Form 5500	Annual Return/Report of Employee Benefit Plan	OMB Nos. 1210-0110 1210-0089
Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	This form is required to be filed for employee benefit plans under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and sections 6057(b) and 6058(a) of the Internal Revenue Code (the Code). ▶ **Complete all entries in accordance with the instructions to the Form 5500.**	**2022** **This Form is Open to Public Inspection**

Part I Annual Report Identification Information

For calendar plan year 2022 or fiscal plan year beginning 02/01/2022 and ending 01/31/2023

A This return/report is for:
- [ ] a multiemployer plan
- [ ] a multiple-employer plan (Filers checking this box must attach a list of participating employer information in accordance with the form instructions.)
- [X] a single-employer plan
- [ ] a DFE (specify) ____

B This return/report is:
- [ ] the first return/report
- [ ] the final return/report
- [X] an amended return/report
- [ ] a short plan year return/report (less than 12 months)

C If the plan is a collectively-bargained plan, check here. . . . . ▶ [ ]

D Check box if filing under:
- [X] Form 5558
- [ ] automatic extension
- [ ] the DFVC program
- [ ] special extension (enter description)

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

Part II Basic Plan Information—enter all requested information

1a Name of plan
EMPLOYEE BENEFIT PLAN OF COMMUNITY ACTION CORPORATION OF SOUTH TEXAS

1b Three-digit plan number (PN) ▶ 001

1c Effective date of plan 02/01/1997

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)
COMMUNITY ACTION CORPORATION OF SOUTH TEXAS

204 E 1ST ST
ALICE, TX 78332-4822

2b Employer Identification Number (EIN) 74-1679824

2c Plan Sponsor's telephone number 361-664-0145

2d Business code (see instructions) 624410

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.	12/28/2023	DOLORES GAZA
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE			
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
SIGN HERE			
	Signature of DFE	Date	Enter name of individual signing as DFE

3a Plan administrator's name and address [X] Same as Plan Sponsor	**3b** Administrator's EIN	
	3c Administrator's telephone number	
4 If the name and/or EIN of the plan sponsor or the plan name has changed since the last return/report filed for this plan, enter the plan sponsor's name, EIN, the plan name and the plan number from the last return/report: **a** Sponsor's name **c** Plan Name	**4b** EIN **4d** PN	
5 Total number of participants at the beginning of the plan year	**5**	860
6 Number of participants as of the end of the plan year unless otherwise stated (welfare plans complete only lines **6a(1), 6a(2), 6b, 6c,** and **6d**).		
a(1) Total number of active participants at the beginning of the plan year	**6a(1)**	571
a(2) Total number of active participants at the end of the plan year	**6a(2)**	683
b Retired or separated participants receiving benefits	**6b**	0
c Other retired or separated participants entitled to future benefits	**6c**	378
d Subtotal. Add lines **6a(2)**, **6b**, and **6c**	**6d**	1061
e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.	**6e**	1
f Total. Add lines **6d** and **6e**.	**6f**	1062
g Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item)	**6g**	976
h Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested	**6h**	23
7 Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item)	**7**	

8a If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristics Codes in the instructions:

2F 2G 2S 2T 3D

b If the plan provides welfare benefits, enter the applicable welfare feature codes from the List of Plan Characteristics Codes in the instructions:

9a Plan funding arrangement (check all that apply)

- **(1)** [X] Insurance
- **(2)** [ ] Code section 412(e)(3) insurance contracts
- **(3)** [ ] Trust
- **(4)** [ ] General assets of the sponsor

9b Plan benefit arrangement (check all that apply)

- **(1)** [X] Insurance
- **(2)** [ ] Code section 412(e)(3) insurance contracts
- **(3)** [ ] Trust
- **(4)** [ ] General assets of the sponsor

10 Check all applicable boxes in 10a and 10b to indicate which schedules are attached, and, where indicated, enter the number attached. (See instructions)

a Pension Schedules

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

b General Schedules

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

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

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

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

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

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

Receipt Confirmation Code_____

SCHEDULE A (Form 5500)	Insurance Information	OMB No. 1210-0110
Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ▶ **File as an attachment to Form 5500.** ▶ Insurance companies are required to provide the information pursuant to ERISA section 103(a)(2).	**2022** **This Form is Open to Public Inspection**

For calendar plan year 2022 or fiscal plan year beginning 02/01/2022 and ending 01/31/2023

A Name of plan	**B** Three-digit plan number (PN) ▶
EMPLOYEE BENEFIT PLAN OF COMMUNITY ACTION CORPORATION OF SOUTH TEXAS	001
C Plan sponsor's name as shown on line 2a of Form 5500	**D** Employer Identification Number (EIN)
COMMUNITY ACTION CORPORATION OF SOUTH TEXAS	74-1679824

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

1 Coverage Information:

(a) Name of insurance carrier

MUTUAL OF AMERICA

(b) EIN	**(c)** NAIC code	**(d)** Contract or identification number	**(e)** Approximate number of persons covered at end of policy or contract year	Policy or contract year **(f)** From	**(g)** To
13-1614399	88668	059293F	690	02/01/2022	01/31/2023

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

(a) Total amount of commissions paid	**(b)** Total amount of fees paid
0	6950

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

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

HOUSTON REGIONAL OFFICE

3040 POST OAK BLVD
SUITE 1020
HOUSTON, TX 77056-6510

(b) Amount of sales and base commissions paid	Fees and other commissions paid **(c)** Amount	**(d)** Purpose	**(e)** Organization code
0	6950	PORTION OF INCENTIVE COMP. PROGRAM	3

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

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

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

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

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

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

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

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

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

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

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

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

Part II Investment and Annuity Contract Information

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

4	Current value of plan's interest under this contract in the general account at year end	4	345122
5	Current value of plan's interest under this contract in separate accounts at year end	5	12885607

6 Contracts With Allocated Funds:

a State the basis of premium rates ▶

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

Specify nature of costs ▶

e Type of contract: (1) ☐ individual policies (2) ☐ group deferred annuity

(3) ☐ other (specify) ▶

f If contract purchased, in whole or in part, to distribute benefits from a terminating plan, check here ▶ ☐

7 Contracts With Unallocated Funds (Do not include portions of these contracts maintained in separate accounts)

a Type of contract: (1) ☒ deposit administration (2) ☐ immediate participation guarantee

(3) ☐ guaranteed investment (4) ☐ other ▶

b	Balance at the end of the previous year			7b	246376
c	Additions: (1) Contributions deposited during the year	7c(1)	55335		
	(2) Dividends and credits	7c(2)	0		
	(3) Interest credited during the year	7c(3)	1155		
	(4) Transferred from separate account	7c(4)	71493		
	(5) Other (specify below)	7c(5)	14242		
	▶ ROLLOVER; LOAN INT PAY				
	(6)Total additions			7c(6)	142225
d	Total of balance and additions (add lines **7b** and **7c(6)**).			7d	388601
e	Deductions:				
	(1) Disbursed from fund to pay benefits or purchase annuities during year	7e(1)	21288		
	(2) Administration charge made by carrier	7e(2)	269		
	(3) Transferred to separate account	7e(3)	7572		
	(4) Other (specify below)	7e(4)	14350		
	▶ FIN ADJ				
	(5) Total deductions			7e(5)	43479
f	Balance at the end of the current year (subtract line **7e(5)** from line **7d**)			7f	345122

Part III Welfare Benefit Contract Information

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

8 Benefit and contract type (check all applicable boxes)

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

9 Experience-rated contracts:				
a Premiums: (1) Amount received	9a(1)			
(2) Increase (decrease) in amount due but unpaid	9a(2)			
(3) Increase (decrease) in unearned premium reserve	9a(3)			
(4) Earned ((**1**) + (**2**) - (**3**))			9a(4)	0
b Benefit charges (1) Claims paid	9b(1)			
(2) Increase (decrease) in claim reserves	9b(2)			
(3) Incurred claims (add (**1**) and (**2**))			9b(3)	0
(4) Claims charged			9b(4)	
c Remainder of premium: (1) Retention charges (on an accrual basis) --				
(A) Commissions	9c(1)(A)			
(B) Administrative service or other fees	9c(1)(B)			
(C) Other specific acquisition costs	9c(1)(C)			
(D) Other expenses	9c(1)(D)			
(E) Taxes	9c(1)(E)			
(F) Charges for risks or other contingencies	9c(1)(F)			
(G) Other retention charges	9c(1)(G)			
(H) Total retention			9c(1)(H)	0
(2) Dividends or retroactive rate refunds. (These amounts were ☐ paid in cash, or ☐ credited.)			9c(2)	
d Status of policyholder reserves at end of year: (1) Amount held to provide benefits after retirement			9d(1)	
(2) Claim reserves			9d(2)	
(3) Other reserves			9d(3)	
e Dividends or retroactive rate refunds due. (Do not include amount entered in line **9c(2)**.)			9e	
10 Nonexperience-rated contracts:				
a Total premiums or subscription charges paid to carrier			10a	
b If the carrier, service, or other organization incurred any specific costs in connection with the acquisition or retention of the contract or policy, other than reported in Part I, line 2 above, report amount.			10b	

Specify nature of costs.

Part IV Provision of Information

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

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

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

For calendar plan year 2022 or fiscal plan year beginning 02/01/2022 and ending 01/31/2023

A Name of plan
EMPLOYEE BENEFIT PLAN OF COMMUNITY ACTION CORPORATION OF SOUTH TEXAS

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500
COMMUNITY ACTION CORPORATION OF SOUTH TEXAS

D Employer Identification Number (EIN)
74-1679824

Part I Service Provider Information (see instructions)

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

1 Information on Persons Receiving Only Eligible Indirect Compensation

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

b If you answered line 1a "Yes," enter the name and EIN or address of each person providing the required disclosures for the service providers who received only eligible indirect compensation. Complete as many entries as needed (see instructions).

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

DWS
210 WEST 10TH STREET
KANSAS CITY, MO 64105

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

FIDELITY INVESTMENTS
82 DEVONSHIRE STREET
BOSTON, MA 02109

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

GOLDMAN SACHS
200 WEST STREET
NEW YORK, NY 10282

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

MUTUAL OF AMERICA
320 PARK AVE
NEW YORK, NY 10022

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

NEUBERGER BERMAN

1290 AVENUE OF THE AMERICAS
NEW YORK, NY 10104

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

INVESCO

11 GREENWAY PLAZA
STE. 2500
HOUSTON, TX 77046

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

T. ROWE PRICE

100 EAST PRATT STREET
BALTIMORE, MD 21202

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

VANGUARD

100 VANGUARD BOULEVARD
MALVERN, PA 19355

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

AMERICAN CENTURY INVESTMENTS

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

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

MFS

111 HUNTINGTON AVENUE
BOSTON, MA 02199

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

DELAWARE FUNDS BY MACQUARIE

PO BOX 9876
PROVIDENCE, RI 02940

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

VICTORY CAPITAL MANAGEMENT INC.

15935 LA CANTERA PARKWAY
BUILDING TWO
SAN ANTONIO, TX 78256

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

PIMCO

840 NEWPORT CENTER DRIVE
SUITE 100
NEWPORT BEACH, CA 92660

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

AMERICAN FUNDS

333 SOUTH HOPE STREET
LOS ANGELES, CA 90071-1406

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

CALVERT RESEARCH AND MANAGEMENT

1825 CONNECTICUT AVENUE NW
SUITE 400
WASHINGTON, DC 20009

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

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

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

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

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

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

MUTUAL OF AMERICA INVESTMENT CORP

320 PARK AVENUE
NEW YORK, NY 10022

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
12 15 37 65	INSURANCE CARRIER	7236	Yes [X] No [ ]	Yes [X] No [ ]	0	Yes [X] No [ ]

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

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

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

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

Part I Service Provider Information (continued)

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

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation

(d) Enter name and EIN (address) of source of indirect compensation	**(e)** Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation

(d) Enter name and EIN (address) of source of indirect compensation	**(e)** Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation

(d) Enter name and EIN (address) of source of indirect compensation	**(e)** Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.

Part II Service Providers Who Fail or Refuse to Provide Information

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

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

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

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

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

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

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

Part III Termination Information on Accountants and Enrolled Actuaries (see instructions)

(complete as many entries as needed)

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

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

For calendar plan year 2022 or fiscal plan year beginning 02/01/2022 and ending 01/31/2023

A Name of plan
EMPLOYEE BENEFIT PLAN OF COMMUNITY ACTION CORPORATION OF SOUTH TEXAS

B Three-digit plan number (PN) ▶ 001

C Plan or DFE sponsor's name as shown on line 2a of Form 5500
COMMUNITY ACTION CORPORATION OF SOUTH TEXAS

D Employer Identification Number (EIN)
74-1679824

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: SEPARATE ACCOUNT NUMBER SA1

b Name of sponsor of entity listed in (a): MUTUAL OF AMERICA

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)
13-1614399-001	P	12879747

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

a Plan name

b Name of plan sponsor

c EIN-PN

a Plan name

b Name of plan sponsor

c EIN-PN

a Plan name

b Name of plan sponsor

c EIN-PN

a Plan name

b Name of plan sponsor

c EIN-PN

a Plan name

b Name of plan sponsor

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a Plan name

b Name of plan sponsor

c EIN-PN

a Plan name

b Name of plan sponsor

c EIN-PN

a Plan name

b Name of plan sponsor

c EIN-PN

a Plan name

b Name of plan sponsor

c EIN-PN

SCHEDULE H (Form 5500)	Financial Information	OMB No. 1210-0110
Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA), and section 6058(a) of the Internal Revenue Code (the Code). ▶ **File as an attachment to Form 5500.**	**2022** **This Form is Open to Public Inspection**

For calendar plan year 2022 or fiscal plan year beginning 02/01/2022 and ending 01/31/2023

A Name of plan
EMPLOYEE BENEFIT PLAN OF COMMUNITY ACTION CORPORATION OF SOUTH TEXAS

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500
COMMUNITY ACTION CORPORATION OF SOUTH TEXAS

D Employer Identification Number (EIN)
74-1679824

Part I Asset and Liability Statement

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

Assets		(a) Beginning of Year	(b) End of Year
a Total noninterest-bearing cash	1a		
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)	0	0
(2) Participant contributions	1b(2)	0	0
(3) Other	1b(3)		
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)	0	0
(2) U.S. Government securities	1c(2)	0	0
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)	0	0
(B) All other	1c(3)(B)	0	0
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)	0	0
(B) Common	1c(4)(B)	0	0
(5) Partnership/joint venture interests	1c(5)	0	0
(6) Real estate (other than employer real property)	1c(6)	0	0
(7) Loans (other than to participants)	1c(7)	0	0
(8) Participant loans	1c(8)	422092	465318
(9) Value of interest in common/collective trusts	1c(9)	0	0
(10) Value of interest in pooled separate accounts	1c(10)	12833493	12885607
(11) Value of interest in master trust investment accounts	1c(11)	0	0
(12) Value of interest in 103-12 investment entities	1c(12)	0	0
(13) Value of interest in registered investment companies (e.g., mutual funds)	1c(13)	0	0
(14) Value of funds held in insurance company general account (unallocated contracts)	1c(14)	259258	343892
(15) Other	1c(15)	0	0

		(a) Beginning of Year	(b) End of Year
1d Employer-related investments:			
(1) Employer securities	1d(1)		
(2) Employer real property	1d(2)		
e Buildings and other property used in plan operation	1e		
f Total assets (add all amounts in lines 1a through 1e)	1f	13514843	13694817
Liabilities			
g Benefit claims payable	1g		
h Operating payables	1h		
i Acquisition indebtedness	1i		
j Other liabilities	1j		
k Total liabilities (add all amounts in lines 1g through1j)	1k	0	0
Net Assets			
l Net assets (subtract line 1k from line 1f)	1l	13514843	13694817

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)	695309	
(B) Participants	2a(1)(B)	791391	
(C) Others (including rollovers)	2a(1)(C)	346764	
(2) Noncash contributions	2a(2)	0	
(3) Total contributions. Add lines **2a(1)(A), (B), (C),** and line **2a(2)**	2a(3)		1833464
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)	0	
(B) U.S. Government securities	2b(1)(B)	0	
(C) Corporate debt instruments	2b(1)(C)	0	
(D) Loans (other than to participants)	2b(1)(D)	0	
(E) Participant loans	2b(1)(E)	844	
(F) Other	2b(1)(F)	1164	
(G) Total interest. Add lines **2b(1)(A)** through **(F)**	2b(1)(G)		2008
(2) Dividends: **(A)** Preferred stock	2b(2)(A)	0	
(B) Common stock	2b(2)(B)	0	
(C) Registered investment company shares (e.g. mutual funds)	2b(2)(C)	0	
(D) Total dividends. Add lines **2b(2)(A)**, **(B)**, and **(C)**	2b(2)(D)		0
(3) Rents	2b(3)		
(4) Net gain (loss) on sale of assets: **(A)** Aggregate proceeds	2b(4)(A)	0	
(B) Aggregate carrying amount (see instructions)	2b(4)(B)	0	
(C) Subtract line **2b(4)(B)** from line **2b(4)(A)** and enter result	2b(4)(C)		0
(5) Unrealized appreciation (depreciation) of assets: **(A)** Real estate	2b(5)(A)		
(B) Other	2b(5)(B)	0	
(C) Total unrealized appreciation of assets. Add lines **2b(5)(A)** and **(B)**	2b(5)(C)		0

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts	2b(6)		0
(7) Net investment gain (loss) from pooled separate accounts	2b(7)		-872954
(8) Net investment gain (loss) from master trust investment accounts	2b(8)		0
(9) Net investment gain (loss) from 103-12 investment entities	2b(9)		0
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds)	2b(10)		0
c Other income	2c		0
d Total income. Add all **income** amounts in column (b) and enter total	2d		962518
Expenses			
e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	770303	
(2) To insurance carriers for the provision of benefits	2e(2)	0	
(3) Other	2e(3)	0	
(4) Total benefit payments. Add lines **2e(1)** through **(3)**	2e(4)		770303
f Corrective distributions (see instructions)	2f		0
g Certain deemed distributions of participant loans (see instructions)	2g		4803
h Interest expense	2h		
i Administrative expenses: (1) Professional fees	2i(1)		
(2) Contract administrator fees	2i(2)		
(3) Investment advisory and management fees	2i(3)		
(4) Other	2i(4)	7438	
(5) Total administrative expenses. Add lines **2i(1)** through **(4)**	2i(5)		7438
j Total expenses. Add all **expense** amounts in column (b) and enter total	2j		782544
Net Income and Reconciliation			
k Net income (loss). Subtract line **2j** from line **2d**	2k		179974
l Transfers of assets:			
(1) To this plan	2l(1)		
(2) From this plan	2l(2)		0

Part III Accountant's Opinion

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

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

(1) ☐ Unmodified **(2)** ☐ Qualified **(3)** ☒ Disclaimer **(4)** ☐ Adverse

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

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

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

(1) Name: PARKER FOWLER & CO PLLC **(2)** EIN: 74-2900323

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

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

Part IV Compliance Questions

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

During the plan year:

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

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

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

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

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

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

SCHEDULE R (Form 5500)	Retirement Plan Information	OMB No. 1210-0110
Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	This schedule is required to be filed under 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.**	**2022** **This Form is Open to Public Inspection.**

For calendar plan year 2022 or fiscal plan year beginning 02/01/2022 and ending 01/31/2023

A Name of plan
EMPLOYEE BENEFIT PLAN OF COMMUNITY ACTION CORPORATION OF SOUTH TEXAS

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500
COMMUNITY ACTION CORPORATION OF SOUTH TEXAS

D Employer Identification Number (EIN)
74-1679824

Part I Distributions

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

1 Total value of distributions paid in property other than in cash or the forms of property specified in the instructions **1** 0

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

EIN(s): _____ _____

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

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

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

4 Is the plan administrator making an election under Code section 412(d)(2) or ERISA section 302(d)(2)? ..... ☐ **Yes** ☐ **No** ☐ **N/A**

If the plan is a defined benefit plan, go to line 8.

5 If a waiver of the minimum funding standard for a prior year is being amortized in this plan year, see instructions and enter the date of the ruling letter granting the waiver. **Date:** Month _____ Day _____ Year _____

If you completed line 5, complete lines 3, 9, and 10 of Schedule MB and do not complete the remainder of this schedule.

6 a Enter the minimum required contribution for this plan year (include any prior year accumulated funding deficiency not waived) **6a**

b Enter the amount contributed by the employer to the plan for this plan year **6b**

c Subtract the amount in line 6b from the amount in line 6a. Enter the result (enter a minus sign to the left of a negative amount) **6c**

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

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

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

Part III Amendments

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

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

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

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

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

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

Part V Additional Information for Multiemployer Defined Benefit Pension Plans

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

a Name of contributing employer

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

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

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

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

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

a Name of contributing employer

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

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

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

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

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

a Name of contributing employer

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

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

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

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

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

a Name of contributing employer

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

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

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

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

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

a Name of contributing employer

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

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

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

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

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

a Name of contributing employer

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

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

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

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

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

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

a The current plan year. Check the box to indicate the counting method used to determine the number of inactive participants: ☐ last contributing employer ☐ alternative ☐ reasonable approximation (see instructions for required attachment)	**14a**	
b The plan year immediately preceding the current plan year. ☐ Check the box if the number reported is a change from what was previously reported (see instructions for required attachment)	**14b**	
c The second preceding plan year. ☐ Check the box if the number reported is a change from what was previously reported (see instructions for required attachment)	**14c**	

15 Enter the ratio of the number of participants under the plan on whose behalf no employer had an obligation to make an employer contribution during the current plan year to:

a The corresponding number for the plan year immediately preceding the current plan year	**15a**	
b The corresponding number for the second preceding plan year	**15b**	

16 Information with respect to any employers who withdrew from the plan during the preceding plan year:

a Enter the number of employers who withdrew during the preceding plan year	**16a**	
b If line 16a is greater than 0, enter the aggregate amount of withdrawal liability assessed or estimated to be assessed against such withdrawn employers	**16b**	

17 If assets and liabilities from another plan have been transferred to or merged with this plan during the plan year, check box and see instructions regarding supplemental information to be included as an attachment ☐

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

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

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

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

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

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

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

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

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

☐ Yes.

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

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

☐ No. Other. Provide explanation_____

401(K) PROFIT SHARING PLAN FOR EMPLOYEES OF COMMUNITY ACTION CORPORATION OF SOUTH TEXAS

Audited Financial Statements and Supplemental Information

January 31, 2023

PAH
CPAs + Consultants

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5866 S. Staples Street, Suite 102
Corpus Christi, Texas 78413
(361) 248-8255

401(k) PROFIT SHARING PLAN FOR EMPLOYEES OF COMMUNITY ACTION CORPORATION OF SOUTH TEXAS

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INDEPENDENT AUDITOR'S REPORT

To the Board of Trustees
401(k) Profit Sharing Plan for Employees of
Community Action Corporation of South Texas
Alice, Texas

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

We have performed an audit of the financial statements of 401(k) Profit Sharing Plan for Employees of Community Action Corporation of South Texas (CACOST), an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 (ERISA), as permitted by ERISA Section 103(a)(3)(C) (ERISA Section 103(a)(3)(C) audit). The financial statements comprise the statement of net assets available for benefits as of January 31, 2023, and the related statement of changes in net assets available for benefits for the year ended January 31, 2023, and the related notes to the financial statements.

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

Management has obtained a certification from a qualified institution as of and for the year ended January 31, 2023, stating that the certified investment information, as described in Note C to the financial statements, is complete and accurate.

Opinion

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

- The amounts and disclosures in the accompanying financial statements, other than those agreed to or derived from the certified investment information, are presented fairly, in all material respects, in accordance with accounting principles generally accepted in the United States of America.
- 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).

P. Andrew Hall, LLC
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Basis for Opinion

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

Responsibilities of Management for the Financial Statements

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

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

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

Auditor' Responsibilities for the Audit of the Financial Statements

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

In performing an audit in accordance with GAAS, we:

- Exercise professional judgment and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of CACOST'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 CACOST's ability to continue as a going concern for a reasonable period of time.

Our audit did not extend to the certified investment information, except for obtaining and reading the certification, comparing the certified investment information with the related information presented and disclosed in the financial statements, and reading the disclosures relating to the certified investment information to assess whether they are in accordance with the presentation and disclosure requirements of 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 Matter – Supplemental Schedules Required by ERISA

The supplemental schedule of Schedule of Assets Held for Investment -- Form 5500, Schedule H, Line 4i as of January 31, 2023, is 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).

Auditor's Report on the 2022 Financial Statements

The financial statement of the Plan as of January 31, 2022, was audited by a predecessor auditor. As permitted by 29 CFR 2520.103-8 of the DOL's Rules and Regulations for Reporting and Disclosure under ERISA, the plan administrator instructed the predecessor auditor not to perform, and they did not perform, any auditing procedures with respect to the information certified by the Mutual of America Life Insurance Company. Their report, dated November 11, 2022, indicated that (a) because of the significance of the information that they did not audit, they were not able to obtain sufficient appropriate audit evidence to provide a basis for an audit opinion and accordingly, they did not express an opinion on the financial statement and (b) the form and content of the information included in the financial statement other than that derived from the information certified by the Mutual of America Life Insurance Company, were presented in compliance with the DOL's Rules and Regulations for Reporting and Disclosure under ERISA.

P. Andrew Hall, LLC

P. Andrew Hall, LLC
Corpus Christi, Texas
December 15, 2023

401(k) PROFIT SHARING PLAN FOR EMPLOYEES OF
COMMUNITY ACTION CORPORATION OF SOUTH TEXAS

STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS

January 31, 2023 and 2022

ASSETS	2023	2022
Investments:		
Cash and Cash Equivalents	$ 343,892	$ 259,258
Pooled Separate Accounts	12,885,607	12,833,493
TOTAL CASH AND INVESTMENTS	13,229,499	13,092,751
Receivables:		
Employer Contributions	49,302	45,672
Participant Contributions	55,182	46,637
Notes Receivable from Participants	465,317	420,442
TOTAL RECEIVABLES	569,801	512,751
TOTAL ASSETS	13,799,300	13,605,502
NET ASSETS AVAILABLE FOR BENEFITS	$ 13,799,300	$ 13,605,502

See notes to audited financial statements.

401(k) PROFIT SHARING PLAN FOR EMPLOYEES OF
COMMUNITY ACTION CORPORATION OF SOUTH TEXAS

STATEMENT OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS

For The Year Ended January 31, 2023

ADDITIONS		
Additions to Net Assets Attributed To:		
Investment Income:		
Interest and Dividends		$ 1,165
		1,165
Interest Income on Notes Receivable from Participants		843
Contributions:		
Participants (including rollovers)		1,146,699
Employer		698,939
		1,845,638
	TOTAL ADDITIONS	1,847,646
DEDUCTIONS		
Deductions From Net Assets Attributed To:		
Net Depreciation in Fair Value of Investments		872,954
Benefits Paid to Participants		773,457
Administration Expenses		7,437
	TOTAL DEDUCTIONS	1,653,848
	NET INCREASE	193,798
NET ASSETS AVAILABLE FOR BENEFITS		
Beginning of Year		13,605,502
	END OF YEAR	$ 13,799,300

See notes to audited financial statements.

401(k) PROFIT SHARING PLAN FOR EMPLOYEES OF
COMMUNITY ACTION CORPORATION OF SOUTH TEXAS

NOTES TO FINANCIAL STATEMENTS

January 31, 2023

NOTE A -- DESCRIPTION OF PLAN

The following description of the 401(k) Profit Sharing Plan for Employees of Community Action Corporation of South Texas provides only general information. Participants should refer to the Plan agreement for a more complete description of the Plan's provisions.

General: The Plan is a defined contribution plan covering all employees of the Company who have six months and 1,000 hours of service. It is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA).

Contributions: Each year, participants may contribute up to 100% or $20,500 whichever is less, of pretax annual compensation, as defined in the Plan. Participants who have attained age 50 before the end of the Plan year are eligible to make catch-up contributions. Generally, the maximum contribution amount may then be indexed for inflation increments in subsequent years. Participants may contribute amounts representing distributions from other qualified defined benefit or contribution plans. Participants direct the investment of their contributions into various investment options offered by the Plan.

The Company contributes 100% of the participants' deferral up to 3% of the participants' compensation. Additional amounts may be contributed at the option of the Company's board of directors to be allocated in proportion to the compensation of those participants eligible to share in the allocations. The Plan is limited on combined employee/employer contributions as defined by Internal Revenue Code.

Participant Accounts: Each participant's account is credited with the participant's contribution and allocations of (a) the Company's contribution and, (b) Plan earnings, and charges 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.

Eligibility Requirements: To enroll in the Plan, employees must meet the following criteria:

- Age 18 or older
- Completed 1,000 hours of service within the twelve-month time period following the employee's employment commencement date.
- Eligible employees may enroll the first day of each month.

Vesting: Participants are immediately vested in their contributions plus actual earnings thereon. Vesting in the Company's contribution portion of their accounts is based on years of continuous service.

A participant is 100% vested after five years of credited service, vesting as follows:

Years of Vesting Service	Vesting Percentage
Less than 2 years	0%
2 years	25%
3 years	50%
4 years	75%
5 years or more	100%

Notes Receivable from Participants: Participants may borrow the lesser of $50,000 or 50% from their total vested account balance. The minimum loan amount is $1,000 and a participant has up to 5 years to re-pay the balance. Loans made for the purchase of their primary residence may be for a longer term. The loans are secured by the balance in the participant's account and bears interest, which is commensurate with local prevailing rates as determine quarterly by the plan administrator. Principal and interest are paid ratably through bi-weekly payroll deductions.

NOTE A -- DESCRIPTION OF PLAN - Continued

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

Forfeited Accounts: At January 31, 2023 and 2022, forfeitures applied to reduce current employer contributions were $45,827 and $55,182, respectively. The closing balance of unused forfeitures at January 31, 2023 was $26,206 and is included in plan investments.

NOTE B -- SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

Date of Management's Review: Subsequent events were evaluated through December 15, 2023, which is the date of the financial statements were available to be issued.

Basis of Accounting: The financial statements of the plan are prepared on the accrual basis of accounting.

Use of Estimates: The preparation of financial statements in accordance with accounting principles generally accepted in the United States of America ("GAAP") requires the plan administrator to make estimates and assumptions that affect the reported amounts of assets and liabilities and changes therein, and disclosures of contingent assets and liabilities. Accordingly, actual results may differ from those estimates.

Cash and Cash Equivalents: The interest accumulation account is a cash equivalent account and not included in the fair value measurements.

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 D 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 includes the plan's gains and losses on investments bought and sold as well as held during the year.

Participant Loans: Loans to participants are reported at their unpaid principal balances plus any accrued but unpaid interest. No allowance for doubtful accounts is reported. All loan balances are secured by employee vested balance. No past due balances. Interest income is recorded on the accrued basis. Delinquent participant loans are recorded as a distribution based on the terms of the plan.

Payment of Benefits: Benefits are recorded when paid.

Administrative Expenses: Except for loan origination fees associated with notes receivable from participants, administrative expenses of maintaining the plan are paid by the Plan.

NOTE C -- INFORMATION PREPARED AND CERTIFIED BY TRUSTEE

Certain information related to investments and notes receivable from participants disclosed in the accompanying financial statements and supplemental schedule, including investments and notes receivable from participants held at January 31, 2023 and 2022, and net appreciation in fair value of investments, interest and dividends for the year ended January 31, 2023, was obtained or derived from information supplied to the plan administrator and certified as complete and accurate by *Mutual of America Life Insurance Company* (the trustee of the Plan).

NOTE C -- INFORMATION PREPARED AND CERTIFIED BY TRUSTEE - Continued

The following information included in the accompanying financial statements and supplemental schedules was obtained from data that has been prepared and certified to as complete and accurate by the trustee.

	2023	2022
Statements of Net Assets Available for Benefits		
Cash and Cash Equivalents	$ 343,892	$ 259,258
Pooled Separate Accounts	12,885,607	12,833,493
Notes Receivable from Participants	465,317	420,442
Total	$ 13,694,816	$ 13,513,193
Statement of Changes in Net Assets Available		
Net Depreciation in Fair Value of Investments	$ (872,954)	
Interest and Dividends	1,165	

The Plan's independent auditor did not perform auditing procedures with respect to this information, except for comparing such information to the related information included in the financial statements and supplemental schedule.

NOTE D -- FAIR VALUE MEASUREMENTS

The following information, included in the accompanying financial statements and supplemental schedule, was obtained from data that has been prepared and certified as complete and accurate by the custodian.

Mutual of America values its investments at fair value in accordance with U.S. generally accepted accounting principles. Fair value is an estimate of the price the Separate Account would receive upon selling a security in an orderly, arms-length transaction (i.e., a transaction among parties, each of whom acts in his or her own best interest). The pricing information measured by quoted market prices in an active market by two independent subservice organizations used to provide pricing information.

Investments are categorized based on a three-level valuation hierarchy for measurement and disclosure of fair value.

The valuation hierarchy is based upon the transparency of inputs used to measure fair value. The three levels are as follows:

Level 1 - Asset value is based on actual quoted prices active markets for identical securities (market-to-market)

Level 2 - Other significant observable input is used to arrive at fair value (including yield, quality, coupon rate, maturity, issue type, quoted prices for similar securities, prepayment speeds, trading characteristics, etc.)

Level 3 - Significant unobservable inputs (including the Fund's own assumptions in determining the fair value of investments)

Mutual of America determined that the fair value inputs for all the Separate Account investments as of January 31, 2023 are considered Level 1. Separate Account investments consist solely of investments in mutual funds registered with the Security and Exchange Commission and is carried at the net asset value at which the mutual fund shares are actively traded. Please note that the inputs used for valuing securities are not an indication of the risk associated with investing in those securities.

NOTE D -- FAIR VALUE MEASUREMENTS - Continued

	2023 Plan Assets			
	Level 1	Level 2	Level 3	Total
Separate accounts	$ 12,885,607	$ -	$ -	$ 12,885,607
Total	$ 12,885,607	$ -	$ -	$ 12,885,607

	2022 Plan Assets			
	Level 1	Level 2	Level 3	Total
Separate accounts	$ 12,833,493	$ -	$ -	$ 12,833,493
Total	$ 12,833,493	$ -	$ -	$ 12,833,493

NOTE E -- PLAN TERMINATION

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

NOTE F -- INCOME TAX STATUS OF THE PLAN

The Internal Revenue Service has determined that the Plan and related trust are designed in accordance with applicable sections of the Internal Revenue Code (IRC), by the letter dated March 31, 2014. Although the Plan has been amended since receiving the determination letter, the Plan administrator believes that the Plan is designed and is currently being operated in compliance with the applicable requirements of the IRC.

NOTE G -- RISKS AND UNCERTAINTIES

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

NOTE H -- EMPLOYER CONTRIBUTIONS

	2023	2022
Contributions Accrued	$ 744,766	$ 712,259
Less: Forfeitures Credited	(45,827)	(56,143)
Net Contributions	$ 698,939	$ 656,116

NOTE I -- TRANSACTIONS WITH PARTIES-IN-INTEREST

The Plan includes certain investments managed by Mutual of America, the Plan Custodian. Therefore, these transactions qualify as party-in-interest transactions. Fees paid for legal, accounting and other services rendered by parties-in-interest were based on customary and reasonable rates for such services. The Plan's administrative expenses are paid either by the Plan or the Plan Sponsor as allowed for in the Plan document.

NOTE J -- RECONCILIATION TO FORM 5500

Net Assets Available for Benefits	
Balance per Financial Statements	$ 13,799,300
Contributions Receivable - employers	(49,302)
Contributions Receivable - employees	(55,182)
Net Assets Available for Benefits per form 5500 (Form 5500 - Schedule H, pg. 2)	$ 13,694,816
Benefits Paid to Participants:	
Per Financial Statements	$ 773,457
Defaulted Loans and adjustments	(3,154)
Benefits Paid to Participants per Schedule H of Form 5500 (Form 5500 - Schedule H, pg. 3)	$ 770,303

SUPPLEMENTAL INFORMATION

401(k) PROFIT SHARING PLAN FOR EMPLOYEES OF
COMMUNITY ACTION CORPORATION OF SOUTH TEXAS
EIN: 74-1679824
PLAN NUMBER: 001

SCHEDULE OF ASSETS HELD FOR INVESTMENT -- FORM 5500, SCHEDULE H, LINE 4i

January 31, 2023

(a) Parties In Interest	(b) Issuer	(c) Description of Investment	(d) Cost	(e) Current Value
*	Mutual of America Interest Accumulation Account	Group Annuity Contract	N/A	$ 343,892
*	Mutual of America Aggressive Allocation Fund	Group Annuity Contract	N/A	122,238
*	Mutual of America Conservative Allocation Fund	Group Annuity Contract	N/A	311,551
*	Mutual of America Moderate Allocation Fund	Group Annuity Contract	N/A	496,333
*	Mutual of America Bond Fund	Group Annuity Contract	N/A	84,946
*	T. Rowe Price Blue Chip Growth Portfolio	Group Annuity Contract	N/A	378,796
*	Mutual of America Equity Index Fund	Group Annuity Contract	N/A	413,097
*	Fidelity® VIP Mid Cap Portfolio	Group Annuity Contract	N/A	264,288
*	Fidelity® VIP Asset Manager Portfolio	Group Annuity Contract	N/A	3,627
*	Fidelity® VIP Contrafund® Portfolio	Group Annuity Contract	N/A	226,481
*	Fidelity® VIP Equity-Income Portfolio	Group Annuity Contract	N/A	284,680
*	Goldman Sachs VIT US Equity Insights Fund	Group Annuity Contract	N/A	174
*	American Funds Insurance Series® New World Fund®	Group Annuity Contract	N/A	595
*	Mutual of America Money Market Fund	Group Annuity Contract	N/A	594
*	Mutual of America Mid-Term Bond Fund	Group Annuity Contract	N/A	4,040
*	Mutual of America Mid-Cap Equity Index Fund	Group Annuity Contract	N/A	16,525
*	Mutual of America Mid Cap Value Fund	Group Annuity Contract	N/A	4,148
*	Neuberger Berman AMT Sustainable Equity Portfolio	Group Annuity Contract	N/A	87
*	Mutual of America 2015 Retirement Fund	Group Annuity Contract	N/A	93,001
*	Mutual of America 2020 Retirement Fund	Group Annuity Contract	N/A	294,057
*	Mutual of America 2025 Retirement Fund	Group Annuity Contract	N/A	1,118,144
*	Mutual of America 2030 Retirement Fund	Group Annuity Contract	N/A	1,460,943
*	Mutual of America 2035 Retirement Fund	Group Annuity Contract	N/A	1,387,350
*	Mutual of America 2040 Retirement Fund	Group Annuity Contract	N/A	974,904
*	Mutual of America 2045 Retirement Fund	Group Annuity Contract	N/A	1,751,655
*	Mutual of America 2050 Retirement Fund	Group Annuity Contract	N/A	1,605,648
*	Mutual of America 2055 Retirement Fund	Group Annuity Contract	N/A	531,124
*	Mutual of America 2060 Retirement Fund	Group Annuity Contract	N/A	233,390
*	Mutual of America 2065 Retirement Fund	Group Annuity Contract	N/A	16,062
*	Mutual of America Retirement Income Fund	Group Annuity Contract	N/A	14,040
*	Vanguard VIF Real Estate Index Portfolio	Group Annuity Contract	N/A	155,262
*	PIMCO VIT Real Return Portfolio	Group Annuity Contract	N/A	9,182
*	Victory RS Small Cap Growth Equity VIP Series	Group Annuity Contract	N/A	2,036
*	Mutual of America All America Fund	Group Annuity Contract	N/A	58,871
*	Mutual of America Small Cap Equity Index Fund	Group Annuity Contract	N/A	600
*	DWS Capital Growth VIP	Group Annuity Contract	N/A	38,721
*	Mutual of America Small Cap Growth Fund	Group Annuity Contract	N/A	3,801
*	Mutual of America Small Cap Value Fund	Group Annuity Contract	N/A	2,932
*	American Century Investments® VP Capital Appreciation Fund	Group Annuity Contract	N/A	101,996
*	Vanguard VIF Diversified Value Portfolio	Group Annuity Contract	N/A	169,105
*	Vanguard VIF International Portfolio	Group Annuity Contract	N/A	21,479
*	Vanguard VIF Total Bond Market Index Portfolio	Group Annuity Contract	N/A	682
*	Delaware VIP Small Cap Value Series	Group Annuity Contract	N/A	2,200
*	Goldman Sachs VIT Small Cap Equity Insights Fund	Group Annuity Contract	N/A	1,340
*	MFS® VIT III Mid Cap Value Portfolio	Group Annuity Contract	N/A	180
*	Invesco V.I. Main Street Fund®	Group Annuity Contract	N/A	224,702
	Total investments per Statement of Net Assets Available for Benefits			13,229,499
	Notes Receivable from Participants	Variable Rate	-0-	465,317
	Total investments per Form 5500			$ 13,694,816

* Denotes Party-In-Interest

401(k) PROFIT SHARING PLAN FOR EMPLOYEES OF
COMMUNITY ACTION CORPORATION OF SOUTH TEXAS
EIN: 74-1679824
PLAN NUMBER: 001

SCHEDULE OF REPORTABLE TRANSACTIONS -- FORM 5500, SCHEDULE H, LINE 4j

January 31, 2023

Party	Description of Asset	Purchase price	Selling Price	Lease Rental	Expense Incurred with Transactions	Cost of Asset	Current Value of Asset on Transaction Date	Net Gain or (Loss)

-None-

401(K) PROFIT SHARING PLAN FOR EMPLOYEES OF COMMUNITY ACTION CORPORATION OF SOUTH TEXAS

Audited Financial Statements and Supplemental Information

January 31, 2023

PAH
CPAs + Consultants

P. Andrew Hall, LLC
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(361) 248-8255

401(k) PROFIT SHARING PLAN FOR EMPLOYEES OF COMMUNITY ACTION CORPORATION OF SOUTH TEXAS

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INDEPENDENT AUDITOR'S REPORT

To the Board of Trustees
401(k) Profit Sharing Plan for Employees of
Community Action Corporation of South Texas
Alice, Texas

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

We have performed an audit of the financial statements of 401(k) Profit Sharing Plan for Employees of Community Action Corporation of South Texas (CACOST), an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 (ERISA), as permitted by ERISA Section 103(a)(3)(C) (ERISA Section 103(a)(3)(C) audit). The financial statements comprise the statement of net assets available for benefits as of January 31, 2023, and the related statement of changes in net assets available for benefits for the year ended January 31, 2023, and the related notes to the financial statements.

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

Management has obtained a certification from a qualified institution as of and for the year ended January 31, 2023, stating that the certified investment information, as described in Note C to the financial statements, is complete and accurate.

Opinion

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

- The amounts and disclosures in the accompanying financial statements, other than those agreed to or derived from the certified investment information, are presented fairly, in all material respects, in accordance with accounting principles generally accepted in the United States of America.
- 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).

P. Andrew Hall, LLC
5866 S. Staples Street, Suite 102, Corpus Christi, Texas 78413
(361) 248-8255
phall@txaudit.cpa

Basis for Opinion

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

Responsibilities of Management for the Financial Statements

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

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

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

Auditor' Responsibilities for the Audit of the Financial Statements

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

In performing an audit in accordance with GAAS, we:

- Exercise professional judgment and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of CACOST'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 CACOST's ability to continue as a going concern for a reasonable period of time.

Our audit did not extend to the certified investment information, except for obtaining and reading the certification, comparing the certified investment information with the related information presented and disclosed in the financial statements, and reading the disclosures relating to the certified investment information to assess whether they are in accordance with the presentation and disclosure requirements of 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 Matter – Supplemental Schedules Required by ERISA

The supplemental schedule of Schedule of Assets Held for Investment -- Form 5500, Schedule H, Line 4i as of January 31, 2023, is 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).

Auditor's Report on the 2022 Financial Statements

The financial statement of the Plan as of January 31, 2022, was audited by a predecessor auditor. As permitted by 29 CFR 2520.103-8 of the DOL's Rules and Regulations for Reporting and Disclosure under ERISA, the plan administrator instructed the predecessor auditor not to perform, and they did not perform, any auditing procedures with respect to the information certified by the Mutual of America Life Insurance Company. Their report, dated November 11, 2022, indicated that (a) because of the significance of the information that they did not audit, they were not able to obtain sufficient appropriate audit evidence to provide a basis for an audit opinion and accordingly, they did not express an opinion on the financial statement and (b) the form and content of the information included in the financial statement other than that derived from the information certified by the Mutual of America Life Insurance Company, were presented in compliance with the DOL's Rules and Regulations for Reporting and Disclosure under ERISA.

P. Andrew Hall, LLC

P. Andrew Hall, LLC
Corpus Christi, Texas
December 15, 2023

401(k) PROFIT SHARING PLAN FOR EMPLOYEES OF
COMMUNITY ACTION CORPORATION OF SOUTH TEXAS

STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS

January 31, 2023 and 2022

ASSETS	2023	2022
Investments:		
Cash and Cash Equivalents	$ 343,892	$ 259,258
Pooled Separate Accounts	12,885,607	12,833,493
TOTAL CASH AND INVESTMENTS	13,229,499	13,092,751
Receivables:		
Employer Contributions	49,302	45,672
Participant Contributions	55,182	46,637
Notes Receivable from Participants	465,317	420,442
TOTAL RECEIVABLES	569,801	512,751
TOTAL ASSETS	13,799,300	13,605,502
NET ASSETS AVAILABLE FOR BENEFITS	$ 13,799,300	$ 13,605,502

See notes to audited financial statements.

401(k) PROFIT SHARING PLAN FOR EMPLOYEES OF
COMMUNITY ACTION CORPORATION OF SOUTH TEXAS

STATEMENT OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS

For The Year Ended January 31, 2023

ADDITIONS		
Additions to Net Assets Attributed To:		
Investment Income:		
Interest and Dividends		$ 1,165
		1,165
Interest Income on Notes Receivable from Participants		843
Contributions:		
Participants (including rollovers)		1,146,699
Employer		698,939
		1,845,638
	TOTAL ADDITIONS	1,847,646
DEDUCTIONS		
Deductions From Net Assets Attributed To:		
Net Depreciation in Fair Value of Investments		872,954
Benefits Paid to Participants		773,457
Administration Expenses		7,437
	TOTAL DEDUCTIONS	1,653,848
	NET INCREASE	193,798
NET ASSETS AVAILABLE FOR BENEFITS		
Beginning of Year		13,605,502
	END OF YEAR	$ 13,799,300

See notes to audited financial statements.

401(k) PROFIT SHARING PLAN FOR EMPLOYEES OF
COMMUNITY ACTION CORPORATION OF SOUTH TEXAS

NOTES TO FINANCIAL STATEMENTS

January 31, 2023

NOTE A -- DESCRIPTION OF PLAN

The following description of the 401(k) Profit Sharing Plan for Employees of Community Action Corporation of South Texas provides only general information. Participants should refer to the Plan agreement for a more complete description of the Plan's provisions.

General: The Plan is a defined contribution plan covering all employees of the Company who have six months and 1,000 hours of service. It is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA).

Contributions: Each year, participants may contribute up to 100% or $20,500 whichever is less, of pretax annual compensation, as defined in the Plan. Participants who have attained age 50 before the end of the Plan year are eligible to make catch-up contributions. Generally, the maximum contribution amount may then be indexed for inflation increments in subsequent years. Participants may contribute amounts representing distributions from other qualified defined benefit or contribution plans. Participants direct the investment of their contributions into various investment options offered by the Plan.

The Company contributes 100% of the participants' deferral up to 3% of the participants' compensation. Additional amounts may be contributed at the option of the Company's board of directors to be allocated in proportion to the compensation of those participants eligible to share in the allocations. The Plan is limited on combined employee/employer contributions as defined by Internal Revenue Code.

Participant Accounts: Each participant's account is credited with the participant's contribution and allocations of (a) the Company's contribution and, (b) Plan earnings, and charges 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.

Eligibility Requirements: To enroll in the Plan, employees must meet the following criteria:

- Age 18 or older
- Completed 1,000 hours of service within the twelve-month time period following the employee's employment commencement date.
- Eligible employees may enroll the first day of each month.

Vesting: Participants are immediately vested in their contributions plus actual earnings thereon. Vesting in the Company's contribution portion of their accounts is based on years of continuous service.

A participant is 100% vested after five years of credited service, vesting as follows:

Years of Vesting Service	Vesting Percentage
Less than 2 years	0%
2 years	25%
3 years	50%
4 years	75%
5 years or more	100%

Notes Receivable from Participants: Participants may borrow the lesser of $50,000 or 50% from their total vested account balance. The minimum loan amount is $1,000 and a participant has up to 5 years to re-pay the balance. Loans made for the purchase of their primary residence may be for a longer term. The loans are secured by the balance in the participant's account and bears interest, which is commensurate with local prevailing rates as determine quarterly by the plan administrator. Principal and interest are paid ratably through bi-weekly payroll deductions.

NOTE A -- DESCRIPTION OF PLAN - Continued

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

Forfeited Accounts: At January 31, 2023 and 2022, forfeitures applied to reduce current employer contributions were $45,827 and $55,182, respectively. The closing balance of unused forfeitures at January 31, 2023 was $26,206 and is included in plan investments.

NOTE B -- SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

Date of Management's Review: Subsequent events were evaluated through December 15, 2023, which is the date of the financial statements were available to be issued.

Basis of Accounting: The financial statements of the plan are prepared on the accrual basis of accounting.

Use of Estimates: The preparation of financial statements in accordance with accounting principles generally accepted in the United States of America ("GAAP") requires the plan administrator to make estimates and assumptions that affect the reported amounts of assets and liabilities and changes therein, and disclosures of contingent assets and liabilities. Accordingly, actual results may differ from those estimates.

Cash and Cash Equivalents: The interest accumulation account is a cash equivalent account and not included in the fair value measurements.

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 D 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 includes the plan's gains and losses on investments bought and sold as well as held during the year.

Participant Loans: Loans to participants are reported at their unpaid principal balances plus any accrued but unpaid interest. No allowance for doubtful accounts is reported. All loan balances are secured by employee vested balance. No past due balances. Interest income is recorded on the accrued basis. Delinquent participant loans are recorded as a distribution based on the terms of the plan.

Payment of Benefits: Benefits are recorded when paid.

Administrative Expenses: Except for loan origination fees associated with notes receivable from participants, administrative expenses of maintaining the plan are paid by the Plan.

NOTE C -- INFORMATION PREPARED AND CERTIFIED BY TRUSTEE

Certain information related to investments and notes receivable from participants disclosed in the accompanying financial statements and supplemental schedule, including investments and notes receivable from participants held at January 31, 2023 and 2022, and net appreciation in fair value of investments, interest and dividends for the year ended January 31, 2023, was obtained or derived from information supplied to the plan administrator and certified as complete and accurate by *Mutual of America Life Insurance Company* (the trustee of the Plan).

NOTE C -- INFORMATION PREPARED AND CERTIFIED BY TRUSTEE - Continued

The following information included in the accompanying financial statements and supplemental schedules was obtained from data that has been prepared and certified to as complete and accurate by the trustee.

	2023	2022
Statements of Net Assets Available for Benefits		
Cash and Cash Equivalents	$ 343,892	$ 259,258
Pooled Separate Accounts	12,885,607	12,833,493
Notes Receivable from Participants	465,317	420,442
Total	$ 13,694,816	$ 13,513,193
Statement of Changes in Net Assets Available		
Net Depreciation in Fair Value of Investments	$ (872,954)	
Interest and Dividends	1,165	

The Plan's independent auditor did not perform auditing procedures with respect to this information, except for comparing such information to the related information included in the financial statements and supplemental schedule.

NOTE D -- FAIR VALUE MEASUREMENTS

The following information, included in the accompanying financial statements and supplemental schedule, was obtained from data that has been prepared and certified as complete and accurate by the custodian.

Mutual of America values its investments at fair value in accordance with U.S. generally accepted accounting principles. Fair value is an estimate of the price the Separate Account would receive upon selling a security in an orderly, arms-length transaction (i.e., a transaction among parties, each of whom acts in his or her own best interest). The pricing information measured by quoted market prices in an active market by two independent subservice organizations used to provide pricing information.

Investments are categorized based on a three-level valuation hierarchy for measurement and disclosure of fair value.

The valuation hierarchy is based upon the transparency of inputs used to measure fair value. The three levels are as follows:

Level 1 - Asset value is based on actual quoted prices active markets for identical securities (market-to-market)

Level 2 - Other significant observable input is used to arrive at fair value (including yield, quality, coupon rate, maturity, issue type, quoted prices for similar securities, prepayment speeds, trading characteristics, etc.)

Level 3 - Significant unobservable inputs (including the Fund's own assumptions in determining the fair value of investments)

Mutual of America determined that the fair value inputs for all the Separate Account investments as of January 31, 2023 are considered Level 1. Separate Account investments consist solely of investments in mutual funds registered with the Security and Exchange Commission and is carried at the net asset value at which the mutual fund shares are actively traded. Please note that the inputs used for valuing securities are not an indication of the risk associated with investing in those securities.

NOTE D -- FAIR VALUE MEASUREMENTS - Continued

	2023 Plan Assets			
	Level 1	Level 2	Level 3	Total
Separate accounts	$ 12,885,607	$ -	$ -	$ 12,885,607
Total	$ 12,885,607	$ -	$ -	$ 12,885,607

	2022 Plan Assets			
	Level 1	Level 2	Level 3	Total
Separate accounts	$ 12,833,493	$ -	$ -	$ 12,833,493
Total	$ 12,833,493	$ -	$ -	$ 12,833,493

NOTE E -- PLAN TERMINATION

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

NOTE F -- INCOME TAX STATUS OF THE PLAN

The Internal Revenue Service has determined that the Plan and related trust are designed in accordance with applicable sections of the Internal Revenue Code (IRC), by the letter dated March 31, 2014. Although the Plan has been amended since receiving the determination letter, the Plan administrator believes that the Plan is designed and is currently being operated in compliance with the applicable requirements of the IRC.

NOTE G -- RISKS AND UNCERTAINTIES

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

NOTE H -- EMPLOYER CONTRIBUTIONS

	2023	2022
Contributions Accrued	$ 744,766	$ 712,259
Less: Forfeitures Credited	(45,827)	(56,143)
Net Contributions	$ 698,939	$ 656,116

NOTE I -- TRANSACTIONS WITH PARTIES-IN-INTEREST

The Plan includes certain investments managed by Mutual of America, the Plan Custodian. Therefore, these transactions qualify as party-in-interest transactions. Fees paid for legal, accounting and other services rendered by parties-in-interest were based on customary and reasonable rates for such services. The Plan's administrative expenses are paid either by the Plan or the Plan Sponsor as allowed for in the Plan document.

NOTE J -- RECONCILIATION TO FORM 5500

Net Assets Available for Benefits	
Balance per Financial Statements	$ 13,799,300
Contributions Receivable - employers	(49,302)
Contributions Receivable - employees	(55,182)
Net Assets Available for Benefits per form 5500 (Form 5500 - Schedule H, pg. 2)	$ 13,694,816
Benefits Paid to Participants:	
Per Financial Statements	$ 773,457
Defaulted Loans and adjustments	(3,154)
Benefits Paid to Participants per Schedule H of Form 5500 (Form 5500 - Schedule H, pg. 3)	$ 770,303

SUPPLEMENTAL INFORMATION

401(k) PROFIT SHARING PLAN FOR EMPLOYEES OF
COMMUNITY ACTION CORPORATION OF SOUTH TEXAS
EIN: 74-1679824
PLAN NUMBER: 001

SCHEDULE OF ASSETS HELD FOR INVESTMENT -- FORM 5500, SCHEDULE H, LINE 4i

January 31, 2023

(a) Parties In Interest	(b) Issuer	(c) Description of Investment	(d) Cost	(e) Current Value
*	Mutual of America Interest Accumulation Account	Group Annuity Contract	N/A	$ 343,892
*	Mutual of America Aggressive Allocation Fund	Group Annuity Contract	N/A	122,238
*	Mutual of America Conservative Allocation Fund	Group Annuity Contract	N/A	311,551
*	Mutual of America Moderate Allocation Fund	Group Annuity Contract	N/A	496,333
*	Mutual of America Bond Fund	Group Annuity Contract	N/A	84,946
*	T. Rowe Price Blue Chip Growth Portfolio	Group Annuity Contract	N/A	378,796
*	Mutual of America Equity Index Fund	Group Annuity Contract	N/A	413,097
*	Fidelity® VIP Mid Cap Portfolio	Group Annuity Contract	N/A	264,288
*	Fidelity® VIP Asset Manager Portfolio	Group Annuity Contract	N/A	3,627
*	Fidelity® VIP Contrafund® Portfolio	Group Annuity Contract	N/A	226,481
*	Fidelity® VIP Equity-Income Portfolio	Group Annuity Contract	N/A	284,680
*	Goldman Sachs VIT US Equity Insights Fund	Group Annuity Contract	N/A	174
*	American Funds Insurance Series® New World Fund®	Group Annuity Contract	N/A	595
*	Mutual of America Money Market Fund	Group Annuity Contract	N/A	594
*	Mutual of America Mid-Term Bond Fund	Group Annuity Contract	N/A	4,040
*	Mutual of America Mid-Cap Equity Index Fund	Group Annuity Contract	N/A	16,525
*	Mutual of America Mid Cap Value Fund	Group Annuity Contract	N/A	4,148
*	Neuberger Berman AMT Sustainable Equity Portfolio	Group Annuity Contract	N/A	87
*	Mutual of America 2015 Retirement Fund	Group Annuity Contract	N/A	93,001
*	Mutual of America 2020 Retirement Fund	Group Annuity Contract	N/A	294,057
*	Mutual of America 2025 Retirement Fund	Group Annuity Contract	N/A	1,118,144
*	Mutual of America 2030 Retirement Fund	Group Annuity Contract	N/A	1,460,943
*	Mutual of America 2035 Retirement Fund	Group Annuity Contract	N/A	1,387,350
*	Mutual of America 2040 Retirement Fund	Group Annuity Contract	N/A	974,904
*	Mutual of America 2045 Retirement Fund	Group Annuity Contract	N/A	1,751,655
*	Mutual of America 2050 Retirement Fund	Group Annuity Contract	N/A	1,605,648
*	Mutual of America 2055 Retirement Fund	Group Annuity Contract	N/A	531,124
*	Mutual of America 2060 Retirement Fund	Group Annuity Contract	N/A	233,390
*	Mutual of America 2065 Retirement Fund	Group Annuity Contract	N/A	16,062
*	Mutual of America Retirement Income Fund	Group Annuity Contract	N/A	14,040
*	Vanguard VIF Real Estate Index Portfolio	Group Annuity Contract	N/A	155,262
*	PIMCO VIT Real Return Portfolio	Group Annuity Contract	N/A	9,182
*	Victory RS Small Cap Growth Equity VIP Series	Group Annuity Contract	N/A	2,036
*	Mutual of America All America Fund	Group Annuity Contract	N/A	58,871
*	Mutual of America Small Cap Equity Index Fund	Group Annuity Contract	N/A	600
*	DWS Capital Growth VIP	Group Annuity Contract	N/A	38,721
*	Mutual of America Small Cap Growth Fund	Group Annuity Contract	N/A	3,801
*	Mutual of America Small Cap Value Fund	Group Annuity Contract	N/A	2,932
*	American Century Investments® VP Capital Appreciation Fund	Group Annuity Contract	N/A	101,996
*	Vanguard VIF Diversified Value Portfolio	Group Annuity Contract	N/A	169,105
*	Vanguard VIF International Portfolio	Group Annuity Contract	N/A	21,479
*	Vanguard VIF Total Bond Market Index Portfolio	Group Annuity Contract	N/A	682
*	Delaware VIP Small Cap Value Series	Group Annuity Contract	N/A	2,200
*	Goldman Sachs VIT Small Cap Equity Insights Fund	Group Annuity Contract	N/A	1,340
*	MFS® VIT III Mid Cap Value Portfolio	Group Annuity Contract	N/A	180
*	Invesco V.I. Main Street Fund®	Group Annuity Contract	N/A	224,702
	Total investments per Statement of Net Assets Available for Benefits			13,229,499
	Notes Receivable from Participants	Variable Rate	-0-	465,317
	Total investments per Form 5500			$ 13,694,816

* Denotes Party-In-Interest

401(k) PROFIT SHARING PLAN FOR EMPLOYEES OF
COMMUNITY ACTION CORPORATION OF SOUTH TEXAS
EIN: 74-1679824
PLAN NUMBER: 001

SCHEDULE OF REPORTABLE TRANSACTIONS -- FORM 5500, SCHEDULE H, LINE 4j

January 31, 2023

Party	Description of Asset	Purchase price	Selling Price	Lease Rental	Expense Incurred with Transactions	Cost of Asset	Current Value of Asset on Transaction Date	Net Gain or (Loss)

-None-

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

Plan Name Employee Benefit Plan of Community Action Corporation of South Texas

EIN: 74-1679824
PN: 001

(a)	(b) identity of issuer, borrower, lessor, or similar party	(c) Description of investment including maturity date, rate of interest, collateral par, or maturity value.	(d) Cost	(e) Current value
*	Mutual of America	GROUP ANNUITY CONTRACT American Century Investments VP Capital Appreciation Fund		101,989
*	Mutual of America	GROUP ANNUITY CONTRACT American Funds Insurance Series New World Fund		595
*	Mutual of America	GROUP ANNUITY CONTRACT DWS Capital Growth VIP		38,739
*	Mutual of America	GROUP ANNUITY CONTRACT Delaware VIP Small Cap Value Series		2,200
*	Mutual of America	GROUP ANNUITY CONTRACT Fidelity VIP Asset Manager Portfolio		3,627
*	Mutual of America	GROUP ANNUITY CONTRACT Fidelity VIP Contrafund Portfolio		226,510
*	Mutual of America	GROUP ANNUITY CONTRACT Fidelity VIP Equity-Income Portfolio		284,692
*	Mutual of America	GROUP ANNUITY CONTRACT Fidelity VIP Mid Cap Portfolio		264,288
*	Mutual of America	GROUP ANNUITY CONTRACT Goldman Sachs VIT Small Cap Equity Insights Fund		1,340
*	Mutual of America	GROUP ANNUITY CONTRACT Goldman Sachs VIT US Equity Insights Fund		174
*	Mutual of America	GROUP ANNUITY CONTRACT Invesco V.I. Main Street Fund		224,708
*	Mutual of America	GROUP ANNUITY CONTRACT LOAN FUND		454,465
*	Mutual of America	GROUP ANNUITY CONTRACT MFS VIT III Mid Cap Value Portfolio		179
*	Mutual of America	GROUP ANNUITY CONTRACT Mutual of America 2015 Retirement Fund		93,001
*	Mutual of America	GROUP ANNUITY CONTRACT Mutual of America 2020 Retirement Fund		294,057
*	Mutual of America	GROUP ANNUITY CONTRACT Mutual of America 2025 Retirement Fund		1,118,144
*	Mutual of America	GROUP ANNUITY CONTRACT Mutual of America 2030 Retirement Fund		1,460,943
*	Mutual of America	GROUP ANNUITY CONTRACT Mutual of America 2035 Retirement Fund		1,387,349

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

Plan Name Employee Benefit Plan of Community Action Corporation of South Texas

EIN: 74-1679824
PN: 001

(a)	(b) identity of issuer, borrower, lessor, or similar party	(c) Description of investment including maturity date, rate of interest, collateral par, or maturity value.	(d) Cost	(e) Current value
*	Mutual of America	GROUP ANNUITY CONTRACT Mutual of America 2040 Retirement Fund		974,904
*	Mutual of America	GROUP ANNUITY CONTRACT Mutual of America 2045 Retirement Fund		1,751,655
*	Mutual of America	GROUP ANNUITY CONTRACT Mutual of America 2050 Retirement Fund		1,605,647
*	Mutual of America	GROUP ANNUITY CONTRACT Mutual of America 2055 Retirement Fund		531,124
*	Mutual of America	GROUP ANNUITY CONTRACT Mutual of America 2060 Retirement Fund		233,390
*	Mutual of America	GROUP ANNUITY CONTRACT Mutual of America 2065 Retirement Fund		16,062
*	Mutual of America	GROUP ANNUITY CONTRACT Mutual of America Aggressive Allocation Fund		116,320
*	Mutual of America	GROUP ANNUITY CONTRACT Mutual of America All America Fund		58,871
*	Mutual of America	GROUP ANNUITY CONTRACT Mutual of America Bond Fund		84,946
*	Mutual of America	GROUP ANNUITY CONTRACT Mutual of America Conservative Allocation Fund		311,551
*	Mutual of America	GROUP ANNUITY CONTRACT Mutual of America Equity Index Fund		413,097
*	Mutual of America	GROUP ANNUITY CONTRACT Mutual of America Interest Accumulation Account		345,122
*	Mutual of America	GROUP ANNUITY CONTRACT Mutual of America Mid Cap Value Fund		4,148
*	Mutual of America	GROUP ANNUITY CONTRACT Mutual of America Mid-Cap Equity Index Fund		16,525
*	Mutual of America	GROUP ANNUITY CONTRACT Mutual of America Mid-Term Bond Fund		4,040
*	Mutual of America	GROUP ANNUITY CONTRACT Mutual of America Moderate Allocation Fund		496,333
*	Mutual of America	GROUP ANNUITY CONTRACT Mutual of America Money Market Fund		594
*	Mutual of America	GROUP ANNUITY CONTRACT Mutual of America Retirement Income Fund		14,040
*	Mutual of America	GROUP ANNUITY CONTRACT Mutual of America Small Cap Equity Index Fund		600

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

Plan Name Employee Benefit Plan of Community Action Corporation of South Texas

EIN: 74-1679824
PN: 001

(a)	(b) identity of issuer, borrower, lessor, or similar party	(c) Description of investment including maturity date, rate of interest, collateral par, or maturity value.	(d) Cost	(e) Current value
*	Mutual of America	GROUP ANNUITY CONTRACT Mutual of America Small Cap Growth Fund		3,801
*	Mutual of America	GROUP ANNUITY CONTRACT Mutual of America Small Cap Value Fund		2,932
*	Mutual of America	GROUP ANNUITY CONTRACT Neuberger Berman AMT Sustainable Equity Portfolio		87
*	Mutual of America	GROUP ANNUITY CONTRACT PIMCO VIT Real Return Portfolio		9,182
*	Mutual of America	GROUP ANNUITY CONTRACT T. Rowe Price Blue Chip Growth Portfolio		378,799
*	Mutual of America	GROUP ANNUITY CONTRACT Vanguard VIF Diversified Value Portfolio		169,104
*	Mutual of America	GROUP ANNUITY CONTRACT Vanguard VIF International Portfolio		21,481
*	Mutual of America	GROUP ANNUITY CONTRACT Vanguard VIF Real Estate Index Portfolio		155,261
*	Mutual of America	GROUP ANNUITY CONTRACT Vanguard VIF Total Bond Market Index Portfolio		682
*	Mutual of America	GROUP ANNUITY CONTRACT Victory RS Small Cap Growth Equity VIP Series		2,036