

Form 5500 Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Annual Return/Report of Employee Benefit Plan This form is required to be filed for employee benefit plans under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and sections 6057(b) and 6058(a) of the Internal Revenue Code (the Code). ▶ Complete all entries in accordance with the instructions to the Form 5500.	OMB Nos. 1210-0110 1210-0089 2022 This Form is Open to Public Inspection
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Part I	Annual Report Identification Information
For calendar plan year 2022 or fiscal plan year beginning <u>01/01/2022</u> and ending <u>12/31/2022</u>	
A This return/report is for:	☐ a multiemployer plan ☐ a multiple-employer plan (Filers checking this box must attach a list of participating employer information in accordance with the form instructions.) ☒ a single-employer plan ☐ a DFE (specify) ____
B This return/report is:	☐ the first return/report ☐ the final return/report ☐ an amended return/report ☐ a short plan year return/report (less than 12 months)
C If the plan is a collectively-bargained plan, check here. ▶	☐
D Check box if filing under:	☒ Form 5558 ☐ automatic extension ☐ the DFVC program ☒ special extension (enter description) <u>3599-EM</u>
E If this is a retroactively adopted plan permitted by SECURE Act section 201, check here. ▶	☐

Part II Basic Plan Information —enter all requested information		
1a Name of plan <u>L.P. COLLEGE, INC. PROFIT SHARING PLAN</u>	1b	Three-digit plan number (PN) ▶ <u>001</u>
2a Plan sponsor's name (employer, if for a single-employer plan) Mailing address (include room, apt., suite no. and street, or P.O. Box) City or town, state or province, country, and ZIP or foreign postal code (if foreign, see instructions) <u>L.P. COLLEGE, INC.</u> <u>100 SPRING STREET</u> <u>NEW BEDFORD, MA 02740</u>	1c	Effective date of plan <u>01/01/1994</u>
	2b	Employer Identification Number (EIN) <u>04-2739618</u>
	2c	Plan Sponsor's telephone number <u>508-996-3298</u>
	2d	Business code (see instructions) <u>624410</u>

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

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

SIGN HERE	Filed with authorized/valid electronic signature.	10/15/2023	KIMBERLY REGO
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE			
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
SIGN HERE			
	Signature of DFE	Date	Enter name of individual signing as DFE

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

Form 5500 (2022)
v. 220413

3a Plan administrator's name and address ☒ Same as Plan Sponsor		3b Administrator's EIN
		3c Administrator's telephone number
4 If the name and/or EIN of the plan sponsor or the plan name has changed since the last return/report filed for this plan, enter the plan sponsor's name, EIN, the plan name and the plan number from the last return/report: a Sponsor's name c Plan Name		4b EIN 4d PN
5 Total number of participants at the beginning of the plan year		5 265
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) 225
a(2) Total number of active participants at the end of the plan year		6a(2) 221
b Retired or separated participants receiving benefits		6b 1
c Other retired or separated participants entitled to future benefits.....		6c 40
d Subtotal. Add lines 6a(2) , 6b , and 6c		6d 262
e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.		6e 0
f Total. Add lines 6d and 6e		6f 262
g Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item).....		6g 125
h Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested.....		6h 1
7 Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item)		7
8a If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristics Codes in the instructions: 2E 2G 2J 2K 2T 3D		
b If the plan provides welfare benefits, enter the applicable welfare feature codes from the List of Plan Characteristics Codes in the instructions:		
9a Plan funding arrangement (check all that apply)		9b Plan benefit arrangement (check all that apply)
(1) ☒ Insurance	(1) ☒ Insurance	
(2) ☐ Code section 412(e)(3) insurance contracts	(2) ☐ Code section 412(e)(3) insurance contracts	
(3) ☒ Trust	(3) ☒ Trust	
(4) ☐ General assets of the sponsor	(4) ☐ General assets of the sponsor	
10 Check all applicable boxes in 10a and 10b to indicate which schedules are attached, and, where indicated, enter the number attached. (See instructions)		
a Pension Schedules		b General Schedules
(1) ☒ R (Retirement Plan Information)	(1) ☒ H (Financial Information)	
(2) ☐ MB (Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information) - signed by the plan actuary	(2) ☐ I (Financial Information – Small Plan)	
(3) ☐ SB (Single-Employer Defined Benefit Plan Actuarial Information) - signed by the plan actuary	(3) ☒ 1 A (Insurance Information)	
	(4) ☒ C (Service Provider Information)	
	(5) ☒ D (DFE/Participating Plan Information)	
	(6) ☐ G (Financial Transaction Schedules)	

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

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

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

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

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

Receipt Confirmation Code _____

SCHEDULE A (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Insurance Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ► File as an attachment to Form 5500. ► Insurance companies are required to provide the information pursuant to ERISA section 103(a)(2).	OMB No. 1210-0110 2022 This Form is Open to Public Inspection
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For calendar plan year 2022 or fiscal plan year beginning 01/01/2022 and ending 12/31/2022	
A Name of plan L.P. COLLEGE, INC. PROFIT SHARING PLAN	B Three-digit plan number (PN) ► 001
C Plan sponsor's name as shown on line 2a of Form 5500 L.P. COLLEGE, INC.	D Employer Identification Number (EIN) 04-2739618

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

(a) Name of insurance carrier
JOHN HANCOCK LIFE INSURANCE COMPANY

(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
01-0233346	65838	142444	136	01/01/2022	12/31/2022

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

(a) Total amount of commissions paid	(b) Total amount of fees paid
26747	13838

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
AMERIPRISE FINANCIAL SERVICES, LLC 1521 AMERIPRISE FINANCIAL CENTER
MINNEAPOLIS, MN 55474

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	
26747	0	BROKER COMISSION	3

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid
HILLS PENSION ASSOCIATES, INC. PO BOX 157, 38 COLCHESTER RD
PLYMPTON, MA 02367

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	
0	8805	TPA FEES PAID	5

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

ALLAN SMITH AND COMPANY

TWO CABOT PLACE, SUITE 8
STOUGHTON, MA 02070

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	
0	5033	OTHER PAYMENTS	5

(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	
5	Current value of plan's interest under this contract in separate accounts at year end.....	5	6308632

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..... Specify nature of costs ▶	6d	

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

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

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

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

(6) Total additions	7c(6)	0
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d	Total of balance and additions (add lines 7b and 7c(6))	7d	0
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e Deductions:

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

(5) Total deductions	7e(5)	0
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f	Balance at the end of the current year (subtract line 7e(5) from line 7d)	7f	0
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Part III Welfare Benefit Contract Information

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

8 Benefit and contract type (check all applicable boxes)

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

9 Experience-rated contracts:

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

10 Nonexperience-rated contracts:

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

Part IV Provision of Information

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

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

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

For calendar plan year 2022 or fiscal plan year beginning 01/01/2022 and ending 12/31/2022		
A Name of plan L.P. COLLEGE, INC. PROFIT SHARING PLAN	B Three-digit plan number (PN) ▶	001
C Plan sponsor's name as shown on line 2a of Form 5500 L.P. COLLEGE, INC.	D Employer Identification Number (EIN) 04-2739618	

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

1 Information on Persons Receiving Only Eligible Indirect Compensation

- a Check "Yes" or "No" to indicate whether you are excluding a person from the remainder of this Part because they received only eligible indirect compensation for which the plan received the required disclosures (see instructions for definitions and conditions)..... ☒ Yes ☐ No
- b If you answered line 1a "Yes," enter the name and EIN or address of each person providing the required disclosures for the service providers who received only eligible indirect compensation. Complete as many entries as needed (see instructions).

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation
JOHN HANCOCK LIFE INSURANCE COMPANY
01-0233334

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

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

JOHN HANCOCK LIFE INSURANCE CO.

01-0233346

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
15 28 63 65	RECORDKEEPER	275	Yes ☒ No ☐	Yes ☐ No ☒	0	Yes ☐ No ☒

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

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

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

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

Part I Service Provider Information (continued)

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

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

Part II Service Providers Who Fail or Refuse to Provide Information

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

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

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

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

SCHEDULE D (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration	DFE/Participating Plan Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ► File as an attachment to Form 5500.	OMB No. 1210-0110 2022 This Form is Open to Public Inspection.
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For calendar plan year 2022 or fiscal plan year beginning 01/01/2022 and ending 12/31/2022		
A Name of plan L.P. COLLEGE, INC. PROFIT SHARING PLAN	B Three-digit plan number (PN) ►	001
C Plan or DFE sponsor's name as shown on line 2a of Form 5500 L.P. COLLEGE, INC.	D Employer Identification Number (EIN) 04-2739618	

Part I	Information on interests in MTIAs, CCTs, PSAs, and 103-12 IEs (to be completed by plans and DFEs) (Complete as many entries as needed to report all interests in DFEs)
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a Name of MTIA, CCT, PSA, or 103-12 IE: AMERICAN FUNDS 2060 TD	b Name of sponsor of entity listed in (a): JOHN HANCOCK LIFE INSURANCE COMPANY																																																		
<table style="width: 100%;"> <tr> <td style="width: 20%;">c EIN-PN 01-0233346-000</td> <td style="width: 10%;">d Entity code P</td> <td style="width: 70%;">e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 168364</td> </tr> </table>	c EIN-PN 01-0233346-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 168364	<table style="width: 100%;"> <tr> <td style="width: 65%;">a Name of MTIA, CCT, PSA, or 103-12 IE: AMERICAN FUNDS 2055 TD</td> <td style="width: 35%;">b Name of sponsor of entity listed in (a): JOHN HANCOCK LIFE INSURANCE COMPANY</td> </tr> <tr> <td style="padding: 2px;"> <table style="width: 100%;"> <tr> <td style="width: 20%;">c EIN-PN 01-0233346-000</td> <td style="width: 10%;">d Entity code P</td> <td style="width: 70%;">e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 154198</td> </tr> </table> </td> <td colspan="2" style="padding: 2px;"> <table style="width: 100%;"> <tr> <td style="width: 65%;">a Name of MTIA, CCT, PSA, or 103-12 IE: AMERICAN FUNDS 2050 TD</td> <td style="width: 35%;">b Name of sponsor of entity listed in (a): JOHN HANCOCK LIFE INSURANCE COMPANY</td> </tr> <tr> <td style="padding: 2px;"> <table style="width: 100%;"> <tr> <td style="width: 20%;">c EIN-PN 01-0233346-000</td> <td style="width: 10%;">d Entity code P</td> <td style="width: 70%;">e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 148591</td> </tr> </table> </td> <td colspan="2" style="padding: 2px;"> <table style="width: 100%;"> <tr> <td style="width: 65%;">a Name of MTIA, CCT, PSA, or 103-12 IE: AMERICAN FUNDS 2045 TD</td> <td style="width: 35%;">b Name of sponsor of entity listed in (a): JOHN HANCOCK LIFE INSURANCE COMPANY</td> </tr> <tr> <td style="padding: 2px;"> <table style="width: 100%;"> <tr> <td style="width: 20%;">c EIN-PN 01-0233346-000</td> <td style="width: 10%;">d 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For Paperwork Reduction Act Notice, see the Instructions for Form 5500.

Schedule D (Form 5500) 2022
v. 220413

a Name of MTIA, CCT, PSA, or 103-12 IE: AMERICAN FUNDS 2025 TD		
b Name of sponsor of entity listed in (a): JOHN HANCOCK LIFE INSURANCE COMPANY		
c EIN-PN 01-0233346-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 211477
a Name of MTIA, CCT, PSA, or 103-12 IE: AMERICAN FUNDS 2020 TD		
b Name of sponsor of entity listed in (a): JOHN HANCOCK LIFE INSURANCE COMPANY		
c EIN-PN 01-0233346-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 165761
a Name of MTIA, CCT, PSA, or 103-12 IE: AMERICAN FUNDS 2015 TD		
b Name of sponsor of entity listed in (a): JOHN HANCOCK LIFE INSURANCE COMPANY		
c EIN-PN 01-0233346-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 21970
a Name of MTIA, CCT, PSA, or 103-12 IE: AMERICAN FUNDS 2010 TD		
b Name of sponsor of entity listed in (a): JOHN HANCOCK LIFE INSURANCE COMPANY		
c EIN-PN 01-0233346-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 137470
a Name of MTIA, CCT, PSA, or 103-12 IE: FIDELITY MID CAP INDEX FUND		
b Name of sponsor of entity listed in (a): JOHN HANCOCK LIFE INSURANCE COMPANY		
c EIN-PN 01-0233346-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 1329
a Name of MTIA, CCT, PSA, or 103-12 IE: 500 INDEX FUND		
b Name of sponsor of entity listed in (a): JOHN HANCOCK LIFE INSURANCE COMPANY		
c EIN-PN 01-0233346-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 72558
a Name of MTIA, CCT, PSA, or 103-12 IE: AF AMERICAN BALANCED FUND		
b Name of sponsor of entity listed in (a): JOHN HANCOCK LIFE INSURANCE COMPANY		
c EIN-PN 01-0233346-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 102304
a Name of MTIA, CCT, PSA, or 103-12 IE: JOHN HANCOCK BOND FUND		
b Name of sponsor of entity listed in (a): JOHN HANCOCK LIFE INSURANCE COMPANY		
c EIN-PN 01-0233346-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 1299
a Name of MTIA, CCT, PSA, or 103-12 IE: TIAA-CREF LARGE-CAP GROWTH INDEX		
b Name of sponsor of entity listed in (a): JOHN HANCOCK LIFE INSURANCE COMPANY		
c EIN-PN 01-0233346-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 81874
a Name of MTIA, CCT, PSA, or 103-12 IE: TIAA-CREF SMALL-CAP BLEND IDEX		
b Name of sponsor of entity listed in (a): JOHN HANCOCK LIFE INSURANCE COMPANY		
c EIN-PN 01-0233346-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 87437

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

b Name of sponsor of entity listed in (a): JOHN HANCOCK LIFE INSURANCE COMPANY

c EIN-PN 01-0233346-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 71931
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a Name of MTIA, CCT, PSA, or 103-12 IE: TOTAL BOND MARKET FUND

b Name of sponsor of entity listed in (a): JOHN HANCOCK LIFE INSURANCE COMPANY

c EIN-PN 01-0233346-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 48419
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a Name of MTIA, CCT, PSA, or 103-12 IE: AMERICAN FUNDS 2065 TD

b Name of sponsor of entity listed in (a): JOHN HANCOCK LIFE INSURANCE COMPANY

c EIN-PN 01-0233346-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 3859
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a Name of MTIA, CCT, PSA, or 103-12 IE: MONEY MARKET FUND

b Name of sponsor of entity listed in (a): JOHN HANCOCK LIFE INSURANCE COMPANY

c EIN-PN 01-0233346-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 367595
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a Name of MTIA, CCT, PSA, or 103-12 IE:

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

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

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

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

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

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

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

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

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

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

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

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

SCHEDULE H (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Financial Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA), and section 6058(a) of the Internal Revenue Code (the Code). ► File as an attachment to Form 5500.	OMB No. 1210-0110 2022 This Form is Open to Public Inspection
For calendar plan year 2022 or fiscal plan year beginning <u>01/01/2022</u> and ending <u>12/31/2022</u>		
A Name of plan <u>L.P. COLLEGE, INC. PROFIT SHARING PLAN</u>	B Three-digit plan number (PN) ►	<u>001</u>
C Plan sponsor's name as shown on line 2a of Form 5500 <u>L.P. COLLEGE, INC.</u>	D Employer Identification Number (EIN) <u>04-2739618</u>	

Part I	Asset and Liability Statement		(a) Beginning of Year	(b) End of Year
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	Total noninterest-bearing cash.....	1a	5262	126
b	Receivables (less allowance for doubtful accounts):			
(1)	Employer contributions.....	1b(1)	201901	120420
(2)	Participant contributions.....	1b(2)		
(3)	Other.....	1b(3)		
c	General investments:			
(1)	Interest-bearing cash (include money market accounts & certificates of deposit).....	1c(1)		
(2)	U.S. Government securities	1c(2)		
(3)	Corporate debt instruments (other than employer securities):			
(A)	Preferred	1c(3)(A)		
(B)	All other	1c(3)(B)		
(4)	Corporate stocks (other than employer securities):			
(A)	Preferred	1c(4)(A)		
(B)	Common.....	1c(4)(B)		
(5)	Partnership/joint venture interests	1c(5)		
(6)	Real estate (other than employer real property)	1c(6)		
(7)	Loans (other than to participants).....	1c(7)		
(8)	Participant loans.....	1c(8)		
(9)	Value of interest in common/collective trusts.....	1c(9)		
(10)	Value of interest in pooled separate accounts	1c(10)	9010122	6308632
(11)	Value of interest in master trust investment accounts.....	1c(11)		
(12)	Value of interest in 103-12 investment entities	1c(12)		
(13)	Value of interest in registered investment companies (e.g., mutual funds).....	1c(13)		
(14)	Value of funds held in insurance company general account (unallocated contracts).....	1c(14)	0	0
(15)	Other	1c(15)		

1d Employer-related investments:		(a) Beginning of Year	(b) End of Year
(1) Employer securities	1d(1)		
(2) Employer real property	1d(2)		
e Buildings and other property used in plan operation	1e		
f Total assets (add all amounts in lines 1a through 1e)	1f	9217285	6429178

Liabilities

g Benefit claims payable	1g		
h Operating payables	1h		
i Acquisition indebtedness	1i		
j Other liabilities	1j		
k Total liabilities (add all amounts in lines 1g through 1j)	1k	0	0

Net Assets

l Net assets (subtract line 1k from line 1f)	1l	9217285	6429178
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Part II Income and Expense Statement

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

Income

		(a) Amount	(b) Total
a Contributions:			
(1) Received or receivable in cash from: (A) Employers	2a(1)(A)	181395	
(B) Participants	2a(1)(B)	217484	
(C) Others (including rollovers)	2a(1)(C)	92758	
(2) Noncash contributions	2a(2)		
(3) Total contributions. Add lines 2a(1)(A) , (B) , (C) , and line 2a(2)	2a(3)		491637
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)		
(B) U.S. Government securities	2b(1)(B)		
(C) Corporate debt instruments	2b(1)(C)		
(D) Loans (other than to participants)	2b(1)(D)		
(E) Participant loans	2b(1)(E)		
(F) Other	2b(1)(F)		
(G) Total interest. Add lines 2b(1)(A) through (F)	2b(1)(G)		0
(2) Dividends: (A) Preferred stock	2b(2)(A)		
(B) Common stock	2b(2)(B)		
(C) Registered investment company shares (e.g. mutual funds)	2b(2)(C)		
(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)		
(B) Aggregate carrying amount (see instructions)	2b(4)(B)		
(C) Subtract line 2b(4)(B) from line 2b(4)(A) and enter result	2b(4)(C)		0
(5) Unrealized appreciation (depreciation) of assets: (A) Real estate	2b(5)(A)		
(B) Other	2b(5)(B)		
(C) Total unrealized appreciation of assets. Add lines 2b(5)(A) and (B)	2b(5)(C)		0

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts	2b(6)		
(7) Net investment gain (loss) from pooled separate accounts	2b(7)		-1374054
(8) Net investment gain (loss) from master trust investment accounts	2b(8)		
(9) Net investment gain (loss) from 103-12 investment entities.....	2b(9)		
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds)	2b(10)		
c Other income	2c		
d Total income. Add all income amounts in column (b) and enter total	2d		-882417
Expenses			
e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	1851440	
(2) To insurance carriers for the provision of benefits	2e(2)		
(3) Other	2e(3)		
(4) Total benefit payments. Add lines 2e(1) through (3)	2e(4)		1851440
f Corrective distributions (see instructions)	2f		
g Certain deemed distributions of participant loans (see instructions)	2g		
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)	54250	
(5) Total administrative expenses. Add lines 2i(1) through (4)	2i(5)		54250
j Total expenses. Add all expense amounts in column (b) and enter total	2j		1905690
Net Income and Reconciliation			
k Net income (loss). Subtract line 2j from line 2d	2k		-2788107
l Transfers of assets:			
(1) To this plan	2l(1)		
(2) From this plan	2l(2)		

Part III Accountant's Opinion

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

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

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

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

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

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

(1) Name: **ALLAN SMITH & COMPANY, CPAS PC**

(2) EIN: **81-0974967**

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

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

Part IV Compliance Questions

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

During the plan year:

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

	Yes	No	Amount
4a		X	

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

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

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

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

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

SCHEDULE R (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Retirement Plan Information This schedule is required to be filed under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6058(a) of the Internal Revenue Code (the Code). ► File as an attachment to Form 5500.	OMB No. 1210-0110 2022 This Form is Open to Public Inspection.
For calendar plan year 2022 or fiscal plan year beginning 01/01/2022 and ending 12/31/2022		
A Name of plan L.P. COLLEGE, INC. PROFIT SHARING PLAN		B Three-digit plan number (PN) ► 001
C Plan sponsor's name as shown on line 2a of Form 5500 L.P. COLLEGE, INC.		D Employer Identification Number (EIN) 04-2739618
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): 01-0233346		
Profit-sharing plans, ESOPs, and stock bonus plans, skip line 3.		
3 Number of participants (living or deceased) whose benefits were distributed in a single sum, during the plan year.....		3
Part II	Funding Information (If the plan is not subject to the minimum funding requirements of section 412 of the Internal Revenue Code or ERISA section 302, skip this Part.)	
4 Is the plan administrator making an election under Code section 412(d)(2) or ERISA section 302(d)(2)? ☐ Yes ☐ No ☐ N/A If the plan is a defined benefit plan, go to line 8.		
5 If a waiver of the minimum funding standard for a prior year is being amortized in this plan year, see instructions and enter the date of the ruling letter granting the waiver. Date: Month _____ Day _____ Year _____ If you completed line 5, complete lines 3, 9, and 10 of Schedule MB and do not complete the remainder of this schedule.		
6 a Enter the minimum required contribution for this plan year (include any prior year accumulated funding deficiency not waived).....		6a
b Enter the amount contributed by the employer to the plan for this plan year.....		6b
c Subtract the amount in line 6b from the amount in line 6a. Enter the result (enter a minus sign to the left of a negative amount).....		6c
If you completed line 6c, skip lines 8 and 9.		
7 Will the minimum funding amount reported on line 6c be met by the funding deadline? ☐ Yes ☐ No ☐ N/A		
8 If a change in actuarial cost method was made for this plan year pursuant to a revenue procedure or other authority providing automatic approval for the change or a class ruling letter, does the plan sponsor or plan administrator agree with the change? ☐ Yes ☐ No ☐ N/A		
Part III	Amendments	
9 If this is a defined benefit pension plan, were any amendments adopted during this plan year that increased or decreased the value of benefits? If yes, check the appropriate box. If no, check the "No" box..... ☐ Increase ☐ Decrease ☐ Both ☐ No		
Part IV	ESOPs (see instructions). If this is not a plan described under section 409(a) or 4975(e)(7) of the Internal Revenue Code, skip this Part.	
10 Were unallocated employer securities or proceeds from the sale of unallocated securities used to repay any exempt loan?..... ☐ Yes ☐ No		
11 a Does the ESOP hold any preferred stock?..... ☐ Yes ☐ No		
b If the ESOP has an outstanding exempt loan with the employer as lender, is such loan part of a "back-to-back" loan? (See instructions for definition of "back-to-back" loan.)..... ☐ Yes ☐ No		
12 Does the ESOP hold any stock that is not readily tradable on an established securities market?..... ☐ Yes ☐ No		
For Paperwork Reduction Act Notice, see the Instructions for Form 5500.		
Schedule R (Form 5500) 2022 v. 220413		

Part V Additional Information for Multiemployer Defined Benefit Pension Plans

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

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

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

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

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

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

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

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

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

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

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

☐ Yes.

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

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

☐ No. Other. Provide explanation _____

L.P. College, Inc. Profit Sharing Plan

**Financial Statements and
Supplemental Information
(with Independent Auditors'
Report Thereon)**

Years Ended December 31, 2022 and 2021



| Allan Smith & Company, CPAs PC

L.P. COLLEGE, INC. PROFIT SHARING PLAN

***Financial Statements and
Supplemental Information***

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Allan Smith & Company, CPAs PC

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Stoughton, MA 02072
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Independent Auditors' Report

To the Plan Administrator of the
L.P. College, Inc. Profit Sharing Plan
New Bedford, Massachusetts

Scope and nature of the ERISA Section 103(a)(3)(C) audit:

We have performed audits of the accompanying financial statements of the L.P. College, Inc. Profit Sharing Plan, an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 (hereinafter "ERISA") as permitted by ERISA Section 103(a)(3)(C) (hereinafter "ERISA Section 103(a)(3)(C) audit"). The financial statements comprise the statements of net assets available for benefits as of December 31, 2022 and 2021, and the related statements of changes in net assets available for benefits for the years ended December 31, 2022 and 2021, and the related notes to the financial statements.

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

Management has obtained certifications from a Qualified Institution as of December 31, 2022 and 2021, and for the years ended December 31, 2022 and 2021, stating that the certified Investment Information, as described in Note 5 to the financial statements, is complete and accurate.

Opinion:

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

- the amounts and disclosures in the financial statements referred to above, other than those agreed to or derived from the certified Investment Information, are presented fairly, in all material respects, in accordance with accounting principles generally accepted in the United States of America.
- the information in the financial statements referred to above related to assets held by and certified to by John Hancock Life Insurance Company (USA), the custodian of the Plan, a Qualified Institution, agrees to, or is derived from, in all material respects, the information prepared and certified by an institution that management determined meets the requirements of ERISA Section 103(a)(3)(C).

Basis for opinion:

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

Responsibilities of management for the financial statements:

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

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

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

Auditors' responsibilities for the audit of the financial statements:

Except as described in the Scope and Nature of the ERISA Section 103(a)(3)(C) Audit section of our report, our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditors' report that includes our opinion. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with generally accepted auditing standards 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 generally accepted auditing standards, 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.

Auditors' responsibilities for the audit of the financial statements - continued:

- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the L.P. College, Inc. Profit Sharing Plan's internal control. Accordingly, no such opinion is expressed.
- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements.
- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about the L.P. College, Inc. Profit Sharing Plan's ability to continue as a going concern for a reasonable period of time.

Our audits did not extend to the certified Investment Information, except for obtaining and reading the certification, comparing the certified Investment Information with the related information presented and disclosed in the financial statements, and reading the disclosures relating to the certified Investment Information to assess whether they are in accordance with the presentation and disclosure requirements of accounting principles generally accepted in the United States of America.

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

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

Supplemental schedules required by ERISA:

The supplemental schedule, Schedule H, Line 4i - Schedule of Assets for the year ended December 31, 2022 is presented for purposes of additional analysis and is not a required part of the financial statements but is 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 schedule, other than that agreed to or derived from the certified Investment Information, has been subjected to auditing procedures applied in the audits of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with generally accepted auditing standards. For information included in the supplemental schedule that agreed to or is derived from the certified Investment Information, we compared such information to the related certified Investment Information.

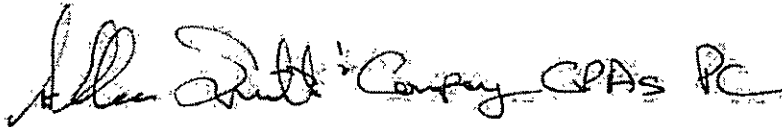
In forming our opinion on the supplemental schedule, we evaluated whether the supplemental schedule, other than the information agreed to or derived from the certified Investment Information, including their form and content, are presented in conformity with the Department of Labor's Rules and Regulations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

To the Plan Administrator of the
L.P. College, Inc. Profit Sharing Plan
Page four

Supplemental schedules required by ERISA - continued:

In our opinion:

- the form and content of the supplemental schedule, other than the information in the supplemental schedule 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 schedule related to assets held by and certified to by John Hancock Life Insurance Company (USA), the custodian of the Plan, a Qualified Institution, agrees to, or is derived from, in all material respects, the information prepared and certified to by an institution that management determined meets the requirements of ERISA Section 103(a)(3)(C).



Allan Smith and Company, CPAs PC
Stoughton, Massachusetts
October 11, 2023

L.P. College, Inc. Profit Sharing Plan
Statements of Net Assets Available for Benefits
December 31, 2022 and 2021

<u>Assets:</u>	<u>2022</u>	<u>2021</u>
Investments, at fair value:		
Cash and money market	\$ 367,721	\$ 5,262
Mutual funds	467,151	552,614
Pooled separate accounts	<u>5,473,760</u>	<u>8,457,508</u>
Total investments	<u>6,308,632</u>	<u>9,015,384</u>
Receivables:		
Employer match	<u>120,420</u>	<u>201,901</u>
Total receivables	<u>120,420</u>	<u>201,901</u>
Net assets available for benefits	\$ <u><u>6,429,052</u></u>	\$ <u><u>9,217,285</u></u>

L.P. College, Inc. Profit Sharing Plan
Statements of Changes in Net Assets Available for Benefits
Years Ended December 31, 2022 and 2021

<u>Additions:</u>	<u>2022</u>	<u>2021</u>
Additions to net assets attributed to:		
Investment (loss) income:		
Net (depreciation) appreciation in fair value of investments	\$ (1,374,180)	\$ 1,136,911
Contributions:		
Employee deferrals	217,484	242,030
Employer match	181,395	201,901
Employee rollover	92,758	17,186
Total contributions	<u>491,637</u>	<u>461,117</u>
Total (deductions) additions to net assets	<u>(882,543)</u>	<u>1,598,028</u>
<u>Deductions:</u>		
Deductions from net assets attributed to:		
Benefits paid to participants and beneficiaries	1,851,440	612,662
Administrative expenses	54,250	70,601
Total deductions from net assets	<u>1,905,690</u>	<u>683,263</u>
(Decrease) increase in net assets available for benefits	<u>(2,788,233)</u>	<u>914,765</u>
Net assets available for benefits, beginning	<u>9,217,285</u>	<u>8,302,520</u>
Net assets available for benefits, ending	<u>\$ 6,429,052</u>	<u>\$ 9,217,285</u>

L.P. COLLEGE, INC. PROFIT SHARING PLAN

Notes to Financial Statements

1. Description of plan:

The following description of the L.P. College, Inc. (hereinafter "Employer") Profit Sharing Plan (hereinafter "Plan") provides only general information. Participants should refer to the Plan document or the Summary Plan Description for a more complete description of the Plan's specific provisions.

General:

The Plan is a defined contribution plan originally effective January 1, 1994. The Plan has been amended throughout the years to comply with tax legislation and was most recently amended effective January 1, 2022. The Plan covers all eligible employees. The Plan excludes employees covered by a collective bargaining agreement, leased employees, employees who are nonresident aliens, and individuals who become employees as a result of a Code Section 410(b)(6)(C) transaction before expiration of the transition period. A Code 410(b)(6)(C) transaction is an asset or stock acquisition, merger, or similar transaction involving a change in the employer. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (hereinafter "ERISA").

The Plan is a qualified safe harbor plan. A safe harbor plan is a plan design where the Employer commits to making a safe harbor matching contribution. This commitment enables the Employer to simplify the administration of the Plan by ensuring that nondiscrimination regulations are met. The Plan allows for qualified hardship distributions and the Plan administrator believes the Plan continues to qualify as a safe harbor plan.

Eligibility:

Salary deferrals – To be eligible, participants must be actively employed. The employee may enter the salary deferral portion of the Plan with the first pay period at the start of the calendar quarter following employment.

Employer contributions – To be eligible for the Employer matching and discretionary profit-sharing contributions, participants must be actively employed. Employer matching contributions are funded to each Plan participant's individual investment account with each pay period and Employer discretionary profit-sharing and any additional Safe Harbor contributions are determined at the end of the Plan year and are typically funded in March of the following year. In order for a Plan participant to receive an allocation of the Employer's discretionary profit-sharing contribution, the Participant is required to be employed by the Employer on the last day of the calendar year or have completed at least five hundred one hours (501) hours of service during the year then ended except due to the attainment of normal retirement age, death, or disability.

L.P. COLLEGE, INC. PROFIT SHARING PLAN

Notes to Financial Statements

1. Description of plan - continued:

Contributions:

Each year, participants may elect to contribute the maximum allowable under the Internal Revenue Code (hereinafter "IRC") for the year, which was \$20,500 and \$19,500 for the years ended December 31, 2022 and 2021, respectively. Participants may commence salary deferrals on the date they are determined to be eligible to participate in the Plan, as detailed above. Participants may modify salary deferral elections at each payroll period. Participants who have attained the age of fifty (50) before the end of the Plan year are eligible to make "catch-up" contributions of up to \$6,500 for the years ended December 31, 2022 and 2021. Participants may also contribute amounts representing distributions from other qualified defined benefit or contribution plans. Annually, the Employer determines and makes any additional required matching contribution and may also make a discretionary profit-sharing contribution to the Plan. Employer contributions are invested directly in the individual participant accounts in participant-directed investments.

The Company makes an Employer Safe Harbor matching contribution equal to one hundred percent (100%) of the participant's contributions, up to three percent (3%) of compensation, plus fifty percent (50%) of the participant's contributions between three percent (3%) and five percent (5%) of compensation.

The Employer did not make a discretionary profit-sharing contribution for the years ended December 31, 2022 and 2021. Contributions are subject to certain IRC limitations.

Participant accounts:

Individual accounts are maintained for each Plan participant. Each participant's account is credited with the participant's salary deferral, the Employer's matching contribution, an allocation of the Employer profit-sharing contribution, and an allocation of Plan earnings or losses, and administrative expenses thereon. Allocations are based on participant earnings or account balances, as defined. Income is allocated daily based on the total shares in the participant's account. Participants may direct the investment of their account balances into various investment options offered by the Plan. The Plan currently offers various mutual funds and a fixed account fund as investment options for participants. The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested account.

Vesting:

Participants are immediately vested in their voluntary contributions and the Employer's Safe Harbor matching contributions plus actual earnings thereon, as well as any amounts rolled over or transferred into the Plan. Vesting in the Employer's matching and discretionary profit-sharing contribution portion occurs over a period of two to six years.

L.P. COLLEGE, INC. PROFIT SHARING PLAN

Notes to Financial Statements

1. Description of plan - continued:

Vesting - continued:

Employees are subject to the following vesting schedule for Employer matching and discretionary profit-sharing contributions:

<u>Years of Service</u>	<u>Vesting Percent</u>
Less than 2 years	0%
2 but less than 3 years	20%
3 but less than 4 years	40%
4 but less than 5 years	60%
5 but less than 6 years	80%
6 or more years	100%

Benefit payments:

A participant's vested account balance is distributed in a lump-sum payment immediately upon retirement, death, disability, or termination of employment. Upon termination of service for reasons other than death, disability, or retirement, the participant will receive the value of the vested interest in his or her account in the form of a lump sum distribution or in a life annuity, after having incurred three (3) one-year breaks in employment. This provision allows benefit payments to be made available after the participant has incurred a one-year break in service.

The Plan allows for in-service distributions if a participant reaches age 59 1/2 subject to Plan provisions. The Plan requires participants to begin receiving annual Internal Revenue Service determined required minimum distributions beginning April 1 of the calendar year following a participant's attaining 70 1/2 years of age or retirement. If a participant terminates employment and the participant's account balance does not exceed \$5,000, the Plan administrator will authorize the benefit payment without the participant's consent.

Forfeitures:

Forfeitures from non-vested Employer matching and discretionary profit-sharing contributions are first used to pay for administrative expenses of the Plan. Any remaining amounts are used to reduce future Employer contributions payable under the Plan. Forfeited non-vested accounts totaled \$49 and \$78 at December 31, 2022 and 2021, respectively. For the years ended December 31, 2022 and 2021, \$49 and \$78, respectively, of forfeiture balances were used to pay for administrative expenses of the Plan. For the years ended December 31, 2022 and 2021, there were no forfeiture balances used to reduce Employer contributions to the Plan.

L.P. COLLEGE, INC. PROFIT SHARING PLAN

Notes to Financial Statements

2. Summary of significant accounting policies:

A summary of significant accounting policies consistently applied in the preparation of the financial statements follows:

Basis of accounting:

The financial statements of the Plan are prepared under the accrual basis of accounting except for payments of benefits, which are recorded when paid.

Use of estimates and assumptions:

The preparation of financial statements in conformity with accounting principles generally accepted in the United States of America (U.S. GAAP) requires the Plan administrator to make estimates and assumptions. These affect the reported amounts of assets and liabilities; the disclosure of contingent assets and liabilities at the date of the financial statements; as well as the reported amounts of additions to and deductions from the Plan during the reporting period. Actual results could differ from those estimates and assumptions.

Investment valuation and income recognition:

The Plan's investments are stated at fair value. Fair value is the price that would be received on the sale of an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date.

Purchases and sales of investments are recorded on a date-of-trade basis. Interest income is recorded on an accrual basis. Dividends are recorded on the ex-dividend date. Net appreciation (depreciation) includes the Plan's gains and losses on investments bought, sold, or held during the year and is reported in the Statements of Changes in Net Assets Available for Benefits. See Note 4 for a discussion of fair value measurements.

Payment of benefits:

Benefits are recorded when paid except for any excess contributions payable to participants, which are recorded as they become payable.

On termination of service, as defined, or upon the attainment of age 59 ½ while still employed, a participant may elect to distribute an amount equal to the value of the participant's vested interest in their individual account as a lump-sum payment or rollover the payment into another qualified plan or account.

A participant may also withdraw money from their individual account in the event of financial hardship. Hardship withdrawals may not exceed the amount of the participant's cumulative deferral and the participant may not make additional deferrals for a period of six (6) months after the date of the withdrawal.

A participant with an account balance less than \$5,000 must take a lump-sum payment as soon as practicable following termination.

L.P. COLLEGE, INC. PROFIT SHARING PLAN

Notes to Financial Statements

2. Summary of significant accounting policies - continued:

Administrative expenses:

The Plan pays all expenses for the custodian of the Plan investments as well as the Plan administrator for the administration and reporting requirements of maintaining the Plan. All other expenses of maintaining the Plan are paid by the Employer. Amounts paid by the Plan for these services totaled \$54,250 and \$70,601 for the years ended December 31, 2022 and 2021, respectively.

Fair value of investments – definition and measurement:

The Plan measures certain assets and liabilities in accordance with Financial Accounting Standards Board (FASB) Accounting Standards Codification (ASC), *Fair Value Measurement (Topic 820)*. As such, fair value is defined as the price that would be received upon sale of an asset, or paid upon transfer of a liability, in an orderly transaction between market participants at the measurement date and in the principal, or most advantageous, market for that asset or liability. The fair value is calculated based on assumptions that market participants would use in pricing the asset or liability, not on assumptions specific to the Plan. In addition, the Plan reports certain investments using the net asset value (hereinafter “NAV”) per share as determined by investment managers under the so called “practical expedient” method. The practical expedient method allows net asset values per share to represent fair value for reporting purposes when the criteria for using this method are met. Investments for which fair value was measured at its NAV per share, or its equivalent, using the practical expedient are not categorized in the fair value hierarchy.

The fair values of the Plan’s investments, except for those valued using NAV as a practical expedient, are summarized in a hierarchy prioritizing the inputs into three (3) levels based on the extent to which inputs used in measuring fair value are observable in the market. Each fair value measurement is reported in one of the three (3) levels, which is determined by the lowest level input that is significant to the fair value measurement in its entirety.

The three levels of the fair value framework are as follows:

Level I – Pricing inputs are based on quoted prices in active markets for identical instruments as of the reporting date. The type of instruments generally included in Level I include listed securities publicly traded on a stock exchange. Investments valued using Level I inputs include mutual funds that are traded in an active exchange market.

Level II – Pricing inputs are based on quoted prices for similar instruments in active markets, quoted prices in markets that are not active, or other inputs which are either directly or indirectly observable as of the reporting date; fair value is determined through the use of model-based valuation methodologies. If the asset or liability has a specified (contractual) term, the Level II input must be observable for substantially the full term of the asset or liability. There are no investments valued using Level II inputs.

Level III – Pricing inputs are generally unobservable for these instruments and include situations where there is little or no market activity for the instrument. The inputs into the determination of fair value require significant management judgment and reflect management’s estimate of assumptions that market participants would use in pricing the asset or liability. There are no investments valued using Level III inputs.

L.P. COLLEGE, INC. PROFIT SHARING PLAN

Notes to Financial Statements

2. Summary of significant accounting policies - continued:

Fair value of investments – definition and measurement - continued:

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

Money market funds – Money market funds are public investment vehicles valued using \$1 for the NAV, or its equivalent, as a practical expedient.

Mutual funds – Mutual funds are valued at the daily closing price as reported by the fund. The mutual funds are registered with the Securities and Exchange Commission and are required to publish their NAV and to transact at that price. The mutual funds held by the Plan are deemed to be actively traded.

Pooled separate accounts – Pooled investment vehicles are designed primarily for certain qualified retirement plans. The fair value of this investment has been estimated using the NAV as a practical expedient, as provided by the fund manager, and is based on the fair value of the underlying investments held by the fund less its liabilities. This practical expedient would not be used if it is determined to be probable that the fund will sell the investment for an amount different from the reported NAV. There are no restrictions on participant redemptions, units may be redeemed daily, and there are no unfunded commitments. If the Plan initiates a full redemption of the collective trust, the issuer reserves the right to require a twelve-month (12) notice prior to distribution.

The measurement's level for any qualifying assets and liabilities within this framework is based upon the lowest level of any input that is significant to the fair value measurement. Valuation techniques used need to maximize the use of observable inputs and minimize the use of unobservable inputs. The classification of investments in the fair value hierarchy is not necessarily an indication of risks, liquidity, or degree of difficulty in estimating the fair value of each investment's underlying assets and liabilities. The Plan reports transfers between levels as of the end of the reporting period.

Risks and uncertainties:

The Plan participants may invest in various types of investment security offerings as determined by the Employer in conjunction with the Plan administrator and custodian. In general, investment securities are exposed to various risks such as interest rate as well as market and credit risks. Due to the level of risk associated with certain securities, it is at least reasonably possible that changes in the values of investment securities could occur in the near term and such changes could materially affect participants' account balances as well as the amounts reported in the Statements of Net Assets Available for Benefits.

The fair values of the Plan's investments have been determined at a specific point in time, based on relevant market information and information about the investments. Estimates of fair value are subjective in nature and involve uncertainties and matters of significant judgment and, therefore, cannot be determined with precision. Changes in assumptions could significantly affect estimates.

L.P. COLLEGE, INC. PROFIT SHARING PLAN

Notes to Financial Statements

2. Summary of significant accounting policies - continued:

Risks and uncertainties - uncertainty:

In March 2020, the World Health Organization declared the outbreak of a novel strain of coronavirus (hereinafter "COVID-19") a global pandemic and recommended containment and mitigation measures worldwide. Following the COVID-19 pandemic, adjustments by central banks around the world have resulted in significant stock market volatility. Its long-term impact on the Plan is uncertain at this time.

Subsequent events:

Subsequent events are transactions or events that occur after the Statements of Net Assets Available for Benefits date but before the financial statements are issued or available to be issued. The Employer and Plan administrator have evaluated subsequent events through October 11, 2023, which is the date the financial statements were available to be issued.

3. Investments:

Gains and losses (realized and unrealized) included in the Statements of Changes in Net Assets Available for Benefits for the years ended December 31, 2022 and 2021, are reported in net appreciation and depreciation in fair value of investments. None of the marketable securities held at December 31, 2022 and 2021 have any unfunded commitments, significant restrictions on the ability to sell the investment, other redemption restrictions, or a redemption notice period.

American Funds target date funds (hereinafter "Target Funds") seek to achieve the following objectives to varying degrees: growth, income, and conservation of capital depending on the proximity to its target date. The Target Fund will increasingly emphasize income and conservation of capital by investing a greater portion of its assets in bond, equity-income, and balanced funds as it approaches and passes its target date. In this way, the Target Fund seeks to balance total return and stability over time. Target Funds attempt to achieve their investment objectives by investing in a mix of American Funds in different combinations and weightings. The underlying American Funds represent a variety of fund categories such as growth funds, growth-and-income funds, equity-income funds, a balanced fund, and bond funds. The fund categories represent differing investment objectives. Growth funds seek long-term growth primarily through investing in both U.S. stocks and stocks of issuers domiciled outside the United States. Growth-and-income funds seek long-term growth and income primarily through investments in stocks. Equity-income and balanced funds generally strive for income and growth through stocks and bond investments, while bond funds seek current income through bond investments. Target Funds are designed for investors who plan to retire in, or close to, the year designated in the fund's name.

L.P. COLLEGE, INC. PROFIT SHARING PLAN

Notes to Financial Statements

3. Investments - continued:

The Plan's index mutual funds represent a portfolio of stocks or bonds designed to mimic the composition and performance of a financial market index. The American Balanced mutual fund includes a mix of stocks and bonds intended to blend growth and income and generally provides income, modest capital appreciation, and conservation. The Fidelity Mid Cap Index Fund invests primarily in mid-capitalization U.S. companies intended to mirror the mid-capitalization index. The TIAA-CREF Large-Cap Growth Index and Small-Cap Blend Index Funds are focused on long-term total return, mainly through capital appreciation, by investing primarily in a portfolio of equity securities of large-capitalization and small-capitalization U.S. growth companies, respectively. The John Hancock Total Bond Fund invests primarily to mirror the Barclays Capital U.S. Aggregate Bond Index, which broadly represents the U.S. investment-grade bond market. The John Hancock 500 Index Fund works to match the performance of the S&P 500 Index by holding all, or a representative sample of, the securities that comprise the index. The MFS Massachusetts Investors Fund focuses on long-term growth and capital appreciation through high-quality large-cap companies. The John Hancock Bond Fund invests primarily in U.S. government, agency, and corporate bonds with yield curve positioning intended to provide current income consistent with prudent investment risk while the John Hancock Money Market Fund also looks to provide current income with the preservation of capital and maintain liquidity.

Investments such as those above involve, to varying degrees, elements of market risk and credit risk in excess of amounts recorded on the Statements of Net Assets Available for Benefits. For the Plan, market risk represents the potential loss due to the decrease in the value of the investment; credit risk represents the maximum potential loss due to possible nonperformance of contract terms by obligors and counter parties.

4. Investments reported at fair value:

In accordance with Accounting Standards Codification (ASC), *Fair Value*, (Topic 820), the investment's fair value measurement within the fair value hierarchy is based on the lowest level of any input that is significant to the fair value measurement.

Money market cash and pooled separate accounts were measured at their NAV per share, or its equivalent, using the practical expedient for the years ended December 31, 2022 and 2021; therefore, they are not categorized in the fair value hierarchy.

L.P. COLLEGE, INC. PROFIT SHARING PLAN

Notes to Financial Statements

4. Investments reported at fair value - continued:

Fair value of assets at December 31, 2022 were as follows:

<u>Investments at fair value:</u>	<u>Total Investments</u>	<u>Quoted Prices in Active Markets (Level I)</u>	<u>Significant Other Observable Inputs (Level II)</u>	<u>Significant Unobservable Inputs (Level III)</u>
Mutual funds	\$ 467,151	\$ 467,151	\$ -	\$ -
Total	\$ 467,151	\$ 467,151	\$ -	\$ -
<u>Investments measured at NAV:</u>				
Cash and money market	\$ 367,721			
Pooled separate accounts	5,473,760			
Total	5,841,481			
Total Plan investments	\$ 6,308,632			

Fair value of assets at December 31, 2021 were as follows:

<u>Investments at fair value:</u>	<u>Total Investments</u>	<u>Quoted Prices in Active Markets (Level I)</u>	<u>Significant Other Observable Inputs (Level II)</u>	<u>Significant Unobservable Inputs (Level III)</u>
Mutual funds	\$ 552,614	\$ 552,614	\$ -	\$ -
Total	\$ 552,614	\$ 552,614	\$ -	\$ -
<u>Investments measured at NAV:</u>				
Cash and money market	\$ 5,262			
Pooled separate accounts	8,457,508			
Total	8,462,770			
Total Plan investments	\$ 9,015,384			

There were no significant transfers in to or out of the levels of the fair value hierarchy during the years ended December 31, 2022 and 2021. There were no changes in valuation techniques for the years ended December 31, 2022 and 2021. None of the investments held at December 31, 2022 and 2021 had restrictions limiting daily redemption of holdings or requiring advance notice of redemption.

L.P. COLLEGE, INC. PROFIT SHARING PLAN

Notes to Financial Statements

5. Information certified by the custodian (unaudited):

The Plan administrator has elected, in accordance with 29 CFR 2520.103-5 of the U.S. Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974 (ERISA), the method of annual financial reporting which provides for the custodian of the Plan to certify the fair value of the investments held as well as the related annual investment earnings. Accordingly, as of December 31, 2022 and 2021, John Hancock Life Insurance Company (USA) held the Plan's investment assets. The financial information included in the Plan's financial statements, except for contribution receivables, excess contributions payable (if any at year-end), benefits payments, contributions, and administrative fees, has been derived from information certified as complete and accurate by John Hancock Life Insurance Company (USA), in accordance with Section 2520.103-5 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.

Following are investment activities certified by John Hancock Life Insurance Company (USA):

<u>Investments at fair value:</u>	<u>December 31,</u> <u>2022</u>	<u>December 31,</u> <u>2021</u>
Cash and money market	\$ 367,721	\$ 5,262
Mutual funds	467,151	552,614
Pooled separate accounts	<u>5,473,760</u>	<u>8,457,508</u>
Total assets certified	<u>\$ 6,308,632</u>	<u>\$ 9,015,384</u>
	<u>Year Ended</u> <u>December 31,</u> <u>2022</u>	<u>Year Ended</u> <u>December 31,</u> <u>2021</u>
Investment (depreciation) appreciation	\$ (1,374,180)	\$ 1,136,911
Total investment (loss) income certified	<u>\$ (1,374,180)</u>	<u>\$ 1,136,911</u>

6. Party-in-interest transactions:

John Hancock Life Insurance Company (USA) provided administrative and custodial services for the Plan for the years ended December 31, 2022 and 2021. Certain Plan investments were invested in mutual funds managed by John Hancock Life Insurance Company (USA). Fees paid for these services were paid from Plan assets and totaled \$54,250 and \$70,601 for the years ended December 31, 2022 and 2021, respectively. Certain employees and the officer of the Employer, who are also participants in the Plan, perform administrative services for the Plan at no cost to the Plan. The aforementioned transactions qualify as party-in-interest transactions. These transactions are not, however, considered prohibited transactions under 29 CFR 408(b) of the ERISA regulations.

L.P. COLLEGE, INC. PROFIT SHARING PLAN

Notes to Financial Statements

7. Plan termination:

The Employer has the right to terminate the Plan subject to the provisions of ERISA, although it has not expressed any intention to do so. In the event the Plan is terminated, Plan participants not having fully vested tax deferred savings accounts would become one hundred percent (100%) vested in their respective accounts.

8. Plan tax status:

The Plan is placing reliance on an opinion letter dated March 31, 2014, received from the U.S. Department of the Treasury, Internal Revenue Service (hereinafter "IRS") on the prototype plan indicating that the Plan is qualified under Section 401 of the Internal Revenue Code (hereinafter "IRC") and is, therefore, not subject to tax under current income tax law. The Plan has been amended since receiving the IRS opinion letter. The Plan administrator believes that the Plan, as amended, is designed and is currently being operated in compliance with the applicable requirements of the IRC.

U.S. GAAP requires Plan management to evaluate tax positions taken by the Plan and to recognize a tax liability (or asset) if the Plan has taken an uncertain position that, more likely than not, would not be sustained upon examination by the IRS. The Plan is subject to routine audits by taxing jurisdictions; however, there are currently no audits for any tax periods in progress.

9. Reconciliation of financial statements to Form 5500:

There were no reconciling items in the net assets available for benefits or the change between years per the financial statements to the Form 5500 as of December 31, 2022 and 2021.

L.P. College, Inc. Profit Sharing Plan

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

December 31, 2022

Employer Identification Number: 04-2739618

Plan Number : 001

Form: 5500

(a)	(b) Identity of the 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
	<u>Cash and cash equivalents</u>	Money Market	(2)	\$ 367,721
	<u>Mutual funds:</u>			
	American Funds Group	American Balanced Fund	(2)	102,304
	Fidelity Investments, Inc.	Fidelity Mid Cap Index Fund	(2)	1,329
	Massachusetts Financial Services	MFS Massachusetts Investors	(2)	71,931
	TIAA-CREF	TIAA-CREF Large-Cap Growth Index	(2)	81,874
	TIAA-CREF	TIAA-CREF Small-Cap Blend Index	(2)	87,437
*	John Hancock Life Insurance Company (USA)	Total Bond Market Fund	(2)	48,419
*	John Hancock Life Insurance Company (USA)	500 Index Fund	(2)	72,558
*	John Hancock Life Insurance Company (USA)	John Hancock Bond Fund	(2)	1,299
		Total mutual funds	-	467,151
	<u>Pooled separate accounts:</u>			
*	John Hancock Life Insurance Company (USA)	American Funds Target Date 2010	(2)	137,470
*	John Hancock Life Insurance Company (USA)	American Funds Target Date 2015	(2)	21,970
*	John Hancock Life Insurance Company (USA)	American Funds Target Date 2020	(2)	165,761
*	John Hancock Life Insurance Company (USA)	American Funds Target Date 2025	(2)	211,477
*	John Hancock Life Insurance Company (USA)	American Funds Target Date 2030	(2)	817,482
*	John Hancock Life Insurance Company (USA)	American Funds Target Date 2035	(2)	1,233,917
*	John Hancock Life Insurance Company (USA)	American Funds Target Date 2040	(2)	1,782,811
*	John Hancock Life Insurance Company (USA)	American Funds Target Date 2045	(2)	627,860
*	John Hancock Life Insurance Company (USA)	American Funds Target Date 2050	(2)	148,591
*	John Hancock Life Insurance Company (USA)	American Funds Target Date 2055	(2)	154,198
*	John Hancock Life Insurance Company (USA)	American Funds Target Date 2060	(2)	168,364
*	John Hancock Life Insurance Company (U.S.A)	American Funds Target Date 2065	(2)	3,859
		Total pooled separate accounts	-	5,473,760
		Total investments	\$	6,308,632

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

(2) The cost of participant-directed investments is not required to be disclosed.

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

Part II	Basic Plan Information—enter all requested information
1a	Name of plan L.P. COLLEGE, INC. PROFIT SHARING PLAN
1b	Three-digit plan number (PN) ▶ 001
1c	Effective date of plan 01/01/1994
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) L.P. COLLEGE, INC. 100 SPRING STREET NEW BEDFORD MA 02740
2b	Employer Identification Number (EIN) 04-2739618
2c	Plan Sponsor's telephone number 508-996-3298
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	DocuSigned by: Kimberly Rego	8/9/2023	Kimberly Rego
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE	DocuSigned by: Kimberly Rego	8/9/2023	Kimberly Rego
	Signature of employer or plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
SIGN HERE			
	Signature of DFE	Date	Enter name of individual signing as DFE

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

Form 5500 (2022)
v. 220413

3a Plan administrator's name and address ☒ Same as Plan Sponsor	3b Administrator's EIN 3c Administrator's telephone number
4 If the name and/or EIN of the plan sponsor or the plan name has changed since the last return/report filed for this plan, enter the plan sponsor's name, EIN, the plan name and the plan number from the last return/report: a Sponsor's name c Plan Name	4b EIN 4d PN
5 Total number of participants at the beginning of the plan year	5 265
6 Number of participants as of the end of the plan year unless otherwise stated (welfare plans complete only lines 6a(1) , 6a(2) , 6b , 6c , and 6d). a(1) Total number of active participants at the beginning of the plan year a(2) Total number of active participants at the end of the plan year b Retired or separated participants receiving benefits c Other retired or separated participants entitled to future benefits d Subtotal. Add lines 6a(2) , 6b , and 6c e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits. f Total. Add lines 6d and 6e g Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item) h Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested	 6a(1) 225 6a(2) 221 6b 1 6c 40 6d 262 6e 0 6f 262 6g 125 6h 1
7 Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item).....	7
8a If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristics Codes in the instructions: 2E 2G 2J 2K 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) ☒ Insurance (2) ☐ Code section 412(e)(3) insurance contracts (3) ☒ Trust (4) ☐ General assets of the sponsor	9b Plan benefit arrangement (check all that apply) (1) ☒ Insurance (2) ☐ Code section 412(e)(3) insurance contracts (3) ☒ Trust (4) ☐ General assets of the sponsor
10 Check all applicable boxes in 10a and 10b to indicate which schedules are attached, and, where indicated, enter the number attached. (See instructions)	
a Pension Schedules (1) ☒ R (Retirement Plan Information) (2) ☐ MB (Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information) - signed by the plan actuary (3) ☐ SB (Single-Employer Defined Benefit Plan Actuarial Information) - signed by the plan actuary	b General Schedules (1) ☒ H (Financial Information) (2) ☐ I (Financial Information – Small Plan) (3) ☒ 1 A (Insurance Information) (4) ☒ C (Service Provider Information) (5) ☒ D (DFE/Participating Plan Information) (6) ☐ G (Financial Transaction Schedules)

Part III

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

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

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

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

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

Receipt Confirmation Code_____

L.P. College, Inc. Profit Sharing Plan

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

December 31, 2022

Employer Identification Number: 04-2739618

Plan Number : 001

Form: 5500

(a)	(b) Identity of the 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
	<u>Cash and cash equivalents</u>	Money Market	(2)	\$ 367,721
	<u>Mutual funds:</u>			
	American Funds Group	American Balanced Fund	(2)	102,304
	Fidelity Investments, Inc.	Fidelity Mid Cap Index Fund	(2)	1,329
	Massachusetts Financial Services	MFS Massachusetts Investors	(2)	71,931
	TIAA-CREF	TIAA-CREF Large-Cap Growth Index	(2)	81,874
	TIAA-CREF	TIAA-CREF Small-Cap Blend Index	(2)	87,437
*	John Hancock Life Insurance Company (USA)	Total Bond Market Fund	(2)	48,419
*	John Hancock Life Insurance Company (USA)	500 Index Fund	(2)	72,558
*	John Hancock Life Insurance Company (USA)	John Hancock Bond Fund	(2)	1,299
		Total mutual funds	-	<u>467,151</u>
	<u>Pooled separate accounts:</u>			
*	John Hancock Life Insurance Company (USA)	American Funds Target Date 2010	(2)	137,470
*	John Hancock Life Insurance Company (USA)	American Funds Target Date 2015	(2)	21,970
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*	John Hancock Life Insurance Company (USA)	American Funds Target Date 2055	(2)	154,198
*	John Hancock Life Insurance Company (USA)	American Funds Target Date 2060	(2)	168,364
*	John Hancock Life Insurance Company (U.S.A)	American Funds Target Date 2065	(2)	3,859
		Total pooled separate accounts	-	<u>5,473,760</u>
		Total investments	\$	<u><u>6,308,632</u></u>

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

(2) The cost of participant-directed investments is not required to be disclosed.