

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 2023 This Form is Open to Public Inspection
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Part I	Annual Report Identification Information
For calendar plan year 2023 or fiscal plan year beginning 01/01/2023 and ending 12/31/2023	
A	This return/report is for: ☐ a multiemployer plan ☐ a multiple-employer plan (Filers checking this box must provide 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 PROFIT SHARING AND RETIREMENT PLAN OF SMITH HAUGHEY, RICE AND ROEGGE, P.C.
1b	Three-digit plan number (PN) ▶ 002
1c	Effective date of plan 01/01/1979
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) SMITH,HAUGHEY,RICE AND ROEGGE, P.C. 100 MONROE CENTER NW GRAND RAPIDS, MI 49503
2b	Employer Identification Number (EIN) 38-2234596
2c	Plan Sponsor's telephone number 616-774-8000
2d	Business code (see instructions) 541110

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.	07/21/2024	JESSIE LAHAIE
	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	5 183
6 Number of participants as of the end of the plan year unless otherwise stated (welfare plans complete only lines 6a(1) , 6a(2) , 6b , 6c , and 6d). a(1) Total number of active participants at the beginning of the plan year a(2) Total number of active participants at the end of the plan year b Retired or separated participants receiving benefits c Other retired or separated participants entitled to future benefits d Subtotal. Add lines 6a(2) , 6b , and 6c e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits f Total. Add lines 6d and 6e g(1) Number of participants with account balances as of the beginning of the plan year (only defined contribution plans complete this item) g(2) Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item) h Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested	6a(1) 115 6a(2) 107 6b 6 6c 58 6d 171 6e 0 6f 171 6g(1) 175 6g(2) 165 6h 7
7 Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item)	7

8a If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristics Codes in the instructions:
 2E 2G 2J 2K 2S 3D

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

9a Plan funding arrangement (check all that apply) (1) ☒ Insurance (2) ☐ Code section 412(e)(3) insurance contracts (3) ☒ Trust (4) ☐ General assets of the sponsor	9b Plan benefit arrangement (check all that apply) (1) ☒ Insurance (2) ☐ Code section 412(e)(3) insurance contracts (3) ☒ Trust (4) ☐ General assets of the sponsor
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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
- (4) ☐ **DCG** (Individual Plan Information) – Number Attached _____
- (5) ☐ **MEP** (Multiple-Employer Retirement Plan Information)

b General Schedules

- (1) ☒ **H** (Financial Information)
- (2) ☐ **I** (Financial Information – Small Plan)
- (3) ☒ **A** (Insurance Information) – Number Attached 3
- (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 2023 Form M-1 annual report. If the plan was not required to file the 2023 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 2023 This Form is Open to Public Inspection
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For calendar plan year 2023 or fiscal plan year beginning 01/01/2023 and ending 12/31/2023		
A Name of plan PROFIT SHARING AND RETIREMENT PLAN OF SMITH HAUGHEY, RICE AND ROEGGE, P.C.	B Three-digit plan number (PN) ▶ 002	
C Plan sponsor's name as shown on line 2a of Form 5500 SMITH,HAUGHEY,RICE AND ROEGGE, P.C.	D Employer Identification Number (EIN) 38-2234596	

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

AXA EQUITABLE

(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
		45260891		01/01/2023	12/31/2023

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

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

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

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 ▶ LIFE INSURANCE

b Balance at the end of the previous year	7b	167731
c Additions: (1) Contributions deposited during the year	7c(1)	4128
(2) Dividends and credits	7c(2)	
(3) Interest credited during the year	7c(3)	37611
(4) Transferred from separate account.....	7c(4)	
(5) Other (specify below)	7c(5)	
(6) Total additions.....	7c(6)	41739
d Total of balance and additions (add lines 7b and 7c(6))	7d	209470
e Deductions:		
(1) Disbursed from fund to pay benefits or purchase annuities during year	7e(1)	
(2) Administration charge made by carrier	7e(2)	
(3) Transferred to separate account.....	7e(3)	
(4) Other (specify below)	7e(4)	4128
▶ INSURANCE PREMIUM		
(5) Total deductions.....	7e(5)	4128
f Balance at the end of the current year (subtract line 7e(5) from line 7d)	7f	205342

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)	
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)	
(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)	
(2) Dividends or retroactive rate refunds. (These amounts were ☐ paid in cash, or ☐ credited.).....		9c(2)	
d Status of policyholder reserves at end of year: (1) Amount held to provide benefits after retirement		9d(1)	
(2) Claim reserves		9d(2)	
(3) Other reserves.....		9d(3)	
e Dividends or retroactive rate refunds due. (Do not include amount entered in line 9c(2).)		9e	

10 Nonexperience-rated contracts:

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

Specify nature of costs.

Part IV Provision of Information

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

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

SCHEDULE 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 2023 This Form is Open to Public Inspection
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For calendar plan year 2023 or fiscal plan year beginning 01/01/2023 and ending 12/31/2023	
A Name of plan PROFIT SHARING AND RETIREMENT PLAN OF SMITH HAUGHEY, RICE AND ROEGGE, P.C.	B Three-digit plan number (PN) ▶ 002
C Plan sponsor's name as shown on line 2a of Form 5500 SMITH,HAUGHEY,RICE AND ROEGGE, P.C.	D Employer Identification Number (EIN) 38-2234596

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
MASS MUTUAL LIFE INSURANCE - CM LIFE INSURANCE COMPANY

(b) EIN	(c) NAIC code	(d) Contract or identification number	(e) Approximate number of persons covered at end of policy or contract year	Policy or contract year	
				(f) From	(g) To
06-1041383	93432	70738060		01/01/2023	12/31/2023

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

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

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	
			3

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

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

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

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(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	

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 ▶ LIFE INSURANCE

b Balance at the end of the previous year	7b	305036
c Additions: (1) Contributions deposited during the year	7c(1)	1078
(2) Dividends and credits	7c(2)	
(3) Interest credited during the year	7c(3)	7769
(4) Transferred from separate account.....	7c(4)	
(5) Other (specify below)	7c(5)	
(6) Total additions	7c(6)	8847
d Total of balance and additions (add lines 7b and 7c(6))	7d	313883
e Deductions:		
(1) Disbursed from fund to pay benefits or purchase annuities during year	7e(1)	
(2) Administration charge made by carrier	7e(2)	
(3) Transferred to separate account.....	7e(3)	
(4) Other (specify below)	7e(4)	1078
▶ INSURANCE PREMIUM		
(5) Total deductions	7e(5)	1078
f Balance at the end of the current year (subtract line 7e(5) from line 7d)	7f	312805

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)	
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)	
(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)	
(2) Dividends or retroactive rate refunds. (These amounts were ☐ paid in cash, or ☐ credited.).....		9c(2)	
d Status of policyholder reserves at end of year: (1) Amount held to provide benefits after retirement		9d(1)	
(2) Claim reserves		9d(2)	
(3) Other reserves.....		9d(3)	
e Dividends or retroactive rate refunds due. (Do not include amount entered in line 9c(2).)		9e	

10 Nonexperience-rated contracts:

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

Specify nature of costs.

Part IV Provision of Information

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

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

SCHEDULE 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 2023 This Form is Open to Public Inspection
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For calendar plan year 2023 or fiscal plan year beginning 01/01/2023 and ending 12/31/2023	
A Name of plan PROFIT SHARING AND RETIREMENT PLAN OF SMITH HAUGHEY, RICE AND ROEGGE, P.C.	B Three-digit plan number (PN) ▶ 002
C Plan sponsor's name as shown on line 2a of Form 5500 SMITH,HAUGHEY,RICE AND ROEGGE, P.C.	D Employer Identification Number (EIN) 38-2234596

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
NORTHWESTERN MUTUAL

(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
39-0509570	67091	15723		01/01/2023	12/31/2023

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

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

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

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	(c) Amount	(d) Purpose	

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	(c) Amount	(d) Purpose	

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(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	

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 ▶ LIFE INSURANCE

b	Balance at the end of the previous year	7b	312863
c	Additions: (1) Contributions deposited during the year	7c(1)	2747
	(2) Dividends and credits	7c(2)	
	(3) Interest credited during the year	7c(3)	13841
	(4) Transferred from separate account.....	7c(4)	
	(5) Other (specify below)	7c(5)	
	(6) Total additions	7c(6)	16588
d	Total of balance and additions (add lines 7b and 7c(6))	7d	329451
e	Deductions:		
	(1) Disbursed from fund to pay benefits or purchase annuities during year	7e(1)	
	(2) Administration charge made by carrier	7e(2)	
	(3) Transferred to separate account.....	7e(3)	
	(4) Other (specify below)	7e(4)	2747
	(5) Total deductions	7e(5)	2747
f	Balance at the end of the current year (subtract line 7e(5) from line 7d)	7f	326704

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)	
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)	
(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)	
(2) Dividends or retroactive rate refunds. (These amounts were ☐ paid in cash, or ☐ credited.).....		9c(2)	
d Status of policyholder reserves at end of year: (1) Amount held to provide benefits after retirement		9d(1)	
(2) Claim reserves		9d(2)	
(3) Other reserves.....		9d(3)	
e Dividends or retroactive rate refunds due. (Do not include amount entered in line 9c(2).)		9e	

10 Nonexperience-rated contracts:

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

Specify nature of costs.

Part IV Provision of Information

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

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

SCHEDULE C (Form 5500) 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
		2023
		This Form is Open to Public Inspection.

For calendar plan year 2023 or fiscal plan year beginning 01/01/2023 and ending 12/31/2023

A Name of plan PROFIT SHARING AND RETIREMENT PLAN OF SMITH HAUGHEY, RICE AND ROEGGE, P.C.	B Three-digit plan number (PN) 002
C Plan sponsor's name as shown on line 2a of Form 5500 SMITH,HAUGHEY,RICE AND ROEGGE, P.C.	D Employer Identification Number (EIN) 38-2234596

Part I

Service Provider Information (see instructions)

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

1

Information on Persons Receiving Only Eligible Indirect Compensation

- a

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

X

YesNo
- 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

GREENLEAF TRUST

38-3416104

(b)

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

(b)

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

(b)

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

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

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

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38-2416104

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
15 21 37 38 57 64 65	TRUSTEE	91780	Yes ☒ No ☐	Yes ☒ No ☐	0	Yes ☐ No ☐

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

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

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

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

Part I Service Provider Information (continued)

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

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

Part II Service Providers Who Fail or Refuse to Provide Information

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

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

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

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

SCHEDULE 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
		2023
		This Form is Open to Public Inspection

For calendar plan year 2023 or fiscal plan year beginning 01/01/2023 and ending 12/31/2023		
A Name of plan PROFIT SHARING AND RETIREMENT PLAN OF SMITH HAUGHEY, RICE AND ROEGGE, P.C.	B Three-digit plan number (PN) ►	002
C Plan sponsor's name as shown on line 2a of Form 5500 SMITH,HAUGHEY,RICE AND ROEGGE, P.C.	D Employer Identification Number (EIN) 38-2234596	

Part I	Asset and Liability Statement
---------------	--------------------------------------

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

Assets		(a) Beginning of Year	(b) End of Year
a Total noninterest-bearing cash	1a		
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)		
(2) Participant contributions	1b(2)		
(3) Other	1b(3)	24515	33109
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)	1784410	1560072
(2) U.S. Government securities	1c(2)		
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)		
(B) All other	1c(3)(B)		
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)		
(B) Common	1c(4)(B)		
(5) Partnership/joint venture interests	1c(5)		
(6) Real estate (other than employer real property)	1c(6)		
(7) Loans (other than to participants)	1c(7)		
(8) Participant loans	1c(8)		
(9) Value of interest in common/collective trusts	1c(9)		
(10) Value of interest in pooled separate accounts	1c(10)		
(11) Value of interest in master trust investment accounts	1c(11)		
(12) Value of interest in 103-12 investment entities	1c(12)		
(13) Value of interest in registered investment companies (e.g., mutual funds)	1c(13)	32668877	37447348
(14) Value of funds held in insurance company general account (unallocated contracts)	1c(14)	785630	844852
(15) Other	1c(15)		

1d Employer-related investments:		(a) Beginning of Year	(b) End of Year
(1) Employer securities	1d(1)		
(2) Employer real property	1d(2)		
e Buildings and other property used in plan operation	1e		
f Total assets (add all amounts in lines 1a through 1e)	1f	35263432	39885381
Liabilities			
g Benefit claims payable	1g		
h Operating payables	1h		
i Acquisition indebtedness	1i		
j Other liabilities	1j		
k Total liabilities (add all amounts in lines 1g through 1j)	1k	0	0
Net Assets			
l Net assets (subtract line 1k from line 1f)	1l	35263432	39885381

Part II Income and Expense Statement

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

Income		(a) Amount	(b) Total
a Contributions:			
(1) Received or receivable in cash from: (A) Employers	2a(1)(A)	239343	
(B) Participants	2a(1)(B)	1036947	
(C) Others (including rollovers)	2a(1)(C)	213260	
(2) Noncash contributions	2a(2)		
(3) Total contributions. Add lines 2a(1)(A) , (B) , (C) , and line 2a(2)	2a(3)		1489550
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)	77217	
(B) U.S. Government securities	2b(1)(B)		
(C) Corporate debt instruments	2b(1)(C)		
(D) Loans (other than to participants)	2b(1)(D)		
(E) Participant loans	2b(1)(E)		
(F) Other	2b(1)(F)		
(G) Total interest. Add lines 2b(1)(A) through (F)	2b(1)(G)		77217
(2) Dividends: (A) Preferred stock	2b(2)(A)		
(B) Common stock	2b(2)(B)		
(C) Registered investment company shares (e.g. mutual funds)	2b(2)(C)		
(D) Total dividends. Add lines 2b(2)(A) , (B) , and (C)	2b(2)(D)		0
(3) Rents	2b(3)		
(4) Net gain (loss) on sale of assets: (A) Aggregate proceeds	2b(4)(A)		
(B) Aggregate carrying amount (see instructions)	2b(4)(B)		
(C) Subtract line 2b(4)(B) from line 2b(4)(A) and enter result	2b(4)(C)		
(5) Unrealized appreciation (depreciation) of assets: (A) Real estate	2b(5)(A)		
(B) Other	2b(5)(B)		
(C) Total unrealized appreciation of assets. Add lines 2b(5)(A) and (B)	2b(5)(C)		

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts.....	2b(6)		
(7) Net investment gain (loss) from pooled separate accounts.....	2b(7)		
(8) Net investment gain (loss) from master trust investment accounts.....	2b(8)		
(9) Net investment gain (loss) from 103-12 investment entities.....	2b(9)		
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds)	2b(10)		5750506
c Other income	2c		
d Total income. Add all income amounts in column (b) and enter total	2d		7317273

Expenses

e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	2595591	
(2) To insurance carriers for the provision of benefits.....	2e(2)	7953	
(3) Other	2e(3)		
(4) Total benefit payments. Add lines 2e(1) through (3)	2e(4)		2603544
f Corrective distributions (see instructions)	2f		
g Certain deemed distributions of participant loans (see instructions)	2g		
h Interest expense	2h		
i Administrative expenses:			
(1) Salaries and allowances	2i(1)		
(2) Contract administrator fees.....	2i(2)		
(3) Recordkeeping fees.....	2i(3)	2435	
(4) IQPA audit fees.....	2i(4)		
(5) Investment advisory and investment management fees	2i(5)	89345	
(6) Bank or trust company trustee/custodial fees	2i(6)		
(7) Actuarial fees	2i(7)		
(8) Legal fees	2i(8)		
(9) Valuation/appraisal fees	2i(9)		
(10) Other trustee fees and expenses	2i(10)		
(11) Other expenses	2i(11)		
(12) Total administrative expenses. Add lines 2i(1) through (11)	2i(12)		91780
j Total expenses. Add all expense amounts in column (b) and enter total	2j		2695324

Net Income and Reconciliation

k Net income (loss). Subtract line 2j from line 2d	2k		4621949
l Transfers of assets:			
(1) To this plan	2l(1)		
(2) From this plan	2l(2)		

Part III Accountant's Opinion

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

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

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

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

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

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

(1) Name: **BAKER HOLTZ**

(2) EIN: **38-2268656**

d The opinion of an independent qualified public accountant is **not attached** as part of Schedule H because:

(1) ☐ This form is filed for a CCT, PSA, DCG 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. DCGs do not complete lines 4e, 4f, 4k, 4l, and 5, and DCGs generally complete the rest of Part IV collectively for all plans in the DCG, except as otherwise provided (see instructions).

During the plan year:

	Yes	No	Amount
a Was there a failure to transmit to the plan any participant contributions within the time period described in 29 CFR 2510.3-102? Continue to answer "Yes" for any prior year failures until fully corrected. (See instructions and DOL's Voluntary Fiduciary Correction Program.)		☒	
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.)		☒	
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.)		☒	
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.)		☒	
e Was this plan covered by a fidelity bond?	☒		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?		☒	
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?		☒	
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?		☒	
i Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.)	☒		
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.)		☒	
k Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?		☒	
l Has the plan failed to provide any benefit when due under the plan?		☒	
m If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)		☒	
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.			

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 2023 This Form is Open to Public Inspection.
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For calendar plan year 2023 or fiscal plan year beginning 01/01/2023 and ending 12/31/2023		
A Name of plan PROFIT SHARING AND RETIREMENT PLAN OF SMITH HAUGHEY, RICE AND ROEGGE, P.C.	B Three-digit plan number (PN) 002	
C Plan sponsor's name as shown on line 2a of Form 5500 SMITH,HAUGHEY,RICE AND ROEGGE, P.C.	D Employer Identification Number (EIN) 38-2234596	

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

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

1 Total value of distributions paid in property other than in cash or the forms of property specified in the instructions.....	1	0
2 Enter the EIN(s) of payor(s) who paid benefits on behalf of the plan to participants or beneficiaries during the year (if more than two, enter EINs of the two payors who paid the greatest dollar amounts of benefits): EIN(s): 38-3416104 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)? If the plan is a defined benefit plan, go to line 8.	☐ Yes ☐ No ☐ N/A
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
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9 If this is a defined benefit pension plan, were any amendments adopted during this plan year that increased or decreased the value of benefits? If yes, check the appropriate box. If no, check the "No" box.	☐ Increase ☐ Decrease ☐ Both ☐ No
---	--

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

10 Were unallocated employer securities or proceeds from the sale of unallocated securities used to repay any exempt loan?	☐ Yes ☐ No
11 a Does the ESOP hold any preferred stock?	☐ Yes ☐ No
b If the ESOP has an outstanding exempt loan with the employer as lender, is such loan part of a "back-to-back" loan? (See instructions for definition of "back-to-back" loan.)	☐ Yes ☐ No
12 Does the ESOP hold any stock that is not readily tradable on an established securities market?	☐ Yes ☐ No

Part V Additional Information for Multiemployer Defined Benefit Pension Plans

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

14 Enter the number of deferred vested and retired participants (inactive participants), as of the beginning of the plan year, whose contributing employer is no longer making contributions to the plan for:		
a The current plan year. Check the box to indicate the counting method used to determine the number of inactive participants: ☐ last contributing employer ☐ alternative ☐ reasonable approximation (see instructions for required attachment)	14a	
b The plan year immediately preceding the current plan year. ☐ Check the box if the number reported is a change from what was previously reported (see instructions for required attachment)	14b	
c The second preceding plan year. ☐ Check the box if the number reported is a change from what was previously reported (see instructions for required attachment)	14c	

15 Enter the ratio of the number of participants under the plan on whose behalf no employer had an obligation to make an employer contribution during the current plan year to:		
a The corresponding number for the plan year immediately preceding the current plan year	15a	
b The corresponding number for the second preceding plan year	15b	

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

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

Part VI	Additional Information for Single-Employer and Multiemployer Defined Benefit Pension Plans
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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) and (b):

a Enter the percentage of plan assets held as:

Public Equity: _____% Private Equity: _____% Investment-Grade Debt and Interest Rate Hedging Assets: _____%

High-Yield Debt: _____% Real Assets: _____% Cash or Cash Equivalents: _____% Other: _____%

b Provide the average duration of the Investment-Grade Debt and Interest Rate Hedging Assets:

☐ 0-5 years ☐ 5-10 years ☐ 10-15 years ☐ 15 years or more

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. _____

Part VII	IRS Compliance Questions
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21a Does the plan satisfy the coverage and nondiscrimination tests of Code sections 410(b) and 401(a)(4) by combining this plan with any other plans under the permissive aggregation rules? ☐ Yes ☒ No

21b If this is a Code section 401(k) plan, check all boxes that apply to indicate how the plan is intended to satisfy the nondiscrimination requirements for employee deferrals and employer matching contributions (as applicable) under Code sections 401(k)(3) and 401(m)(2).

☐ Design-based safe harbor method

☐ "Prior year" ADP test

☒ "Current year" ADP test

☐ N/A

22 If the plan sponsor is an adopter of a pre-approved plan that received a favorable IRS Opinion Letter, enter the date of the Opinion Letter 01 / 01 / 2023 (MM/DD/YYYY) and the Opinion Letter serial number _____.

**Profit Sharing and Retirement Plan of
Smith, Haughey, Rice & Roegge, P.C.**

Financial Statements and
Independent Auditors' Report

As of December 31, 2023 and 2022, and for the
Year Ended December 31, 2023

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BAKER | HOLTZ

CPAs and Advisors

Independent Auditors' Report

To the Investment Committee
of the Profit Sharing and Retirement Plan of
Smith, Haughey, Rice, & Roegge, P.C.
Grand Rapids, Michigan

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

We have performed audits of the accompanying financial statements of Smith, Haughey, Rice, & Roegge, P.C. Profit Sharing and Retirement Plan, an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 (ERISA), as permitted by ERISA Section 103(a)(3)(C) (ERISA Section 103(a)(3)(C) audit). The financial statements comprise the statements of net assets available for benefits as of December 31, 2023 and 2022, and the related statement of changes in net assets available for benefits for the year ended December 31, 2023, and the related notes to the financial statements.

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

Management has obtained certifications from a qualified institution as of December 31, 2023 and 2022, and for the year ended December 31, 2023, stating that the certified investment information, as described in Note C to the financial statements, is complete and accurate.

Opinion

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

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

Basis for Opinion

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

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 Smith, Haughey, Rice, & Roegge, P.C. Profit Sharing and Retirement Plan's ability to continue as a going concern for one year after the date the financial statements are available to be issued.

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

Auditors' Responsibilities for the Audits of the Financial Statements

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

In performing an audit in accordance with GAAS, we:

- Exercise professional judgment and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements.

- Obtain an understanding of internal control relevant to the audits 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 Smith, Haughey, Rice, & Roegge, P.C. Profit Sharing and Retirement Plan's internal control. Accordingly, no such opinion is expressed.
- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements.
- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about Smith, Haughey, Rice, & Roegge, P.C. Profit Sharing and Retirement Plan's ability to continue as a going concern for a reasonable period of time.

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

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

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

Supplemental Schedules Required by ERISA

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

Baker Holtz P.C.

July 25, 2024

Profit Sharing and Retirement Plan of Smith, Haughey, Rice, & Roegge, P.C.
STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS
December 31, 2023 and 2022

	<u>2023</u>	<u>2022</u>
Assets		
Investments, at fair value	\$ 39,007,420	\$ 34,453,287
Other receivables	<u>33,109</u>	<u>24,515</u>
Net assets available for benefits	<u>\$ 39,040,529</u>	<u>\$ 34,477,802</u>

The accompanying notes are an integral part of these statements.

Profit Sharing and Retirement Plan of Smith, Haughey, Rice, & Roegge, P.C.
STATEMENT OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS
December 31, 2023

2023

Additions to net assets attributed to:

Investment Income:

Net Appreciation in Fair Value of Investments	\$ 4,636,136
Interest and Dividends	<u>1,132,365</u>

Total Investment Income 5,768,501

Contributions:

Employer	239,343
Participants	1,036,947
Rollovers	<u>213,260</u>

Total Contributions 1,489,550

Total Additions 7,258,051

Deductions from net assets attributed to:

Benefits Paid to Participants	2,595,591
Insurance Premiums	7,953
Administrative Expenses	<u>91,780</u>

Total Deductions 2,695,324

Net Increase 4,562,727

Net assets available for benefits:

Beginning of year 34,477,802

End of year \$ 39,040,529

Note A - Description of Plan

The following description of the Profit Sharing and Retirement Plan of Smith, Haughey, Rice & Roegge, P.C. (Plan) provides only general information. For a more complete description of the Plan's provisions, refer to the agreement governing the Plan (Plan Document).

General

The Plan was established on January 1, 1979, and is subject to the provisions of the Employee Retirement Income Security Act of 1974, as amended. The Plan was adopted under the provisions of Section 401(a) of the Internal Revenue Code (IRC) with a cash or deferred arrangement qualified under Section 401(k) of the IRC. Pursuant to the requirements of Section 401(a)(27) of the IRC, the Plan is also a profit-sharing plan. The Plan is a defined contribution plan that covers all active covered employees of the Company who have one hour of service and are age 21 or older.

The Plan is sponsored and administered by Smith, Haughey, Rice & Roegge, P.C. (Company) and advised by an administrative committee. The assets of the Plan are held by Greenleaf Trust (Trustee).

Income Tax Status

The Plan obtained its latest determination letter in 2016, in which the Internal Revenue Service stated that the Plan, as then designed, was in compliance with the applicable requirements of the IRC. Although the Plan has been amended since receiving the determination letter, Plan management and the Plan's tax counsel believe that the Plan is currently designed and being operated in compliance with the applicable requirements of the IRC. Therefore, no provision for income taxes has been reflected in the accompanying financial statements.

Accounting principles generally accepted in the United States of America require plan management to evaluate tax positions taken by the plan and recognize a tax liability if the plan has taken an uncertain position that more than likely than not would not be sustained upon examination by the Internal Revenue Service. The Plan is subject to routine audits by taxing jurisdictions; however, there are currently no audits for any tax periods in progress. The Plan administrator believes it is no longer subject to income tax examinations for years prior to 2020.

(Continued)

Plan Termination

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

Contributions

Each year, participants may contribute an amount of pre or post-tax annual compensation as defined in the Plan. Participants who have attained age 50 before the end of the Plan year are eligible to make catch-up contributions. Participants may also contribute amounts representing distributions from other qualified benefit plans or retirement benefits held in an IRA. Participants direct the investment of their contributions into various investment options offered by the Plan. The Plan currently offers various mutual funds as investment options for participants. The Company has the option to make a matching contribution equal to a percentage of the participant's elective contributions. Additional profit-sharing amounts may be contributed at the option of the Company's Board of Directors. Contributions are subject to certain limitations.

Participant Accounts

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

Vesting

If the participant terminates employment prior to the normal retirement age of 55 for any reason other than death or permanent disability, the portion of the profit sharing, supplemental and matching contribution that is vested is as follows:

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

Participants are fully vested at all times in all other contributions.

(Continued)

Participant Loans

Loans to participants are not allowed by the plan.

Payment of Benefits

On termination of service due to death, disability, retirement or separation of service, a participant may elect to receive an amount equal to the value of the participant's vested interest in his or her account in a lump-sum amount. Upon proof to the satisfaction of the Plan administrator of an immediate and heavy financial need, amounts contributed may be withdrawn for a hardship purpose. Certain income tax penalties may apply to withdrawals or distributions, prior to age 59 1/2. Participants who attain age 59 1/2 may request a distribution of all or part of the participant's vested account balance.

Forfeitures

When certain terminations of participation in the Plan occur, the nonvested portion of the participant's account, as defined by the Plan, represents a forfeiture. Forfeitures shall reduce future Company contributions. However, if the participant is re-employed and fulfills certain requirements, as defined in the Plan, the participant's account will be reinstated. At December 31, 2023 and 2022, forfeited non-vested accounts totaled \$0.

(Concluded)

Note B - Summary of Significant Accounting Policies

Basis of Accounting

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

Use of Estimates

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

(Continued)

Investment Valuation and Income Recognition

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

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

Payment of Benefits

Benefits are recorded when paid.

Costs and Expenses

Certain transaction and administrative fees are paid by the Plan and are based on reasonable and customary rates. Certain other costs and expenses incurred in connection with the operation of the Plan are paid by the Company.

Life Insurance Contracts

Prior to January 1, 2007, participants had the option to purchase individual life insurance policies with contributions to the Plan. Policy premiums are paid from the cash value of the policies. Death benefits are recorded upon date of death. If a participant separates from service, the participant may elect to rollover the policy to another qualified plan or cash in the insurance policy for the cash surrender value. The cash surrender value of these policies is not required to be reported as Plan assets. The unrecorded cash surrender value of participants' life insurance policies was \$844,852 and \$785,630 at December 31, 2023 and 2022, respectively.

Subsequent Events

The Plan has evaluated subsequent events through July 25, 2024, which is the date the financial statements were available to be issued.

(Concluded)

Note C - Investments

Information Certified by the Plan's Trustee

The Plan administrator has elected the method of compliance permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Accordingly, Greenleaf Trust, trustee of the plan, has certified to the completeness and accuracy of all investments reflected on the accompanying Statements of Net Assets Available for Benefits as of December 31, 2023 and 2022, Note D, the Schedule of Assets (Held at End of Year) as of December 31, 2023, and the related investment activity reflected in the Statement of Changes in Net Assets Available for Benefits for the year ended December 31, 2023.

Computation of Realized Gains and Losses

Realized gains and losses are computed differently for Schedule H, Part II, line 2b(4) of Internal Revenue Service Form 5500 than under generally accepted accounting principles. Form 5500 requires the gains and losses to be determined based on "revalued cost", that is, based on the difference between the proceeds from disposition and the current value of the asset at the beginning of the year (or based on the original cost if the investment was acquired in the same year in which it was disposed), rather than by comparing proceeds from disposition to historical cost.

Risks and Uncertainties

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

Note D - Fair Value Measurements

Financial Accounting Standards Board (FASB) *Accounting Standards Codification (ASC) 820, Fair Value Measurement*, establishes a framework for measuring fair value. That framework provides a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets or liabilities (level 1 measurements) and the lowest priority to unobservable inputs (level 3 measurements). The three levels of the fair value hierarchy under FASB ASC 820-10 are described as follows:

- Level 1 Inputs to the valuation methodology are unadjusted quoted prices for identical assets or liabilities in active markets that the Plan has the ability to access.
- Level 2 Inputs to the valuation methodology include the following:
- Quoted prices for similar assets or liabilities in active markets;
 - Quoted prices for identical or similar assets or liabilities in inactive markets;
 - Inputs other than quoted prices that are observable for the asset or liability;
 - Inputs that are derived principally from or corroborated by observable market data by correlation or other means.
- Level 3 Inputs to the valuation methodology are unobservable and significant to the fair value measurement.

The asset's or liability's fair value measurement level within the fair value hierarchy is based on the lowest level of any input that is significant to the fair value measurement. Valuation techniques used need to maximize the use of observable inputs and minimize the use of unobservable inputs.

Following is a description of the valuation methodologies used for assets measured at fair value.

Mutual funds: Valued at the net asset value of shares held by the Plan at year-end.

Common Collective Trusts: Valued using the net asset value per share (NAV) practical expedient of the Common Collective Trust.

The preceding methods described may produce a fair value calculation that may not be indicative of net realizable value or reflective of future fair values. Furthermore, while 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.

(Continued)

The following table sets forth by level within the fair value hierarchy the Plan's assets at fair value as of December 31, 2023 and 2022:

Assets at Fair Value as of December 31, 2023				
	Level 1	Level 2	Level 3	Total
Interest Bearing Cash	\$ 1,560,072			\$ 1,560,072
Mutual Funds	37,447,348			37,447,348
Total assets at fair value	<u>\$ 39,007,420</u>			<u>\$ 39,007,420</u>

Assets at Fair Value as of December 31, 2022				
	Level 1	Level 2	Level 3	Total
Interest Bearing Cash	\$ 1,784,410			\$ 1,784,410
Mutual Funds	32,668,877			32,668,877
Total assets at fair value	<u>\$ 34,453,287</u>			<u>\$ 34,453,287</u>

Common Collective Trusts are measured using NAV as a practical expedient for fair value. In accordance with ASU 2015-12, these investments have not been classified in the fair value hierarchy.

(Concluded)

Note E - Party-In-Interest Transactions

The Plan allows for transactions with certain parties who may perform services or have fiduciary responsibilities to the Plan, including the Plan Sponsor. Fees paid by the Plan for the investment management services were included as a reduction of the return earned on each fund.

Direct Fees paid by the Plan to parties-in-interest rendered to the Plan were \$91,780 and \$94,179 for the years ended December 31, 2023 and 2022, respectively.

Note F - Reconciliation of Financial Statements to Form 5500

The following is a reconciliation of net assets available for benefits at December 31, 2023 and 2022, per the financial statements, to the Form 5500:

	<u>2023</u>	<u>2022</u>
Net assets available for benefits, per the financial statements	\$ 39,040,529	\$ 34,477,802
Plus:		
Allocated life insurance contracts excluded from financial statements, but included on Form 5500	<u>844,852</u>	<u>785,630</u>
Net assets available for benefits, per Form 5500	<u>\$ 39,885,381</u>	<u>\$ 35,263,432</u>

Supplemental Information

Profit Sharing and Retirement Plan of Smith, Haughey, Rice, & Roegge, P.C.
SCHEDULE H - LINE 4i - SCHEDULE OF ASSETS (HELD AT END OF YEAR)
December 31, 2023

a)	b) Identity of issuer, borrower, lessor, or similar party	c) Description of investment including maturity date, rate of interest, collateral, par or maturity value	d) Cost	e) Current Value
	Northern Institutional Treasury Portfolio	Interest Bearing Cash	**	\$ 1,560,072
	Blackrock Equity Dividend Fund	Mutual Fund	**	595,553
	Columbia Income Opportunities	Mutual Fund	**	118,522
	Delaware Emerging Market Fund	Mutual Fund	**	197,559
	Delaware Small Cap Value	Mutual Fund	**	141,522
	Hartford International Opportunity	Mutual Fund	**	275,303
	Hartford MidCap	Mutual Fund	**	262,941
	JPMorgan Mid Cap Value	Mutual Fund	**	314,108
	Matthews Pacific Tiger Fund	Mutual Fund	**	28,504
	Pimco Total Return Fund	Mutual Fund	**	895,121
	T Rowe Price Growth Stock	Mutual Fund	**	1,925,319
	T Rowe Price Retirement Balanced Fund	Mutual Fund	**	770,663
	T Rowe Price Retirement 2010 Fund	Mutual Fund	**	129,926
	T Rowe Price Retirement 2015 Fund	Mutual Fund	**	43,060
	T Rowe Price Retirement 2020 Fund	Mutual Fund	**	5,510,268
	T Rowe Price Retirement 2030 Fund	Mutual Fund	**	2,802,146
	T Rowe Price Retirement 2040 Fund	Mutual Fund	**	1,908,279
	T Rowe Price Retirement 2045 Fund	Mutual Fund	**	1,285,307
	T Rowe Price Retirement 2050 Fund	Mutual Fund	**	626,023
	T Rowe Price Retirement 2060 Fund	Mutual Fund	**	197,232
	Vanguard 500 Index Admiral Shares	Mutual Fund	**	8,592,031
	Vanguard Inflation Protected Sec Fund Admiral	Mutual Fund	**	373,010
	Vanguard Mid Cap Index Admiral Shares	Mutual Fund	**	1,292,405
	Vanguard Short-Term Investment Grade Fund	Mutual Fund	**	2,740,199
	Vanguard Small Cap Index Admiral Shares	Mutual Fund	**	831,489
	Vanguard Total Bond Market Admiral Shares	Mutual Fund	**	2,939,544
	Vanguard Total International Stock Index	Mutual Fund	**	2,440,861
	Wasatch Core Growth Institutional	Mutual Fund	**	210,453
				<u>\$ 39,007,420</u>

** Cost omitted for participant-directed investments

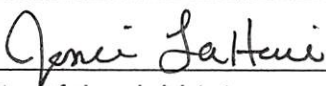
Form 5500 Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Annual Return/Report of Employee Benefit Plan This form is required to be filed for employee benefit plans under sections 104 and 4065 of the 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 2023 This Form is Open to Public Inspection
---	--	---

Part I	Annual Report Identification Information
For calendar plan year 2023 or fiscal plan year beginning 01/01/2023 and ending 12/31/2023	
A This return/report is for:	☐ a multiemployer plan ☐ a multiple-employer plan (Filers checking this box must provide 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 Profit Sharing and Retirement Plan of Smith Haughey, Rice and Roegge, P.C.	1b Three-digit plan number (PN) ▶ 002
	1c Effective date of plan 01/01/1979
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) Smith, Haughey, Rice and Roegge, P.C. 100 Monroe Center NW Grand Rapids MI 49503	2b Employer Identification Number (EIN) 38-2234596 2c Plan Sponsor's telephone number (616) 774-8000 2d Business code (see instructions) 541110

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		7/22/24	Jessie LaHaie
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE			
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
SIGN HERE			
	Signature of DFE	Date	Enter name of individual signing as DFE

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

Form 5500 (2023)
v. 230728

Profit Sharing and Retirement Plan of Smith, Haughey, Rice, & Roegge, P.C.
SCHEDULE H - LINE 4i - SCHEDULE OF ASSETS (HELD AT END OF YEAR)
December 31, 2023

a)	b) Identity of issuer, borrower, lessor, or similar party	c) Description of investment including maturity date, rate of interest, collateral, par or maturity value	d) Cost	e) Current Value
	Northern Institutional Treasury Portfolio	Interest Bearing Cash	**	\$ 1,560,072
	Blackrock Equity Dividend Fund	Mutual Fund	**	595,553
	Columbia Income Opportunities	Mutual Fund	**	118,522
	Delaware Emerging Market Fund	Mutual Fund	**	197,559
	Delaware Small Cap Value	Mutual Fund	**	141,522
	Hartford International Opportunity	Mutual Fund	**	275,303
	Hartford MidCap	Mutual Fund	**	262,941
	JPMorgan Mid Cap Value	Mutual Fund	**	314,108
	Matthews Pacific Tiger Fund	Mutual Fund	**	28,504
	Pimco Total Return Fund	Mutual Fund	**	895,121
	T Rowe Price Growth Stock	Mutual Fund	**	1,925,319
	T Rowe Price Retirement Balanced Fund	Mutual Fund	**	770,663
	T Rowe Price Retirement 2010 Fund	Mutual Fund	**	129,926
	T Rowe Price Retirement 2015 Fund	Mutual Fund	**	43,060
	T Rowe Price Retirement 2020 Fund	Mutual Fund	**	5,510,268
	T Rowe Price Retirement 2030 Fund	Mutual Fund	**	2,802,146
	T Rowe Price Retirement 2040 Fund	Mutual Fund	**	1,908,279
	T Rowe Price Retirement 2045 Fund	Mutual Fund	**	1,285,307
	T Rowe Price Retirement 2050 Fund	Mutual Fund	**	626,023
	T Rowe Price Retirement 2060 Fund	Mutual Fund	**	197,232
	Vanguard 500 Index Admiral Shares	Mutual Fund	**	8,592,031
	Vanguard Inflation Protected Sec Fund Admiral	Mutual Fund	**	373,010
	Vanguard Mid Cap Index Admiral Shares	Mutual Fund	**	1,292,405
	Vanguard Short-Term Investment Grade Fund	Mutual Fund	**	2,740,199
	Vanguard Small Cap Index Admiral Shares	Mutual Fund	**	831,489
	Vanguard Total Bond Market Admiral Shares	Mutual Fund	**	2,939,544
	Vanguard Total International Stock Index	Mutual Fund	**	2,440,861
	Wasatch Core Growth Institutional	Mutual Fund	**	210,453
				<u>\$ 39,007,420</u>

** Cost omitted for participant-directed investments

GREENLEEF TRUSTEE
SMITH, HAUGHEY RICE & ROEGGE PSP C/O
Greenleaf Trust 211 South Rose Street
Kalamazoo
MI
49007-4713

Plan ID : H200
Plan Name : GREENLEEF TRUSTEE
Plan Address: SMITH, HAUGHEY RICE & ROEGGE PSP C/O
Greenleaf Trust 211 South Rose Street
Kalamazoo
MI
49007-4713



Dear Plan Sponsor/Plan Administrator:

Re: 5500 Filings (Please note: Massachusetts Mutual Life Insurance Company, C. M. Life Insurance Company and MML Bay State Life Insurance Company are referred to as "MassMutual")

Time-Sensitive Materials Enclosed - Schedule A and Schedule C Reporting Information (if applicable to your plan)

Enclosed please find information for inclusion in your 5500 filing.

- Plan Sponsors/Plan Administrators must file Form 5500 annually for certain welfare benefit plans and pension plans subject to the Employee Retirement Income Security Act (ERISA). Schedule A and Schedule C (if applicable) are part of Form 5500.
- Form 5500 is due by the last day of the seventh month following the end of the plan year. If required, a plan administrator can file for a one-time, 2.5-month extension with the IRS using Form 5558, available at www.irs.gov.

Schedule A:

- Insurers are required to provide information for inclusion in Schedule A. MassMutual provides this insurance information in the form of a Schedule A Information Report. The data in this report should be included in the Schedule A – 5500 filing.

The Schedule A Information Report includes total premiums paid to the issuing company and reflects direct compensation (commissions) and indirect compensation (fees) attributable to ERISA plans. For more details, please visit: www.dol.gov/ebsa.

Schedule C (if applicable): Only for Plans with Variable Life Insurance or Variable Annuity Contracts

- Service providers are required to provide certain information to enable Plan Sponsors/Plan Administrators to complete the Schedule C, if required.
- Insurers are required to report service provider fees and other compensation in connection with variable life insurance and variable annuity contracts issued by MassMutual to the Plan. This information will enable you to complete Schedule C, if required.

The attached Schedule C Information Report includes a description of indirect compensation, including float revenue and asset-based investment management fees (including 12b-1 fees) that are charged against the variable investment funds offered in the variable life insurance or variable annuity contracts issued by MassMutual that are included in your Plan. For additional information about the contracts and the fees payable in connection with the contracts, you may access a product prospectus at www.massmutual.com.

Thank you for entrusting your insurance plans to MassMutual. If you have any questions, please contact the Schedule A department at **1-800-767-1000 (extension 43012)**.

Sincerely,

Juan Flores
Insurance Operations Director | Annuity and Long-Term Care Operations

INVEST

INSURE

RETIRE

INVEST

INSURE

RETIRE



Frequently Asked Questions (FAQs) Schedule A and Schedule C

Who Should I Call?

Main Service Center Line
(800) 272-2216

Listen for Line of Business Prompts
for questions regarding:

- Cash Values
- Policy Values and PS58 Costs
- Policy Level Premium Information
- ERISA Qualifications

Schedule A Team
(800) 767-1000, ext. 43012
for questions regarding:

- Commissions Information
- General Information
- Need Schedule A Report Sent Elsewhere or An Additional Copy



If you have additional questions, please contact the Schedule A Department at **(800) 767-1000, x 43012**. For more details on Form 5500, Schedule A and Schedule C, visit www.dol.gov/ebsa.

What is a Schedule A?

*The Schedule A is part of Form 5500. Plan Sponsors/Plan Administrators must file Form 5500 annually for most plans subject to ERISA. Form 5500 and any applicable Schedule A are required by the Department of Labor (DOL), the Internal Revenue Service (IRS), and the Pension Benefit Guaranty Corporation. Additional information can be found at the Department of Labor website at www.dol.gov. **The form is due by the last day of the seventh month following the end of the plan year.** If required, a Plan Sponsor/Plan Administrator can file for a one-time, 2.5-month extension with the IRS using Form 5558, available at www.irs.gov.*



Did you know: The Schedule A Reports are produced annually automatically. No need to call to request them each year.

MassMutual is required to include the amount of non-monetary compensation on the Schedule A Information Report. This type of compensation includes but is not limited to the value of:

- ❖ Medical Benefits
- ❖ 401K Matching Contributions
- ❖ Retirement Plan Contributions
- ❖ Conferences

How is Compensation Calculated in the Schedule A Reports?

This information is not maintained on a policy or plan level; and so as required by the Department of Labor (DOL), MassMutual has adopted a reasonable methodology for allocating the amount of non-monetary compensation attributable to ERISA plans. The Weighted Commissions Credit (both Contract and Aggregated Agent Allowance) and Weighted Recognition Credits needed to qualify for each of these are used, along with the Commissions generated by the plan. A calculation is then done to pro-rate for each ERISA plan.

What is a Schedule C?

The Schedule C is part of Form 5500. Plan Sponsors/Plan Administrators must file Form 5500 annually for most plans subject to ERISA and contains either a variable life insurance or variable annuity contract issued by Mass Mutual. The Schedule C Report will contain the following information:

- ❖ Product and Service Provider Information
- ❖ Invest Management Fees and Other Expenses for the investment options offered in MassMutual's Variable Life Insurance and Variable Annuity Contracts that are included in your client's plan.
- ❖ The MassMutual "Float" policy.

Form 5500 and any applicable Schedules are required by the Department of Labor (DOL), the Internal Revenue Service (IRS), and the Pension Benefit Guaranty Corporation. For additional information about the Variable Contracts and the Fees Payable in connection with these contracts, you may also access a product prospectus at www.massmutual.com.

Massachusetts Mutual Life Insurance Company and affiliates, Springfield, MA 01111-0001 – www.massmutual.com. MassMutual Financial Group is a marketing designation (or fleet name) for Massachusetts Mutual Life Insurance Company (MassMutual) and its affiliates.

SCHEDULE A INFORMATION REPORT

PLAN NUMBER:	H200	
PLAN		
YEAR:		
BEGINNING DATE:	01/01/2023	
ENDING DATE:	12/31/2023	
PLAN NAME:	GREENLEEF TRUSTEE	
PLAN ADDRESS:	SMITH, HAUGHEY RICE & ROEGGE PSP C/O	
	Greenleaf Trust 211 South Rose Street	
	Kalamazoo	
	MI	
	49007-4713	
PART I		
1a	NAME OF INSURANCE CARRIER	C.M. Life Insurance Company
1b	EIN	06-1041383
1c	NAIC	93432
1d	Contract#	70738060
1e	# PERSONS	1
1f	CONTRACT FROM DATE	01/01/2023
1g	CONTRACT TO DATE	12/31/2023

2a	TOTAL COMMISSIONS	\$0.00
2b	TOTAL FEES	\$0.00
3a	MANUEL AMEZCUA	
	STE 3100 3000 TOWN CTR	
	SOUTHFIELD	
	MI	
	48075-1216	
3b	COMMISSIONS	\$0.00
3c	FEES	\$0.00
3d		
3e	ORGANIZATION CODE	3
	SERVICING AGENCY	267
PART II		
4	CURRENT VALUE OF PLANS INTEREST UNDER THIS CONTRACT IN THE GENERAL ACCOUNT AT YEAR END	\$15,692.99
5	CURRENT VALUE OF PLANS INTEREST UNDER THIS CONTRACT IN THE SEPARATE ACCOUNT AT YEAR END	\$0.00
6a		
6b	PREMIUMS PAID TO CARRIER:	\$1,078.00
6e	TYPE OF CONTRACT	INDIVIDUAL POLICIES
PART III		
8	BENEFIT AND CONTRACT TYPE	N/A
10a	TOTAL PREMIUMS	\$0.00

Policies active within the Plan H200 for the year 2023

Plan ID: *H200*
Plan Name: *GREENLEEF TRUSTEE*
Plan Start Date: *01/01/2023*
Plan End Date: *12/31/2023*

1 70738060



SCHEDULE A INFORMATION REPORT CERTIFICATION

Annuity and Life Insurance

The insurance carrier certifies that the commission information, premium information, and account value information (for annuity contracts) contained in the attached Report pursuant to 29 CFR 2520.103-5(c) are complete and accurate to the best of our knowledge. Life insurance cash values can be found in policy annual reports. The fee information is generally complete to the best of our knowledge.

Signed by:

A handwritten signature in cursive script that reads "Amanda Wallace".

Amanda Wallace
Head of Insurance Operations

Additional Information:

Copies of the audited financial statements for the most recent fiscal year of the separate account(s) which receive and invest the premiums for the variable life insurance policies and/or variable annuity contracts included in your Plan (the "Separate Accounts"), if any, are available upon request by calling the Schedule A department at 1-800-767-1000 (extension 43012).

The insurance carrier confirms that a filing pursuant to 29 CFR 2520.103-9(c) (Form 5500) will not be made by the insurance carrier for the Separate Accounts.

Date: March 29, 2024

GREENLEEF TRUSTEE

Greenleaf Trust

c/o Smith Haughey

Attn: Kate

100 Monroe Ctr NW

Grand Rapids, MI 49503

Plan ID : H200

Plan Name : GREENLEEF TRUSTEE

Plan Address: SMITH, HAUGHEY RICE & ROEGGE PSP C/O

Greenleaf Trust 211 South Rose Street

Kalamazoo

MI

49007-4713



Dear Plan Sponsor/Plan Administrator:

Re: 5500 Filings (Please note: Massachusetts Mutual Life Insurance Company, C. M. Life Insurance Company and MML Bay State Life Insurance Company are referred to as "MassMutual")

Time-Sensitive Materials Enclosed - Schedule A and Schedule C Reporting Information (if applicable to your plan)

Enclosed please find information for inclusion in your 5500 filing.

- Plan Sponsors/Plan Administrators must file Form 5500 annually for certain welfare benefit plans and pension plans subject to the Employee Retirement Income Security Act (ERISA). Schedule A and Schedule C (if applicable) are part of Form 5500.
- Form 5500 is due by the last day of the seventh month following the end of the plan year. If required, a plan administrator can file for a one-time, 2.5-month extension with the IRS using Form 5558, available at www.irs.gov.

Schedule A:

- Insurers are required to provide information for inclusion in Schedule A. MassMutual provides this insurance information in the form of a Schedule A Information Report. The data in this report should be included in the Schedule A – 5500 filing.

The Schedule A Information Report includes total premiums paid to the issuing company and reflects direct compensation (commissions) and indirect compensation (fees) attributable to ERISA plans. For more details, please visit: www.dol.gov/ebsa.

Schedule C (if applicable): Only for Plans with Variable Life Insurance or Variable Annuity Contracts

- Service providers are required to provide certain information to enable Plan Sponsors/Plan Administrators to complete the Schedule C, if required.
- Insurers are required to report service provider fees and other compensation in connection with variable life insurance and variable annuity contracts issued by MassMutual to the Plan. This information will enable you to complete Schedule C, if required.

The attached Schedule C Information Report includes a description of indirect compensation, including float revenue and asset-based investment management fees (including 12b-1 fees) that are charged against the variable investment funds offered in the variable life insurance or variable annuity contracts issued by MassMutual that are included in your Plan. For additional information about the contracts and the fees payable in connection with the contracts, you may access a product prospectus at www.massmutual.com.

Thank you for entrusting your insurance plans to MassMutual. If you have any questions, please contact the Schedule A department at **1-800-767-1000 (extension 43012)**.

Sincerely,

Juan Flores
Insurance Operations Director | Annuity and Long-Term Care Operations

INVEST

INSURE

RETIRE

INVEST

INSURE

RETIRE



Frequently Asked Questions (FAQs) Schedule A and Schedule C

Who Should I Call?

Main Service Center Line
(800) 272-2216

Listen for Line of Business Prompts
for questions regarding:

- **Cash Values**
- **Policy Values and PS58 Costs**
- **Policy Level Premium Information**
- **ERISA Qualifications**

Schedule A Team
(800) 767-1000, ext. 43012
for questions regarding:

- **Commissions Information**
- **General Information**
- **Need Schedule A Report Sent Elsewhere or An Additional Copy**



If you have additional questions, please contact the Schedule A Department at **(800) 767-1000, x 43012**. For more details on Form 5500, Schedule A and Schedule C, visit **www.dol.gov/ebsa**.

What is a Schedule A?

*The Schedule A is part of Form 5500. Plan Sponsors/Plan Administrators must file Form 5500 annually for most plans subject to ERISA. Form 5500 and any applicable Schedule A are required by the Department of Labor (DOL), the Internal Revenue Service (IRS), and the Pension Benefit Guaranty Corporation. Additional information can be found at the Department of Labor website at **www.dol.gov**. **The form is due by the last day of the seventh month following the end of the plan year.** If required, a Plan Sponsor/Plan Administrator can file for a one-time, 2.5-month extension with the IRS using Form 5558, available at **www.irs.gov**.*



Did you know: The Schedule A Reports are produced annually automatically. No need to call to request them each year.

MassMutual is required to include the amount of non-monetary compensation on the Schedule A Information Report. This type of compensation includes but is not limited to the value of:

- ❖ Medical Benefits
- ❖ 401K Matching Contributions
- ❖ Retirement Plan Contributions
- ❖ Conferences

How is Compensation Calculated in the Schedule A Reports?

This information is not maintained on a policy or plan level; and so as required by the Department of Labor (DOL), MassMutual has adopted a reasonable methodology for allocating the amount of non-monetary compensation attributable to ERISA plans. The Weighted Commissions Credit (both Contract and Aggregated Agent Allowance) and Weighted Recognition Credits needed to qualify for each of these are used, along with the Commissions generated by the plan. A calculation is then done to pro-rate for each ERISA plan.

What is a Schedule C?

The Schedule C is part of Form 5500. Plan Sponsors/Plan Administrators must file Form 5500 annually for most plans subject to ERISA and contains either a variable life insurance or variable annuity contract issued by Mass Mutual. The Schedule C Report will contain the following information:

- ❖ Product and Service Provider Information
- ❖ Investment Management Fees and Other Expenses for the investment options offered in MassMutual's Variable Life Insurance and Variable Annuity Contracts that are included in your client's plan.
- ❖ The MassMutual "Float" policy.

*Form 5500 and any applicable Schedules are required by the Department of Labor (DOL), the Internal Revenue Service (IRS), and the Pension Benefit Guaranty Corporation. For additional information about the Variable Contracts and the Fees Payable in connection with these contracts, you may also access a product prospectus at **www.massmutual.com**.*

Massachusetts Mutual Life Insurance Company and affiliates, Springfield, MA 01111-0001 – **www.massmutual.com**. MassMutual Financial Group is a marketing designation (or fleet name) for Massachusetts Mutual Life Insurance Company (MassMutual) and its affiliates.

SCHEDULE A INFORMATION REPORT

PLAN NUMBER:	H200
PLAN	
BEGINNING DATE:	01/01/2023
YEAR:	
ENDING DATE:	12/31/2023
PLAN NAME:	GREENLEEF TRUSTEE
PLAN ADDRESS:	SMITH, HAUGHEY RICE & ROEGGE PSP C/O
	Greenleaf Trust 211 South Rose Street
	Kalamazoo
	MI
	49007-4713
PART I	
1a NAME OF INSURANCE CARRIER	C.M. Life Insurance Company
1b EIN	06-1041383
1c NAIC	93432
1d Contract#	70738060
1e # PERSONS	1
1f CONTRACT FROM DATE	01/01/2023
1g CONTRACT TO DATE	12/31/2023

2a	TOTAL COMMISSIONS	\$0.00
2b	TOTAL FEES	\$0.00
3a	MANUEL AMEZCUA	
	STE 3100 3000 TOWN CTR	
	SOUTHFIELD	
	MI	
	48075-1216	
3b	COMMISSIONS	\$0.00
3c	FEES	\$0.00
3d		
3e	ORGANIZATION CODE	3
	SERVICING AGENCY	267
PART II		
4	CURRENT VALUE OF PLANS INTEREST UNDER THIS CONTRACT IN THE GENERAL ACCOUNT AT YEAR END	\$15,692.99
5	CURRENT VALUE OF PLANS INTEREST UNDER THIS CONTRACT IN THE SEPARATE ACCOUNT AT YEAR END	\$0.00
6a		
6b	PREMIUMS PAID TO CARRIER:	\$1,078.00
6e	TYPE OF CONTRACT	INDIVIDUAL POLICIES
PART III		
8	BENEFIT AND CONTRACT TYPE	N/A
10a	TOTAL PREMIUMS	\$0.00

Policies active within the Plan H200 for the year 2023

Plan ID: *H200*
Plan Name: *GREENLEEF TRUSTEE*
Plan Start Date: *01/01/2023*
Plan End Date: *12/31/2023*

1 70738060



SCHEDULE A INFORMATION REPORT CERTIFICATION

Annuity and Life Insurance

The insurance carrier certifies that the commission information, premium information, and account value information (for annuity contracts) contained in the attached Report pursuant to 29 CFR 2520.103-5(c) are complete and accurate to the best of our knowledge. Life insurance cash values can be found in policy annual reports. The fee information is generally complete to the best of our knowledge.

Signed by:

A handwritten signature in cursive script that reads "Amanda Wallace".

Amanda Wallace
Head of Insurance Operations

Additional Information:

Copies of the audited financial statements for the most recent fiscal year of the separate account(s) which receive and invest the premiums for the variable life insurance policies and/or variable annuity contracts included in your Plan (the "Separate Accounts"), if any, are available upon request by calling the Schedule A department at 1-800-767-1000 (extension 43012).

The insurance carrier confirms that a filing pursuant to 29 CFR 2520.103-9(c) (Form 5500) will not be made by the insurance carrier for the Separate Accounts.

Date: March 29, 2024



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iff

GREENLEAF TRUST
C/O TR SMITH HAUGHEY
RICE & ROGGE
211 S ROSE ST
KALAMAZOO MI 49007

Prepared: 01/17/24

**Insurance Premium and Commission Information
for Form 5500, Schedule A**

RE: SMITH HAUGHEY RICE & ROEGGE PC
Qualified Pension Plan/Trust Number: 15723

The table below provides the information for completing Form 5500, Schedule A for the following plan year: January 1, 2023 to December 31, 2023.

Schedule A - Part 1 Information Concerning Insurance Contract Coverage, Fees, and Commissions

Name of Insurance Carrier.....	Northwestern Mutual
EIN (Employee Identification Number).....	39-0509570
NAIC Code.....	67091
Identification Number.....	15723
Total amount of commissions paid.....	\$ 0.00
Total amount of fees paid.....	\$ 0.00

Amount of Sales and Base Commissions Paid to Financial Representative.....	No commissions or fees were paid during the reporting period.
---	---

Amount of Sales and Base Commissions Paid to Managing Director.....	No commissions or fees were paid during the reporting period.
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Amount of Sales and Base Commissions Paid to Managing Partner.....	No commissions or fees were paid during the reporting period.
---	---

Schedule A - Part 2 Investment and Annuity Contract Information

The basis of premium rates can be found on the Actuarial Assumptions insert.	
Total premiums paid to carrier.....	\$ 2,746.62

Schedule A - Part 3 Welfare Benefit Contract Information

Part 3 is not applicable to Qualified Pension Plans/Trusts.

This report provides information for your plan administrator to prepare Form 5500, if required. The Northwestern Mutual Life Insurance Co. ("NM") and its affiliates do not prepare or file Form 5500 on behalf of your plan or provide other plan administration services. The information in this report does not in any way alter or supersede the terms of any policy, contract, confirmation or statement received from NM or its affiliates. This report does not constitute legal or tax advice. Please consult with your own advisor for specific legal or tax advice.