

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) _____ ☐ 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 LIBERTY AUTO CITY, INC. PROFIT SHARING AND 401(K) PLAN	1b Three-digit plan number (PN) ▶ 001
		1c Effective date of plan 01/01/1984
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) LIBERTY AUTO CITY, INC. 1000 EAST PARK AVENUE LIBERTYVILLE, IL 60048-2951	2b Employer Identification Number (EIN) 36-2552178 2c Plan Sponsor's telephone number 847-362-2683 2d Business code (see instructions) 441110

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.	08/02/2024	PAM BURKE
	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	5 146
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) 120 6a(2) 113 6b 1 6c 27 6d 141 6e 0 6f 141 6g(1) 131 6g(2) 136 6h 16
7 Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item)	7

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

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 1
- (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	B Three-digit plan number (PN)	001
LIBERTY AUTO CITY, INC. PROFIT SHARING AND 401(K) PLAN		
C Plan sponsor's name as shown on line 2a of Form 5500	D Employer Identification Number (EIN)	
LIBERTY AUTO CITY, INC. 36-2552178		

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

(a) Name of insurance carrier
JOHN HANCOCK LIFE INSURANCE COMPANY (U.S.A.)

(b) EIN	(c) NAIC code	(d) Contract or identification number	(e) Approximate number of persons covered at end of policy or contract year	Policy or contract year	
				(f) From	(g) To
01-0233346	65838	93275	146	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
2358	5652

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
MAP RETIREMENT W6180 AEROTECH DRIVE APPLETON, WI 54914

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	
2358	5652	TPA FEES	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	

(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 ▶

b Balance at the end of the previous year	7b	0
c Additions: (1) Contributions deposited during the year	7c(1)	
(2) Dividends and credits	7c(2)	
(3) Interest credited during the year	7c(3)	
(4) Transferred from separate account.....	7c(4)	
(5) Other (specify below)	7c(5)	
(6) Total additions	7c(6)	0
d Total of balance and additions (add lines 7b and 7c(6))	7d	0
e Deductions:		
(1) Disbursed from fund to pay benefits or purchase annuities during year	7e(1)	
(2) Administration charge made by carrier	7e(2)	
(3) Transferred to separate account.....	7e(3)	
(4) Other (specify below)	7e(4)	
(5) Total deductions	7e(5)	0
f Balance at the end of the current year (subtract line 7e(5) from line 7d)	7f	0

Part III Welfare Benefit Contract Information

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

8 Benefit and contract type (check all applicable boxes)

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

9 Experience-rated contracts:

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

10 Nonexperience-rated contracts:

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

Specify nature of costs.

Part IV Provision of Information

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

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

SCHEDULE C (Form 5500) 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 LIBERTY AUTO CITY, INC. PROFIT SHARING AND 401(K) PLAN	B Three-digit plan number (PN) ▶ 001
C Plan sponsor's name as shown on line 2a of Form 5500 LIBERTY AUTO CITY, INC.	D Employer Identification Number (EIN) 36-2552178

Part I

Service Provider Information (see instructions)

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

1

Information on Persons Receiving Only Eligible Indirect Compensation

- a

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

Yes

x

No
- b

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

(b)

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

(b)

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

(b)

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

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

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

JOHN HANCOCK LIFE INSURANCE COMPANY

01-0233346

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
15 28 60 62 63 67 68	NONE	3344	Yes ☒ No ☐	Yes ☒ No ☐	0	Yes ☒ No ☐

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

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

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

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

Part I Service Provider Information (continued)

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

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

Part II Service Providers Who Fail or Refuse to Provide Information

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

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

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

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

SCHEDULE D (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration	DFE/Participating Plan Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ▶ File as an attachment to Form 5500.	OMB No. 1210-0110 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 LIBERTY AUTO CITY, INC. PROFIT SHARING AND 401(K) PLAN	B Three-digit plan number (PN) ▶	001
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C Plan or DFE sponsor's name as shown on line 2a of Form 5500 LIBERTY AUTO CITY, INC.	D Employer Identification Number (EIN) 36-2552178
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Part I	Information on interests in MTIAs, CCTs, PSAs, and 103-12 IEs (to be completed by plans and DFEs) (Complete as many entries as needed to report all interests in DFEs)
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a Name of MTIA, CCT, PSA, or 103-12 IE: AMERICAN FUNDS 2065 TD

b Name of sponsor of entity listed in (a): JOHN HANCOCK USA

c EIN-PN 01-0233346-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 31097
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a Name of MTIA, CCT, PSA, or 103-12 IE: AMERICAN FUNDS 2060 TD

b Name of sponsor of entity listed in (a): JOHN HANCOCK USA

c EIN-PN 01-0233346-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 118899
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a Name of MTIA, CCT, PSA, or 103-12 IE: AMERICAN FUNDS 2055 TD

b Name of sponsor of entity listed in (a): JOHN HANCOCK USA

c EIN-PN 01-0233346-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 99846
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a Name of MTIA, CCT, PSA, or 103-12 IE: AMERICAN FUNDS 2050 TD

b Name of sponsor of entity listed in (a): JOHN HANCOCK USA

c EIN-PN 01-0233346-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 111200
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a Name of MTIA, CCT, PSA, or 103-12 IE: AMERICAN FUNDS 2045 TD

b Name of sponsor of entity listed in (a): JOHN HANCOCK USA

c EIN-PN 01-0233346-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 278125
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a Name of MTIA, CCT, PSA, or 103-12 IE: AMERICAN FUNDS 2040 TD

b Name of sponsor of entity listed in (a): JOHN HANCOCK USA

c EIN-PN 01-0233346-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 217620
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a Name of MTIA, CCT, PSA, or 103-12 IE: AMERICAN FUNDS 2035 TD

b Name of sponsor of entity listed in (a): JOHN HANCOCK USA

c EIN-PN 01-0233346-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 137565
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a Name of MTIA, CCT, PSA, or 103-12 IE: AMERICAN FUNDS 2030 TD		
b Name of sponsor of entity listed in (a): JOHN HANCOCK USA		
c EIN-PN 01-0233346-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 925930
a Name of MTIA, CCT, PSA, or 103-12 IE: AMERICAN FUNDS 2025 TD		
b Name of sponsor of entity listed in (a): JOHN HANCOCK USA		
c EIN-PN 01-0233346-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 328768
a Name of MTIA, CCT, PSA, or 103-12 IE: JH MULTIMANAGER AGGRESSIVE LS		
b Name of sponsor of entity listed in (a): JOHN HANCOCK USA		
c EIN-PN 01-0233346-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 101385
a Name of MTIA, CCT, PSA, or 103-12 IE: JH MULTIMANAGER GROWTH LS		
b Name of sponsor of entity listed in (a): JOHN HANCOCK USA		
c EIN-PN 01-0233346-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 1566573
a Name of MTIA, CCT, PSA, or 103-12 IE: JH MULTIMANAGER BALANCED LS		
b Name of sponsor of entity listed in (a): JOHN HANCOCK USA		
c EIN-PN 01-0233346-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 224938
a Name of MTIA, CCT, PSA, or 103-12 IE: JH MULTIMANAGER MODERATE LS		
b Name of sponsor of entity listed in (a): JOHN HANCOCK USA		
c EIN-PN 01-0233346-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 447329
a Name of MTIA, CCT, PSA, or 103-12 IE: JH MULTIMANAGER CONSERV LS		
b Name of sponsor of entity listed in (a): JOHN HANCOCK USA		
c EIN-PN 01-0233346-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 0
a Name of MTIA, CCT, PSA, or 103-12 IE: LIFESTYLE GROWTH G.I.F.L.		
b Name of sponsor of entity listed in (a): JOHN HANCOCK USA		
c EIN-PN 01-0233346-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 22750
a Name of MTIA, CCT, PSA, or 103-12 IE: LIFESTYLE BALANCED G.I.F.L.		
b Name of sponsor of entity listed in (a): JOHN HANCOCK USA		
c EIN-PN 01-0233346-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 0
a Name of MTIA, CCT, PSA, or 103-12 IE: FIDELITY MID CAP INDEX FUND		
b Name of sponsor of entity listed in (a): JOHN HANCOCK USA		
c EIN-PN 01-0233346-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 23323

a Name of MTIA, CCT, PSA, or 103-12 IE: INVESCO SMALL CAP GROWTH		
b Name of sponsor of entity listed in (a): JOHN HANCOCK USA		
c EIN-PN 01-0233346-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 289

a Name of MTIA, CCT, PSA, or 103-12 IE: JOHN HANCOCK MID CAP GROWTH		
b Name of sponsor of entity listed in (a): JOHN HANCOCK USA		
c EIN-PN 01-0233346-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 2289

a Name of MTIA, CCT, PSA, or 103-12 IE: JOHN HANCOCK SMALL CAP CORE		
b Name of sponsor of entity listed in (a): JOHN HANCOCK USA		
c EIN-PN 01-0233346-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 289

a Name of MTIA, CCT, PSA, or 103-12 IE: VANGUARD MID-CAP VALUE ETF		
b Name of sponsor of entity listed in (a): JOHN HANCOCK USA		
c EIN-PN 01-0233346-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 1299

a Name of MTIA, CCT, PSA, or 103-12 IE: VANGUARD SMALL CAP VALUE INDEX		
b Name of sponsor of entity listed in (a): JOHN HANCOCK USA		
c EIN-PN 01-0233346-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 0

a Name of MTIA, CCT, PSA, or 103-12 IE: 500 INDEX FUND		
b Name of sponsor of entity listed in (a): JOHN HANCOCK USA		
c EIN-PN 01-0233346-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 111348

a Name of MTIA, CCT, PSA, or 103-12 IE: FIDELITY ADV DIVERSIFIED INTL		
b Name of sponsor of entity listed in (a): JOHN HANCOCK USA		
c EIN-PN 01-0233346-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 6188

a Name of MTIA, CCT, PSA, or 103-12 IE: JANUS HENDERSON GBL EQ INCOME		
b Name of sponsor of entity listed in (a): JOHN HANCOCK USA		
c EIN-PN 01-0233346-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 0

a Name of MTIA, CCT, PSA, or 103-12 IE: T. ROWE PRICE OVERSEAS STOCK		
b Name of sponsor of entity listed in (a): JOHN HANCOCK USA		
c EIN-PN 01-0233346-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 18755

a Name of MTIA, CCT, PSA, or 103-12 IE: TIAA-CREF LARGE-CAP GROWTH IDX		
b Name of sponsor of entity listed in (a): JOHN HANCOCK USA		
c EIN-PN 01-0233346-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 196930

a Name of MTIA, CCT, PSA, or 103-12 IE: VANGUARD VALUE INDEX FUND		
b Name of sponsor of entity listed in (a): JOHN HANCOCK USA		
c EIN-PN 01-0233346-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 60404

a Name of MTIA, CCT, PSA, or 103-12 IE: AF AMERICAN BALANCED FUND		
b Name of sponsor of entity listed in (a): JOHN HANCOCK USA		
c EIN-PN 01-0233346-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 68447

a Name of MTIA, CCT, PSA, or 103-12 IE: FRANKLIN GLOBAL ALLOCATION		
b Name of sponsor of entity listed in (a): JOHN HANCOCK USA		
c EIN-PN 01-0233346-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 571

a Name of MTIA, CCT, PSA, or 103-12 IE: BLACKROCK HIGH YIELD BOND FUND		
b Name of sponsor of entity listed in (a): JOHN HANCOCK USA		
c EIN-PN 01-0233346-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 858

a Name of MTIA, CCT, PSA, or 103-12 IE: JOHN HANCOCK BOND FUND		
b Name of sponsor of entity listed in (a): JOHN HANCOCK USA		
c EIN-PN 01-0233346-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 16232

a Name of MTIA, CCT, PSA, or 103-12 IE: PIMCO INTL BOND USD-HEDGED		
b Name of sponsor of entity listed in (a): JOHN HANCOCK USA		
c EIN-PN 01-0233346-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 5869

a Name of MTIA, CCT, PSA, or 103-12 IE: RELIANCE METLIFE STABLE VALUE		
b Name of sponsor of entity listed in (a): JOHN HANCOCK USA		
c EIN-PN 01-0233346-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 9391

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

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

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

Part II Information on Participating Plans (to be completed by DFEs, other than DCGs)

(Complete as many entries as needed to report all participating plans. DCGs must report each participating plan using Schedule DCG.)

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

SCHEDULE H (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Financial Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA), and section 6058(a) of the Internal Revenue Code (the Code). ▶ File as an attachment to Form 5500.	OMB No. 1210-0110
		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 LIBERTY AUTO CITY, INC. PROFIT SHARING AND 401(K) PLAN	B Three-digit plan number (PN) ▶	001
C Plan sponsor's name as shown on line 2a of Form 5500 LIBERTY AUTO CITY, INC.		
		D Employer Identification Number (EIN) 36-2552178

Part I	Asset and Liability Statement
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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	3127	5078
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)	159724	155693
(2) Participant contributions	1b(2)	0	0
(3) Other	1b(3)	0	0
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)		
(2) U.S. Government securities	1c(2)		
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)		
(B) All other	1c(3)(B)		
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)		
(B) Common	1c(4)(B)		
(5) Partnership/joint venture interests	1c(5)		
(6) Real estate (other than employer real property)	1c(6)		
(7) Loans (other than to participants)	1c(7)	134275	198821
(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)	4440702	5134509
(14) Value of funds held in insurance company general account (unallocated contracts)	1c(14)		
(15) Other	1c(15)		

1d Employer-related investments:		(a) Beginning of Year	(b) End of Year
(1) Employer securities	1d(1)		
(2) Employer real property	1d(2)		
e Buildings and other property used in plan operation	1e		
f Total assets (add all amounts in lines 1a through 1e)	1f	4737828	5494101
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	4737828	5494101

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)	155693	
(B) Participants	2a(1)(B)	607077	
(C) Others (including rollovers)	2a(1)(C)		
(2) Noncash contributions	2a(2)		
(3) Total contributions. Add lines 2a(1)(A) , (B), (C), and line 2a(2)	2a(3)		762770
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)		
(B) U.S. Government securities	2b(1)(B)		
(C) Corporate debt instruments	2b(1)(C)		
(D) Loans (other than to participants)	2b(1)(D)		
(E) Participant loans	2b(1)(E)	9702	
(F) Other	2b(1)(F)		
(G) Total interest. Add lines 2b(1)(A) through (F)	2b(1)(G)		9702
(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)		736285
(8) Net investment gain (loss) from master trust investment accounts.....	2b(8)		
(9) Net investment gain (loss) from 103-12 investment entities.....	2b(9)		
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds)	2b(10)		
c Other income	2c		
d Total income. Add all income amounts in column (b) and enter total	2d		1508757

Expenses

e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	699744	
(2) To insurance carriers for the provision of benefits.....	2e(2)		
(3) Other	2e(3)		
(4) Total benefit payments. Add lines 2e(1) through (3)	2e(4)		699744
f Corrective distributions (see instructions)	2f		5754
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)	26104	
(3) Recordkeeping fees.....	2i(3)	20882	
(4) IQPA audit fees.....	2i(4)		
(5) Investment advisory and investment management fees	2i(5)		
(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)		46986
j Total expenses. Add all expense amounts in column (b) and enter total	2j		752484

Net Income and Reconciliation

k Net income (loss). Subtract line 2j from line 2d	2k		756273
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: **KOLNICKI PETERSON WIRTH LLC**

(2) EIN: **36-4119639**

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?	☒		500000
f Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?		☒	
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 LIBERTY AUTO CITY, INC. PROFIT SHARING AND 401(K) PLAN	B Three-digit plan number (PN) ▶	001
C Plan sponsor's name as shown on line 2a of Form 5500 LIBERTY AUTO CITY, INC.	D Employer Identification Number (EIN) 36-2552178	

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

1	Total value of distributions paid in property other than in cash or the forms of property specified in the instructions.....	1	0
2	Enter the EIN(s) of payor(s) who paid benefits on behalf of the plan to participants or beneficiaries during the year (if more than two, enter EINs of the two payors who paid the greatest dollar amounts of benefits): EIN(s): 01-0233346		
Profit-sharing plans, ESOPs, and stock bonus plans, skip line 3.			
3	Number of participants (living or deceased) whose benefits were distributed in a single sum, during the plan year	3	

Part II	Funding Information (If the plan is not subject to the minimum funding requirements of section 412 of the Internal Revenue Code or ERISA section 302, skip this Part.)
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4	Is the plan administrator making an election under Code section 412(d)(2) or ERISA section 302(d)(2)?	☐ Yes	☐ No	☐ N/A
If the plan is a defined benefit plan, go to line 8.				
5	If a waiver of the minimum funding standard for a prior year is being amortized in this plan year, see instructions and enter the date of the ruling letter granting the waiver. Date: Month _____ Day _____ Year _____ If you completed line 5, complete lines 3, 9, and 10 of Schedule MB and do not complete the remainder of this schedule.			
6	a Enter the minimum required contribution for this plan year (include any prior year accumulated funding deficiency not waived)	6a		
	b Enter the amount contributed by the employer to the plan for this plan year	6b		
	c Subtract the amount in line 6b from the amount in line 6a. Enter the result (enter a minus sign to the left of a negative amount)	6c		
If you completed line 6c, skip lines 8 and 9.				
7	Will the minimum funding amount reported on line 6c be met by the funding deadline?	☐ Yes	☐ No	☐ N/A
8	If a change in actuarial cost method was made for this plan year pursuant to a revenue procedure or other authority providing automatic approval for the change or a class ruling letter, does the plan sponsor or plan administrator agree with the change?	☐ Yes	☐ No	☐ N/A

Part III	Amendments
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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
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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.
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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 <u>06 / 30 / 2020</u> (MM/DD/YYYY) and the Opinion Letter serial number <u>Q703912A</u> .	

**LIBERTY AUTO CITY, INC. PROFIT
SHARING AND 401(K) PLAN**

LIBERTYVILLE, ILLINOIS

FINANCIAL STATEMENTS

**FOR THE YEARS ENDED
DECEMBER 31, 2023 AND 2022**

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KOLNICKI



PETERSON



WIRTH

INDEPENDENT AUDITOR'S REPORT

To the Administrative Committee of
the Liberty Auto City, Inc.
Profit Sharing and 401(k) Plan

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

We have performed audits of the accompanying financial statements of Liberty Auto City, Inc. Profit Sharing and 401(k) 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 statements of changes in net assets available for benefits for the years ended December 31, 2023 and 2022, and the related notes to the financial statements.

Management, having determined it is permissible in the circumstances, has elected to have the audits of Liberty Auto City, Inc. Profit Sharing and 401(k) 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 and for the years ended December 31, 2023 and 2022, stating that the certified investment information, as described in Note 7 to the financial statements, is complete and accurate.

KOLNICKI PETERSON & WIRTH, LLC
CERTIFIED PUBLIC ACCOUNTANTS

1400 Opus Place Suite 100
Downers Grove, IL 60515
(630) 390-1140 • Fax (630) 390-1150

Opinion

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

- the amounts and disclosures in the 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. Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are required to be independent of Liberty Auto City, Inc. Profit Sharing and 401(k) Plan and to meet our other ethical responsibilities in accordance with the relevant ethical requirements relating to our audits. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our ERISA Section 103(a)(3)(C) audit opinion.

Responsibilities of Management for the Financial Statements

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

In preparing the financial statements, management is required to evaluate whether there are conditions or events, considered in the aggregate, that raise substantial doubt about Liberty Auto City, Inc. Profit Sharing and 401(k) Plan's ability to continue as a going concern for one year after the date the financial statements are available to be issued.

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

Auditor's Responsibilities for the Audit of the Financial Statements

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

In performing an audit in accordance with generally accepted auditing standards, we:

- Exercise professional judgment and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of Liberty Auto City, Inc. Profit Sharing and 401(k) 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 Liberty Auto City, Inc. Profit Sharing and 401(k) Plan's ability to continue as a going concern for a reasonable period of time.

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

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

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

Other Matter

The supplemental schedule of Assets Held for Investment Purposes 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 audits of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with generally accepted auditing standards. For information included in the supplemental schedule that agreed to or is derived from the certified investment information, we compared such information to the related certified investment information.

In forming our opinion on the supplemental schedule, we evaluated whether the supplemental schedule, other than the information agreed to or derived from the certified investment information, including its 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).



KOLNICKI, PETERSON, WIRTH LLC
Certified Public Accountants

Downers Grove, Illinois
July 23, 2024

LIBERTY AUTO CITY, INC. PROFIT SHARING AND 401(K) PLAN
STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS
DECEMBER 31, 2023 AND 2022

	<u>2023</u>	<u>2022</u>
ASSETS		
Investments:		
Mutual funds	\$ 5,134,509	\$ 4,440,702
Cash	5,078	3,127
Receivables:		
Notes receivable from participants	198,821	134,275
Employer contributions	<u>155,693</u>	<u>159,724</u>
Total assets	5,494,101	4,737,828
LIABILITIES	<u>---</u>	<u>---</u>
Net assets available for benefits	<u>\$ 5,494,101</u>	<u>\$ 4,737,828</u>

These financial statements should be read
only in connection with the accompanying
notes to financial statements.

**LIBERTY AUTO CITY, INC. PROFIT SHARING AND 401(K) PLAN
STATEMENTS OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS
FOR THE YEARS ENDED DECEMBER 31, 2023 AND 2022**

	<u>2023</u>	<u>2022</u>
ADDITIONS:		
Investment income:		
Net appreciation in fair value of investments	\$ <u>736,285</u>	\$ <u>---</u>
 Total investment income	 736,285	 ---
 Interest earned from notes receivable from participants	 9,702	 6,884
 Contributions:		
Participants'	607,077	612,070
Employer	155,693	159,724
Rollover	<u>---</u>	<u>2,366</u>
 Total additions	 <u>1,508,757</u>	 <u>781,044</u>
DEDUCTIONS:		
Net depreciation in fair value of investments	---	858,785
Benefits paid to participants	705,498	580,626
Administrative expenses (net of forfeitures of \$0 and \$0 in 2023 and 2022, respectively)	<u>46,986</u>	<u>46,249</u>
 Total deductions	 <u>752,484</u>	 <u>1,485,660</u>
 Net (decrease) increase	 756,273	 (704,616)
 NET ASSETS AVAILABLE FOR BENEFITS		
Beginning of year	<u>4,737,828</u>	<u>5,442,444</u>
 End of year	 <u>\$ 5,494,101</u>	 <u>\$ 4,737,828</u>

These financial statements should be read
only in connection with the accompanying
notes to financial statements.

**LIBERTY AUTO CITY, INC. PROFIT SHARING AND 401(K) PLAN
NOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 2023 AND 2022**

NOTE 1 - DESCRIPTION OF PLAN

The following description of the Liberty Auto City, Inc. Profit Sharing and 401(k) Plan ("Plan") provides only general information. Participants should refer to the plan agreement for a more complete description of the Plan's provisions.

General

The Plan is a defined contribution plan covering substantially all employees of the Companies who have one year of service and are age 18 or older, excluding those covered by collective bargaining agreements. The plan is subject to the provisions of ERISA.

Contributions

Each year, participants may contribute a portion of their annual compensation up to the maximum amount allowed by law. 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 defined benefit or contribution plans (rollover). Participants direct the investment of their contributions into various investment options offered by the Plan. The Plan currently offers thirty-nine (39) mutual funds as investment options for participants. The Company may contribute a discretionary matching contribution equal to a uniform percentage of each participant's deferred compensation to be determined each year. The Company may also contribute a profit sharing contribution. Only participants who are actively employed on the last day of the year are eligible to share in the Companies' matching and profit sharing contributions. Contributions are subject to certain IRS limitations.

Participant Accounts

Each participant's account is credited with the participant's contributions and Company matching contributions, as well as allocations of the Company's profit sharing contribution and Plan earnings. Participant accounts are charged with an allocation of administrative expenses that are paid by the Plan. Allocations are based on participant earnings, account balances, or specific participant transactions, as defined. The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested account.

Vesting

Participants are immediately vested in their contributions plus actual earnings thereon. Vesting in the Company's contribution portion of their accounts is based on years of continuous service. A participant is 100% vested after six years of credited service for profit sharing contributions, and three years for matching contributions.

**LIBERTY AUTO CITY, INC. PROFIT SHARING AND 401(K) PLAN
NOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 2023 AND 2022**

NOTE 1 - DESCRIPTION OF PLAN (continued)

Notes Receivable from Participants

Participants may borrow from their fund accounts a minimum of \$1,000 up to a maximum equal to the lesser of \$50,000 or 50% of their account balance. The loans are secured by the balance in the participant's account and bear interest at the prime rate plus 1%. Interest rates ranged from 4.25% to 9.50% at December 31, 2023. Interest rates ranged from 4.25% to 7.25% at December 31, 2022. Principal and interest are paid ratably through monthly payroll deductions.

Payment of Benefits

On termination of service due to death, disability, or retirement, a participant may elect to receive either a lump sum amount equal to the value of the participant's vested interest in his or her account, or annual installments over a ten year period. For termination of service due to other reasons, a participant may receive the value of the vested interest in his or her account as a lump sum distribution.

Forfeited Accounts

At December 31, 2023 and 2022, forfeited non-vested accounts totaled \$5,078 and \$3,127, respectively. These accounts may be used to reduce future employer contributions or pay administrative expenses. Expenses paid from forfeitures totaled \$0 and \$0 for the years ended December 31, 2023 and 2022, respectively. Forfeited accounts of \$5,078 and \$4,929 for the years ended December 31, 2023 and 2022, respectively, were used to reduce employer contributions.

NOTE 2 - SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

Basis of Accounting

The financial statements of the Plan are prepared on the accrual basis of accounting.

Use of Estimates

The preparation of financial statements in accordance with accounting principles generally accepted in the United States of America 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.

Notes Receivable from Participants

Notes receivable from participants are measured at their unpaid principal balance plus any accrued but unpaid interest. Interest income is recorded when received. Related fees are recorded as administrative expenses and are expensed when they are incurred. No allowance for credit losses has been recorded as of December 31, 2023 and 2022. If a participant ceases to make loan repayments and the plan administrator deems the participant loan to be in default, the participant loan balance is reduced and a benefit payment is recorded.

**LIBERTY AUTO CITY, INC. PROFIT SHARING AND 401(K) PLAN
NOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 2023 AND 2022**

NOTE 2 - SUMMARY OF ACCOUNTING POLICIES (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 3 for discussion of fair value measurements.

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

Payment of Benefits

Benefits are recorded when paid.

Expenses

Certain expenses of maintaining the Plan are paid directly by the Company and are excluded from these financial statements. Fees related to the administration of notes receivable from participants are charged directly to the participant's account and are included in administrative expenses. Investment related expenses are included in net appreciation of fair value of investments.

Subsequent Events

Subsequent events were evaluated through July 23, 2024, which is the date financial statements were available to be issued.

NOTE 3 – FAIR VALUE MEASUREMENTS

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

- | | |
|---------|---|
| Level 1 | 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: <ul style="list-style-type: none">• Quoted prices for similar assets or liabilities in active markets.• Quotes 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. |

LIBERTY AUTO CITY, INC. PROFIT SHARING AND 401(K) PLAN
NOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 2023 AND 2022

NOTE 3 – FAIR VALUE MEASUREMENTS (continued)

If the asset or liability has a specified (contractual) term, the Level 2 input must be observable for substantially the full term of the asset or liability.

Level 3 Inputs to the valuation methodology are unobservable and significant to the fair value measurement.

The asset 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 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. There have been no changes in the methodologies used at December 31, 2023 and 2022.

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

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

Quoted Prices in Active
Markets for Identical
Assets (Level 2)

At December 31, 2023:

Mutual funds	\$ <u>5,134,509</u>
--------------	---------------------

Total assets at fair value	\$ <u>5,134,509</u>
----------------------------	---------------------

At December 31, 2022:

Mutual funds	\$ <u>4,440,702</u>
--------------	---------------------

Total assets at fair value	\$ <u>4,440,702</u>
----------------------------	---------------------

LIBERTY AUTO CITY, INC. PROFIT SHARING AND 401(K) PLAN
NOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 2023 AND 2022

NOTE 4 - PLAN TERMINATION

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

NOTE 5 – RELATED PARTY TRANSACTIONS AND PARTY-IN-INTEREST TRANSACTIONS

Certain plan investments are shares of mutual funds managed by John Hancock Life Insurance Company U.S.A. (“John Hancock”). John Hancock is the custodian as defined by the Plan and, therefore, these transactions qualify as party in interest transactions. Fees paid by the plan for the investment management services are included in net appreciation in fair value of investments, as they are paid through revenue sharing, rather than a direct payment. The Plan sponsor pays directly any other fees related to the plan’s operations.

NOTE 6 - TAX STATUS

The IRS has determined and informed the Company by a letter dated June 30, 2020 that the Plan and related trust are designed in accordance with applicable sections of the Internal Revenue Code (IRC). Although the Plan has been amended since receiving the determination letter, the Plan administrator and the Plan’s tax counsel believes that the Plan is designed, and is currently being operated in compliance with the applicable requirements of the IRC and therefore, believes that the Plan is qualified and the related trust is tax-exempt.

Accounting principles generally accepted in the United States of America require Plan management to evaluate tax positions taken by the Plan and recognize a tax liability if the organization has taken an uncertain position that more likely than not would not be sustained upon examination by federal and state taxing authorities. 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 examination for years prior to 2019.

NOTE 7 – INFORMATION PREPARED AND CERTIFIED BY CUSTODIAN

Information related to investments disclosed in the accompanying financial statements and supplemental schedule, including investments held at December 31, 2023 and 2022, and net appreciation in fair value of investments, interest and dividends for the years ended December 31, 2023 and 2022, was obtained or derived from information supplied to the Plan administrator and certified as complete and accurate by John Hancock Life Insurance Company (the custodian of the Plan).

	<u>2023</u>	<u>2022</u>
Investments:		
Mutual funds	\$ 5,134,509	\$ 4,440,702
Investment income (loss)	736,285	(858,785)

**LIBERTY AUTO CITY, INC. PROFIT SHARING AND 401(K) PLAN
NOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 2023 AND 2022**

NOTE 8 – RECLASSIFICATIONS

Certain accounts in the prior year financial statements have been reclassified for comparative purposes to conform with the presentation in the current year financial statements. The reclassifications have no effect on the net assets available for benefits for the year ended December 31, 2022.

NOTE 9 – RISKS AND UNCERTAINTIES

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

This information is an integral part
of the accompanying financial statements.

SUPPLEMENTAL INFORMATION

LIBERTY AUTO CITY, INC. PROFIT SHARING AND 401(k) PLAN
EIN: 36-2552178 PLAN 001
FORM 5500/SCHEDULE H
PLAN YEAR JANUARY 1, 2023 THROUGH DECEMBER 31, 2023

ITEM 4(I) SCHEDULE OF ASSETS HELD FOR INVESTMENT PURPOSES AT END OF YEAR

(a)	(b) Identity of Issue	(c) Description of Investment	(d) Cost of Asset	(e) Current Value
	American Funds 2065 Target Date Retirement Fund	Mutual Fund	\$ -	\$ 31,097
	American Funds 2060 Target Date Retirement Fund	Mutual Fund	-	118,899
	American Funds 2055 Target Date Retirement Fund	Mutual Fund	-	99,846
	American Funds 2050 Target Date Retirement Fund	Mutual Fund	-	111,200
	American Funds 2045 Target Date Retirement Fund	Mutual Fund	-	278,125
	American Funds 2040 Target Date Retirement Fund	Mutual Fund	-	217,620
	American Funds 2035 Target Date Retirement Fund	Mutual Fund	-	137,565
	American Funds 2030 Target Date Retirement Fund	Mutual Fund	-	925,930
	American Funds 2025 Target Date Retirement Fund	Mutual Fund	-	328,768
*	JH Multimanager Aggressive LS	Mutual Fund	-	101,385
*	JH Multimanager Growth LS	Mutual Fund	-	1,566,573
*	JH Multimanager Moderate LS	Mutual Fund	-	447,329
*	JH Multimanager Balanced GIFL LS	Mutual Fund	-	224,938
*	JH Multimanager Growth GIFL LS	Mutual Fund	-	22,750
	Reliance Met Life Stable Value	Mutual Fund	-	9,391
	Pimco Intl Bond USD Hedged	Mutual Fund	-	5,869
	BlackRock High Yield Bond Fund	Mutual Fund	-	858
	Franklin Global Allocation	Mutual Fund	-	571
	Vanguard Mid Cap Value ETF	Mutual Fund	-	1,299
*	JH Small Cap Core	Mutual Fund	-	289
*	JH Mid Cap Growth Fund	Mutual Fund	-	2,289
	Small Growth Fund	Mutual Fund	-	290
	Fidelity Mid Cap Index Fund	Mutual Fund	-	23,323
	T. Rowe Price Overseas Stock Fund	Mutual Fund	-	18,755
	Fidelity AD Income Fund	Mutual Fund	-	6,188
	500 Index Fund	Mutual Fund	-	111,348
	TIAA-CREF Large Cap Growth Index Fund	Mutual Fund	-	196,930
	Vanguard Value Index Fund	Mutual Fund	-	60,405
	American Balanced Fund	Mutual Fund	-	68,447
*	John Hancock Bond Fund	Mutual Fund	-	16,232
	Participant loans	Loans receivable at 4.25% to 9.5%	-	198,821
			<u>\$ -</u>	<u>\$ 5,333,330</u>



Deducted Charges Summary For Contract Number 93275 Page 1
THE TRUSTEES OF LIBERTY AUTO CITY, INC.
For Period January 1, 2023 To December 31, 2023

Fund Name	Charge Type	Charge Amount
American Funds 2025 TD	Asset Charge	-1092.06
American Funds 2025 TD	Flat Loan Charge	-48.00
American Funds 2025 TD	RIA Advisory Fee	-1368.60
American Funds 2025 TD	SEND Service	-61.05
Total		-2569.71
American Funds 2030 TD	Asset Charge	-2937.93
American Funds 2030 TD	RIA Advisory Fee	-3693.71
American Funds 2030 TD	SEND Service	-164.54
Total		-6796.18
American Funds 2035 TD	Asset Charge	-386.35
American Funds 2035 TD	RIA Advisory Fee	-487.52
American Funds 2035 TD	SEND Service	-21.68
Total		-895.55
American Funds 2040 TD	Asset Charge	-702.18
American Funds 2040 TD	Flat Loan Charge	-40.00
American Funds 2040 TD	RIA Advisory Fee	-864.13
American Funds 2040 TD	SEND Service	-39.13
American Funds 2040 TD	TPA Transaction Fees	-200.00
Total		-1845.44
American Funds 2045 TD	Asset Charge	-943.49
American Funds 2045 TD	Flat Loan Charge	-48.00
American Funds 2045 TD	RIA Advisory Fee	-1148.49
American Funds 2045 TD	SEND Service	-52.67
American Funds 2045 TD	TPA Transaction Fees	-200.00
Total		-2392.65
American Funds 2050 TD	Asset Charge	-321.09
American Funds 2050 TD	Flat Loan Charge	-44.00
American Funds 2050 TD	RIA Advisory Fee	-392.94
American Funds 2050 TD	SEND Service	-17.96
American Funds 2050 TD	TPA Transaction Fees	-500.00
American Funds 2050 TD	Withdrawal Processing Fee	-50.00
Total		-1325.99
American Funds 2055 TD	Asset Charge	-336.77
American Funds 2055 TD	Flat Loan Charge	-68.00
American Funds 2055 TD	RIA Advisory Fee	-382.01
American Funds 2055 TD	SEND Service	-18.70
American Funds 2055 TD	TPA Transaction Fees	-100.00
American Funds 2055 TD	Withdrawal Processing Fee	-50.00
Total		-955.48



Deducted Charges Summary For Contract Number 93275 Page 2
THE TRUSTEES OF LIBERTY AUTO CITY, INC.
For Period January 1, 2023 To December 31, 2023

<u>Fund Name</u>	<u>Charge Type</u>	<u>Charge Amount</u>
American Funds 2060 TD	Asset Charge	-444.47
American Funds 2060 TD	Flat Loan Charge	-100.00
American Funds 2060 TD	RIA Advisory Fee	-527.63
American Funds 2060 TD	SEND Service	-24.25
American Funds 2060 TD	TPA Transaction Fees	-790.48
American Funds 2060 TD	Withdrawal Processing Fee	_____-200.00
Total		_____-2086.83
American Funds 2065 TD	Asset Charge	-92.36
American Funds 2065 TD	Flat Loan Charge	-36.00
American Funds 2065 TD	RIA Advisory Fee	-110.91
American Funds 2065 TD	SEND Service	-4.70
American Funds 2065 TD	TPA Transaction Fees	-785.05
American Funds 2065 TD	Withdrawal Processing Fee	_____-300.00
Total		_____-1329.02
AF American Balanced Fund	Asset Charge	-200.73
AF American Balanced Fund	RIA Advisory Fee	-252.20
AF American Balanced Fund	SEND Service	-11.10
AF American Balanced Fund	TPA Transaction Fees	-100.00
AF American Balanced Fund	Withdrawal Processing Fee	_____-50.00
Total		_____-614.03
BlackRock High Yield Bond Fund	Asset Charge	-3.79
BlackRock High Yield Bond Fund	RIA Advisory Fee	-4.44
BlackRock High Yield Bond Fund	SEND Service	_____-0.19
Total		_____-8.42
Fidelity Adv Diversified Intl	Asset Charge	-21.96
Fidelity Adv Diversified Intl	RIA Advisory Fee	-26.28
Fidelity Adv Diversified Intl	SEND Service	_____-1.15
Total		_____-49.39
Fidelity Mid Cap Index Fund	Asset Charge	-76.80
Fidelity Mid Cap Index Fund	RIA Advisory Fee	-85.76
Fidelity Mid Cap Index Fund	SEND Service	_____-4.23
Total		_____-166.79
Franklin Global Allocation	Asset Charge	-1.46
Franklin Global Allocation	RIA Advisory Fee	-1.71
Franklin Global Allocation	SEND Service	_____-0.07
Total		_____-3.24
Invesco Small Cap Growth	Asset Charge	-0.82
Invesco Small Cap Growth	RIA Advisory Fee	_____-0.81
Total		_____-1.63



Deducted Charges Summary For Contract Number 93275 Page 3
THE TRUSTEES OF LIBERTY AUTO CITY, INC.
For Period January 1, 2023 To December 31, 2023

Fund Name	Charge Type	Charge Amount
Janus Henderson Gbl Eq Income	Asset Charge	-44.77
Janus Henderson Gbl Eq Income	RIA Advisory Fee	-54.21
Janus Henderson Gbl Eq Income	SEND Service	-2.42
Total		-101.40
John Hancock Bond Fund	Asset Charge	-55.17
John Hancock Bond Fund	Flat Loan Charge	-48.00
John Hancock Bond Fund	RIA Advisory Fee	-64.79
John Hancock Bond Fund	SEND Service	-3.02
Total		-170.98
John Hancock Mid Cap Growth	Asset Charge	-5.14
John Hancock Mid Cap Growth	RIA Advisory Fee	-6.13
John Hancock Mid Cap Growth	SEND Service	-0.22
Total		-11.49
John Hancock Small Cap Core	Asset Charge	-0.96
John Hancock Small Cap Core	RIA Advisory Fee	-0.96
John Hancock Small Cap Core	SEND Service	-0.01
Total		-1.93
JH Multimanager Aggressive LS	Asset Charge	-408.69
JH Multimanager Aggressive LS	Flat Loan Charge	-104.00
JH Multimanager Aggressive LS	RIA Advisory Fee	-430.50
JH Multimanager Aggressive LS	SEND Service	-22.86
JH Multimanager Aggressive LS	TPA Transaction Fees	-776.24
JH Multimanager Aggressive LS	Withdrawal Processing Fee	-175.00
Total		-1917.29
JH Multimanager Balanced LS	Asset Charge	-844.90
JH Multimanager Balanced LS	Flat Loan Charge	-224.00
JH Multimanager Balanced LS	RIA Advisory Fee	-973.19
JH Multimanager Balanced LS	SEND Service	-46.80
JH Multimanager Balanced LS	TPA Transaction Fees	-600.00
JH Multimanager Balanced LS	Withdrawal Processing Fee	-200.00
Total		-2888.89
JH Multimanager Conserv LS	Asset Charge	-0.04
JH Multimanager Conserv LS	RIA Advisory Fee	-0.05
Total		-0.09
JH Multimanager Growth LS	Asset Charge	-5226.02
JH Multimanager Growth LS	Flat Loan Charge	-192.00
JH Multimanager Growth LS	RIA Advisory Fee	-6339.61
JH Multimanager Growth LS	SEND Service	-291.75
JH Multimanager Growth LS	TPA Transaction Fees	-800.00



Deducted Charges Summary For Contract Number 93275 Page 4
THE TRUSTEES OF LIBERTY AUTO CITY, INC.
For Period January 1, 2023 To December 31, 2023

Fund Name	Charge Type	Charge Amount
JH Multimanager Growth LS	Withdrawal Processing Fee	-50.00
Total		-12899.38
JH Multimanager Moderate LS	Asset Charge	-1478.61
JH Multimanager Moderate LS	Flat Loan Charge	-48.00
JH Multimanager Moderate LS	RIA Advisory Fee	-1845.41
JH Multimanager Moderate LS	SEND Service	-82.73
Total		-3454.75
Lifestyle Balanced G.I.F.L.	Asset Charge	-0.90
Lifestyle Balanced G.I.F.L.	Guar. Income Feature Fee	-0.83
Lifestyle Balanced G.I.F.L.	RIA Advisory Fee	-1.07
Lifestyle Balanced G.I.F.L.	SEND Service	-0.05
Total		-2.85
Lifestyle Growth G.I.F.L.	Asset Charge	-138.39
Lifestyle Growth G.I.F.L.	Flat Loan Charge	-40.00
Lifestyle Growth G.I.F.L.	Guar. Income Feature Fee	-111.74
Lifestyle Growth G.I.F.L.	RIA Advisory Fee	-143.58
Lifestyle Growth G.I.F.L.	SEND Service	-7.63
Lifestyle Growth G.I.F.L.	TPA Transaction Fees	-300.00
Lifestyle Growth G.I.F.L.	Withdrawal Processing Fee	-50.00
Total		-791.34
PIMCO Intl Bond USD-Hedged	Asset Charge	-17.59
PIMCO Intl Bond USD-Hedged	RIA Advisory Fee	-21.60
PIMCO Intl Bond USD-Hedged	SEND Service	-0.90
PIMCO Intl Bond USD-Hedged	TPA Transaction Fees	-100.00
PIMCO Intl Bond USD-Hedged	Withdrawal Processing Fee	-25.00
Total		-165.09
Reliance MetLife Stable Value	Asset Charge	-67.85
Reliance MetLife Stable Value	Flat Loan Charge	-4.00
Reliance MetLife Stable Value	RIA Advisory Fee	-81.80
Reliance MetLife Stable Value	SEND Service	-3.82
Reliance MetLife Stable Value	TPA Transaction Fees	-200.00
Total		-357.47
T. Rowe Price Overseas Stock	Asset Charge	-108.47
T. Rowe Price Overseas Stock	RIA Advisory Fee	-128.94
T. Rowe Price Overseas Stock	SEND Service	-5.87
Total		-243.28
TIAA-CREF Large-Cap Growth Idx	Asset Charge	-474.04
TIAA-CREF Large-Cap Growth Idx	Flat Loan Charge	-13.17
TIAA-CREF Large-Cap Growth Idx	RIA Advisory Fee	-542.55



Deducted Charges Summary For Contract Number 93275 Page 5
THE TRUSTEES OF LIBERTY AUTO CITY, INC.
For Period January 1, 2023 To December 31, 2023

Fund Name	Charge Type	Charge Amount
TIAA-CREF Large-Cap Growth Idx	SEND Service	-26.79
Total		-1056.55
Vanguard Mid-Cap Value ETF	Asset Charge	-6.70
Vanguard Mid-Cap Value ETF	RIA Advisory Fee	-7.51
Vanguard Mid-Cap Value ETF	SEND Service	-0.28
Total		-14.49
Vanguard Small Cap Value Index	Asset Charge	-66.33
Vanguard Small Cap Value Index	RIA Advisory Fee	-80.47
Vanguard Small Cap Value Index	SEND Service	-3.58
Total		-150.38
Vanguard Value Index Fund	Asset Charge	-262.26
Vanguard Value Index Fund	Flat Loan Charge	-48.00
Vanguard Value Index Fund	RIA Advisory Fee	-288.46
Vanguard Value Index Fund	SEND Service	-14.44
Vanguard Value Index Fund	TPA Transaction Fees	-100.00
Vanguard Value Index Fund	Withdrawal Processing Fee	-50.00
Total		-763.16
500 Index Fund	Asset Charge	-339.98
500 Index Fund	Flat Loan Charge	-34.84
500 Index Fund	RIA Advisory Fee	-411.26
500 Index Fund	SEND Service	-18.98
500 Index Fund	TPA Transaction Fees	-100.00
500 Index Fund	Withdrawal Processing Fee	-50.00
Total		-955.06
Grand Total		-46986.22



Loans Summary For Contract Number 93275
 THE TRUSTEES OF LIBERTY AUTO CITY, INC.
 For Period January 1, 2023 To December 31, 2023

Page 1

Fund Name	Loan	Number of Units	Unit Value Interest Rate	Effective Date	Dollar Amount
American Funds 2040 TD	Loan Issue	-218.99321	22.83175	2023-03-29	-5000.00
Total		-218.99321			-5000.00
American Funds 2045 TD	Loan Issue	-1186.48075	25.28485	2023-11-28	-30000.00
Total		-1186.48075			-30000.00
American Funds 2050 TD	Loan Issue	-135.49008	21.99201	2023-03-15	-2979.70
American Funds 2050 TD	Loan Issue	-273.15238	23.13725	2023-11-01	-6320.00
Total		-408.64246			-9299.70
American Funds 2060 TD	Loan Issue	-77.43339	19.37144	2023-06-30	-1500.00
American Funds 2060 TD	Loan Issue	-188.61347	18.55632	2023-09-26	-3500.00
Total		-266.04686			-5000.00
American Funds 2065 TD	Loan Issue	-91.37128	14.68239	2023-04-25	-1341.56
Total		-91.37128			-1341.56
Fidelity Adv Diversified Intl	Loan Issue	-35.24498	31.28249	2023-12-06	-1102.56
Total		-35.24498			-1102.56
Fidelity Mid Cap Index Fund	Loan Issue	-32.61185	33.31225	2023-12-06	-1086.38
Total		-32.61185			-1086.38
JH Multimanager Aggressive LS	Loan Issue	-431.00976	31.32178	2023-06-23	-13500.00
JH Multimanager Aggressive LS	Loan Issue	-343.09232	32.06133	2023-06-30	-11000.00
Total		-774.10208			-24500.00
JH Multimanager Balanced LS	Loan Issue	-137.41636	25.46995	2023-01-25	-3500.00
Total		-137.41636			-3500.00
JH Multimanager Growth LS	Loan Issue	-181.62828	27.52874	2023-01-03	-5000.00
JH Multimanager Growth LS	Loan Issue	-277.30053	28.84956	2023-04-25	-8000.00
JH Multimanager Growth LS	Loan Issue	-1049.37556	29.63667	2023-08-21	-31100.00
JH Multimanager Growth LS	Loan Issue	-215.40827	27.85407	2023-10-27	-6000.00
JH Multimanager Growth LS	Loan Issue	-71.40269	30.51668	2023-12-06	-2178.98
Total		-1795.11533			-52278.98
Lifestyle Growth G.I.F.L.	Loan Issue	-284.34753	28.13457	2023-03-14	-8000.00
Total		-284.34753			-8000.00
Reliance MetLife Stable Value	Loan Issue	-49.02204	195.56786	2023-12-06	-9587.14
Total		-49.02204			-9587.14
Vanguard Mid-Cap Value ETF	Loan Issue	-48.25263	22.06110	2023-12-06	-1064.51
Total		-48.25263			-1064.51



Loans Summary For Contract Number 93275
THE TRUSTEES OF LIBERTY AUTO CITY, INC.
For Period January 1, 2023 To December 31, 2023

Page 2

Fund Name	Loan	Number of Units	Unit Value Interest Rate	Effective Date	Dollar Amount
Vanguard Value Index Fund	Loan Issue	-38.26828	70.50470	2023-12-06	-2698.10
Total		-38.26828			-2698.10
500 Index Fund	Loan Issue	-43.15033	66.82997	2023-12-06	-2883.74
Total		-43.15033			-2883.74
Grand Total		-5409.06597			-157342.67



Loan Repayment Summary For Contract Number 93275 Page 1
 THE TRUSTEES OF LIBERTY AUTO CITY, INC.
 For Period January 1, 2023 To December 31, 2023

Fund Name	Number of Units	Unit Value Interest Rate	Effective Date	Dollar Amount
American Funds 2040 TD	1.027028	23.407339	2023-04-21	24.04
American Funds 2040 TD	1.022836	23.503271	2023-04-28	24.04
American Funds 2040 TD	1.027629	23.393634	2023-05-05	24.04
American Funds 2040 TD	1.032468	23.283998	2023-05-12	24.04
American Funds 2040 TD	1.022240	23.516975	2023-05-19	24.04
American Funds 2040 TD	1.024628	23.462157	2023-05-26	24.04
American Funds 2040 TD	1.011045	23.777361	2023-06-02	24.04
American Funds 2040 TD	1.009300	23.818475	2023-06-09	24.04
American Funds 2040 TD	0.988818	24.311838	2023-06-16	24.04
American Funds 2040 TD	1.004100	23.941815	2023-06-23	24.04
American Funds 2040 TD	0.986039	24.380360	2023-06-30	24.04
American Funds 2040 TD	0.999524	24.051445	2023-07-07	24.04
American Funds 2040 TD	0.970223	24.777785	2023-07-14	24.04
American Funds 2040 TD	0.967014	24.860012	2023-07-21	24.04
American Funds 2040 TD	0.960134	25.038171	2023-07-28	24.04
American Funds 2040 TD	0.978340	24.572217	2023-08-04	24.04
American Funds 2040 TD	0.981076	24.503694	2023-08-14	24.04
American Funds 2040 TD	1.002953	23.969218	2023-08-18	24.04
American Funds 2040 TD	0.998954	24.065149	2023-08-25	24.04
American Funds 2040 TD	0.979433	24.544808	2023-09-01	24.04
American Funds 2040 TD	0.990494	24.270717	2023-09-07	24.04
American Funds 2040 TD	0.989935	24.284422	2023-09-15	24.04
American Funds 2040 TD	1.015141	23.681422	2023-09-22	24.04
American Funds 2040 TD	1.021645	23.530673	2023-09-29	24.04
American Funds 2040 TD	1.024629	23.462143	2023-10-06	24.04
American Funds 2040 TD	1.019271	23.585484	2023-10-13	24.04
American Funds 2040 TD	1.039197	23.133235	2023-10-20	24.04
American Funds 2040 TD	1.058000	22.722099	2023-10-27	24.04
American Funds 2040 TD	1.008141	23.845870	2023-11-03	24.04
American Funds 2040 TD	1.002380	23.982915	2023-11-13	24.04
American Funds 2040 TD	0.977795	24.585914	2023-11-17	24.04
American Funds 2040 TD	0.969152	24.805186	2023-11-24	24.04
American Funds 2040 TD	0.959084	25.065572	2023-12-01	24.04
American Funds 2040 TD	0.960134	25.038163	2023-12-08	24.04
American Funds 2040 TD	0.931085	25.819321	2023-12-15	24.04
American Funds 2040 TD	0.922671	26.054765	2023-12-22	24.04
American Funds 2040 TD	0.918202	26.181586	2023-12-29	24.04
Total	36.800738			889.48
American Funds 2045 TD	4.071234	22.226671	2023-01-03	90.49
American Funds 2045 TD	3.985550	22.704517	2023-01-06	90.49
American Funds 2045 TD	3.880544	23.318891	2023-01-13	90.49
American Funds 2045 TD	3.889654	23.264280	2023-01-20	90.49
American Funds 2045 TD	3.828983	23.632904	2023-01-27	90.49
American Funds 2045 TD	3.798263	23.824042	2023-02-03	90.49
American Funds 2045 TD	3.842301	23.550987	2023-02-10	90.49



Loan Repayment Summary For Contract Number 93275 Page 2
 THE TRUSTEES OF LIBERTY AUTO CITY, INC.
 For Period January 1, 2023 To December 31, 2023

Fund Name	Number of Units	Unit Value Interest Rate	Effective Date	Dollar Amount
American Funds 2045 TD	3.848995	23.510029	2023-02-17	90.49
American Funds 2045 TD	3.945220	22.936614	2023-02-24	90.49
American Funds 2045 TD	3.860204	23.441765	2023-03-03	90.49
American Funds 2045 TD	4.012088	22.554337	2023-03-10	90.49
American Funds 2045 TD	3.971222	22.786433	2023-03-20	90.49
American Funds 2045 TD	3.949922	22.909308	2023-03-24	90.49
American Funds 2045 TD	3.837852	23.578292	2023-03-31	90.49
American Funds 2045 TD	3.837853	23.578284	2023-04-10	90.49
American Funds 2045 TD	3.796089	23.837686	2023-04-17	90.49
American Funds 2045 TD	3.800443	23.810381	2023-04-21	90.49
American Funds 2045 TD	3.785250	23.905950	2023-04-28	90.49
American Funds 2045 TD	3.802623	23.796728	2023-05-05	90.49
American Funds 2045 TD	3.820157	23.687506	2023-05-12	90.49
American Funds 2045 TD	3.778775	23.946908	2023-05-19	90.49
American Funds 2045 TD	3.787413	23.892297	2023-05-26	90.49
American Funds 2045 TD	3.734069	24.233615	2023-06-02	90.49
American Funds 2045 TD	3.727768	24.274574	2023-06-09	90.49
American Funds 2045 TD	3.647756	24.807030	2023-06-16	90.49
American Funds 2045 TD	3.706920	24.411101	2023-06-23	90.49
American Funds 2045 TD	3.637745	24.875294	2023-06-30	90.49
American Funds 2045 TD	3.690409	24.520315	2023-07-07	90.49
American Funds 2045 TD	3.578820	25.284868	2023-07-14	90.49
American Funds 2045 TD	3.565344	25.380437	2023-07-21	90.49
American Funds 2045 TD	3.538694	25.571576	2023-07-28	90.49
American Funds 2045 TD	3.608043	25.080077	2023-08-04	90.49
American Funds 2045 TD	3.617890	25.011813	2023-08-14	90.49
American Funds 2045 TD	3.702779	24.438398	2023-08-18	90.49
American Funds 2045 TD	3.686304	24.547620	2023-08-25	90.49
American Funds 2045 TD	3.611975	25.052771	2023-09-01	90.49
American Funds 2045 TD	3.655805	24.752411	2023-09-07	90.49
American Funds 2045 TD	3.653790	24.766064	2023-09-15	90.49
American Funds 2045 TD	3.750976	24.124385	2023-09-22	90.49
American Funds 2045 TD	3.772325	23.987858	2023-09-29	90.49
American Funds 2045 TD	3.783092	23.919586	2023-10-06	90.49
American Funds 2045 TD	3.763757	24.042461	2023-10-13	90.49
American Funds 2045 TD	3.842305	23.550962	2023-10-20	90.49
American Funds 2045 TD	3.914930	23.114075	2023-10-27	90.49
American Funds 2045 TD	3.725675	24.288210	2023-11-03	90.49
American Funds 2045 TD	3.702780	24.438390	2023-11-13	90.49
American Funds 2045 TD	93.153031	24.970846	2023-11-15	2326.11
American Funds 2045 TD	5.680041	25.557914	2023-12-08	145.17
American Funds 2045 TD	5.506492	26.363425	2023-12-15	145.17
American Funds 2045 TD	5.457317	26.600982	2023-12-22	145.17
American Funds 2045 TD	5.425838	26.755313	2023-12-29	145.17
Total	288.973305			7069.33



Loan Repayment Summary For Contract Number 93275 Page 3
 THE TRUSTEES OF LIBERTY AUTO CITY, INC.
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Fund Name	Number of Units	Unit Value Interest Rate	Effective Date	Dollar Amount
American Funds 2050 TD	1.930490	21.678428	2023-01-03	41.85
American Funds 2050 TD	1.890073	22.141992	2023-01-06	41.85
American Funds 2050 TD	1.838011	22.769167	2023-01-13	41.85
American Funds 2050 TD	1.841319	22.728264	2023-01-20	41.85
American Funds 2050 TD	1.811971	23.096388	2023-01-27	41.85
American Funds 2050 TD	1.797119	23.287267	2023-02-03	41.85
American Funds 2050 TD	1.818412	23.014582	2023-02-10	41.85
American Funds 2050 TD	1.821649	22.973680	2023-02-17	41.85
American Funds 2050 TD	1.867080	22.414676	2023-02-24	41.85
American Funds 2050 TD	1.825984	22.919143	2023-03-03	41.85
American Funds 2050 TD	28.898814	22.864606	2023-03-06	660.76
American Funds 2050 TD	1.878506	22.278334	2023-03-16	41.85
American Funds 2050 TD	2.580158	23.300890	2023-04-17	60.12
American Funds 2050 TD	2.583181	23.273622	2023-04-21	60.12
American Funds 2050 TD	2.572632	23.369062	2023-04-28	60.12
American Funds 2050 TD	2.584696	23.259988	2023-05-05	60.12
American Funds 2050 TD	2.595345	23.164548	2023-05-12	60.12
American Funds 2050 TD	2.565149	23.437233	2023-05-19	60.12
American Funds 2050 TD	2.569633	23.396330	2023-05-26	60.12
American Funds 2050 TD	2.534190	23.723551	2023-06-02	60.12
American Funds 2050 TD	2.529828	23.764454	2023-06-09	60.12
American Funds 2050 TD	2.474462	24.296188	2023-06-16	60.12
American Funds 2050 TD	2.515397	23.900796	2023-06-23	60.12
American Funds 2050 TD	2.467538	24.364360	2023-06-30	60.12
American Funds 2050 TD	2.502550	24.023494	2023-07-07	60.12
American Funds 2050 TD	2.425463	24.787010	2023-07-14	60.12
American Funds 2050 TD	2.417485	24.868815	2023-07-21	60.12
American Funds 2050 TD	2.399071	25.059694	2023-07-28	60.12
American Funds 2050 TD	2.445642	24.582496	2023-08-04	60.12
American Funds 2050 TD	2.452443	24.514325	2023-08-14	60.12
American Funds 2050 TD	2.512531	23.928054	2023-08-18	60.12
American Funds 2050 TD	2.499712	24.050762	2023-08-25	60.12
American Funds 2050 TD	2.448358	24.555228	2023-09-01	60.12
American Funds 2050 TD	2.477243	24.268909	2023-09-07	60.12
American Funds 2050 TD	2.477243	24.268909	2023-09-15	60.12
American Funds 2050 TD	2.545897	23.614466	2023-09-22	60.12
American Funds 2050 TD	2.559195	23.491758	2023-09-29	60.12
American Funds 2050 TD	2.565151	23.437211	2023-10-06	60.12
American Funds 2050 TD	2.553269	23.546285	2023-10-13	60.12
American Funds 2050 TD	2.606084	23.069087	2023-10-20	60.12
American Funds 2050 TD	60.589516	22.632793	2023-10-27	1371.31
American Funds 2050 TD	1.238123	24.827900	2023-11-24	30.74
American Funds 2050 TD	1.226004	25.073316	2023-12-01	30.74
American Funds 2050 TD	1.227339	25.046047	2023-12-08	30.74
American Funds 2050 TD	1.189146	25.850466	2023-12-15	30.74
American Funds 2050 TD	1.178234	26.089883	2023-12-22	30.74



Loan Repayment Summary For Contract Number 93275 Page 4
 THE TRUSTEES OF LIBERTY AUTO CITY, INC.
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Fund Name	Number of Units	Unit Value Interest Rate	Effective Date	Dollar Amount
American Funds 2050 TD	1.171322	26.243846	2023-12-29	30.74
Total	187.498658			4360.22
American Funds 2055 TD	2.552578	26.616215	2023-01-03	67.94
American Funds 2055 TD	2.498668	27.190474	2023-01-06	67.94
American Funds 2055 TD	2.427141	27.991765	2023-01-13	67.94
American Funds 2055 TD	2.431782	27.938345	2023-01-20	67.94
American Funds 2055 TD	2.391768	28.405765	2023-01-27	67.94
American Funds 2055 TD	2.370591	28.659507	2023-02-03	67.94
American Funds 2055 TD	2.399664	28.312281	2023-02-10	67.94
American Funds 2055 TD	2.403065	28.272216	2023-02-17	67.94
American Funds 2055 TD	2.464771	27.564409	2023-02-24	67.94
American Funds 2055 TD	2.409895	28.192087	2023-03-03	67.94
American Funds 2055 TD	2.508525	27.083634	2023-03-10	67.94
American Funds 2055 TD	2.481604	27.377441	2023-03-20	67.94
American Funds 2055 TD	2.467162	27.537699	2023-03-24	67.94
American Funds 2055 TD	2.395145	28.365699	2023-03-31	67.94
American Funds 2055 TD	2.398535	28.325616	2023-04-10	67.94
American Funds 2055 TD	2.370593	28.659487	2023-04-17	67.94
American Funds 2055 TD	2.373911	28.619423	2023-04-21	67.94
American Funds 2055 TD	2.363983	28.739616	2023-04-28	67.94
American Funds 2055 TD	1.025876	28.619422	2023-05-05	29.36
American Funds 2055 TD	1.030203	28.499229	2023-05-12	29.36
American Funds 2055 TD	1.017802	28.846454	2023-05-19	29.36
American Funds 2055 TD	1.018746	28.819745	2023-05-26	29.36
American Funds 2055 TD	1.004318	29.233744	2023-06-02	29.36
American Funds 2055 TD	1.002944	29.273809	2023-06-09	29.36
American Funds 2055 TD	0.980139	29.954906	2023-06-16	29.36
American Funds 2055 TD	0.996579	29.460776	2023-06-23	29.36
American Funds 2055 TD	0.977090	30.048389	2023-06-30	29.36
American Funds 2055 TD	0.991188	29.621017	2023-07-07	29.36
American Funds 2055 TD	0.960024	30.582564	2023-07-14	29.36
American Funds 2055 TD	0.957515	30.662693	2023-07-21	29.36
American Funds 2055 TD	0.949656	30.916435	2023-07-28	29.36
American Funds 2055 TD	0.968482	30.315467	2023-08-04	29.36
American Funds 2055 TD	0.971478	30.221983	2023-08-14	29.36
American Funds 2055 TD	0.995226	29.500822	2023-08-18	29.36
American Funds 2055 TD	0.990295	29.647726	2023-08-25	29.36
American Funds 2055 TD	0.969336	30.288757	2023-09-01	29.36
American Funds 2055 TD	0.981015	29.928177	2023-09-07	29.36
American Funds 2055 TD	0.981453	29.914822	2023-09-15	29.36
American Funds 2055 TD	1.008928	29.100177	2023-09-22	29.36
American Funds 2055 TD	1.014047	28.953274	2023-09-29	29.36
American Funds 2055 TD	1.015922	28.899836	2023-10-06	29.36
American Funds 2055 TD	1.011715	29.020030	2023-10-13	29.36
American Funds 2055 TD	1.033109	28.419063	2023-10-20	29.36



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 THE TRUSTEES OF LIBERTY AUTO CITY, INC.
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Fund Name	Number of Units	Unit Value Interest Rate	Effective Date	Dollar Amount
American Funds 2055 TD	1.053405	27.871515	2023-10-27	29.36
American Funds 2055 TD	1.001118	29.327190	2023-11-03	29.36
American Funds 2055 TD	0.993877	29.540867	2023-11-13	29.36
American Funds 2055 TD	0.968056	30.328801	2023-11-17	29.36
American Funds 2055 TD	0.958768	30.622607	2023-11-24	29.36
American Funds 2055 TD	0.949247	30.929768	2023-12-01	29.36
American Funds 2055 TD	0.950478	30.889703	2023-12-08	29.36
American Funds 2055 TD	0.920241	31.904670	2023-12-15	29.36
American Funds 2055 TD	0.911413	32.213700	2023-12-22	29.36
American Funds 2055 TD	<u>0.906788</u>	32.377986	2023-12-29	<u>29.36</u>
Total	<u>78.175858</u>			<u>2250.52</u>
American Funds 2060 TD	4.108461	17.142668	2023-01-03	70.43
American Funds 2060 TD	4.022380	17.512012	2023-01-06	70.44
American Funds 2060 TD	3.906467	18.034188	2023-01-13	70.45
American Funds 2060 TD	3.910882	18.008716	2023-01-20	70.43
American Funds 2060 TD	3.845063	18.314380	2023-01-27	70.42
American Funds 2060 TD	3.813860	18.479948	2023-02-03	70.48
American Funds 2060 TD	3.858480	18.250700	2023-02-10	70.42
American Funds 2060 TD	3.866067	18.225228	2023-02-17	70.46
American Funds 2060 TD	2.733196	17.766731	2023-02-24	48.56
American Funds 2060 TD	2.674107	18.174283	2023-03-03	48.60
American Funds 2060 TD	2.781043	17.461067	2023-03-10	48.56
American Funds 2060 TD	2.755199	17.639371	2023-03-20	48.60
American Funds 2060 TD	2.735157	17.753995	2023-03-24	48.56
American Funds 2060 TD	2.659746	18.276171	2023-03-31	48.61
American Funds 2060 TD	2.660173	18.250681	2023-04-10	48.55
American Funds 2060 TD	2.632234	18.467193	2023-04-17	48.61
American Funds 2060 TD	2.632617	18.441721	2023-04-21	48.55
American Funds 2060 TD	2.624993	18.518137	2023-04-28	48.61
American Funds 2060 TD	2.632617	18.441721	2023-05-05	48.55
American Funds 2060 TD	2.646293	18.365305	2023-05-12	48.60
American Funds 2060 TD	2.611516	18.594553	2023-05-19	48.56
American Funds 2060 TD	2.615458	18.581817	2023-05-26	48.60
American Funds 2060 TD	2.576225	18.849272	2023-06-02	48.56
American Funds 2060 TD	2.574868	18.874744	2023-06-09	48.60
American Funds 2060 TD	2.515048	19.307768	2023-06-16	48.56
American Funds 2060 TD	2.559853	18.989368	2023-06-23	48.61
American Funds 2060 TD	2.506265	19.371448	2023-06-30	48.55
American Funds 2060 TD	2.543972	19.103975	2023-07-07	48.60
American Funds 2060 TD	5.461767	19.728038	2023-07-14	107.75
American Funds 2060 TD	5.449721	19.778982	2023-07-21	107.79
American Funds 2060 TD	5.401974	19.944549	2023-07-28	107.74
American Funds 2060 TD	5.514138	19.549734	2023-08-04	107.80
American Funds 2060 TD	5.530106	19.486054	2023-08-14	107.76
American Funds 2060 TD	5.668206	19.014822	2023-08-18	107.78



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 THE TRUSTEES OF LIBERTY AUTO CITY, INC.
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Fund Name	Number of Units	Unit Value Interest Rate	Effective Date	Dollar Amount
American Funds 2060 TD	5.636428	19.116710	2023-08-25	107.75
American Funds 2060 TD	5.515686	19.536997	2023-09-01	107.76
American Funds 2060 TD	5.585896	19.295013	2023-09-07	107.78
American Funds 2060 TD	5.589587	19.282277	2023-09-15	107.78
American Funds 2060 TD	5.745170	18.760102	2023-09-22	107.78
American Funds 2060 TD	5.770459	18.670950	2023-09-29	107.74
American Funds 2060 TD	5.784980	18.632725	2023-10-06	107.79
American Funds 2060 TD	6.844245	18.709140	2023-10-13	128.05
American Funds 2060 TD	6.990698	18.314325	2023-10-20	128.03
American Funds 2060 TD	7.125581	17.970454	2023-10-27	128.05
American Funds 2060 TD	4.205777	18.900179	2023-11-03	79.49
American Funds 2060 TD	4.173781	19.040275	2023-11-13	79.47
American Funds 2060 TD	4.066041	19.549713	2023-11-17	79.49
American Funds 2060 TD	4.023589	19.753489	2023-11-24	79.48
American Funds 2060 TD	3.985049	19.944528	2023-12-01	79.48
American Funds 2060 TD	3.989643	19.919056	2023-12-08	79.47
American Funds 2060 TD	3.863207	20.581327	2023-12-15	79.51
American Funds 2060 TD	3.824544	20.776314	2023-12-22	79.46
American Funds 2060 TD	3.804495	20.893694	2023-12-29	79.49
Total	213.553008			4035.60
American Funds 2065 TD	1.804846	14.937557	2023-04-28	26.96
American Funds 2065 TD	1.813931	14.873766	2023-05-05	26.98
American Funds 2065 TD	1.820393	14.809976	2023-05-12	26.96
American Funds 2065 TD	1.798504	15.001347	2023-05-19	26.98
American Funds 2065 TD	1.800389	14.980083	2023-05-26	26.97
American Funds 2065 TD	1.773950	15.203349	2023-06-02	26.97
American Funds 2065 TD	1.770815	15.224612	2023-06-09	26.96
American Funds 2065 TD	1.732211	15.575458	2023-06-16	26.98
American Funds 2065 TD	1.760409	15.320297	2023-06-23	26.97
American Funds 2065 TD	1.725039	15.628617	2023-06-30	26.96
American Funds 2065 TD	1.751342	15.405324	2023-07-07	26.98
American Funds 2065 TD	1.695690	15.905014	2023-07-14	26.97
American Funds 2065 TD	1.690542	15.947541	2023-07-21	26.96
American Funds 2065 TD	1.676638	16.085753	2023-07-28	26.97
American Funds 2065 TD	1.711189	15.766802	2023-08-04	26.98
American Funds 2065 TD	1.715181	15.724275	2023-08-14	26.97
American Funds 2065 TD	1.757320	15.341534	2023-08-18	26.96
American Funds 2065 TD	1.750133	15.415955	2023-08-25	26.98
American Funds 2065 TD	1.711709	15.756169	2023-09-01	26.97
American Funds 2065 TD	1.732113	15.564798	2023-09-07	26.96
American Funds 2065 TD	1.734583	15.554167	2023-09-15	26.98
American Funds 2065 TD	1.781429	15.139530	2023-09-22	26.97
American Funds 2065 TD	1.790228	15.065108	2023-09-29	26.97
American Funds 2065 TD	1.793364	15.033188	2023-10-06	26.96
American Funds 2065 TD	1.787708	15.086346	2023-10-13	26.97



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THE TRUSTEES OF LIBERTY AUTO CITY, INC.

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Fund Name	Number of Units	Unit Value Interest Rate	Effective Date	Dollar Amount
American Funds 2065 TD	1.825683	14.778027	2023-10-20	26.98
American Funds 2065 TD	1.860468	14.490972	2023-10-27	26.96
American Funds 2065 TD	1.769008	15.245820	2023-11-03	26.97
American Funds 2065 TD	1.756193	15.362768	2023-11-13	26.98
American Funds 2065 TD	1.709406	15.777403	2023-11-17	26.97
American Funds 2065 TD	1.692802	15.926246	2023-11-24	26.96
American Funds 2065 TD	1.676641	16.085721	2023-12-01	26.97
American Funds 2065 TD	1.677750	16.075089	2023-12-08	26.97
American Funds 2065 TD	1.625085	16.596041	2023-12-15	26.97
American Funds 2065 TD	1.609337	16.764659	2023-12-22	26.98
American Funds 2065 TD	<u>1.599865</u>	16.851410	2023-12-29	<u>26.96</u>
Total	<u>62.681894</u>			<u>970.91</u>
Fidelity Adv Diversified Intl	0.309921	32.169341	2023-12-15	9.97
Fidelity Adv Diversified Intl	0.305833	32.599376	2023-12-22	9.97
Fidelity Adv Diversified Intl	<u>0.303404</u>	32.860343	2023-12-29	<u>9.97</u>
Total	<u>0.919158</u>			<u>29.91</u>
Fidelity Mid Cap Index Fund	0.233552	30.185935	2023-01-03	7.05
Fidelity Mid Cap Index Fund	0.227554	30.981533	2023-01-06	7.05
Fidelity Mid Cap Index Fund	0.220075	32.034531	2023-01-13	7.05
Fidelity Mid Cap Index Fund	0.221776	31.788831	2023-01-20	7.05
Fidelity Mid Cap Index Fund	0.216128	32.619529	2023-01-27	7.05
Fidelity Mid Cap Index Fund	0.211649	33.309827	2023-02-03	7.05
Fidelity Mid Cap Index Fund	0.215201	32.759928	2023-02-10	7.05
Fidelity Mid Cap Index Fund	0.213903	32.958827	2023-02-17	7.05
Fidelity Mid Cap Index Fund	0.220075	32.034529	2023-02-24	7.05
Fidelity Mid Cap Index Fund	0.215432	32.724827	2023-03-03	7.05
Fidelity Mid Cap Index Fund	0.231488	30.455032	2023-03-10	7.05
Fidelity Mid Cap Index Fund	2.717193	30.244432	2023-03-20	82.18
Fidelity Mid Cap Index Fund	2.730927	30.092333	2023-03-24	82.18
Fidelity Mid Cap Index Fund	2.604355	31.554829	2023-03-31	82.18
Fidelity Mid Cap Index Fund	0.225849	31.215499	2023-04-10	7.05
Fidelity Mid Cap Index Fund	0.223007	31.613299	2023-04-17	7.05
Fidelity Mid Cap Index Fund	0.223919	31.484599	2023-04-21	7.05
Fidelity Mid Cap Index Fund	0.224586	31.390999	2023-04-28	7.05
Fidelity Mid Cap Index Fund	0.227297	31.016600	2023-05-05	7.05
Fidelity Mid Cap Index Fund	0.228938	30.794300	2023-05-12	7.05
Fidelity Mid Cap Index Fund	0.226528	31.121899	2023-05-19	7.05
Fidelity Mid Cap Index Fund	0.228938	30.794300	2023-05-26	7.05
Fidelity Mid Cap Index Fund	0.223752	31.507997	2023-06-02	7.05
Fidelity Mid Cap Index Fund	0.221450	31.835596	2023-06-09	7.05
Fidelity Mid Cap Index Fund	0.216205	32.607794	2023-06-16	7.05
Fidelity Mid Cap Index Fund	0.221629	31.809856	2023-06-23	7.05
Fidelity Mid Cap Index Fund	0.213286	33.054080	2023-06-30	7.05
Fidelity Mid Cap Index Fund	0.214582	32.854504	2023-07-07	7.05



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 THE TRUSTEES OF LIBERTY AUTO CITY, INC.
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Fund Name	Number of Units	Unit Value Interest Rate	Effective Date	Dollar Amount
Fidelity Mid Cap Index Fund	0.208619	33.793539	2023-07-14	7.05
Fidelity Mid Cap Index Fund	0.206468	34.145678	2023-07-21	7.05
Fidelity Mid Cap Index Fund	0.206184	34.192630	2023-07-28	7.05
Fidelity Mid Cap Index Fund	0.210226	33.535304	2023-08-04	7.05
Fidelity Mid Cap Index Fund	0.211410	33.347497	2023-08-14	7.05
Fidelity Mid Cap Index Fund	0.217851	32.361510	2023-08-18	7.05
Fidelity Mid Cap Index Fund	0.217535	32.408461	2023-08-25	7.05
Fidelity Mid Cap Index Fund	0.211187	33.382710	2023-09-01	7.05
Fidelity Mid Cap Index Fund	0.215661	32.690171	2023-09-07	7.05
Fidelity Mid Cap Index Fund	0.216750	32.525840	2023-09-15	7.05
Fidelity Mid Cap Index Fund	0.223609	31.528114	2023-09-22	7.05
Fidelity Mid Cap Index Fund	0.223693	31.516376	2023-09-29	7.05
Fidelity Mid Cap Index Fund	0.226306	31.152470	2023-10-06	7.05
Fidelity Mid Cap Index Fund	0.226476	31.128994	2023-10-13	7.05
Fidelity Mid Cap Index Fund	0.232526	30.319076	2023-10-20	7.05
Fidelity Mid Cap Index Fund	0.238908	29.509159	2023-10-27	7.05
Fidelity Mid Cap Index Fund	0.224529	31.398965	2023-11-03	7.05
Fidelity Mid Cap Index Fund	0.226562	31.117255	2023-11-13	7.05
Fidelity Mid Cap Index Fund	0.218088	32.326262	2023-11-17	7.05
Fidelity Mid Cap Index Fund	0.215661	32.690138	2023-11-24	7.05
Fidelity Mid Cap Index Fund	0.209712	33.617439	2023-12-01	7.05
Fidelity Mid Cap Index Fund	0.209639	33.629177	2023-12-08	7.05
Fidelity Mid Cap Index Fund	0.485452	35.060031	2023-12-15	17.02
Fidelity Mid Cap Index Fund	0.480249	35.439828	2023-12-22	17.02
Fidelity Mid Cap Index Fund	0.478806	35.546645	2023-12-29	17.02
Total	19.841381			628.95
John Hancock Bond Fund	0.942870	17.308846	2023-01-03	16.32
John Hancock Bond Fund	0.927447	17.585878	2023-01-06	16.31
John Hancock Bond Fund	0.917870	17.780269	2023-01-13	16.32
John Hancock Bond Fund	0.916504	17.806767	2023-01-20	16.32
John Hancock Bond Fund	0.914371	17.859264	2023-01-27	16.33
John Hancock Bond Fund	0.911101	17.912368	2023-02-03	16.32
John Hancock Bond Fund	0.924483	17.642284	2023-02-10	16.31
John Hancock Bond Fund	0.930978	17.540663	2023-02-17	16.33
John Hancock Bond Fund	0.936651	17.413097	2023-02-24	16.31
John Hancock Bond Fund	0.935621	17.453631	2023-03-03	16.33
John Hancock Bond Fund	0.926714	17.610578	2023-03-10	16.32
John Hancock Bond Fund	0.925089	17.630707	2023-03-20	16.31
John Hancock Bond Fund	0.917790	17.781817	2023-03-24	16.32
John Hancock Bond Fund	0.917068	17.795831	2023-03-31	16.32
John Hancock Bond Fund	0.914007	17.855438	2023-04-10	16.32
John Hancock Bond Fund	0.920553	17.739316	2023-04-17	16.33
John Hancock Bond Fund	0.918884	17.760643	2023-04-21	16.32
John Hancock Bond Fund	0.911249	17.909466	2023-04-28	16.32
John Hancock Bond Fund	0.912847	17.867162	2023-05-05	16.31



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 THE TRUSTEES OF LIBERTY AUTO CITY, INC.
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Fund Name	Number of Units	Unit Value Interest Rate	Effective Date	Dollar Amount
John Hancock Bond Fund	0.915373	17.828775	2023-05-12	16.32
John Hancock Bond Fund	0.926898	17.607088	2023-05-19	16.32
John Hancock Bond Fund	0.931572	17.529485	2023-05-26	16.33
John Hancock Bond Fund	0.922119	17.687516	2023-06-02	16.31
John Hancock Bond Fund	0.923821	17.676569	2023-06-09	16.33
John Hancock Bond Fund	0.920401	17.731390	2023-06-16	16.32
John Hancock Bond Fund	0.919042	17.746726	2023-06-23	16.31
John Hancock Bond Fund	0.922102	17.709528	2023-06-30	16.33
John Hancock Bond Fund	0.933962	17.473936	2023-07-07	16.32
John Hancock Bond Fund	0.918051	17.765874	2023-07-14	16.31
John Hancock Bond Fund	0.918522	17.767645	2023-07-21	16.32
John Hancock Bond Fund	0.921857	17.703371	2023-07-28	16.32
John Hancock Bond Fund	0.927889	17.599071	2023-08-04	16.33
John Hancock Bond Fund	0.933341	17.474829	2023-08-14	16.31
John Hancock Bond Fund	0.939715	17.377594	2023-08-18	16.33
John Hancock Bond Fund	0.935615	17.432348	2023-08-25	16.31
John Hancock Bond Fund	0.931018	17.539932	2023-09-01	16.33
John Hancock Bond Fund	0.933418	17.473399	2023-09-07	16.31
John Hancock Bond Fund	0.936457	17.438050	2023-09-15	16.33
John Hancock Bond Fund	0.941506	17.333914	2023-09-22	16.32
John Hancock Bond Fund	0.951473	17.152329	2023-09-29	16.32
John Hancock Bond Fund	0.965755	16.898688	2023-10-06	16.32
John Hancock Bond Fund	0.956585	17.060682	2023-10-13	16.32
John Hancock Bond Fund	0.974947	16.729102	2023-10-20	16.31
John Hancock Bond Fund	0.969074	16.851117	2023-10-27	16.33
John Hancock Bond Fund	0.947267	17.228492	2023-11-03	16.32
John Hancock Bond Fund	0.948405	17.197261	2023-11-13	16.31
John Hancock Bond Fund	0.935385	17.447341	2023-11-17	16.32
John Hancock Bond Fund	0.935986	17.436133	2023-11-24	16.32
John Hancock Bond Fund	0.916701	17.813865	2023-12-01	16.33
John Hancock Bond Fund	0.913424	17.855873	2023-12-08	16.31
John Hancock Bond Fund	0.894266	18.260765	2023-12-15	16.33
John Hancock Bond Fund	0.890472	18.316115	2023-12-22	16.31
John Hancock Bond Fund	0.888132	18.375616	2023-12-29	16.32
Total	49.162648			864.95
JH Multimanager Aggressive LS	1.303963	28.957856	2023-01-03	37.76
JH Multimanager Aggressive LS	1.270550	29.719395	2023-01-06	37.76
JH Multimanager Aggressive LS	1.229859	30.702689	2023-01-13	37.76
JH Multimanager Aggressive LS	1.230764	30.680130	2023-01-20	37.76
JH Multimanager Aggressive LS	1.199874	31.469948	2023-02-03	37.76
JH Multimanager Aggressive LS	1.215889	31.055449	2023-02-10	37.76
JH Multimanager Aggressive LS	1.217716	31.008869	2023-02-17	37.76
JH Multimanager Aggressive LS	1.249265	30.225769	2023-02-24	37.76
JH Multimanager Aggressive LS	1.220437	30.939727	2023-03-03	37.76
JH Multimanager Aggressive LS	1.273677	29.646441	2023-03-24	37.76



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 THE TRUSTEES OF LIBERTY AUTO CITY, INC.
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Fund Name	Number of Units	Unit Value Interest Rate	Effective Date	Dollar Amount
JH Multimanager Aggressive LS	1.228817	30.728736	2023-03-31	37.76
JH Multimanager Aggressive LS	1.232657	30.633004	2023-04-10	37.76
JH Multimanager Aggressive LS	1.218885	30.979122	2023-04-17	37.76
JH Multimanager Aggressive LS	1.223655	30.858358	2023-04-21	37.76
JH Multimanager Aggressive LS	1.223557	30.860827	2023-04-28	37.76
JH Multimanager Aggressive LS	1.231296	30.666871	2023-05-05	37.76
JH Multimanager Aggressive LS	1.241134	30.423773	2023-05-12	37.76
JH Multimanager Aggressive LS	1.226190	30.794563	2023-05-19	37.76
JH Multimanager Aggressive LS	1.231000	30.674232	2023-05-26	37.76
JH Multimanager Aggressive LS	1.211522	31.167407	2023-06-02	37.76
JH Multimanager Aggressive LS	1.201953	31.415526	2023-06-09	37.76
JH Multimanager Aggressive LS	1.176109	32.105846	2023-06-16	37.76
JH Multimanager Aggressive LS	1.205550	31.321786	2023-06-23	37.76
JH Multimanager Aggressive LS	1.177742	32.061334	2023-06-30	37.76
JH Multimanager Aggressive LS	1.192285	31.670264	2023-07-07	37.76
JH Multimanager Aggressive LS	3.138987	32.704805	2023-07-14	102.66
JH Multimanager Aggressive LS	3.126990	32.830289	2023-07-21	102.66
JH Multimanager Aggressive LS	1.957626	33.152398	2023-07-28	64.90
JH Multimanager Aggressive LS	3.161991	32.466880	2023-08-04	102.66
JH Multimanager Aggressive LS	5.166489	32.273358	2023-08-14	166.74
JH Multimanager Aggressive LS	5.307642	31.415073	2023-08-18	166.74
JH Multimanager Aggressive LS	5.282418	31.565087	2023-08-25	166.74
JH Multimanager Aggressive LS	5.149643	32.378929	2023-09-01	166.74
JH Multimanager Aggressive LS	5.244977	31.790406	2023-09-07	166.74
JH Multimanager Aggressive LS	5.224272	31.916403	2023-09-15	166.74
JH Multimanager Aggressive LS	5.368617	31.058276	2023-09-22	166.74
JH Multimanager Aggressive LS	5.406714	30.839425	2023-09-29	166.74
JH Multimanager Aggressive LS	5.440993	30.645127	2023-10-06	166.74
JH Multimanager Aggressive LS	5.423149	30.745965	2023-10-13	166.74
JH Multimanager Aggressive LS	5.556061	30.010463	2023-10-20	166.74
JH Multimanager Aggressive LS	5.676593	29.373245	2023-10-27	166.74
JH Multimanager Aggressive LS	3.309053	31.023974	2023-11-03	102.66
JH Multimanager Aggressive LS	3.311361	31.002347	2023-11-13	102.66
JH Multimanager Aggressive LS	3.216691	31.914776	2023-11-17	102.66
JH Multimanager Aggressive LS	3.182137	32.261332	2023-11-24	102.66
JH Multimanager Aggressive LS	3.136427	32.731506	2023-12-01	102.66
JH Multimanager Aggressive LS	3.143266	32.660288	2023-12-08	102.66
JH Multimanager Aggressive LS	3.051046	33.647464	2023-12-15	102.66
JH Multimanager Aggressive LS	1.907735	34.019397	2023-12-22	64.90
JH Multimanager Aggressive LS	2.998472	34.237431	2023-12-29	102.66
Total	133.523696			4203.94
JH Multimanager Balanced LS	6.015029	24.147828	2023-01-03	145.25
JH Multimanager Balanced LS	5.893220	24.650350	2023-01-06	145.27
JH Multimanager Balanced LS	5.750213	25.258185	2023-01-13	145.24
JH Multimanager Balanced LS	6.146127	25.259801	2023-01-20	155.25



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Fund Name	Number of Units	Unit Value Interest Rate	Effective Date	Dollar Amount
JH Multimanager Balanced LS	6.065365	25.596139	2023-01-27	155.25
JH Multimanager Balanced LS	6.034930	25.723565	2023-02-03	155.24
JH Multimanager Balanced LS	6.771618	25.391253	2023-02-10	171.94
JH Multimanager Balanced LS	6.793045	25.309685	2023-02-17	171.93
JH Multimanager Balanced LS	6.918696	24.851479	2023-02-24	171.94
JH Multimanager Balanced LS	6.809728	25.250621	2023-03-03	171.95
JH Multimanager Balanced LS	6.994061	24.583697	2023-03-10	171.94
JH Multimanager Balanced LS	6.987855	24.606964	2023-03-20	171.95
JH Multimanager Balanced LS	6.945287	24.754894	2023-03-24	171.93
JH Multimanager Balanced LS	6.788477	25.329670	2023-03-31	171.95
JH Multimanager Balanced LS	6.781922	25.352677	2023-04-10	171.94
JH Multimanager Balanced LS	6.753033	25.459650	2023-04-17	171.93
JH Multimanager Balanced LS	6.769344	25.398308	2023-04-21	171.93
JH Multimanager Balanced LS	6.747285	25.484308	2023-04-28	171.95
JH Multimanager Balanced LS	6.779468	25.360385	2023-05-05	171.93
JH Multimanager Balanced LS	6.812763	25.236441	2023-05-12	171.93
JH Multimanager Balanced LS	6.796837	25.301451	2023-05-19	171.97
JH Multimanager Balanced LS	6.818138	25.219480	2023-05-26	171.95
JH Multimanager Balanced LS	6.732426	25.536096	2023-06-02	171.92
JH Multimanager Balanced LS	6.700002	25.664149	2023-06-09	171.95
JH Multimanager Balanced LS	6.596512	26.065268	2023-06-16	171.94
JH Multimanager Balanced LS	6.693170	25.688850	2023-06-23	171.94
JH Multimanager Balanced LS	6.593044	26.078978	2023-06-30	171.94
JH Multimanager Balanced LS	6.678696	25.743027	2023-07-07	171.93
JH Multimanager Balanced LS	6.507854	26.420368	2023-07-14	171.94
JH Multimanager Balanced LS	6.486610	26.506898	2023-07-21	171.94
JH Multimanager Balanced LS	6.460373	26.614548	2023-07-28	171.94
JH Multimanager Balanced LS	6.563963	26.194526	2023-08-04	171.94
JH Multimanager Balanced LS	6.600179	26.049274	2023-08-14	171.93
JH Multimanager Balanced LS	6.726668	25.565388	2023-08-18	171.97
JH Multimanager Balanced LS	6.685530	25.715222	2023-08-25	171.92
JH Multimanager Balanced LS	6.576998	26.139566	2023-09-01	171.92
JH Multimanager Balanced LS	6.659667	25.824090	2023-09-07	171.98
JH Multimanager Balanced LS	6.640417	25.889922	2023-09-15	171.92
JH Multimanager Balanced LS	6.768014	25.406254	2023-09-22	171.95
JH Multimanager Balanced LS	7.155555	25.191608	2023-09-29	180.26
JH Multimanager Balanced LS	7.220708	24.960146	2023-10-06	180.23
JH Multimanager Balanced LS	6.751691	25.110727	2023-10-13	169.54
JH Multimanager Balanced LS	6.193137	24.582035	2023-10-20	152.24
JH Multimanager Balanced LS	6.263773	24.308015	2023-10-27	152.26
JH Multimanager Balanced LS	6.011271	25.329067	2023-11-03	152.26
JH Multimanager Balanced LS	6.014946	25.310266	2023-11-13	152.24
JH Multimanager Balanced LS	5.882116	25.885226	2023-11-17	152.26
JH Multimanager Balanced LS	5.837866	26.078008	2023-11-24	152.24
JH Multimanager Balanced LS	5.753447	26.462376	2023-12-01	152.25
JH Multimanager Balanced LS	5.748374	26.485732	2023-12-08	152.25



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Fund Name	Number of Units	Unit Value Interest Rate	Effective Date	Dollar Amount
JH Multimanager Balanced LS	17.102528	26.549875	2023-12-11	454.07
JH Multimanager Balanced LS	3.620351	27.210054	2023-12-15	98.51
JH Multimanager Balanced LS	3.594073	27.403417	2023-12-22	98.49
JH Multimanager Balanced LS	<u>3.577077</u>	27.536423	2023-12-29	<u>98.50</u>
Total	<u>354.569477</u>			<u>9073.13</u>
JH Multimanager Growth LS	14.156830	27.528749	2023-01-03	389.72
JH Multimanager Growth LS	13.827486	28.184435	2023-01-06	389.72
JH Multimanager Growth LS	14.606584	29.004712	2023-01-13	423.66
JH Multimanager Growth LS	14.604618	29.006568	2023-01-20	423.63
JH Multimanager Growth LS	14.360779	29.499773	2023-01-27	423.64
JH Multimanager Growth LS	14.280085	29.665774	2023-02-03	423.63
JH Multimanager Growth LS	14.473851	29.270702	2023-02-10	423.66
JH Multimanager Growth LS	14.506430	29.202900	2023-02-17	423.63
JH Multimanager Growth LS	14.826698	28.573441	2023-02-24	423.65
JH Multimanager Growth LS	14.538919	29.136953	2023-03-03	423.62
JH Multimanager Growth LS	15.121665	28.016743	2023-03-10	423.66
JH Multimanager Growth LS	15.093232	28.066210	2023-03-20	423.61
JH Multimanager Growth LS	15.018952	28.208347	2023-03-24	423.66
JH Multimanager Growth LS	14.569687	29.076103	2023-03-31	423.63
JH Multimanager Growth LS	14.592005	29.031636	2023-04-10	423.63
JH Multimanager Growth LS	14.464352	29.291310	2023-04-17	423.68
JH Multimanager Growth LS	14.519022	29.176199	2023-04-21	423.61
JH Multimanager Growth LS	14.496665	29.225331	2023-04-28	423.67
JH Multimanager Growth LS	14.575481	29.063863	2023-05-05	423.62
JH Multimanager Growth LS	14.669148	28.878966	2023-05-12	423.63
JH Multimanager Growth LS	14.551438	29.115323	2023-05-19	423.67
JH Multimanager Growth LS	16.660325	29.000619	2023-05-26	483.16
JH Multimanager Growth LS	16.422062	29.423819	2023-06-02	483.20
JH Multimanager Growth LS	16.317914	29.613451	2023-06-09	483.23
JH Multimanager Growth LS	16.010489	30.177702	2023-06-16	483.16
JH Multimanager Growth LS	16.327797	29.594303	2023-06-23	483.21
JH Multimanager Growth LS	16.010172	30.182047	2023-06-30	483.22
JH Multimanager Growth LS	16.208687	29.809309	2023-07-07	483.17
JH Multimanager Growth LS	15.751580	30.678176	2023-07-14	483.23
JH Multimanager Growth LS	15.689785	30.797732	2023-07-21	483.21
JH Multimanager Growth LS	13.135734	31.034418	2023-07-28	407.66
JH Multimanager Growth LS	15.868937	30.451299	2023-08-04	483.23
JH Multimanager Growth LS	15.964674	30.266812	2023-08-14	483.20
JH Multimanager Growth LS	495.235864	29.775812	2023-08-16	14746.05
JH Multimanager Growth LS	13.154729	29.589342	2023-08-18	389.24
JH Multimanager Growth LS	13.091483	29.732288	2023-08-25	389.24
JH Multimanager Growth LS	12.372836	30.367319	2023-09-01	375.73
JH Multimanager Growth LS	12.555990	29.923555	2023-09-07	375.72
JH Multimanager Growth LS	18.017619	29.996733	2023-09-15	540.47
JH Multimanager Growth LS	18.451642	29.296028	2023-09-22	540.56



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Fund Name	Number of Units	Unit Value Interest Rate	Effective Date	Dollar Amount
JH Multimanager Growth LS	18.582253	29.087424	2023-09-29	540.51
JH Multimanager Growth LS	18.732056	28.855339	2023-10-06	540.52
JH Multimanager Growth LS	18.655128	28.974860	2023-10-13	540.53
JH Multimanager Growth LS	19.069516	28.344181	2023-10-20	540.51
JH Multimanager Growth LS	19.406128	27.854079	2023-10-27	540.54
JH Multimanager Growth LS	18.469955	29.263192	2023-11-03	540.49
JH Multimanager Growth LS	19.867960	29.242551	2023-11-13	580.99
JH Multimanager Growth LS	20.325238	30.018333	2023-11-17	610.13
JH Multimanager Growth LS	20.152749	30.278241	2023-11-24	610.19
JH Multimanager Growth LS	19.855939	30.726312	2023-12-01	610.10
JH Multimanager Growth LS	19.856629	30.728770	2023-12-08	610.17
JH Multimanager Growth LS	44.193814	30.823092	2023-12-11	1362.19
JH Multimanager Growth LS	14.836124	31.599210	2023-12-15	468.81
JH Multimanager Growth LS	14.694701	31.906728	2023-12-22	468.86
JH Multimanager Growth LS	14.610644	32.086868	2023-12-29	468.81
Total	1380.411080			40941.87
JH Multimanager Moderate LS	0.644640	20.476540	2023-01-03	13.20
JH Multimanager Moderate LS	0.633129	20.848829	2023-01-06	13.20
JH Multimanager Moderate LS	0.620914	21.258966	2023-01-13	13.20
JH Multimanager Moderate LS	0.620874	21.260327	2023-01-20	13.20
JH Multimanager Moderate LS	0.614917	21.466292	2023-01-27	13.20
JH Multimanager Moderate LS	0.612748	21.542293	2023-02-03	13.20
JH Multimanager Moderate LS	0.620184	21.284002	2023-02-10	13.20
JH Multimanager Moderate LS	0.622306	21.211409	2023-02-17	13.20
JH Multimanager Moderate LS	0.631108	20.915565	2023-02-24	13.20
JH Multimanager Moderate LS	0.623855	21.158734	2023-03-03	13.20
JH Multimanager Moderate LS	0.633822	20.826022	2023-03-10	13.20
JH Multimanager Moderate LS	0.633196	20.846601	2023-03-20	13.20
JH Multimanager Moderate LS	0.629230	20.978002	2023-03-24	13.20
JH Multimanager Moderate LS	0.619186	21.318291	2023-03-31	13.20
JH Multimanager Moderate LS	0.618053	21.357361	2023-04-10	13.20
JH Multimanager Moderate LS	0.616924	21.396443	2023-04-17	13.20
JH Multimanager Moderate LS	0.617424	21.379124	2023-04-21	13.20
JH Multimanager Moderate LS	0.614688	21.474282	2023-04-28	13.20
JH Multimanager Moderate LS	0.616786	21.401236	2023-05-05	13.20
JH Multimanager Moderate LS	0.619442	21.309485	2023-05-12	13.20
JH Multimanager Moderate LS	0.620481	21.273802	2023-05-19	13.20
JH Multimanager Moderate LS	0.623169	21.182026	2023-05-26	13.20
JH Multimanager Moderate LS	0.616061	21.426439	2023-06-02	13.20
JH Multimanager Moderate LS	0.613869	21.502946	2023-06-09	13.20
JH Multimanager Moderate LS	0.607481	21.729063	2023-06-16	13.20
JH Multimanager Moderate LS	0.613247	21.524744	2023-06-23	13.20
JH Multimanager Moderate LS	0.606885	21.750390	2023-06-30	13.20
JH Multimanager Moderate LS	0.613755	21.506950	2023-07-07	13.20
JH Multimanager Moderate LS	0.601073	21.960692	2023-07-14	13.20



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Fund Name	Number of Units	Unit Value Interest Rate	Effective Date	Dollar Amount
JH Multimanager Moderate LS	0.599483	22.018956	2023-07-21	13.20
JH Multimanager Moderate LS	0.597901	22.077229	2023-07-28	13.20
JH Multimanager Moderate LS	0.605604	21.796414	2023-08-04	13.20
JH Multimanager Moderate LS	0.608174	21.704304	2023-08-14	13.20
JH Multimanager Moderate LS	0.616700	21.404225	2023-08-18	13.20
JH Multimanager Moderate LS	0.613949	21.500154	2023-08-25	13.20
JH Multimanager Moderate LS	0.605934	21.784545	2023-09-01	13.20
JH Multimanager Moderate LS	0.611192	21.597134	2023-09-07	13.20
JH Multimanager Moderate LS	0.610068	21.636902	2023-09-15	13.20
JH Multimanager Moderate LS	0.618642	21.337050	2023-09-22	13.20
JH Multimanager Moderate LS	0.623530	21.169762	2023-09-29	13.20
JH Multimanager Moderate LS	0.630264	20.943595	2023-10-06	13.20
JH Multimanager Moderate LS	0.625675	21.097185	2023-10-13	13.20
JH Multimanager Moderate LS	0.637094	20.719055	2023-10-20	13.20
JH Multimanager Moderate LS	0.641157	20.587766	2023-10-27	13.20
JH Multimanager Moderate LS	0.619945	21.292188	2023-11-03	13.20
JH Multimanager Moderate LS	0.620994	21.256241	2023-11-13	13.20
JH Multimanager Moderate LS	0.609515	21.656537	2023-11-17	13.20
JH Multimanager Moderate LS	0.606285	21.771913	2023-11-24	13.20
JH Multimanager Moderate LS	0.597375	22.096650	2023-12-01	13.20
JH Multimanager Moderate LS	0.596814	22.117419	2023-12-08	13.20
JH Multimanager Moderate LS	0.583238	22.632262	2023-12-15	13.20
JH Multimanager Moderate LS	0.579783	22.767102	2023-12-22	13.20
JH Multimanager Moderate LS	0.577392	22.861412	2023-12-29	13.20
Total	32.616155			699.60
Lifestyle Growth G.I.F.L.	1.321317	29.031636	2023-04-10	38.36
Lifestyle Growth G.I.F.L.	1.309943	29.291310	2023-04-17	38.37
Lifestyle Growth G.I.F.L.	1.315454	29.176199	2023-04-21	38.38
Lifestyle Growth G.I.F.L.	1.312901	29.225331	2023-04-28	38.37
Lifestyle Growth G.I.F.L.	1.320195	29.063863	2023-05-05	38.37
Lifestyle Growth G.I.F.L.	1.328301	28.878966	2023-05-12	38.36
Lifestyle Growth G.I.F.L.	1.318205	29.115323	2023-05-19	38.38
Lifestyle Growth G.I.F.L.	1.322729	29.000619	2023-05-26	38.36
Lifestyle Growth G.I.F.L.	1.304045	29.423819	2023-06-02	38.37
Lifestyle Growth G.I.F.L.	1.295694	29.613451	2023-06-09	38.37
Lifestyle Growth G.I.F.L.	1.271799	30.177702	2023-06-16	38.38
Lifestyle Growth G.I.F.L.	1.296195	29.594303	2023-06-23	38.36
Lifestyle Growth G.I.F.L.	1.271616	30.182047	2023-06-30	38.38
Lifestyle Growth G.I.F.L.	1.286846	29.809309	2023-07-07	38.36
Lifestyle Growth G.I.F.L.	1.251051	30.678176	2023-07-14	38.38
Lifestyle Growth G.I.F.L.	1.245545	30.797732	2023-07-21	38.36
Lifestyle Growth G.I.F.L.	1.236691	31.034418	2023-07-28	38.38
Lifestyle Growth G.I.F.L.	1.260043	30.451299	2023-08-04	38.37
Lifestyle Growth G.I.F.L.	1.267393	30.266812	2023-08-14	38.36
Lifestyle Growth G.I.F.L.	1.297088	29.589342	2023-08-18	38.38



Loan Repayment Summary For Contract Number 93275 Page 15
 THE TRUSTEES OF LIBERTY AUTO CITY, INC.
 For Period January 1, 2023 To December 31, 2023

Fund Name	Number of Units	Unit Value Interest Rate	Effective Date	Dollar Amount
Lifestyle Growth G.I.F.L.	1.290179	29.732288	2023-08-25	38.36
Lifestyle Growth G.I.F.L.	1.263858	30.367319	2023-09-01	38.38
Lifestyle Growth G.I.F.L.	1.282266	29.923555	2023-09-07	38.37
Lifestyle Growth G.I.F.L.	1.279138	29.996733	2023-09-15	38.37
Lifestyle Growth G.I.F.L.	1.309733	29.296028	2023-09-22	38.37
Lifestyle Growth G.I.F.L.	1.318782	29.087424	2023-09-29	38.36
Lifestyle Growth G.I.F.L.	1.329736	28.855339	2023-10-06	38.37
Lifestyle Growth G.I.F.L.	1.324250	28.974860	2023-10-13	38.37
Lifestyle Growth G.I.F.L.	1.354069	28.344181	2023-10-20	38.38
Lifestyle Growth G.I.F.L.	1.377535	27.854079	2023-10-27	38.37
Lifestyle Growth G.I.F.L.	1.310861	29.263192	2023-11-03	38.36
Lifestyle Growth G.I.F.L.	1.312128	29.242551	2023-11-13	38.37
Lifestyle Growth G.I.F.L.	1.278551	30.018333	2023-11-17	38.38
Lifestyle Growth G.I.F.L.	1.267246	30.278241	2023-11-24	38.37
Lifestyle Growth G.I.F.L.	1.248766	30.726312	2023-12-01	38.37
Lifestyle Growth G.I.F.L.	1.248666	30.728770	2023-12-08	38.37
Lifestyle Growth G.I.F.L.	1.214270	31.599210	2023-12-15	38.37
Lifestyle Growth G.I.F.L.	1.202567	31.906728	2023-12-22	38.37
Lifestyle Growth G.I.F.L.	2.391632	32.086868	2023-12-29	76.74
Total	51.437284			1534.80
T. Rowe Price Overseas Stock	1.201692	13.181396	2023-01-03	15.84
T. Rowe Price Overseas Stock	1.167439	13.576723	2023-01-06	15.85
T. Rowe Price Overseas Stock	1.127877	14.044068	2023-01-13	15.84
T. Rowe Price Overseas Stock	1.124017	14.092297	2023-01-20	15.84
T. Rowe Price Overseas Stock	1.110070	14.260348	2023-01-27	15.83
T. Rowe Price Overseas Stock	1.116362	14.188933	2023-02-03	15.84
T. Rowe Price Overseas Stock	1.128461	14.045669	2023-02-10	15.85
T. Rowe Price Overseas Stock	1.127964	14.034116	2023-02-17	15.83
T. Rowe Price Overseas Stock	1.162083	13.639285	2023-02-24	15.85
T. Rowe Price Overseas Stock	1.132736	13.974998	2023-03-03	15.83
T. Rowe Price Overseas Stock	1.167430	13.568250	2023-03-10	15.84
T. Rowe Price Overseas Stock	1.181684	13.413051	2023-03-20	15.85
T. Rowe Price Overseas Stock	1.171497	13.521159	2023-03-24	15.84
T. Rowe Price Overseas Stock	1.128481	14.036558	2023-03-31	15.84
T. Rowe Price Overseas Stock	1.130377	14.013010	2023-04-10	15.84
T. Rowe Price Overseas Stock	1.109712	14.264954	2023-04-17	15.83
T. Rowe Price Overseas Stock	1.102059	14.373094	2023-04-21	15.84
T. Rowe Price Overseas Stock	1.099277	14.409459	2023-04-28	15.84
T. Rowe Price Overseas Stock	1.094480	14.481761	2023-05-05	15.85
T. Rowe Price Overseas Stock	1.104720	14.338452	2023-05-12	15.84
T. Rowe Price Overseas Stock	1.093723	14.482630	2023-05-19	15.84
T. Rowe Price Overseas Stock	1.107659	14.291394	2023-05-26	15.83
T. Rowe Price Overseas Stock	1.104403	14.351635	2023-06-02	15.85
T. Rowe Price Overseas Stock	1.097479	14.423946	2023-06-09	15.83
T. Rowe Price Overseas Stock	1.072312	14.771810	2023-06-16	15.84



Loan Repayment Summary For Contract Number 93275

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THE TRUSTEES OF LIBERTY AUTO CITY, INC.

For Period January 1, 2023 To December 31, 2023

Fund Name	Number of Units	Unit Value Interest Rate	Effective Date	Dollar Amount
T. Rowe Price Overseas Stock	1.107082	14.316899	2023-06-23	15.85
T. Rowe Price Overseas Stock	1.084774	14.592892	2023-06-30	15.83
T. Rowe Price Overseas Stock	1.107252	14.305676	2023-07-07	15.84
T. Rowe Price Overseas Stock	1.065100	14.881225	2023-07-14	15.85
T. Rowe Price Overseas Stock	1.060979	14.929599	2023-07-21	15.84
T. Rowe Price Overseas Stock	1.055862	15.001941	2023-07-28	15.84
T. Rowe Price Overseas Stock	1.084619	14.594978	2023-08-04	15.83
T. Rowe Price Overseas Stock	1.094939	14.475672	2023-08-14	15.85
T. Rowe Price Overseas Stock	1.121381	14.116515	2023-08-18	15.83
T. Rowe Price Overseas Stock	1.118964	14.164874	2023-08-25	15.85
T. Rowe Price Overseas Stock	1.095280	14.452919	2023-09-01	15.83
T. Rowe Price Overseas Stock	1.110455	14.273413	2023-09-07	15.85
T. Rowe Price Overseas Stock	1.096129	14.441714	2023-09-15	15.83
T. Rowe Price Overseas Stock	1.122880	14.106563	2023-09-22	15.84
T. Rowe Price Overseas Stock	1.137342	13.927202	2023-09-29	15.84
T. Rowe Price Overseas Stock	1.146186	13.819732	2023-10-06	15.84
T. Rowe Price Overseas Stock	1.146152	13.820147	2023-10-13	15.84
T. Rowe Price Overseas Stock	1.178527	13.448977	2023-10-20	15.85
T. Rowe Price Overseas Stock	1.195112	13.245602	2023-10-27	15.83
T. Rowe Price Overseas Stock	1.137172	13.929277	2023-11-03	15.84
T. Rowe Price Overseas Stock	1.141779	13.881827	2023-11-13	15.85
T. Rowe Price Overseas Stock	1.100179	14.397646	2023-11-17	15.84
T. Rowe Price Overseas Stock	1.092872	14.493899	2023-11-24	15.84
T. Rowe Price Overseas Stock	1.084971	14.590243	2023-12-01	15.83
T. Rowe Price Overseas Stock	1.086308	14.590680	2023-12-08	15.85
T. Rowe Price Overseas Stock	1.062935	14.892710	2023-12-15	15.83
T. Rowe Price Overseas Stock	1.046997	15.138514	2023-12-22	15.85
T. Rowe Price Overseas Stock	1.035404	15.298363	2023-12-29	15.84
Total	59.081626			839.53
TIAA-CREF Large-Cap Growth Idx	1.707144	49.533008	2023-01-03	84.56
TIAA-CREF Large-Cap Growth Idx	1.688313	50.085471	2023-01-06	84.56
TIAA-CREF Large-Cap Growth Idx	1.622824	52.106676	2023-01-13	84.56
TIAA-CREF Large-Cap Growth Idx	1.616554	52.308796	2023-01-20	84.56
TIAA-CREF Large-Cap Growth Idx	1.563393	54.087457	2023-01-27	84.56
TIAA-CREF Large-Cap Growth Idx	1.521693	55.569674	2023-02-03	84.56
TIAA-CREF Large-Cap Growth Idx	1.545299	54.720767	2023-02-10	84.56
TIAA-CREF Large-Cap Growth Idx	1.541882	54.842040	2023-02-17	84.56
TIAA-CREF Large-Cap Growth Idx	1.588724	53.225075	2023-02-24	84.56
TIAA-CREF Large-Cap Growth Idx	1.550262	54.545595	2023-03-03	84.56
TIAA-CREF Large-Cap Growth Idx	1.619056	52.227946	2023-03-10	84.56
TIAA-CREF Large-Cap Growth Idx	1.547586	54.639918	2023-03-20	84.56
TIAA-CREF Large-Cap Growth Idx	1.529854	55.273228	2023-03-24	84.56
TIAA-CREF Large-Cap Growth Idx	1.481110	57.092313	2023-03-31	84.56
TIAA-CREF Large-Cap Growth Idx	2.152710	56.728465	2023-04-10	122.12
TIAA-CREF Large-Cap Growth Idx	2.136471	57.159656	2023-04-17	122.12



Loan Repayment Summary For Contract Number 93275 Page 17
 THE TRUSTEES OF LIBERTY AUTO CITY, INC.
 For Period January 1, 2023 To December 31, 2023

Fund Name	Number of Units	Unit Value Interest Rate	Effective Date	Dollar Amount
TIAA-CREF Large-Cap Growth Idx	2.142531	56.997960	2023-04-21	122.12
TIAA-CREF Large-Cap Growth Idx	2.117997	57.658220	2023-04-28	122.12
TIAA-CREF Large-Cap Growth Idx	2.115525	57.725593	2023-05-05	122.12
TIAA-CREF Large-Cap Growth Idx	2.104227	58.035511	2023-05-12	122.12
TIAA-CREF Large-Cap Growth Idx	2.052754	59.490778	2023-05-19	122.12
TIAA-CREF Large-Cap Growth Idx	2.017566	60.528329	2023-05-26	122.12
TIAA-CREF Large-Cap Growth Idx	1.976644	61.781475	2023-06-02	122.12
TIAA-CREF Large-Cap Growth Idx	1.979233	61.700626	2023-06-09	122.12
TIAA-CREF Large-Cap Growth Idx	1.917265	63.694881	2023-06-16	122.12
TIAA-CREF Large-Cap Growth Idx	1.937761	63.021146	2023-06-23	122.12
TIAA-CREF Large-Cap Growth Idx	1.896402	64.395565	2023-06-30	122.12
TIAA-CREF Large-Cap Growth Idx	1.917671	63.681376	2023-07-07	122.12
TIAA-CREF Large-Cap Growth Idx	1.857916	65.729529	2023-07-14	122.12
TIAA-CREF Large-Cap Growth Idx	1.867871	65.379187	2023-07-21	122.12
TIAA-CREF Large-Cap Growth Idx	1.837574	66.457162	2023-07-28	122.12
TIAA-CREF Large-Cap Growth Idx	1.890864	64.584179	2023-08-04	122.12
TIAA-CREF Large-Cap Growth Idx	1.889681	64.624603	2023-08-14	122.12
TIAA-CREF Large-Cap Growth Idx	1.947757	62.697723	2023-08-18	122.12
TIAA-CREF Large-Cap Growth Idx	2.503402	63.789172	2023-08-25	159.69
TIAA-CREF Large-Cap Growth Idx	2.420569	65.972071	2023-09-01	159.69
TIAA-CREF Large-Cap Growth Idx	2.454153	65.069267	2023-09-07	159.69
TIAA-CREF Large-Cap Growth Idx	2.467952	64.705450	2023-09-15	159.69
TIAA-CREF Large-Cap Growth Idx	2.553567	62.536025	2023-09-22	159.69
TIAA-CREF Large-Cap Growth Idx	2.560740	62.360854	2023-09-29	159.69
TIAA-CREF Large-Cap Growth Idx	2.509233	63.640919	2023-10-06	159.69
TIAA-CREF Large-Cap Growth Idx	2.501290	63.843039	2023-10-13	159.69
TIAA-CREF Large-Cap Growth Idx	2.575209	62.010482	2023-10-20	159.69
TIAA-CREF Large-Cap Growth Idx	2.644747	60.380046	2023-10-27	159.69
TIAA-CREF Large-Cap Growth Idx	2.489206	64.152956	2023-11-03	159.69
TIAA-CREF Large-Cap Growth Idx	2.418100	66.039411	2023-11-13	159.69
TIAA-CREF Large-Cap Growth Idx	2.366436	67.481202	2023-11-17	159.69
TIAA-CREF Large-Cap Growth Idx	2.340267	68.235784	2023-11-24	159.69
TIAA-CREF Large-Cap Growth Idx	2.331519	68.491802	2023-12-01	159.69
TIAA-CREF Large-Cap Growth Idx	2.314859	68.984733	2023-12-08	159.69
TIAA-CREF Large-Cap Growth Idx	2.265232	70.496049	2023-12-15	159.69
TIAA-CREF Large-Cap Growth Idx	2.244238	71.155533	2023-12-22	159.69
TIAA-CREF Large-Cap Growth Idx	2.242073	71.224229	2023-12-29	159.69
Total	108.082906			6660.35
Vanguard Mid-Cap Value ETF	0.432393	22.988317	2023-12-15	9.94
Vanguard Mid-Cap Value ETF	0.431013	23.108345	2023-12-22	9.96
Vanguard Mid-Cap Value ETF	0.427875	23.254379	2023-12-29	9.95
Total	1.291281			29.85
Vanguard Value Index Fund	0.962873	67.682791	2023-01-03	65.17
Vanguard Value Index Fund	0.940699	69.267462	2023-01-06	65.16



Loan Repayment Summary For Contract Number 93275 Page 18
THE TRUSTEES OF LIBERTY AUTO CITY, INC.
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Fund Name	Number of Units	Unit Value Interest Rate	Effective Date	Dollar Amount
Vanguard Value Index Fund	0.933669	69.799812	2023-01-13	65.17
Vanguard Value Index Fund	0.952593	68.413224	2023-01-20	65.17
Vanguard Value Index Fund	0.939813	69.354123	2023-01-27	65.18
Vanguard Value Index Fund	0.937660	69.502685	2023-02-03	65.17
Vanguard Value Index Fund	0.938520	69.428403	2023-02-10	65.16
Vanguard Value Index Fund	0.941157	69.255080	2023-02-17	65.18
Vanguard Value Index Fund	0.961494	67.769450	2023-02-24	65.16
Vanguard Value Index Fund	0.951361	68.512264	2023-03-03	65.18
Vanguard Value Index Fund	1.000574	65.132458	2023-03-10	65.17
Vanguard Value Index Fund	1.002135	65.021035	2023-03-20	65.16
Vanguard Value Index Fund	1.006304	64.761586	2023-03-24	65.17
Vanguard Value Index Fund	0.970826	67.128329	2023-03-31	65.17
Vanguard Value Index Fund	0.962078	67.738666	2023-04-10	65.17
Vanguard Value Index Fund	0.950343	68.585711	2023-04-17	65.18
Vanguard Value Index Fund	0.955925	68.174645	2023-04-21	65.17
Vanguard Value Index Fund	0.954183	68.299211	2023-04-28	65.17
Vanguard Value Index Fund	0.968699	67.265317	2023-05-05	65.16
Vanguard Value Index Fund	0.979734	66.517925	2023-05-12	65.17
Vanguard Value Index Fund	0.974442	66.879164	2023-05-19	65.17
Vanguard Value Index Fund	0.988025	65.969837	2023-05-26	65.18
Vanguard Value Index Fund	0.969239	67.227947	2023-06-02	65.16
Vanguard Value Index Fund	0.959579	67.925513	2023-06-09	65.18
Vanguard Value Index Fund	0.942324	69.158710	2023-06-16	65.17
Vanguard Value Index Fund	0.960251	67.857138	2023-06-23	65.16
Vanguard Value Index Fund	0.937675	69.512190	2023-06-30	65.18
Vanguard Value Index Fund	0.948656	68.697168	2023-07-07	65.17
Vanguard Value Index Fund	0.933013	69.838151	2023-07-14	65.16
Vanguard Value Index Fund	0.909957	71.618585	2023-07-21	65.17
Vanguard Value Index Fund	0.908209	71.756505	2023-07-28	65.17
Vanguard Value Index Fund	0.921063	70.765981	2023-08-04	65.18
Vanguard Value Index Fund	0.916557	71.091976	2023-08-14	65.16
Vanguard Value Index Fund	0.936325	69.612461	2023-08-18	65.18
Vanguard Value Index Fund	0.938574	69.424387	2023-08-25	65.16
Vanguard Value Index Fund	0.925654	70.414909	2023-09-01	65.18
Vanguard Value Index Fund	0.936374	69.587383	2023-09-07	65.16
Vanguard Value Index Fund	0.928465	70.201758	2023-09-15	65.18
Vanguard Value Index Fund	0.947913	68.750955	2023-09-22	65.17
Vanguard Value Index Fund	0.959891	67.892987	2023-09-29	65.17
Vanguard Value Index Fund	0.972910	66.984517	2023-10-06	65.17
Vanguard Value Index Fund	0.964193	67.590141	2023-10-13	65.17
Vanguard Value Index Fund	0.980704	66.441979	2023-10-20	65.16
Vanguard Value Index Fund	1.004661	64.877451	2023-10-27	65.18
Vanguard Value Index Fund	0.955453	68.208381	2023-11-03	65.17
Vanguard Value Index Fund	0.962428	67.703695	2023-11-13	65.16
Vanguard Value Index Fund	0.939124	69.394394	2023-11-17	65.17
Vanguard Value Index Fund	0.929992	70.075721	2023-11-24	65.17



Loan Repayment Summary For Contract Number 93275 Page 19
 THE TRUSTEES OF LIBERTY AUTO CITY, INC.
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Fund Name	Number of Units	Unit Value Interest Rate	Effective Date	Dollar Amount
Vanguard Value Index Fund	0.916114	71.148179	2023-12-01	65.18
Vanguard Value Index Fund	0.918276	70.958922	2023-12-08	65.16
Vanguard Value Index Fund	1.231428	73.166925	2023-12-15	90.10
Vanguard Value Index Fund	1.223849	73.603730	2023-12-22	90.08
Vanguard Value Index Fund	<u>1.216426</u>	74.061133	2023-12-29	<u>90.09</u>
Total	<u>51.268384</u>			<u>3528.76</u>
500 Index Fund	1.357399	55.348497	2023-01-03	75.13
500 Index Fund	1.332380	56.387802	2023-01-06	75.13
500 Index Fund	1.297137	57.919858	2023-01-13	75.13
500 Index Fund	1.305703	57.539850	2023-01-20	75.13
500 Index Fund	1.274191	58.962861	2023-01-27	75.13
500 Index Fund	1.253516	59.935372	2023-02-03	75.13
500 Index Fund	1.267022	59.296513	2023-02-10	75.13
500 Index Fund	1.269590	59.176563	2023-02-17	75.13
500 Index Fund	1.304461	57.594634	2023-02-24	75.13
500 Index Fund	1.279218	58.731161	2023-03-03	75.13
500 Index Fund	1.339918	56.070575	2023-03-10	75.13
500 Index Fund	0.628858	59.743136	2023-04-10	37.57
500 Index Fund	0.622281	60.374599	2023-04-17	37.57
500 Index Fund	0.624943	60.117416	2023-04-21	37.57
500 Index Fund	0.619422	60.653308	2023-04-28	37.57
500 Index Fund	0.624313	60.178085	2023-05-05	37.57
500 Index Fund	0.625845	60.030778	2023-05-12	37.57
500 Index Fund	0.615309	61.058713	2023-05-19	37.57
500 Index Fund	0.613219	61.266763	2023-05-26	37.57
500 Index Fund	0.601917	62.417242	2023-06-02	37.57
500 Index Fund	0.599393	62.680049	2023-06-09	37.57
500 Index Fund	0.584079	64.323388	2023-06-16	37.57
500 Index Fund	0.592236	63.437481	2023-06-23	37.57
500 Index Fund	0.578617	64.930640	2023-06-30	37.57
500 Index Fund	0.585123	64.208698	2023-07-07	37.57
500 Index Fund	0.571229	65.770383	2023-07-14	37.57
500 Index Fund	0.567309	66.224832	2023-07-21	37.57
500 Index Fund	0.561485	66.911753	2023-07-28	37.57
500 Index Fund	0.574367	65.411081	2023-08-04	37.57
500 Index Fund	0.572657	65.606438	2023-08-14	37.57
500 Index Fund	0.588077	63.886106	2023-08-18	37.57
500 Index Fund	0.359327	69.351674	2023-12-15	24.92
500 Index Fund	0.356562	69.889508	2023-12-22	24.92
500 Index Fund	<u>0.355332</u>	70.131372	2023-12-29	<u>24.92</u>
Total	<u>27.302435</u>			<u>1652.59</u>
Grand Total	<u>3137.190972</u>			<u>90264.29</u>



5% of Reportable Transactions Summary Report For Contract Number 93275

THE TRUSTEES OF LIBERTY AUTO CITY, INC.

Audit Year Ending DECEMBER 31, 2023

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Purchases	Purchases		Sales		
	Transactions	Purchase Price	Trans.	Selling Price	Transaction Cost
Guaranteed Funds					
Invesco Global Fund	0	\$0.00			\$0.00
Total	0	\$0.00			\$0.00
Investment Funds					
AF American Balanced Fund	64	\$28,758.04			\$28,758.04
American Funds 2025 TD	64	\$16,464.56			\$16,464.56
American Funds 2030 TD	64	\$64,171.37			\$64,171.37
American Funds 2035 TD	64	\$52,948.24			\$52,948.24
American Funds 2040 TD	101	\$21,829.00			\$21,829.00
American Funds 2045 TD	115	\$54,873.25			\$54,873.25
American Funds 2050 TD	111	\$47,371.16			\$47,371.16
American Funds 2055 TD	117	\$30,830.17			\$30,830.17
American Funds 2060 TD	117	\$49,934.46			\$49,934.46
JF Multimanager Aggressive LS	114	\$56,303.04			\$56,303.04
American Funds 2065 TD	101	\$29,686.56			\$29,686.56
JF Multimanager Balanced LS	117	\$59,175.09			\$59,175.09
BlackRock High Yield Bond Fund	58	\$114,057.70			\$114,057.70
JF Multimanager Conserv LS	1	\$720.00			\$720.00
Fidelity Adv Diversified Intl	67	\$2,809.77			\$2,809.77
Fidelity Mid Cap Index Fund	118	\$11,878.60			\$11,878.60
Lifestyle Balanced G.I.F.L.	3	\$2,832.94			\$2,832.94
Lifestyle Growth G.I.F.L.	98	\$21,409.78			\$21,409.78
JF Multimanager Growth LS	120	\$227,447.87			\$227,447.87
500 Index Fund	101	\$82,051.22			\$82,051.22
Janus Henderson Gbl Eq Income	17	\$37,173.94			\$37,173.94
John Hancock Bond Fund	109	\$3,535.96			\$3,535.96
John Hancock Mid Cap Growth	56	\$1,679.79			\$1,679.79
John Hancock Small Cap Core	56	\$554.97			\$554.97
Vanguard Value Index Fund	118	\$48,868.43			\$48,868.43
JF Multimanager Moderate LS	117	\$33,581.75			\$33,581.75
PIMCO Intl Bond USD-Hedged	64	\$2,390.31			\$2,390.31
Reliance MetLife Stable Value	0	\$0.00			\$0.00
Invesco Small Cap Growth	56	\$190.99			\$190.99
TIAA-CREF Large-Cap Growth Idx	119	\$145,636.37			\$145,636.37
Franklin Global Allocation	56	\$373.93			\$373.93
T. Rowe Price Overseas Stock	112	\$40,054.41			\$40,054.41
Vanguard Small Cap Value Index	18	\$111,003.00			\$111,003.00
Vanguard Mid-Cap Value ETF	67	\$1,082.80			\$1,082.80
Total	2,680	\$1,401,679.47			\$1,401,679.47

Sales	Purchases		Sales		
	Transactions	Purchase Price	Trans.	Selling Price	Transaction Cost
Guaranteed Funds					



5% of Reportable Transactions Summary Report For Contract Number 93275

THE TRUSTEES OF LIBERTY AUTO CITY, INC.

Audit Year Ending DECEMBER 31, 2023

Page 2

Sales	Purchases		Sales		
	Transactions	Purchase Price	Trans.	Selling Price	Transaction Cost
Guaranteed Funds					
Invesco Global Fund			0	\$0.00	\$0.00
Total			0	\$0.00	\$0.00
Investment Funds					
AF American Balanced Fund			22	\$38,678.23-	\$34,189.65-
American Funds 2025 TD			28	\$16,581.15-	\$14,160.04-
American Funds 2030 TD			16	\$6,796.18-	\$5,955.59-
American Funds 2035 TD			16	\$895.55-	\$869.65-
American Funds 2040 TD			25	\$7,284.19-	\$6,244.75-
American Funds 2045 TD			27	\$33,019.52-	\$28,586.12-
American Funds 2050 TD			32	\$13,754.06-	\$13,018.71-
American Funds 2055 TD			29	\$15,275.51-	\$14,061.09-
American Funds 2060 TD			43	\$42,294.97-	\$39,375.29-
JF Multimanager Aggressive LS			40	\$68,836.25-	\$64,009.33-
American Funds 2065 TD			43	\$18,310.87-	\$17,839.92-
JF Multimanager Balanced LS			39	\$64,161.26-	\$56,323.78-
BlackRock High Yield Bond Fund			19	\$113,741.58-	\$113,474.88-
JF Multimanager Conserv LS			5	\$111,165.35-	\$101,296.38-
Fidelity Adv Diversified Intl			22	\$50,234.04-	\$46,003.42-
Fidelity Mid Cap Index Fund			18	\$1,253.17-	\$1,215.28-
Lifestyle Balanced G.I.F.L.			6	\$2,877.41-	\$2,832.95-
Lifestyle Growth G.I.F.L.			32	\$73,308.07-	\$56,356.41-
JF Multimanager Growth LS			46	\$179,766.82-	\$148,118.49-
500 Index Fund			36	\$98,070.66-	\$88,380.98-
Janus Henderson Gbl Eq Income			7	\$37,758.23-	\$37,173.94-
John Hancock Bond Fund			28	\$9,720.28-	\$9,557.17-
John Hancock Mid Cap Growth			16	\$11.49-	\$10.85-
John Hancock Small Cap Core			20	\$38,809.81-	\$39,079.03-
Vanguard Value Index Fund			31	\$64,904.18-	\$63,020.90-
JF Multimanager Moderate LS			25	\$3,577.84-	\$3,099.46-
PIMCO Intl Bond USD-Hedged			21	\$4,334.58-	\$4,397.15-
Reliance MetLife Stable Value			19	\$9,944.61-	\$9,609.57-
Invesco Small Cap Growth			16	\$1.63-	\$1.54-
TIAA-CREF Large-Cap Growth Idx			26	\$103,401.51-	\$84,996.79-
Franklin Global Allocation			16	\$3.24-	\$3.06-
T. Rowe Price Overseas Stock			22	\$77,059.19-	\$69,149.72-
Vanguard Small Cap Value Index			10	\$130,749.68-	\$133,236.03-
Vanguard Mid-Cap Value ETF			18	\$1,079.00-	\$1,045.18-
Total			819	\$1,437,660.11-	\$1,304,693.10-

\$132,967.01



<u>Investment Funds</u>	<u>Historical Cost</u>
AF American Balanced Fund	\$57,953.68
American Funds 2025 TD	\$261,792.97
American Funds 2030 TD	\$763,459.51
American Funds 2035 TD	\$124,655.64
American Funds 2040 TD	\$167,271.74
American Funds 2045 TD	\$211,866.75
American Funds 2050 TD	\$94,081.45
American Funds 2055 TD	\$84,569.44
American Funds 2060 TD	\$100,651.78
JH Multimanager Aggressive LS	\$88,484.52
American Funds 2065 TD	\$27,647.16
JH Multimanager Balanced LS	\$190,002.43
BlackRock High Yield Bond Fund	\$806.35
JH Multimanager Conserv LS	\$0.00
Fidelity Adv Diversified Intl	\$5,397.99
Fidelity Mid Cap Index Fund	\$21,164.20
Lifestyle Balanced G.I.F.L.	\$0.00
Lifestyle Growth G.I.F.L.	\$18,150.02
JH Multimanager Growth LS	\$1,202,999.49
500 Index Fund	\$96,106.87
Janus Henderson Gbl Eq Income	\$0.00
John Hancock Bond Fund	\$15,463.94
John Hancock Mid Cap Growth	\$2,045.78
John Hancock Small Cap Core	\$261.67
Vanguard Value Index Fund	\$55,778.84
JH Multimanager Moderate LS	\$368,211.04
PIMCO Intl Bond USD-Hedged	\$5,553.21
Reliance MetLife Stable Value	\$9,057.64
Invesco Small Cap Growth	\$265.61
TIAA-CREF Large-Cap Growth Idx	\$157,728.05
Franklin Global Allocation	\$519.81
T. Rowe Price Overseas Stock	\$16,662.80
Vanguard Small Cap Value Index	\$0.00
Vanguard Mid-Cap Value ETF	\$1,200.38



Fair Market Value Report For Contract Number 93275 Page 1
THE TRUSTEES OF LIBERTY AUTO CITY, INC.
For Period Ending December 31, 2023

Guaranteed Account	Maturity Date	Book Value	Composite Rate	Current Rate	Market Value
Total		\$0.00			\$0.00

Production Date(R): JAN/08/2024(Y)

LIBERTY AUTO CITY, INC. PROFIT SHARING AND 401(k) PLAN
EIN: 36-2552178 PLAN 001
FORM 5500/SCHEDULE H
PLAN YEAR JANUARY 1, 2023 THROUGH DECEMBER 31, 2023

ITEM 4(I) SCHEDULE OF ASSETS HELD FOR INVESTMENT PURPOSES AT END OF YEAR

(a)	(b) Identity of Issue	(c) Description of Investment	(d) Cost of Asset	(e) Current Value
	American Funds 2065 Target Date Retirement Fund	Mutual Fund	\$ -	\$ 31,097
	American Funds 2060 Target Date Retirement Fund	Mutual Fund	-	118,899
	American Funds 2055 Target Date Retirement Fund	Mutual Fund	-	99,846
	American Funds 2050 Target Date Retirement Fund	Mutual Fund	-	111,200
	American Funds 2045 Target Date Retirement Fund	Mutual Fund	-	278,125
	American Funds 2040 Target Date Retirement Fund	Mutual Fund	-	217,620
	American Funds 2035 Target Date Retirement Fund	Mutual Fund	-	137,565
	American Funds 2030 Target Date Retirement Fund	Mutual Fund	-	925,930
	American Funds 2025 Target Date Retirement Fund	Mutual Fund	-	328,768
*	JH Multimanager Aggressive LS	Mutual Fund	-	101,385
*	JH Multimanager Growth LS	Mutual Fund	-	1,566,573
*	JH Multimanager Moderate LS	Mutual Fund	-	447,329
*	JH Multimanager Balanced GIFL LS	Mutual Fund	-	224,938
*	JH Multimanager Growth GIFL LS	Mutual Fund	-	22,750
	Reliance Met Life Stable Value	Mutual Fund	-	9,391
	Pimco Intl Bond USD Hedged	Mutual Fund	-	5,869
	BlackRock High Yield Bond Fund	Mutual Fund	-	858
	Franklin Global Allocation	Mutual Fund	-	571
	Vanguard Mid Cap Value ETF	Mutual Fund	-	1,299
*	JH Small Cap Core	Mutual Fund	-	289
*	JH Mid Cap Growth Fund	Mutual Fund	-	2,289
	Small Growth Fund	Mutual Fund	-	290
	Fidelity Mid Cap Index Fund	Mutual Fund	-	23,323
	T. Rowe Price Overseas Stock Fund	Mutual Fund	-	18,755
	Fidelity AD Income Fund	Mutual Fund	-	6,188
	500 Index Fund	Mutual Fund	-	111,348
	TIAA-CREF Large Cap Growth Index Fund	Mutual Fund	-	196,930
	Vanguard Value Index Fund	Mutual Fund	-	60,405
	American Balanced Fund	Mutual Fund	-	68,447
*	John Hancock Bond Fund	Mutual Fund	-	16,232
	Participant loans	Loans receivable at 4.25% to 9.5%	-	198,821
			<u>\$ -</u>	<u>\$ 5,333,330</u>