

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 YOROZU AMERICA CORPORATION SAVINGS PLAN
1b	Three-digit plan number (PN) ▶ 001
1c	Effective date of plan 04/01/2002
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) YOROZU AUTOMOTIVE TENNESSEE, INC. 395 MT. VIEW INDUSTRIAL DRIVE MORRISON, TN 37357-5917
2b	Employer Identification Number (EIN) 62-1290313
2c	Plan Sponsor's telephone number 931-668-1113
2d	Business code (see instructions) 336100

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.	03/25/2024	LINDA BLAIR
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE			
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
SIGN HERE			
	Signature of DFE	Date	Enter name of individual signing as DFE

3a Plan administrator's name and address ☒ 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		5 964
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) 862
a(2) Total number of active participants at the end of the plan year		6a(2) 975
b Retired or separated participants receiving benefits		6b 2
c Other retired or separated participants entitled to future benefits.....		6c 101
d Subtotal. Add lines 6a(2) , 6b , and 6c		6d 1078
e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.		6e 0
f Total. Add lines 6d and 6e		6f 1078
g Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item).....		6g 448
h Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested.....		6h 0
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: 3D 2F 2G 2J 2K 2T 2E		
b If the plan provides welfare benefits, enter the applicable welfare feature codes from the List of Plan Characteristics Codes in the instructions:		
9a Plan funding arrangement (check all that apply) (1) ☒ Insurance (2) ☐ Code section 412(e)(3) insurance contracts (3) ☒ Trust (4) ☐ General assets of the sponsor		9b Plan benefit arrangement (check all that apply) (1) ☒ Insurance (2) ☐ Code section 412(e)(3) insurance contracts (3) ☒ Trust (4) ☐ General assets of the sponsor
10 Check all applicable boxes in 10a and 10b to indicate which schedules are attached, and, where indicated, enter the number attached. (See instructions)		
a Pension Schedules (1) ☒ R (Retirement Plan Information) (2) ☐ MB (Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information) - signed by the plan actuary (3) ☐ SB (Single-Employer Defined Benefit Plan Actuarial Information) - signed by the plan actuary		b General Schedules (1) ☒ H (Financial Information) (2) ☐ I (Financial Information – Small Plan) (3) ☒ 1 A (Insurance Information) (4) ☒ C (Service Provider Information) (5) ☒ D (DFE/Participating Plan Information) (6) ☐ G (Financial Transaction Schedules)

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

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

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

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

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

Receipt Confirmation Code _____

SCHEDULE A (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Insurance Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ▶ File as an attachment to Form 5500. ▶ Insurance companies are required to provide the information pursuant to ERISA section 103(a)(2).	OMB No. 1210-0110 2022 This Form is Open to Public Inspection
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For calendar plan year 2022 or fiscal plan year beginning 01/01/2022 and ending 12/31/2022	
A Name of plan YOROZU AMERICA CORPORATION SAVINGS PLAN	B Three-digit plan number (PN) ▶ 001
C Plan sponsor's name as shown on line 2a of Form 5500 YOROZU AUTOMOTIVE TENNESSEE, INC.	D Employer Identification Number (EIN) 62-1290313

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 NEW YORK LIFE INSURANCE COMPANY
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(b) EIN	(c) NAIC code	(d) Contract or identification number	(e) Approximate number of persons covered at end of policy or contract year	Policy or contract year	
				(f) From	(g) To
13-5582869	66915	GA32046	230	01/01/2022	12/31/2022

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

(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	7330025

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 ▶

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)	0	
	(2) Dividends and credits.....	7c(2)	0	
	(3) Interest credited during the year.....	7c(3)	0	
	(4) Transferred from separate account.....	7c(4)	0	
	(5) Other (specify below)	7c(5)	0	

(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)	0
(3) Transferred to separate account.....	7e(3)	0
(4) Other (specify below)	7e(4)	0

(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 YOROZU AMERICA CORPORATION SAVINGS PLAN	B Three-digit plan number (PN) ▶ 001
C Plan sponsor's name as shown on line 2a of Form 5500 YOROZU AUTOMOTIVE TENNESSEE, INC.	D Employer Identification Number (EIN) 62-1290313

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
FIDELITY INVESTMENTS INSTITUTIONAL
04-2647786

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

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

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

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

MORGAN STANLEY SMITH BARNEY LLC

20-8764829

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
26	INVESTMENT ADVISOR	52114	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

FIDELITY INVESTMENTS INSTITUTIONAL

04-2647786

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
37 60 64 65	RECORDKEEPER	37631	Yes ☒ No ☐	Yes ☒ No ☐	0	Yes ☒ No ☐

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

STRATEGIC ADVISORS, INC.

04-2654524

(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?
27	ADVISOR	8397	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

Part I Service Provider Information (continued)

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

(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUTIONAL	60	0
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	
NYL ANCHOR ACCOUNT 51 MADISON AVENUE NEW YORK, NY 10010	0.30%	
(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 YOROZU AMERICA CORPORATION SAVINGS PLAN	B Three-digit plan number (PN) ►	001
C Plan or DFE sponsor's name as shown on line 2a of Form 5500 YOROZU AUTOMOTIVE TENNESSEE, INC.	D Employer Identification Number (EIN) 62-1290313	

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: STABLE VALUE ACCOUNT		
b Name of sponsor of entity listed in (a): NEW YORK LIFE INSURANCE COMPANY		
c EIN-PN 13-5582869-125	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 7330025
a Name of MTIA, CCT, PSA, or 103-12 IE:		
b Name of sponsor of entity listed in (a):		
c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
a Name of MTIA, CCT, PSA, or 103-12 IE:		
b Name of sponsor of entity listed in (a):		
c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
a Name of MTIA, CCT, PSA, or 103-12 IE:		
b Name of sponsor of entity listed in (a):		
c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
a Name of MTIA, CCT, PSA, or 103-12 IE:		
b Name of sponsor of entity listed in (a):		
c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
a Name of MTIA, CCT, PSA, or 103-12 IE:		
b Name of sponsor of entity listed in (a):		
c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
a Name of MTIA, CCT, PSA, or 103-12 IE:		
b Name of sponsor of entity listed in (a):		
c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
a Name of MTIA, CCT, PSA, or 103-12 IE:		
b Name of sponsor of entity listed in (a):		
c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
a Name of MTIA, CCT, PSA, or 103-12 IE:		
b Name of sponsor of entity listed in (a):		
c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

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

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

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

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

SCHEDULE H (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Financial Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA), and section 6058(a) of the Internal Revenue Code (the Code). ► File as an attachment to Form 5500.	OMB No. 1210-0110 2022 This Form is Open to Public Inspection
For calendar plan year 2022 or fiscal plan year beginning <u>01/01/2022</u> and ending <u>12/31/2022</u>		
A Name of plan <u>YOROZU AMERICA CORPORATION SAVINGS PLAN</u>	B Three-digit plan number (PN) ►	<u>001</u>
C Plan sponsor's name as shown on line 2a of Form 5500 <u>YOROZU AUTOMOTIVE TENNESSEE, INC.</u>	D Employer Identification Number (EIN) <u>62-1290313</u>	

Part I Asset and Liability Statement			
1 Current value of plan assets and liabilities at the beginning and end of the plan year. Combine the value of plan assets held in more than one trust. Report the value of the plan's interest in a commingled fund containing the assets of more than one plan on a line-by-line basis unless the value is reportable on lines 1c(9) through 1c(14). Do not enter the value of that portion of an insurance contract which guarantees, during this plan year, to pay a specific dollar benefit at a future date. Round off amounts to the nearest dollar. MTIAs, CCTs, PSAs, and 103-12 IEs do not complete lines 1b(1), 1b(2), 1c(8), 1g, 1h, and 1i. CCTs, PSAs, and 103-12 IEs also do not complete lines 1d and 1e. See instructions.			
Assets		(a) Beginning of Year	(b) End of Year
a Total noninterest-bearing cash.....	1a	0	0
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions.....	1b(1)	0	0
(2) Participant contributions.....	1b(2)	0	0
(3) Other.....	1b(3)	5233	7106
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit).....	1c(1)	96844	893330
(2) U.S. Government securities	1c(2)	0	0
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)	0	0
(B) All other	1c(3)(B)	0	0
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)	0	0
(B) Common.....	1c(4)(B)	0	0
(5) Partnership/joint venture interests.....	1c(5)	0	0
(6) Real estate (other than employer real property)	1c(6)	0	0
(7) Loans (other than to participants).....	1c(7)	0	0
(8) Participant loans.....	1c(8)	950453	772728
(9) Value of interest in common/collective trusts.....	1c(9)	0	0
(10) Value of interest in pooled separate accounts	1c(10)	7151550	7330025
(11) Value of interest in master trust investment accounts.....	1c(11)	0	0
(12) Value of interest in 103-12 investment entities	1c(12)	0	0
(13) Value of interest in registered investment companies (e.g., mutual funds).....	1c(13)	31632996	24269264
(14) Value of funds held in insurance company general account (unallocated contracts).....	1c(14)	0	0
(15) Other	1c(15)	0	0

1d Employer-related investments:

		(a) Beginning of Year	(b) End of Year
(1) Employer securities	1d(1)	0	0
(2) Employer real property	1d(2)	0	0
e Buildings and other property used in plan operation	1e	0	0
f Total assets (add all amounts in lines 1a through 1e)	1f	39837076	33272453

Liabilities

g Benefit claims payable	1g	0	0
h Operating payables	1h	0	5
i Acquisition indebtedness	1i	0	0
j Other liabilities	1j	0	210
k Total liabilities (add all amounts in lines 1g through 1j)	1k	0	215

Net Assets

l Net assets (subtract line 1k from line 1f)	1l	39837076	33272238
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Part II Income and Expense Statement

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

Income**a Contributions:**

		(a) Amount	(b) Total
(1) Received or receivable in cash from: (A) Employers	2a(1)(A)	659671	
(B) Participants	2a(1)(B)	1209382	
(C) Others (including rollovers)	2a(1)(C)	0	
(2) Noncash contributions	2a(2)	0	
(3) Total contributions. Add lines 2a(1)(A) , (B) , (C) , and line 2a(2)	2a(3)		1869053

b Earnings on investments:**(1) Interest:**

(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)	11634	
(B) U.S. Government securities	2b(1)(B)	0	
(C) Corporate debt instruments	2b(1)(C)	0	
(D) Loans (other than to participants)	2b(1)(D)	0	
(E) Participant loans	2b(1)(E)	50289	
(F) Other	2b(1)(F)	0	
(G) Total interest. Add lines 2b(1)(A) through (F)	2b(1)(G)		61923

(2) Dividends: (A) Preferred stock	2b(2)(A)	0	
(B) Common stock	2b(2)(B)	0	
(C) Registered investment company shares (e.g. mutual funds)	2b(2)(C)	951585	
(D) Total dividends. Add lines 2b(2)(A) , (B) , and (C)	2b(2)(D)		951585

(3) Rents	2b(3)		0
-----------------	-------	--	---

(4) Net gain (loss) on sale of assets: (A) Aggregate proceeds	2b(4)(A)	0	
(B) Aggregate carrying amount (see instructions)	2b(4)(B)	0	
(C) Subtract line 2b(4)(B) from line 2b(4)(A) and enter result	2b(4)(C)		0

(5) Unrealized appreciation (depreciation) of assets: (A) Real estate	2b(5)(A)	0	
(B) Other	2b(5)(B)	0	
(C) Total unrealized appreciation of assets. Add lines 2b(5)(A) and (B)	2b(5)(C)		0

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts	2b(6)		0
(7) Net investment gain (loss) from pooled separate accounts	2b(7)		148495
(8) Net investment gain (loss) from master trust investment accounts	2b(8)		0
(9) Net investment gain (loss) from 103-12 investment entities.....	2b(9)		0
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds)	2b(10)		-7029108
c Other income	2c		0
d Total income. Add all income amounts in column (b) and enter total	2d		-3998052
Expenses			
e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	2468643	
(2) To insurance carriers for the provision of benefits	2e(2)	0	
(3) Other	2e(3)	0	
(4) Total benefit payments. Add lines 2e(1) through (3)	2e(4)		2468643
f Corrective distributions (see instructions)	2f		0
g Certain deemed distributions of participant loans (see instructions)	2g		0
h Interest expense	2h		0
i Administrative expenses: (1) Professional fees	2i(1)	0	
(2) Contract administrator fees	2i(2)	0	
(3) Investment advisory and management fees	2i(3)	8397	
(4) Other	2i(4)	89746	
(5) Total administrative expenses. Add lines 2i(1) through (4)	2i(5)		98143
j Total expenses. Add all expense amounts in column (b) and enter total	2j		2566786
Net Income and Reconciliation			
k Net income (loss). Subtract line 2j from line 2d	2k		-6564838
l Transfers of assets:			
(1) To this plan	2l(1)		0
(2) From this plan	2l(2)		0

Part III Accountant's Opinion

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

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

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

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

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

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

(1) Name: **TOTHEROW, HAILE & WELCH, PLLC**

(2) EIN: **62-0693408**

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.)		X	
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.)		X	
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.)		X	
4d		X	
e Was this plan covered by a fidelity bond?	X		1000000
4e	X		1000000
f Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?		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?		X	
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?		X	
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.)		X	
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?		X	
4k		X	
l Has the plan failed to provide any benefit when due under the plan?	X		9493
4l	X		9493
m If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)		X	
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.		X	
4n		X	

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

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

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

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

SCHEDULE R (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Retirement Plan Information This schedule is required to be filed under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6058(a) of the Internal Revenue Code (the Code). ► File as an attachment to Form 5500.	OMB No. 1210-0110 2022 This Form is Open to Public Inspection.
For calendar plan year 2022 or fiscal plan year beginning 01/01/2022 and ending 12/31/2022		
A Name of plan YOROZU AMERICA CORPORATION SAVINGS PLAN		B Three-digit plan number (PN) ► 001
C Plan sponsor's name as shown on line 2a of Form 5500 YOROZU AUTOMOTIVE TENNESSEE, INC.		D Employer Identification Number (EIN) 62-1290313
Part I	Distributions	
All references to distributions relate only to payments of benefits during the plan year.		
1 Total value of distributions paid in property other than in cash or the forms of property specified in the instructions.....		1
2 Enter the EIN(s) of payor(s) who paid benefits on behalf of the plan to participants or beneficiaries during the year (if more than two, enter EINs of the two payors who paid the greatest dollar amounts of benefits): EIN(s): 04-6568107		
Profit-sharing plans, ESOPs, and stock bonus plans, skip line 3.		
3 Number of participants (living or deceased) whose benefits were distributed in a single sum, during the plan year.....		3
Part II	Funding Information (If the plan is not subject to the minimum funding requirements of section 412 of the Internal Revenue Code or ERISA section 302, skip this Part.)	
4 Is the plan administrator making an election under Code section 412(d)(2) or ERISA section 302(d)(2)? ☐ Yes ☐ No ☐ N/A If the plan is a defined benefit plan, go to line 8.		
5 If a waiver of the minimum funding standard for a prior year is being amortized in this plan year, see instructions and enter the date of the ruling letter granting the waiver. Date: Month _____ Day _____ Year _____ If you completed line 5, complete lines 3, 9, and 10 of Schedule MB and do not complete the remainder of this schedule.		
6 a Enter the minimum required contribution for this plan year (include any prior year accumulated funding deficiency not waived).....		6a
b Enter the amount contributed by the employer to the plan for this plan year.....		6b
c Subtract the amount in line 6b from the amount in line 6a. Enter the result (enter a minus sign to the left of a negative amount).....		6c
If you completed line 6c, skip lines 8 and 9.		
7 Will the minimum funding amount reported on line 6c be met by the funding deadline? ☐ Yes ☐ No ☐ N/A		
8 If a change in actuarial cost method was made for this plan year pursuant to a revenue procedure or other authority providing automatic approval for the change or a class ruling letter, does the plan sponsor or plan administrator agree with the change? ☐ Yes ☐ No ☐ N/A		
Part III	Amendments	
9 If this is a defined benefit pension plan, were any amendments adopted during this plan year that increased or decreased the value of benefits? If yes, check the appropriate box. If no, check the "No" box..... ☐ Increase ☐ Decrease ☐ Both ☐ No		
Part IV	ESOPs (see instructions). If this is not a plan described under section 409(a) or 4975(e)(7) of the Internal Revenue Code, skip this Part.	
10 Were unallocated employer securities or proceeds from the sale of unallocated securities used to repay any exempt loan?..... ☐ Yes ☐ No		
11 a Does the ESOP hold any preferred stock?..... ☐ Yes ☐ No		
b If the ESOP has an outstanding exempt loan with the employer as lender, is such loan part of a "back-to-back" loan? (See instructions for definition of "back-to-back" loan.)..... ☐ Yes ☐ No		
12 Does the ESOP hold any stock that is not readily tradable on an established securities market?..... ☐ Yes ☐ No		
For Paperwork Reduction Act Notice, see the Instructions for Form 5500.		
Schedule R (Form 5500) 2022 v. 220413		

Part V Additional Information for Multiemployer Defined Benefit Pension Plans

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

14 Enter the number of deferred vested and retired participants (inactive participants), as of the beginning of the plan year, whose contributing employer is no longer making contributions to the plan for:	14a		
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).....		14b	
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)			14c
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)			
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:	15a		
a The corresponding number for the plan year immediately preceding the current plan year.....		15b	
b The corresponding number for the second preceding plan year.....			
16 Information with respect to any employers who withdrew from the plan during the preceding plan year:	16a		
a Enter the number of employers who withdrew during the preceding plan year		16b	
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.....			
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 _____

FINANCIAL STATEMENTS

YOROZU AMERICA CORPORATION SAVINGS PLAN
MORRISON, TENNESSEE

December 31, 2022 and 2021

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C O N T E N T S

Financial Statements:

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TOTHEROW HAILE & WELCH, PLLC
Certified Public Accountants

INDEPENDENT AUDITORS' REPORT

To the Trustees, participants, and beneficiaries of
Yorozu America Corporation Savings Plan
Morrison, Tennessee

Scope and Nature of the ERISA Section 103(a)(3)(C) Audit for the 2021 Financial Statements

We have performed an audit of the financial statements of Yorozu America Corporation Savings Plan, an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 (ERISA), as permitted by ERISA Section 103(a)(3)(C) (ERISA Section 103(a)(3)(C) audit). The financial statements comprise the statement of net assets available for benefits as of December 31, 2021 and 2022, and the related statement of changes in net assets available for benefits for the years then ended, and the related notes to the financial statements.

Management, having determined it is permissible in the circumstances, has elected to have the audit of the 2021 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 audit need not extend to any statements of information related to assets held for investment of the plan (investment information) by a bank or similar institution or insurance carrier that is regulated, supervised, and subject to periodic examination by a state or federal agency, provided that the statements or information regarding assets so held are prepared and certified to by the bank or similar institution or insurance carrier in accordance with 29 CFR 2520.103-5 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA (qualified institution).

Management has obtained a certification from a qualified institution as of and for the year ended December 31, 2022, stating that the certified investment information, as Described in Note C to the financial statements, is complete and accurate.

Opinion

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

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

Basis for Opinion

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

Auditor's Responsibilities for the Audit of the Financial Statements

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

In performing an audit in accordance with GAAS, we:

- Exercise professional judgement and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of Yorozu America Corporation Savings Plan's internal control. Accordingly, no such opinion is expressed.
- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements.
- Conclude whether, in our judgement, there are conditions or events, considered in the aggregate, that raise substantial doubt about Yorozu America Corporation Savings Plan's ability to continue as a going concern for a reasonable period of time.

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

Supplement Schedules Required by ERISA

The supplemental schedule of Assets Held for Investment at Year End as of December 31, 2022 is presented for purposes of additional analysis and are not a required part of the financial statements but are supplementary information required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information included in the supplemental schedule, other than that agreed to or derived from the certified investment information, has been subjected to auditing procedures applied in the audit of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying

accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with GAAS. For information included in the supplemental 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.

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 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).

Iotherow, Faile, & Welch, PLLC

Certified Public Accountants
McMinnville, Tennessee
August 8, 2023

STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS

YOROZU AMERICA CORPORATION SAVINGS PLAN

December 31, 2022 and 2021

	2022	2021
<u>INVESTMENTS</u>		
Participant Directed Investments, at fair value	<u>\$ 32,499,521</u>	<u>\$ 38,886,621</u>
TOTAL INVESTMENTS	\$ 32,499,521	\$ 38,886,621
<u>RECEIVABLES</u>		
Participants' contributions	\$ 0	\$ 0
Employer's contributions	0	0
Notes receivable from participants	<u>772,728</u>	<u>950,453</u>
TOTAL CONTRIBUTIONS RECEIVABLE	<u>\$ 772,728</u>	<u>\$ 950,453</u>
TOTAL ASSETS	<u><u>\$ 33,272,249</u></u>	<u><u>\$ 39,837,074</u></u>
NET ASSETS AVAILABLE FOR BENEFITS	<u><u>\$ 33,272,249</u></u>	<u><u>\$ 39,837,074</u></u>

See the accompanying notes and independent auditors' report.

STATEMENTS OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS

YOROZU AMERICA CORPORATION SAVINGS PLAN

Years ended December 31, 2022 and 2021

	2022	2021
Additions to plan assets attributed to:		
Contributions:		
Contributions from plan participants including rollovers	\$ 1,209,383	\$ 1,142,767
Contributions from plan sponsor matching contributions	<u>659,671</u>	<u>623,786</u>
TOTAL CONTRIBUTIONS	\$ 1,869,054	\$ 1,766,553
Investment income (loss)		
Investment earnings	1,162,015	1,740,784
Net increase (decrease) in fair value of investments and realized gains (losses) on sales of investments	<u>(7,029,109)</u>	<u>3,209,763</u>
TOTAL INVESTMENT LOSS, NET	<u>\$ (5,867,094)</u>	<u>\$ 4,950,547</u>
	\$ (3,998,040)	\$ 6,717,100
Deductions from plan assets attributed to:		
Plan benefit payments	\$ 2,468,643	\$ 4,994,839
Expenses	<u>98,142</u>	<u>49,895</u>
TOTAL DEDUCTIONS	<u>\$ 2,566,785</u>	<u>\$ 5,044,734</u>
NET INCREASE (DECREASE) IN NET ASSETS AVAILABLE FOR BENEFITS	\$ (6,564,825)	\$ 1,672,366
NET ASSETS AVAILABLE FOR BENEFITS BEGINNING OF YEAR	<u>39,837,074</u>	<u>38,164,708</u>
NET ASSETS AVAILABLE FOR BENEFITS END OF YEAR	<u><u>\$ 33,272,249</u></u>	<u><u>\$ 39,837,074</u></u>

See the accompanying notes and independent auditors' report.

NOTES TO FINANCIAL STATEMENTS

YOROZU AMERICA CORPORATION SAVINGS PLAN

December 31, 2022 and 2021

Note A – Description of Plan

The following description of Yorozu America Corporation Savings Plan ("Plan") provides only general information. Participants should refer to the Plan agreement for a more complete description of the Plan's provisions.

General. Yorozu Automotive Tennessee, Inc. ("Company") adopted the Yorozu Automotive Tennessee, Inc. 401(k) Plan April 1, 2002. The Plan was amended and restated effective January 1, 2008 to change the name to Yorozu America Corporation Savings Plan. The Plan is a defined contribution plan covering all full-time employees of the Company, except leased employees, co-op employees or employees of affiliated employers, who have six months of service and are age eighteen or older. It is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA), as amended.

Contributions. Participants may contribute up to 90% of pretax annual compensation, as defined in the Plan. Participants may also contribute amounts representing distributions from other contribution plans (qualified rollovers). Under a plan amendment adopted with an effective date January 1, 2006, the employer will make safe harbor contributions equal to 100% of the first 3% of qualified compensation of each participant and 50% of the next 2% of employee qualified elective contributions, for a maximum contribution of 4% of participant compensation. Contributions are subject to certain limitations.

Participant Accounts. Each participant's account is credited with the participant's contribution, the Company's contribution, and Plan earnings, and charged with an allocation of administrative expenses. Allocations are based on participant earnings or account balances, as defined. The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested account. All participant accounts are Participant Directed Investment Accounts for the individual's interest in certain restricted investments pursuant to the Administrator's written policy.

Vesting. Participants are immediately vested in their contributions, and employer safe harbor contributions plus actual earnings thereon. Vesting in the Company's prior discretionary contribution portion of their accounts plus actual earnings thereon is based on years of continuous service. A participant is 100% vested in prior matching contributions after five years of credited service. Any forfeiture attributable to matching contributions may be used to reduce future employer contributions.

NOTES TO FINANCIAL STATEMENTS (CONT'D)

YOROZU AMERICA CORPORATION SAVINGS PLAN

December 31, 2022 and 2021

Note A – (Cont'd)

Participant Loans. Participants may borrow from their fund account a minimum of \$1,000 up to a maximum equal to the lesser of \$50,000 or 50% of their vested account balance. The loans are secured by the balance in the participant's account and bear interest at the Prime Rate plus 2%. Principal and interest is paid ratably through payroll deductions over a payment period not to exceed five years. Partial prepayments of loans are permitted. Loan refinancing is not permitted.

Payment of Benefits. On termination of service due to death, disability or retirement, a participant receives a distribution equal to the value of the participant's vested interest in his or her account. The distribution is made in the form of a single lump-sum payment, or in partial payment or systematic installments as the participant or beneficiary elects. If a participant has reached the age of 59½, distributions may be made, at the participant's election, without requiring the participant to terminate employment.

Note B – Summary of Significant Accounting Policies

Basis of Accounting. The financial statements of the Plan are prepared using the accrual method of accounting. Investment contracts held by a defined-contribution plan are required to be reported at fair value. However, contract value is the relevant measurement attribute for that portion of the net assets available for benefits of a defined contribution plan attributable to fully benefit responsive investment contracts because contract value is the amount participants would receive if they were to initiate permitted transactions under the terms of the Plan. Generally, the statements of net assets available for benefits present the fair value of investments contracts as the adjustment of the fully benefit responsive contracts from fair value to contract value. The statement of changes in net assets available for benefits is presented on a contract value basis. However, the fair value presented is equal to contract value, therefore, no adjustment is required.

Estimates. The preparation of financial statements in conformity with generally accepted accounting principles requires the Plan Administrator to make estimates and assumptions that affect certain reported amounts and disclosures. Accordingly, actual results may differ from those estimates.

Notes Receivable Participants. Loans to participants are reported at their unpaid principal balances plus any accrued but unpaid interest. Management deems all loans to participants to be collectible at December 31, 2022 and 2021.

NOTES TO FINANCIAL STATEMENTS (CONT'D)

YOROZU AMERICA CORPORATION SAVINGS PLAN

December 31, 2022 and 2021

Note B – (Cont'd)

Investment Valuation. The investments in all funds are presented at fair value. Shares of mutual funds are valued at quoted market prices which represents the net asset value of shares held by the Plan. Contract value represents the accumulated contributions plus accrued net earnings, less distributions.

The New York Life Anchor Account is considered by the Fidelity Management Trust Company to be benefit responsive and is reported at fair value. The concept of a value other than contract value does not apply to this insurance company issued general account backed evergreen (no maturity date) group annuity spread product even upon a discontinuance of the contract in which case contract value would be paid no later than 90 days from the date the sponsor provides notice to discontinue. This contract's operation is different than many other evergreen group annuity products in the market by virtue of the fact that a Market Value (Fair Value) Adjustment does not apply upon discontinuance. There are not any specific securities in the general account that back the liabilities of this annuity contract and it would be inappropriate to look to the market value of the securities within the insurer's general account to determine a fair value. The Plan owns a promise to pay interest at crediting rates which are announced in advance and guaranteed for a specific period of time as outlined in the group annuity contract. This product is not a traditional Guaranteed Investment Contract and therefore there are not any known cashflows that could be discounted. As a result, the fair value amount shown is equal to the contract value.

Purchases and sales of mutual funds are recorded on a trade-date basis. Dividends are recorded on the ex-dividend date.

Payments of Benefits. Benefits are recorded when paid.

Concentrations. Yorozu Automotive Tennessee, Inc., Morrison, Tennessee, a manufacturer of automobile parts, employs most of the Plan's participants.

Note C – Summary of Significant Plan Amendments

There were no significant plan amendments for the years ending December 31, 2022 and 2021.

NOTES TO FINANCIAL STATEMENTS (CONT'D)

YOROZU AMERICA CORPORATION SAVINGS PLAN

December 31, 2022 and 2021

Note D – Investment Contract with Insurance Company

The Plan maintained a portion of the investments in a general account, the New York Life Anchor Account as of December 31, 2022, which is not considered by Fidelity Management Trust Company (trustee) to be a Guaranteed Investment Contract. This account was credited with earnings on the underlying investments and charged for participant withdrawals and administrative expenses. The issuer is contractually obligated to repay the principal and a specified interest rate that is guaranteed to the Plan.

As described in Note B, because the investments are considered by the trustees to be benefit-responsive, contract value is the relevant measurement attributable for that portion of the net assets available for benefits attributable to the general account.

Contract value, as reported to the Plan by the trustee, represents contributions made under the contract, plus earnings, less participant withdrawals and administrative expenses. Participants may ordinarily direct the withdrawal or transfer of all or a portion of their investment at contract value.

Interest is credited on contract balances using a single “portfolio rate” approach. Under this methodology, a single interest crediting rate is applied to all contributions made to the product regardless of the timing of those contributions. Interest crediting rates are reviewed on a semi-annual basis for resetting. When establishing interest crediting rates for this product, the trustees consider many factors, including current economic and market conditions, the general interest rate environment and both the expected and actual experience of a reference portfolio within the issuer’s general account. Their rates are established without the use of a specific formula. The minimum crediting rate under the contract is 1.5%.

Generally there are not any events that could limit the ability of the Plan to transact at contract value paid within 90 days or in rare circumstances, contract value paid over time. There are not any events that allow the issuer to terminate the contract and which require the Plan Sponsor to settle at an amount different than contract value paid either within 90 days or over time.

The average yield earned on the New York Life Anchor Account by the Plan and credited to participants for the year ended December 31, 2021 was 1.5% and for December 31, 2022 was 2.0%.

NOTES TO FINANCIAL STATEMENTS (CONT'D)

YOROZU AMERICA CORPORATION SAVINGS PLAN

December 31, 2022 and 2021

Note E – Plan Termination

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

Note F – Risks and Uncertainties

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

Note G – Information Prepared and Certified by Trustee (Unaudited)

The following information included in the accompanying financial statements and supplemental schedules was obtained from data that has been certified as complete and accurate by the trustees in accordance with Section 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and disclosure under the Employee Retirement Income Security Act of 1974.

NOTES TO FINANCIAL STATEMENTS (CONT'D)

YOROZU AMERICA CORPORATION SAVINGS PLAN

December 31, 2022 and 2021

Note G – (Cont'd)

Fidelity Management Trust Company is the trustee of investments in the following funds as of December 31, 2021:

Fidelity Blue Chip Growth K6 *	\$3,721,906
Fidelity Govt Mmkt K6	96,844
Fidelity US Bond	124,191
Fidelity Mid Cap	116,270
Fidelity Small Cap Index	1,216,132
Fidelity Total Market Index	1,428,973
Fidelity Int'l Index	311,420
New York Life Anchor Account*	7,156,782
T Rowe Price US Equity RSCH 1*	4,167,319
T Rowe Price Retirement 2010	338,933
T Rowe Price Retirement 2015	540,770
T Rowe Price Retirement 2020	235,786
T Rowe Price Retirement 2025	491,553
T Rowe Price Retirement 2030	1,622,325
T Rowe Price Retirement 2035	830,454
T Rowe Price Retirement 2040*	2,323,309
T Rowe Price Retirement 2045	277,861
T Rowe Price Retirement 2055	1,233,684
T Rowe Price Retirement 2050	139,943
T Rowe Price Retirement 2060	109,771
JPM Government Bond A	542,089
Dimensional Emerging Mkts I	93,266
Dimensional Global Equity Inst	958,108
American Funds Europacific Growth R6	376,547
American Funds Balanced R6*	5,101,459
Dimensional US Vector Eq I	408,715
Dimensional Inf Prt Sec Port	101,867
BlackRock Total Return K	1,219,166
Columbia Select Large Cap Equity I3*	2,852,970
Columbia Dividend Income I3	65
DWLR Smid Cap Growth	<u>748,143</u>
	\$38,886,621
Loan Fund	<u>950,453</u>
Total Investments	<u>\$39,837,074</u>

*- Investments represent 5% or more of the Plan's net assets.

NOTES TO FINANCIAL STATEMENTS (CONT'D)

YOROZU AMERICA CORPORATION SAVINGS PLAN

December 31, 2022 and 2021

Note G – (Cont'd)

Fidelity Management Trust Company is the trustee of investments in the following funds as of December 31, 2022:

Fidelity Blue Chip	\$ 1,609,594
Fidelity Govt Mmkt	893,330
Fidelity US Bond	271,999
Fidelity Mid Cap	134,132
Fidelity Small Cap Index	920,057
Fidelity Total Market Index	829,507
Fidelity Int'l Index	317,099
New York Life Anchor Account*	7,336,927
T Rowe Price Us Equity Rsch 1*	3,373,709
DFA Global Equity	592,371
T Rowe Price Retirement 2015	461,360
T Rowe Price Retirement 2025	409,700
T Rowe Price Retirement 2035	1,403,376
T Rowe Price Retirement 2045	255,435
T Rowe Price Retirement 2055	1,138,127
T Rowe Price Retirement 2050	188,816
JPM Government Bond A	484,742
American Funds Europacific Growth R6	304,388
American Funds Balanced R6*	3,805,491
T Rowe Price Retirement 2060	142,558
T Rowe Price Retirement 2040*	1,676,946
T Rowe Price Retirement 2030	695,947
T Rowe Price Retirement 2020	1,090,457
T Rowe Price Retirement 2010	459,835
DFA Emerging Markets I	109,557
DFA US Vector Equity I	316,212
DFA Inflated-Protection Securities Port	75,937
BlackRock Total Return K	1,008,813
Columbia Select Large Cap Equity I3*	1,876,357
Columbia Dividend Income I3	111,253
DWLR Smid Cap Growth	<u>389,456</u>
	\$32,499,521
Loan Fund	<u>772,728</u>
Total Investments	<u>\$33,272,249</u>

*- Investments represent 5% or more of the Plan's net assets.

NOTES TO FINANCIAL STATEMENTS (CONT'D)

YOROZU AMERICA CORPORATION SAVINGS PLAN

December 31, 2022 and 2021

Note G – (Cont'd)

The Plan's investments, including gains (and losses) on investments bought and sold, as well as held during the year ended December 31, 2021 appreciated or depreciated as follows:

Held by Fidelity at December 31, 2021:

Fidelity Blue Chip	\$452,518
Fidelity Govt MMkt	0
Fidelity US Bond	(15,605)
Fidelity Mid Cap	23,986
Fidelity Small Cap Index	93,109
Fidelity Total Market Index	302,943
Fidelity Int'l Index	8,340
Fidelity Blue Chip Growth K6	(82,391)
DFA Global Equity	156,172
T Rowe Price US EQ RSCH I	(8,633)
Columbia Select Large Cap Equity I3	(16,868)
Oakmark Fund Investment	121,415
T Rowe Price Retirement I 2015 I	(22,989)
T Rowe Price Retirement I 2025 I	(18,357)
T Rowe Price Retirement I 2035 I	(30,719)
T Rowe Price Retirement I 2045 I	(11,271)
T Rowe Price Retirement I 2055 I	(49,553)
T Rowe Price Retirement I 2050 I	(5,830)
T Rowe Price Retirement I 2040 I	(91,719)
T Rowe Price Retirement I 2030 I	(59,592)
T Rowe Price Retirement I 2020 I	(11,487)
T Rowe Price Retirement I 2010 I	(19,362)
T Rowe Price Retirement I 2060 I	(4,124)
T Rowe Price US Equity RSCH Inv	761,389

NOTES TO FINANCIAL STATEMENTS (CONT'D)

YOROZU AMERICA CORPORATION SAVINGS PLAN

December 31, 2022 and 2021

Note G – (Cont'd)

JPM Govt Bond A R6	(1,974)
T Rowe Price Retirement 2015	48,286
T Rowe Price Retirement 2025	53,514
T Rowe Price Retirement 2035	113,289
T Rowe Price Retirement 2045	44,777
T Rowe Price Retirement 2055	196,241
T Rowe Price Retirement 2050	23,830
T Rowe Price Retirement 2060	11,007
Delaware SMID Capital Growth R6	(207,812)
JPM Government Bond A	(12,749)
American Funds Europacific Growth R4	11,944
American Funds Washing Mutual R4	419,406
American Funds Balanced R4	517,599
T Rowe Price Retirement 2040	347,836
T Rowe Price Retirement 2030	164,679
T Rowe Price Retirement 2020	34,225
T Rowe Price Retirement 2010	36,249
DFA Emerging Markets I	(4,825)
DFA Global Equity Inst	(13,007)
American Funds Europacific Growth R6	(33,714)
American Funds Balanced R6	(11,572)
DFA US Vector Equity I	50,024
DFA Inf Prt Sec Port	1,184
BlackRock Total Return K	(8,165)
PGIM Total Return Bond R	(55,064)
DLWR mid Cap Growth	<u>13,183</u>
 Total Net Investment Gains (Losses)	 <u><u>\$3,209,763</u></u>

The Plan's investments, including gains (and losses) on investments bought and sold, as well as held during the year ended December 31, 2022 appreciated or depreciated as follow

NOTES TO FINANCIAL STATEMENTS (CONT'D)

YOROZU AMERICA CORPORATION SAVINGS PLAN

December 31, 2022 and 2021

Note G – (Cont'd)

Held by Fidelity at December 31, 2022:

Fidelity Govt MMkt	0
Fidelity US Bond	(27,400)
Fidelity Mid Cap	(30,183)
Fidelity Small Cap Index	(246,611)
Fidelity Total Market Index	(261,215)
Fidelity Int'l Index	(52,740)
T Rowe Price US Equity Rsch I	(807,864)
Columbia Select Large Cap Equity I3	(627,551)
T Rowe Price Retirement 2010	(100,948)
T Rowe Price Retirement 2015	(112,141)
T Rowe Price Retirement 2020	(109,725)
T Rowe Price Retirement 2025	(108,510)
T Rowe Price Retirement 2030	(322,932)
T Rowe Price Retirement 2035	(276,743)
T Rowe Price Retirement 2040	(551,989)
T Rowe Price Retirement 2045	(65,055)
T Rowe Price Retirement 2050	(42,529)
T Rowe Price Retirement 2055	(277,105)
T Rowe Price Retirement 2060	(29,034)
JPM Government Bond A	(75,372)
Columbia Dividend Income I3	(18,113)
American Funds Europacific Growth R4	(91,725)
American Funds Balanced R4*	(679,096)
DFA Emerging Markets I	(20,967)
DFA Global Equity	(155,692)
DFA US Vector Equity I	(59,528)
DFA Inflated-Protection Securities Port	(30,219)
BlackRock Total Return K	(203,316)
DLWR Smid Cap Growth	<u>(369,293)</u>
Total Net Investment Gains (Losses)	<u><u>\$(7,029,109)</u></u>

NOTES TO FINANCIAL STATEMENTS (CONT'D)

YOROZU AMERICA CORPORATION SAVINGS PLAN

December 31, 2022 and 2021

Note H – Fair Value Measurements

The Plan's investments are reported at fair market value in the accompanying statement of net assets available for benefits. The methods used to measure fair value may produce an amount that may not be indicative of net realizable value or reflective of future fair values. Furthermore, although the Plan believes its valuation methods are appropriate and consistent with other market participants, the use of different methodologies or assumptions to determine the fair value of certain financial instruments could result in a different fair value measurement at the reporting date.

The fair value measurement accounting literature establishes a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. This hierarchy consists of three levels. A description of the three levels follows:

Level 1 – Uses prices and other relevant information generated by active market transactions involving identical or comparable assets that the Plan has the ability to access at the measurement date;

Level 2 – Uses inputs other than quoted market prices included within Level 1 that are observable for valuing the asset, either directly or indirectly. This level of the hierarchy may use quoted prices for similar assets in an active or non-active market and may also include insignificant adjustments to market observable inputs;

Level 3 – Uses unobservable inputs used for valuing assets. Unobservable inputs are those that use valuation techniques to convert future amounts to a single present amount based on current market expectations about the future amounts.

NOTES TO FINANCIAL STATEMENTS (CONT'D)

YOROZU AMERICA CORPORATION SAVINGS PLAN

December 31, 2022 and 2021

Note H – (Cont'd)

The Plan's investments are grouped and measured at fair value during and use the aforementioned fair value hierarchy in the following manner:

	<u>Fair Value</u>	Quoted Prices In Active Markets for Identical Assets/Liabilities <u>(Level 1)</u>	Significant Other Observable Inputs <u>(Level 2)</u>	Significant Unobservable Inputs <u>(Level 3)</u>
<u>December 31,</u> <u>2021</u>				
Participant Directed Investments	<u>\$39,837,074</u>	<u>\$ 0</u>	<u>\$31,729,839</u>	<u>\$8,107,235</u>
<u>December 31,</u> <u>2022</u>				
Participant Directed Investments	<u>\$33,272,249</u>	<u>\$ 0</u>	<u>\$25,162,594</u>	<u>\$8,109,655</u>

Financial instruments are considered Level 3 when their fair values are determined using pricing models, discounted cash flow methodologies or similar techniques and at least one significant model assumption or input is unobservable. Level 3 financial instruments also include those for which the determination of fair value requires significant management judgment or estimation. The following is a summary of financial instruments that are considered Level 3:

The NYL Anchor Account, included in the Participant Directed Investments, is not actively traded in an active market and therefore, does not have a quoted market price. Fair value is determined by the amount that participants or Plan Sponsor would receive currently if they were to withdraw or transfer funds within the prior to their maturity.

The Loan Fund, included in the Participant Directed Investments, is not actively traded in an active market and therefore, does not have a quoted market price. The underlying investment is attributable to participant loans that have unobservable Level 3 pricing inputs.

NOTES TO FINANCIAL STATEMENTS (CONT'D)

YOROZU AMERICA CORPORATION SAVINGS PLAN

December 31, 2022 and 2021

Note H – (Cont'd)

The table below presents a reconciliation of assets measured at fair value on a recurring basis that use significant unobservable inputs (Level 3 inputs):

	<u>2022</u>	<u>2021</u>
Participant directed investments:		
Balance at January 1	\$8,107,235	\$ 9,781,280
Interest credited	197,229	183,376
Purchases, issuances, settlements, net	<u>(194,809)</u>	<u>(1,857,421)</u>
Balance at December 31	<u>\$8,109,655</u>	<u>\$ 8,107,235</u>

Note I – Unallocated Forfeitures

Forfeitures of non-vested participant accounts can be used to reduce future sponsor contributions or to pay administrative expenses of the Plan. The Plan did not use any available funds during the year ended December 31, 2021, from the forfeiture account to reduce plan expenses. The Plan did not use available funds from the forfeiture account to reduce sponsor contributions for the year ended December 31, 2022. Total available unallocated forfeitures were \$0 for both December 31, 2022 and December 31, 2021.

Note J – Plan Administrative Expenses

The Plan Sponsor has paid certain administrative expenses of the Plan during the years ended December 31, 2022 and 2021.

Note K – Tax Status

The Internal Revenue Service (IRS) informed Fidelity Management Trust Company, by a letter dated June 3, 2004, that the Plan is acceptable under section 401 of the Internal Revenue Code (IRC) for use by employers for the benefit of their employees. The Plan has been amended since receiving the IRS opinion. However, the Plan Administrator believes that the Plan is designed and is currently being operated in compliance with the applicable requirements of the IRC. Therefore, no provision for income taxes has been included in the Plan's financial statements.

The Company is no longer subject to Internal Revenue Service examinations beyond the statute of limitations for the respective taxing authority.

NOTES TO FINANCIAL STATEMENTS (CONT'D)

YOROZU AMERICA CORPORATION SAVINGS PLAN

December 31, 2022 and 2021

Note L – Subsequent Events

Subsequent events are transactions or events that occur subsequent to the date of the financial statements and before the issuance of those financial statements. Management has evaluated transactions and events that occurred subsequent to December 31, 2022, and before the date these financial statements were available to be issued, August 8, 2023, and determined that no additional disclosures are necessary.

SUPPLEMENTAL SCHEDULES

ASSETS HELD FOR INVESTMENT AT END OF YEAR

YOROZU AMERICA CORPORATION SAVINGS PLAN

FORM 5500, SCHEDULE H, PART IV, LINE 4i

December 31, 2022

(a)	(b) Identity of issue, borrower, lessor, or similar party	(c) Description of investments including maturity date, rate of interest, collateral, par or maturity value	(d) Cost	(e) Current Value
*	Fidelity	US Bond Idx	N/A	\$ 271,999
*	Fidelity	Mid Cap Idx	N/A	134,132
*	Fidelity	Sm Cap Idx	N/A	920,057
*	Fidelity	Total Mkt Idx	N/A	829,507
*	Fidelity	Intl Index	N/A	317,099
*	Fidelity	Blue Chip GR K6	N/A	1,609,594
*	Fidelity	Govt MMkt K6	N/A	893,330
*	New York Life	Anchor Account	N/A	7,336,927
*	T Rowe Price	US Equity RSCH 1	N/A	3,373,709
*	T Rowe Price	Retirement 2010	N/A	459,835
*	T Rowe Price	Retirement 2015	N/A	461,360
*	T Rowe Price	Retirement 2020	N/A	511,980
*	T Rowe Price	Retirement 2025	N/A	409,700
*	T Rowe Price	Retirement 2030	N/A	1,090,457
*	T Rowe Price	Retirement 2035	N/A	1,403,376
*	T Rowe Price	Retirement 2040	N/A	1,676,946
*	T Rowe Price	Retirement 2045	N/A	255,435
*	T Rowe Price	Retirement 2055	N/A	1,138,127
*	T Rowe Price	Retirement 2050	N/A	188,816
*	T Rowe Price	Retirement 2060	N/A	142,558
*	JP Morgan	Govt Bond A	N/A	484,742
*	Dimensional	Emerging Mkts I	N/A	109,557
*	Dimensional	Global Equity Inst	N/A	592,371
*	American Funds	Europacific Growth R6	N/A	304,388
*	American Funds	Balanced R6	N/A	3,805,491
*	Dimensional	US Vector Eq I	N/A	316,212
*	Dimensional	Inf Prt Sec Port	N/A	75,937
*	BlackRock	Total Return K	N/A	1,008,813
*	Delaware Funds	Smid Cap Growth R6	N/A	389,456
*	Columbia Select	Large Cap Equity I3	N/A	1,876,357
*	Columbia	Dividend Income I3	N/A	111,253
	Outstanding Participation Loans	6.00% to 10.25%		
		Maturity dates range from 2022 to 2026	\$0	772,728
*Represents a party-in-interest.				<u>\$ 33,272,249</u>

Plan number: 001

Plan Sponsor Employer Identification Number: 62-12902313

See accompanying independent auditors' report.

FINANCIAL STATEMENTS

YOROZU AMERICA CORPORATION SAVINGS PLAN
MORRISON, TENNESSEE

December 31, 2022 and 2021

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C O N T E N T S

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TOTHEROW HAILE & WELCH, PLLC
Certified Public Accountants

INDEPENDENT AUDITORS' REPORT

To the Trustees, participants, and beneficiaries of
Yorozu America Corporation Savings Plan
Morrison, Tennessee

Scope and Nature of the ERISA Section 103(a)(3)(C) 2022 and 2021 Audit

We have performed an audit of the financial statements of Yorozu America Corporation Savings Plan, an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 (ERISA), as permitted by ERISA Section 103(a)(3)(C) (ERISA Section 103(a)(3)(C) audit). The financial statements comprise the statement of net assets available for benefits as of December 31, 2022 and 2021, and the related statement of changes in net assets available for benefits for the years then ended, and the related notes to the financial statements.

Management, having determined it is permissible in the circumstances, has elected to have the audit of the 2022 and 2021 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 audit need not extend to any statements of information related to assets held for investment of the plan (investment information) by a bank or similar institution or insurance carrier that is regulated, supervised, and subject to periodic examination by a state or federal agency, provided that the statements or information regarding assets so held are prepared and certified to by the bank or similar institution or insurance carrier in accordance with 29 CFR 2520.103-5 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA (qualified institution).

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

Opinion

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

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

Basis for Opinion

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

Auditor's Responsibilities for the Audit of the Financial Statements

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

In performing an audit in accordance with GAAS, we:

- Exercise professional judgement and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of Yorozu America Corporation Savings Plan's internal control. Accordingly, no such opinion is expressed.
- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements.
- Conclude whether, in our judgement, there are conditions or events, considered in the aggregate, that raise substantial doubt about Yorozu America Corporation Savings Plan's ability to continue as a going concern for a reasonable period of time.

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

Supplement Schedules Required by ERISA

The supplemental schedule of Assets Held for Investment at Year End as of December 31, 2022 is presented for purposes of additional analysis and are not a required part of the financial statements but are supplementary information required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information included in the supplemental schedule, other than that agreed to or derived from the certified investment information, has been subjected to auditing procedures applied in the audit of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying

accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with GAAS. For information included in the supplemental 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.

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 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).

Iotherow, Faile, & Welch, PLLC

Certified Public Accountants
McMinnville, Tennessee
August 8, 2023

STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS

YOROZU AMERICA CORPORATION SAVINGS PLAN

December 31, 2022 and 2021

	2022	2021
<u>INVESTMENTS</u>		
Participant Directed Investments, at fair value	<u>\$ 32,499,521</u>	<u>\$ 38,886,621</u>
TOTAL INVESTMENTS	\$ 32,499,521	\$ 38,886,621
<u>RECEIVABLES</u>		
Participants' contributions	\$ 0	\$ 0
Employer's contributions	0	0
Notes receivable from participants	<u>772,728</u>	<u>950,453</u>
TOTAL CONTRIBUTIONS RECEIVABLE	<u>\$ 772,728</u>	<u>\$ 950,453</u>
TOTAL ASSETS	<u><u>\$ 33,272,249</u></u>	<u><u>\$ 39,837,074</u></u>
NET ASSETS AVAILABLE FOR BENEFITS	<u><u>\$ 33,272,249</u></u>	<u><u>\$ 39,837,074</u></u>

See the accompanying notes and independent auditors' report.

STATEMENTS OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS

YOROZU AMERICA CORPORATION SAVINGS PLAN

Years ended December 31, 2022 and 2021

	2022	2021
Additions to plan assets attributed to:		
Contributions:		
Contributions from plan participants including rollovers	\$ 1,209,383	\$ 1,142,767
Contributions from plan sponsor matching contributions	<u>659,671</u>	<u>623,786</u>
TOTAL CONTRIBUTIONS	\$ 1,869,054	\$ 1,766,553
Investment income (loss)		
Investment earnings	1,162,015	1,740,784
Net increase (decrease) in fair value of investments and realized gains (losses) on sales of investments	<u>(7,029,109)</u>	<u>3,209,763</u>
TOTAL INVESTMENT LOSS, NET	<u>\$ (5,867,094)</u>	<u>\$ 4,950,547</u>
	\$ (3,998,040)	\$ 6,717,100
Deductions from plan assets attributed to:		
Plan benefit payments	\$ 2,468,643	\$ 4,994,839
Expenses	<u>98,142</u>	<u>49,895</u>
TOTAL DEDUCTIONS	<u>\$ 2,566,785</u>	<u>\$ 5,044,734</u>
NET INCREASE (DECREASE) IN NET ASSETS AVAILABLE FOR BENEFITS	\$ (6,564,825)	\$ 1,672,366
NET ASSETS AVAILABLE FOR BENEFITS BEGINNING OF YEAR	<u>39,837,074</u>	<u>38,164,708</u>
NET ASSETS AVAILABLE FOR BENEFITS END OF YEAR	<u><u>\$ 33,272,249</u></u>	<u><u>\$ 39,837,074</u></u>

See the accompanying notes and independent auditors' report.

NOTES TO FINANCIAL STATEMENTS

YOROZU AMERICA CORPORATION SAVINGS PLAN

December 31, 2022 and 2021

Note A – Description of Plan

The following description of Yorozu America Corporation Savings Plan ("Plan") provides only general information. Participants should refer to the Plan agreement for a more complete description of the Plan's provisions.

General. Yorozu Automotive Tennessee, Inc. ("Company") adopted the Yorozu Automotive Tennessee, Inc. 401(k) Plan April 1, 2002. The Plan was amended and restated effective January 1, 2008 to change the name to Yorozu America Corporation Savings Plan. The Plan is a defined contribution plan covering all full-time employees of the Company, except leased employees, co-op employees or employees of affiliated employers, who have six months of service and are age eighteen or older. It is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA), as amended.

Contributions. Participants may contribute up to 90% of pretax annual compensation, as defined in the Plan. Participants may also contribute amounts representing distributions from other contribution plans (qualified rollovers). Under a plan amendment adopted with an effective date January 1, 2006, the employer will make safe harbor contributions equal to 100% of the first 3% of qualified compensation of each participant and 50% of the next 2% of employee qualified elective contributions, for a maximum contribution of 4% of participant compensation. Contributions are subject to certain limitations.

Participant Accounts. Each participant's account is credited with the participant's contribution, the Company's contribution, and Plan earnings, and charged with an allocation of administrative expenses. Allocations are based on participant earnings or account balances, as defined. The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested account. All participant accounts are Participant Directed Investment Accounts for the individual's interest in certain restricted investments pursuant to the Administrator's written policy.

Vesting. Participants are immediately vested in their contributions, and employer safe harbor contributions plus actual earnings thereon. Vesting in the Company's prior discretionary contribution portion of their accounts plus actual earnings thereon is based on years of continuous service. A participant is 100% vested in prior matching contributions after five years of credited service. Any forfeiture attributable to matching contributions may be used to reduce future employer contributions.

NOTES TO FINANCIAL STATEMENTS (CONT'D)

YOROZU AMERICA CORPORATION SAVINGS PLAN

December 31, 2022 and 2021

Note A – (Cont'd)

Participant Loans. Participants may borrow from their fund account a minimum of \$1,000 up to a maximum equal to the lesser of \$50,000 or 50% of their vested account balance. The loans are secured by the balance in the participant's account and bear interest at the Prime Rate plus 2%. Principal and interest is paid ratably through payroll deductions over a payment period not to exceed five years. Partial prepayments of loans are permitted. Loan refinancing is not permitted.

Payment of Benefits. On termination of service due to death, disability or retirement, a participant receives a distribution equal to the value of the participant's vested interest in his or her account. The distribution is made in the form of a single lump-sum payment, or in partial payment or systematic installments as the participant or beneficiary elects. If a participant has reached the age of 59½, distributions may be made, at the participant's election, without requiring the participant to terminate employment.

Note B – Summary of Significant Accounting Policies

Basis of Accounting. The financial statements of the Plan are prepared using the accrual method of accounting. Investment contracts held by a defined-contribution plan are required to be reported at fair value. However, contract value is the relevant measurement attribute for that portion of the net assets available for benefits of a defined contribution plan attributable to fully benefit responsive investment contracts because contract value is the amount participants would receive if they were to initiate permitted transactions under the terms of the Plan. Generally, the statements of net assets available for benefits present the fair value of investments contracts as the adjustment of the fully benefit responsive contracts from fair value to contract value. The statement of changes in net assets available for benefits is presented on a contract value basis. However, the fair value presented is equal to contract value, therefore, no adjustment is required.

Estimates. The preparation of financial statements in conformity with generally accepted accounting principles requires the Plan Administrator to make estimates and assumptions that affect certain reported amounts and disclosures. Accordingly, actual results may differ from those estimates.

Notes Receivable Participants. Loans to participants are reported at their unpaid principal balances plus any accrued but unpaid interest. Management deems all loans to participants to be collectible at December 31, 2022 and 2021.

NOTES TO FINANCIAL STATEMENTS (CONT'D)

YOROZU AMERICA CORPORATION SAVINGS PLAN

December 31, 2022 and 2021

Note B – (Cont'd)

Investment Valuation. The investments in all funds are presented at fair value. Shares of mutual funds are valued at quoted market prices which represents the net asset value of shares held by the Plan. Contract value represents the accumulated contributions plus accrued net earnings, less distributions.

The New York Life Anchor Account is considered by the Fidelity Management Trust Company to be benefit responsive and is reported at fair value. The concept of a value other than contract value does not apply to this insurance company issued general account backed evergreen (no maturity date) group annuity spread product even upon a discontinuance of the contract in which case contract value would be paid no later than 90 days from the date the sponsor provides notice to discontinue. This contract's operation is different than many other evergreen group annuity products in the market by virtue of the fact that a Market Value (Fair Value) Adjustment does not apply upon discontinuance. There are not any specific securities in the general account that back the liabilities of this annuity contract and it would be inappropriate to look to the market value of the securities within the insurer's general account to determine a fair value. The Plan owns a promise to pay interest at crediting rates which are announced in advance and guaranteed for a specific period of time as outlined in the group annuity contract. This product is not a traditional Guaranteed Investment Contract and therefore there are not any known cashflows that could be discounted. As a result, the fair value amount shown is equal to the contract value.

Purchases and sales of mutual funds are recorded on a trade-date basis. Dividends are recorded on the ex-dividend date.

Payments of Benefits. Benefits are recorded when paid.

Concentrations. Yorozu Automotive Tennessee, Inc., Morrison, Tennessee, a manufacturer of automobile parts, employs most of the Plan's participants.

Note C – Summary of Significant Plan Amendments

There were no significant plan amendments for the years ending December 31, 2022 and 2021.

NOTES TO FINANCIAL STATEMENTS (CONT'D)

YOROZU AMERICA CORPORATION SAVINGS PLAN

December 31, 2022 and 2021

Note D – Investment Contract with Insurance Company

The Plan maintained a portion of the investments in a general account, the New York Life Anchor Account as of December 31, 2022, which is not considered by Fidelity Management Trust Company (trustee) to be a Guaranteed Investment Contract. This account was credited with earnings on the underlying investments and charged for participant withdrawals and administrative expenses. The issuer is contractually obligated to repay the principal and a specified interest rate that is guaranteed to the Plan.

As described in Note B, because the investments are considered by the trustees to be benefit-responsive, contract value is the relevant measurement attributable for that portion of the net assets available for benefits attributable to the general account.

Contract value, as reported to the Plan by the trustee, represents contributions made under the contract, plus earnings, less participant withdrawals and administrative expenses. Participants may ordinarily direct the withdrawal or transfer of all or a portion of their investment at contract value.

Interest is credited on contract balances using a single “portfolio rate” approach. Under this methodology, a single interest crediting rate is applied to all contributions made to the product regardless of the timing of those contributions. Interest crediting rates are reviewed on a semi-annual basis for resetting. When establishing interest crediting rates for this product, the trustees consider many factors, including current economic and market conditions, the general interest rate environment and both the expected and actual experience of a reference portfolio within the issuer’s general account. Their rates are established without the use of a specific formula. The minimum crediting rate under the contract is 1.5%.

Generally there are not any events that could limit the ability of the Plan to transact at contract value paid within 90 days or in rare circumstances, contract value paid over time. There are not any events that allow the issuer to terminate the contract and which require the Plan Sponsor to settle at an amount different than contract value paid either within 90 days or over time.

The average yield earned on the New York Life Anchor Account by the Plan and credited to participants for the year ended December 31, 2021 was 1.5% and for December 31, 2022 was 2.0%.

NOTES TO FINANCIAL STATEMENTS (CONT'D)

YOROZU AMERICA CORPORATION SAVINGS PLAN

December 31, 2022 and 2021

Note E – Plan Termination

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

Note F – Risks and Uncertainties

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

Note G – Information Prepared and Certified by Trustee (Unaudited)

The following information included in the accompanying financial statements and supplemental schedules was obtained from data that has been certified as complete and accurate by the trustees in accordance with Section 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and disclosure under the Employee Retirement Income Security Act of 1974.

NOTES TO FINANCIAL STATEMENTS (CONT'D)

YOROZU AMERICA CORPORATION SAVINGS PLAN

December 31, 2022 and 2021

Note G – (Cont'd)

Fidelity Management Trust Company is the trustee of investments in the following funds as of December 31, 2021:

Fidelity Blue Chip Growth K6 *	\$3,721,906
Fidelity Govt Mmkt K6	96,844
Fidelity US Bond	124,191
Fidelity Mid Cap	116,270
Fidelity Small Cap Index	1,216,132
Fidelity Total Market Index	1,428,973
Fidelity Int'l Index	311,420
New York Life Anchor Account*	7,156,782
T Rowe Price US Equity RSCH 1*	4,167,319
T Rowe Price Retirement 2010	338,933
T Rowe Price Retirement 2015	540,770
T Rowe Price Retirement 2020	235,786
T Rowe Price Retirement 2025	491,553
T Rowe Price Retirement 2030	1,622,325
T Rowe Price Retirement 2035	830,454
T Rowe Price Retirement 2040*	2,323,309
T Rowe Price Retirement 2045	277,861
T Rowe Price Retirement 2055	1,233,684
T Rowe Price Retirement 2050	139,943
T Rowe Price Retirement 2060	109,771
JPM Government Bond A	542,089
Dimensional Emerging Mkts I	93,266
Dimensional Global Equity Inst	958,108
American Funds Europacific Growth R6	376,547
American Funds Balanced R6*	5,101,459
Dimensional US Vector Eq I	408,715
Dimensional Inf Prt Sec Port	101,867
BlackRock Total Return K	1,219,166
Columbia Select Large Cap Equity I3*	2,852,970
Columbia Dividend Income I3	65
DWLR Smid Cap Growth	<u>748,143</u>
	\$38,886,621
Loan Fund	<u>950,453</u>
Total Investments	<u>\$39,837,074</u>

*- Investments represent 5% or more of the Plan's net assets.

NOTES TO FINANCIAL STATEMENTS (CONT'D)

YOROZU AMERICA CORPORATION SAVINGS PLAN

December 31, 2022 and 2021

Note G – (Cont'd)

Fidelity Management Trust Company is the trustee of investments in the following funds as of December 31, 2022:

Fidelity Blue Chip	\$ 1,609,594
Fidelity Govt Mmkt	893,330
Fidelity US Bond	271,999
Fidelity Mid Cap	134,132
Fidelity Small Cap Index	920,057
Fidelity Total Market Index	829,507
Fidelity Int'l Index	317,099
New York Life Anchor Account*	7,336,927
T Rowe Price Us Equity Rsch 1*	3,373,709
DFA Global Equity	592,371
T Rowe Price Retirement 2015	461,360
T Rowe Price Retirement 2025	409,700
T Rowe Price Retirement 2035	1,403,376
T Rowe Price Retirement 2045	255,435
T Rowe Price Retirement 2055	1,138,127
T Rowe Price Retirement 2050	188,816
JPM Government Bond A	484,742
American Funds Europacific Growth R6	304,388
American Funds Balanced R6*	3,805,491
T Rowe Price Retirement 2060	142,558
T Rowe Price Retirement 2040*	1,676,946
T Rowe Price Retirement 2030	695,947
T Rowe Price Retirement 2020	1,090,457
T Rowe Price Retirement 2010	459,835
DFA Emerging Markets I	109,557
DFA US Vector Equity I	316,212
DFA Inflated-Protection Securities Port	75,937
BlackRock Total Return K	1,008,813
Columbia Select Large Cap Equity I3*	1,876,357
Columbia Dividend Income I3	111,253
DWLR Smid Cap Growth	<u>389,456</u>
	\$32,499,521
Loan Fund	<u>772,728</u>
Total Investments	<u>\$33,272,249</u>

*- Investments represent 5% or more of the Plan's net assets.

NOTES TO FINANCIAL STATEMENTS (CONT'D)

YOROZU AMERICA CORPORATION SAVINGS PLAN

December 31, 2022 and 2021

Note G – (Cont'd)

The Plan's investments, including gains (and losses) on investments bought and sold, as well as held during the year ended December 31, 2021 appreciated or depreciated as follows:

Held by Fidelity at December 31, 2021:

Fidelity Blue Chip	\$452,518
Fidelity Govt MMkt	0
Fidelity US Bond	(15,605)
Fidelity Mid Cap	23,986
Fidelity Small Cap Index	93,109
Fidelity Total Market Index	302,943
Fidelity Int'l Index	8,340
Fidelity Blue Chip Growth K6	(82,391)
DFA Global Equity	156,172
T Rowe Price US EQ RSCH I	(8,633)
Columbia Select Large Cap Equity I3	(16,868)
Oakmark Fund Investment	121,415
T Rowe Price Retirement I 2015 I	(22,989)
T Rowe Price Retirement I 2025 I	(18,357)
T Rowe Price Retirement I 2035 I	(30,719)
T Rowe Price Retirement I 2045 I	(11,271)
T Rowe Price Retirement I 2055 I	(49,553)
T Rowe Price Retirement I 2050 I	(5,830)
T Rowe Price Retirement I 2040 I	(91,719)
T Rowe Price Retirement I 2030 I	(59,592)
T Rowe Price Retirement I 2020 I	(11,487)
T Rowe Price Retirement I 2010 I	(19,362)
T Rowe Price Retirement I 2060 I	(4,124)
T Rowe Price US Equity RSCH Inv	761,389

NOTES TO FINANCIAL STATEMENTS (CONT'D)

YOROZU AMERICA CORPORATION SAVINGS PLAN

December 31, 2022 and 2021

Note G – (Cont'd)

JPM Govt Bond A R6	(1,974)
T Rowe Price Retirement 2015	48,286
T Rowe Price Retirement 2025	53,514
T Rowe Price Retirement 2035	113,289
T Rowe Price Retirement 2045	44,777
T Rowe Price Retirement 2055	196,241
T Rowe Price Retirement 2050	23,830
T Rowe Price Retirement 2060	11,007
Delaware SMID Capital Growth R6	(207,812)
JPM Government Bond A	(12,749)
American Funds Europacific Growth R4	11,944
American Funds Washing Mutual R4	419,406
American Funds Balanced R4	517,599
T Rowe Price Retirement 2040	347,836
T Rowe Price Retirement 2030	164,679
T Rowe Price Retirement 2020	34,225
T Rowe Price Retirement 2010	36,249
DFA Emerging Markets I	(4,825)
DFA Global Equity Inst	(13,007)
American Funds Europacific Growth R6	(33,714)
American Funds Balanced R6	(11,572)
DFA US Vector Equity I	50,024
DFA Inf Prt Sec Port	1,184
BlackRock Total Return K	(8,165)
PGIM Total Return Bond R	(55,064)
DLWR mid Cap Growth	<u>13,183</u>
 Total Net Investment Gains (Losses)	 <u><u>\$3,209,763</u></u>

The Plan's investments, including gains (and losses) on investments bought and sold, as well as held during the year ended December 31, 2022 appreciated or depreciated as follow

NOTES TO FINANCIAL STATEMENTS (CONT'D)

YOROZU AMERICA CORPORATION SAVINGS PLAN

December 31, 2022 and 2021

Note G – (Cont'd)

Held by Fidelity at December 31, 2022:

Fidelity Govt MMkt	0
Fidelity US Bond	(27,400)
Fidelity Mid Cap	(30,183)
Fidelity Small Cap Index	(246,611)
Fidelity Total Market Index	(261,215)
Fidelity Int'l Index	(52,740)
T Rowe Price US Equity Rsch I	(807,864)
Columbia Select Large Cap Equity I3	(627,551)
T Rowe Price Retirement 2010	(100,948)
T Rowe Price Retirement 2015	(112,141)
T Rowe Price Retirement 2020	(109,725)
T Rowe Price Retirement 2025	(108,510)
T Rowe Price Retirement 2030	(322,932)
T Rowe Price Retirement 2035	(276,743)
T Rowe Price Retirement 2040	(551,989)
T Rowe Price Retirement 2045	(65,055)
T Rowe Price Retirement 2050	(42,529)
T Rowe Price Retirement 2055	(277,105)
T Rowe Price Retirement 2060	(29,034)
JPM Government Bond A	(75,372)
Columbia Dividend Income I3	(18,113)
American Funds Europacific Growth R4	(91,725)
American Funds Balanced R4*	(679,096)
DFA Emerging Markets I	(20,967)
DFA Global Equity	(155,692)
DFA US Vector Equity I	(59,528)
DFA Inflated-Protection Securities Port	(30,219)
BlackRock Total Return K	(203,316)
DLWR Smid Cap Growth	<u>(369,293)</u>
Total Net Investment Gains (Losses)	<u><u>\$(7,029,109)</u></u>

NOTES TO FINANCIAL STATEMENTS (CONT'D)

YOROZU AMERICA CORPORATION SAVINGS PLAN

December 31, 2022 and 2021

Note H – Fair Value Measurements

The Plan's investments consist of money market accounts, mutual funds, and pooled separate accounts.

The Plan's investments are reported at fair market value in the accompanying statement of net assets available for benefits. The methods used to measure fair value may produce an amount that may not be indicative of net realizable value or reflective of future fair values. Furthermore, although the Plan believes its valuation methods are appropriate and consistent with other market participants, the use of different methodologies or assumptions to determine the fair value of certain financial instruments could result in a different fair value measurement at the reporting date.

The fair value measurement accounting literature establishes a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. This hierarchy consists of three levels. A description of the three levels follows:

Level 1 – Uses prices and other relevant information generated by active market transactions involving identical or comparable assets that the Plan has the ability to access at the measurement date;

Level 2 – Uses inputs other than quoted market prices included within Level 1 that are observable for valuing the asset, either directly or indirectly. This level of the hierarchy may use quoted prices for similar assets in an active or non-active market and may also include insignificant adjustments to market observable inputs;

Level 3 – Uses unobservable inputs used for valuing assets. Unobservable inputs are those that use valuation techniques to convert future amounts to a single present amount based on current market expectations about the future amounts.

NOTES TO FINANCIAL STATEMENTS (CONT'D)

YOROZU AMERICA CORPORATION SAVINGS PLAN

December 31, 2022 and 2021

Note H – (Cont'd)

The Plan's investments are grouped and measured at fair value during and use the aforementioned fair value hierarchy in the following manner:

	<u>Fair Value</u>	<u>Quoted Prices In Active Markets for Identical Assets/Liabilities (Level 1)</u>	<u>Significant Other Observable Inputs (Level 2)</u>	<u>Significant Unobservable Inputs (Level 3)</u>
<u>December 31, 2021</u>				
Participant Directed Investments	<u>\$31,729,839</u>	<u>\$31,729,839</u>	<u>\$ 0</u>	<u>\$ 0</u>
<u>December 31, 2022</u>				
Participant Directed Investments	<u>\$25,162,594</u>	<u>\$ 25,162,594</u>	<u>\$ 0</u>	<u>\$ 0</u>

Financial instruments are considered Level 3 when their fair values are determined using pricing models, discounted cash flow methodologies or similar techniques and at least one significant model assumption or input is unobservable. Level 3 financial instruments also include those for which the determination of fair value requires significant management judgment or estimation. The following is a summary of financial instruments that are considered Level 3:

The NYL Anchor Account, included in the Participant Directed Investments, is not actively traded in an active market and therefore, does not have a quoted market price. Therefore is not included in the above hierarchy.

The Loan Fund, included in the Participant Directed Investments, is not actively traded in an active market and therefore, does not have a quoted market price. There fore is not included in the above hierarchy.

NOTES TO FINANCIAL STATEMENTS (CONT'D)

YOROZU AMERICA CORPORATION SAVINGS PLAN

December 31, 2022 and 2021

Note H – (Cont'd)

The table below presents a reconciliation of assets measured at fair value on a recurring basis that use significant unobservable inputs (Level 3 inputs):

	<u>2022</u>	<u>2021</u>
Participant directed investments:		
Balance at January 1	\$8,107,235	\$ 9,781,280
Interest credited	197,229	183,376
Purchases, issuances, settlements, net	<u>(194,809)</u>	<u>(1,857,421)</u>
Balance at December 31	<u>\$8,109,655</u>	<u>\$ 8,107,235</u>

Note I – Unallocated Forfeitures

Forfeitures of non-vested participant accounts can be used to reduce future sponsor contributions or to pay administrative expenses of the Plan. The Plan did not use any available funds during the year ended December 31, 2021, from the forfeiture account to reduce plan expenses. The Plan did not use available funds from the forfeiture account to reduce sponsor contributions for the year ended December 31, 2022. Total available unallocated forfeitures were \$0 for both December 31, 2022 and December 31, 2021.

Note J – Plan Administrative Expenses

The Plan Sponsor has paid certain administrative expenses of the Plan during the years ended December 31, 2022 and 2021.

Note K – Tax Status

The Internal Revenue Service (IRS) informed Fidelity Management Trust Company, by a letter dated June 3, 2004, that the Plan is acceptable under section 401 of the Internal Revenue Code (IRC) for use by employers for the benefit of their employees. The Plan has been amended since receiving the IRS opinion. However, the Plan Administrator believes that the Plan is designed and is currently being operated in compliance with the applicable requirements of the IRC. Therefore, no provision for income taxes has been included in the Plan's financial statements.

The Company is no longer subject to Internal Revenue Service examinations beyond the statute of limitations for the respective taxing authority.

NOTES TO FINANCIAL STATEMENTS (CONT'D)

YOROZU AMERICA CORPORATION SAVINGS PLAN

December 31, 2022 and 2021

Note L – Subsequent Events

Subsequent events are transactions or events that occur subsequent to the date of the financial statements and before the issuance of those financial statements. Management has evaluated transactions and events that occurred subsequent to December 31, 2022, and before the date these financial statements were available to be issued, August 8, 2023, and determined that no additional disclosures are necessary.

SUPPLEMENTAL SCHEDULES

ASSETS HELD FOR INVESTMENT AT END OF YEAR

YOROZU AMERICA CORPORATION SAVINGS PLAN

FORM 5500, SCHEDULE H, PART IV, LINE 4i

December 31, 2022

(a)	(b) Identity of issue, borrower, lessor, or similar party	(c) Description of investments including maturity date, rate of interest, collateral, par or maturity value	(d) Cost	(e) Current Value
*	Fidelity	US Bond Idx	N/A	\$ 271,999
*	Fidelity	Mid Cap Idx	N/A	134,132
*	Fidelity	Sm Cap Idx	N/A	920,057
*	Fidelity	Total Mkt Idx	N/A	829,507
*	Fidelity	Intl Index	N/A	317,099
*	Fidelity	Blue Chip GR K6	N/A	1,609,594
*	Fidelity	Govt MMkt K6	N/A	893,330
*	New York Life	Anchor Account	N/A	7,336,927
*	T Rowe Price	US Equity RSCH 1	N/A	3,373,709
*	T Rowe Price	Retirement 2010	N/A	459,835
*	T Rowe Price	Retirement 2015	N/A	461,360
*	T Rowe Price	Retirement 2020	N/A	511,980
*	T Rowe Price	Retirement 2025	N/A	409,700
*	T Rowe Price	Retirement 2030	N/A	1,090,457
*	T Rowe Price	Retirement 2035	N/A	1,403,376
*	T Rowe Price	Retirement 2040	N/A	1,676,946
*	T Rowe Price	Retirement 2045	N/A	255,435
*	T Rowe Price	Retirement 2055	N/A	1,138,127
*	T Rowe Price	Retirement 2050	N/A	188,816
*	T Rowe Price	Retirement 2060	N/A	142,558
*	JP Morgan	Govt Bond A	N/A	484,742
*	Dimensional	Emerging Mkts I	N/A	109,557
*	Dimensional	Global Equity Inst	N/A	592,371
*	American Funds	Europacific Growth R6	N/A	304,388
*	American Funds	Balanced R6	N/A	3,805,491
*	Dimensional	US Vector Eq I	N/A	316,212
*	Dimensional	Inf Prt Sec Port	N/A	75,937
*	BlackRock	Total Return K	N/A	1,008,813
*	Delaware Funds	Smid Cap Growth R6	N/A	389,456
*	Columbia Select	Large Cap Equity I3	N/A	1,876,357
*	Columbia	Dividend Income I3	N/A	111,253
	Outstanding Participation Loans	6.00% to 10.25%		
		Maturity dates range from 2022 to 2026	\$0	772,728
*Represents a party-in-interest.				<u>\$ 33,272,249</u>

Plan number: 001

Plan Sponsor Employer Identification Number: 62-12902313

See accompanying independent auditors' report.