300,400	275,246	(25,718)
AFS Europacific Growth R6	Purchase and sale, 100 transactions	-	555,527	-	-	612,981	555,369	(57,454)
Federated Hermes Capital Preservation	Purchase and sale, 129 transactions	-	326,458	-	-	326,458	326,458	-

The accompanying Independent Auditor's Report should be read with these supplemental schedules.