Form 5500

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Annual Return/Report of Employee Benefit Plan

This form is required to be filed for employee benefit plans under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and sections 6057(b) and 6058(a) of the Internal Revenue Code (the Code).

▶ **Complete all entries in accordance with the instructions to the Form 5500.**

OMB Nos. 1210-0110
1210-0089

2023

This Form is Open to Public Inspection

Part I Annual Report Identification Information

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

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

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

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

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

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

Part II Basic Plan Information—enter all requested information

1a Name of plan
KEY FAMILY 401K PLAN

1b Three-digit plan number (PN) ▶ 002

1c Effective date of plan 01/01/1988

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)
KEY BENEFIT ADMINISTRATORS

8330 ALLISON POINTE TRAIL
INDIANAPOLIS, IN 46250-1682

2b Employer Identification Number (EIN) 35-1450364

2c Plan Sponsor's telephone number 317-284-7100

2d Business code (see instructions) 524290

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.	09/03/2024	BRADLEY P. RAY
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE			
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
SIGN HERE			
	Signature of DFE	Date	Enter name of individual signing as DFE

3a Plan administrator's name and address [X] Same as Plan Sponsor

3b Administrator's EIN

3c Administrator's telephone number

4 If the name and/or EIN of the plan sponsor or the plan name has changed since the last return/report filed for this plan, enter the plan sponsor's name, EIN, the plan name and the plan number from the last return/report:

a Sponsor's name

4b EIN

c Plan Name

4d PN

5	Total number of participants at the beginning of the plan year	**5**	522
6	Number of participants as of the end of the plan year unless otherwise stated (welfare plans complete only lines **6a(1), 6a(2), 6b, 6c,** and **6d**).		
a(1)	Total number of active participants at the beginning of the plan year	**6a(1)**	423
a(2)	Total number of active participants at the end of the plan year	**6a(2)**	430
b	Retired or separated participants receiving benefits	**6b**	5
c	Other retired or separated participants entitled to future benefits	**6c**	103
d	Subtotal. Add lines **6a(2)**, **6b**, and **6c**.	**6d**	538
e	Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.	**6e**	0
f	Total. Add lines **6d** and **6e**.	**6f**	538
g(1)	Number of participants with account balances as of the beginning of the plan year (only defined contribution plans complete this item)	**6g(1)**	422
g(2)	Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item)	**6g(2)**	403
h	Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested	**6h**	9
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 3D 3H 2T

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

9a Plan funding arrangement (check all that apply)

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

9b Plan benefit arrangement (check all that apply)

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

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

a Pension Schedules

- **(1)** [X] **R** (Retirement Plan Information)
- **(2)** [ ] **MB** (Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information) - signed by the plan actuary
- **(3)** [ ] **SB** (Single-Employer Defined Benefit Plan Actuarial Information) - signed by the plan actuary
- **(4)** [ ] **DCG** (Individual Plan Information) – Number Attached _____
- **(5)** [ ] **MEP** (Multiple-Employer Retirement Plan Information)

b General Schedules

- **(1)** [X] **H** (Financial Information)
- **(2)** [ ] **I** (Financial Information – Small Plan)
- **(3)** [X] **A** (Insurance Information) – Number Attached 1
- **(4)** [X] **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

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

A Name of plan
KEY FAMILY 401K PLAN

B Three-digit plan number (PN) ▶ 002

C Plan sponsor's name as shown on line 2a of Form 5500
KEY BENEFIT ADMINISTRATORS

D Employer Identification Number (EIN)
35-1450364

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

1 Coverage Information:

(a) Name of insurance carrier
NATIONWIDE LIFE INSURANCE COMPANY

(b) EIN	**(c)** NAIC code	**(d)** Contract or identification number	**(e)** Approximate number of persons covered at end of policy or contract year	Policy or contract year	
				(f) From	**(g)** To
31-4156830	66869	532-80015	422	01/01/2023	12/31/2023

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

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

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

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

GWN SECURITIES
11440 N JOG ROAD
PALM BEACH GARDENS, FL 33418

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

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

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

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

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

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

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

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

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

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

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

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

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

Part II Investment and Annuity Contract Information

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

4	Current value of plan's interest under this contract in the general account at year end	4	1388171
5	Current value of plan's interest under this contract in separate accounts at year end	5	17606960

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	1422426
c	Additions: (1) Contributions deposited during the year	7c(1)	117732		
	(2) Dividends and credits	7c(2)	2		
	(3) Interest credited during the year	7c(3)	31182		
	(4) Transferred from separate account	7c(4)	13652		
	(5) Other (specify below) ▶	7c(5)	12183		
	(6) Total additions			7c(6)	174751
d	Total of balance and additions (add lines **7b** and **7c(6)**)			7d	1597177
e	Deductions:				
	(1) Disbursed from fund to pay benefits or purchase annuities during year	7e(1)	182235		
	(2) Administration charge made by carrier	7e(2)	3946		
	(3) Transferred to separate account	7e(3)	11687		
	(4) Other (specify below) ▶	7e(4)	17520		
	(5) Total deductions			7e(5)	215388
f	Balance at the end of the current year (subtract line **7e(5)** from line **7d**)			7f	1381789

Part III Welfare Benefit Contract Information

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

8 Benefit and contract type (check all applicable boxes)

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

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

Specify nature of costs.

Part IV Provision of Information

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

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

SCHEDULE C (Form 5500)	Service Provider Information	OMB No. 1210-0110
Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ▶ **File as an attachment to Form 5500.**	**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
KEY FAMILY 401K PLAN

B Three-digit plan number (PN) ▶ 002

C Plan sponsor's name as shown on line 2a of Form 5500
KEY BENEFIT ADMINISTRATORS

D Employer Identification Number (EIN)
35-1450364

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 ☒ 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

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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)

NATIONWIDE

ONE NATIONWIDE PLAZA
COLUMNBUS, OH 43215

(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?
19 51 52 28 26	CUSTODIAN	0	Yes [X] No [ ]	Yes [X] No [ ]	74804	Yes [ ] No [X]

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

GWN SECURITIES INC

11440 N JOG RD
PALM BEACH GARDENS, FL 33418

65-0939556

(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?
51	ADVISOR	0	Yes [X] No [ ]	Yes [X] No [ ]	39334	Yes [ ] No [X]

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

FUTUREPLAN BY ASCENSUS

8415 ALLISON POINTE BLVD. SUITE 300
INDIANAPOLIS, IN 46250

82-3719843

(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?
14 37	TPA	26927	Yes [ ] No [X]	Yes [ ] No [ ]		Yes [ ] No [ ]

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)

ACTIVE-PASSIVE/IRON-CO-FID-ORTH

5440 W 110TH ST
SHAWNEE MISSION, KS 66211

26-2409128

(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?
52	ADVISOR	10878	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 ☐

(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
GWN SECURITIES INC	51	39334

(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.
GWN SECURITIES INC 11440 N JOG RD PALM BEACH GARDENS, FL 33418 65-0939556	INVESTMENT ADVISORY

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation
NATIONWIDE	26	5409

(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.
NATIONWIDE ONE NATIONWIDE PLAZA COLUMBUS, OH 43215	INVESTMENT ADVISORY

(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

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

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

(complete as many entries as needed)

a Name:

b EIN:

c Position:

d Address:

e Telephone:

Explanation:

a Name:

b EIN:

c Position:

d Address:

e Telephone:

Explanation:

a Name:

b EIN:

c Position:

d Address:

e Telephone:

Explanation:

a Name:

b EIN:

c Position:

d Address:

e Telephone:

Explanation:

a Name:

b EIN:

c Position:

d Address:

e Telephone:

Explanation:

SCHEDULE H (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Financial Information

This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA), and section 6058(a) of the Internal Revenue Code (the Code).

▶ **File as an attachment to Form 5500.**

OMB No. 1210-0110

2023

This Form is Open to Public Inspection

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

A Name of plan
KEY FAMILY 401K PLAN

B Three-digit plan number (PN) ▶ 002

C Plan sponsor's name as shown on line 2a of Form 5500
KEY BENEFIT ADMINISTRATORS

D Employer Identification Number (EIN)
35-1450364

Part I Asset and Liability Statement

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

Assets		(a) Beginning of Year	(b) End of Year
a Total noninterest-bearing cash	1a	0	0
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)	0	0
(2) Participant contributions	1b(2)		
(3) Other	1b(3)		
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)	0	0
(2) U.S. Government securities	1c(2)		
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)		
(B) All other	1c(3)(B)		
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)		
(B) Common	1c(4)(B)		
(5) Partnership/joint venture interests	1c(5)		
(6) Real estate (other than employer real property)	1c(6)		
(7) Loans (other than to participants)	1c(7)		
(8) Participant loans	1c(8)	240144	235139
(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)	15183737	17606960
(14) Value of funds held in insurance company general account (unallocated contracts)	1c(14)	1422426	1388171
(15) Other	1c(15)		

		(a) Beginning of Year	(b) End of Year
1d Employer-related investments:			
(1) Employer securities	1d(1)	0	0
(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	16846307	19230270
Liabilities			
g Benefit claims payable	1g	13504	0
h Operating payables	1h		
i Acquisition indebtedness	1i		
j Other liabilities	1j	0	0
k Total liabilities (add all amounts in lines 1g through1j)	1k	13504	0
Net Assets			
l Net assets (subtract line 1k from line 1f)	1l	16832803	19230270

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)	169413	
(B) Participants	2a(1)(B)	1505963	
(C) Others (including rollovers)	2a(1)(C)	77907	
(2) Noncash contributions	2a(2)		
(3) Total contributions. Add lines **2a(1)(A), (B), (C),** and line **2a(2)**	2a(3)		1753283
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)	14392	
(F) Other	2b(1)(F)		
(G) Total interest. Add lines **2b(1)(A)** through **(F)**	2b(1)(G)		14392
(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)	355815	
(D) Total dividends. Add lines **2b(2)(A)**, **(B)**, and **(C)**	2b(2)(D)		355815
(3) Rents	2b(3)		
(4) Net gain (loss) on sale of assets: **(A)** Aggregate proceeds	2b(4)(A)		
(B) Aggregate carrying amount (see instructions)	2b(4)(B)		
(C) Subtract line **2b(4)(B)** from line **2b(4)(A)** and enter result	2b(4)(C)		0
(5) Unrealized appreciation (depreciation) of assets: **(A)** Real estate	2b(5)(A)		
(B) Other	2b(5)(B)		
(C) Total unrealized appreciation of assets. Add lines **2b(5)(A)** and **(B)**	2b(5)(C)		0

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts	2b(6)		
(7) Net investment gain (loss) from pooled separate accounts	2b(7)		
(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)		2147101
c Other income	2c		
d Total income. Add all **income** amounts in column (b) and enter total	2d		4270591
Expenses			
e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	1819461	
(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)		1819461
f Corrective distributions (see instructions)	2f		
g Certain deemed distributions of participant loans (see instructions)	2g		12243
h Interest expense	2h		
i Administrative expenses:			
(1) Salaries and allowances	2i(1)		
(2) Contract administrator fees	2i(2)	8153	
(3) Recordkeeping fees	2i(3)	19424	
(4) IQPA audit fees	2i(4)		
(5) Investment advisory and investment management fees	2i(5)	13843	
(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)		41420
j Total expenses. Add all **expense** amounts in column (b) and enter total	2j		1873124
Net Income and Reconciliation			
k Net income (loss). Subtract line **2j** from line **2d**	2k		2397467
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) [X] 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) [X] 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: GREENWALT CPAS, INC. **(2)** EIN: 35-1489521

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.)	**4a**		X	
b Were any loans by the plan or fixed income obligations due the plan in default as of the close of the plan year or classified during the year as uncollectible? Disregard participant loans secured by participant's account balance. (Attach Schedule G (Form 5500) Part I if "Yes" is checked.)	**4b**		X	
c Were any leases to which the plan was a party in default or classified during the year as uncollectible? (Attach Schedule G (Form 5500) Part II if "Yes" is checked.)	**4c**		X	
d Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 4a. Attach Schedule G (Form 5500) Part III if "Yes" is checked.)	**4d**		X	
e Was this plan covered by a fidelity bond?	**4e**	X		1000000
f Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?	**4f**		X	
g Did the plan hold any assets whose current value was neither readily determinable on an established market nor set by an independent third party appraiser?	**4g**		X	
h Did the plan receive any noncash contributions whose value was neither readily determinable on an established market nor set by an independent third party appraiser?	**4h**		X	
i Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.)	**4i**	X		
j Were any plan transactions or series of transactions in excess of 5% of the current value of plan assets? (Attach schedule of transactions if "Yes" is checked and see instructions for format requirements.)	**4j**		X	
k Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?	**4k**		X	
l Has the plan failed to provide any benefit when due under the plan?	**4l**		X	
m If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)	**4m**		X	
n If 4m was answered "Yes," check the "Yes" box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3.	**4n**			

5a Has a resolution to terminate the plan been adopted during the plan year or any prior plan year? [ ] Yes [X] 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.

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

A Name of plan
KEY FAMILY 401K PLAN

B Three-digit plan number (PN) ▶ 002

C Plan sponsor's name as shown on line 2a of Form 5500
KEY BENEFIT ADMINISTRATORS

D Employer Identification Number (EIN)
35-1450364

Part I Distributions

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

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

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

EIN(s): 31-1592130

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

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

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

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

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

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

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

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

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

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

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

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

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

Part III Amendments

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

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

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

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

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

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

Part V Additional Information for Multiemployer Defined Benefit Pension Plans

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

a Name of contributing employer

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

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

e Contribution rate information *(If more than one rate applies, check this box* ☐ *and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify):

---

a Name of contributing employer

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

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

e Contribution rate information *(If more than one rate applies, check this box* ☐ *and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

---

a Name of contributing employer

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

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

e Contribution rate information *(If more than one rate applies, check this box* ☐ *and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

---

a Name of contributing employer

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

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

e Contribution rate information *(If more than one rate applies, check this box* ☐ *and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

---

a Name of contributing employer

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

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

e Contribution rate information *(If more than one rate applies, check this box* ☐ *and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

---

a Name of contributing employer

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

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

e Contribution rate information *(If more than one rate applies, check this box* ☐ *and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

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

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

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

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

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

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

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

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

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

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

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 06 / 30 / 2020 (MM/DD/YYYY) and the Opinion Letter serial number Q702814A .

KEY FAMILY 401(K) PLAN

FINANCIAL STATEMENTS

Together with Independent Auditors' Report

DECEMBER 31, 2023 AND 2022

GREENWALT CPAs

We Deliver Peace of Mind

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FAX 317 240 4485

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5342 W. Vermont Street
Indianapolis, IN 46224
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GREENWALT CPAs

INDEPENDENT AUDITORS' REPORT

To the Board of Directors of and the Plan Participants
and Beneficiaries of the Key Family 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 Key Family 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 then ended, and the related notes to the financial statements.

Management, having determined it is permissible in the circumstances, has elected to have the audits of Key Family 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 December 31, 2023 and 2022, and for the years then ended, stating that the certified investment information, as described in Note 3 to the financial statements, is complete and accurate.

Opinion

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

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

Basis for Opinion

We conducted our audits in accordance with auditing standards generally accepted in the United States of America. Our responsibilities under those standards are further described in the Auditors' Responsibilities for the Audit of the Financial Statements section of our report. We are required to be independent of Key Family 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 Key Family 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.

Auditors' Responsibilities for the Audit of the Financial Statements

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

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

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

Supplemental Schedule Required by ERISA

The supplemental schedule of assets (held at end of year) as of December 31, 2023 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).

Greenwalt CPAs, Inc.

Indianapolis, Indiana
August 26, 2024

KEY FAMILY 401(K) PLAN

STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS

DECEMBER 31, 2023 AND 2022

	2023	2022
ASSETS		
Investments at fair value (See Note 4)	$ 17,606,960	$ 15,183,737
Investment at contract value (See Note 5)	1,388,171	1,422,426
Total investments	18,995,131	16,606,163
Notes receivable from participants	235,139	240,144
Total assets	19,230,270	16,846,307
LIABILITIES		
Excess contributions payable	-	13,504
NET ASSETS AVAILABLE FOR BENEFITS	$ 19,230,270	$ 16,832,803

See accompanying notes to financial statements.

KEY FAMILY 401(K) PLAN

STATEMENTS OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS

FOR THE YEARS ENDED DECEMBER 31, 2023 AND 2022

	2023	2022
ADDITIONS TO NET ASSETS ATTRIBUTED TO		
Investment activity		
Net appreciation (depreciation) in fair value of investments	$ 2,147,101	$ (3,952,430)
Interest and dividend income	355,815	431,615
Total investment activity	2,502,916	(3,520,815)
Interest income on notes receivable from participants	14,392	9,640
Contributions		
Employer	169,413	164,228
Participants	1,505,963	1,358,342
Rollovers	77,907	-
Total contributions	1,753,283	1,522,570
Total additions (deductions)	4,270,591	(1,988,605)
DEDUCTIONS FROM NET ASSETS ATTRIBUTED TO		
Benefits paid to participants	1,831,704	1,985,953
Administrative expenses	41,420	35,794
Total deductions	1,873,124	2,021,747
Net increase (decrease)	2,397,467	(4,010,352)
NET ASSETS AVAILABLE FOR BENEFITS		
Beginning of year	16,832,803	20,843,155
End of year	$ 19,230,270	$ 16,832,803

See accompanying notes to financial statements.

1. Description of the Plan

The following description of Key Family 401(k) Plan (the 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 the employees of Key Benefit Administrators, Inc. and Employee Benefit Services, Inc. (collectively "the Company") who are at least 18 years old and have completed 30 days of service. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA). The Board of Directors of the Company is responsible for oversight of the Plan. Plan management determines the appropriateness of the Plan's investment offerings, monitors investment performance, and reports to the Board of Directors.

Contributions

Each year, participants may contribute up to the Internal Revenue Service (IRS) limits of pre-tax annual compensation, as defined by the Plan. Employees may also elect to make Roth deferrals, which when combined with pre-tax deferrals, may not exceed the plan limits as described above. 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 defined contribution plans (rollover). Participants direct the investment of their contributions into various investment options offered by the Plan.

The Company may make contributions in two manners. First, a discretionary matching contribution equal to a percentage of the participant's elective deferrals is possible. Second, the Company can make a special discretionary contribution allocated to all eligible participants. The Company elected to match 25% of participants' contributions up to a maximum of 1% of the participants' eligible compensation for the years ended December 31, 2023 and 2022. No additional special discretionary contribution was made by the Company in 2023 or 2022. The Company contributions are invested as directed by the participant. Contributions are subject to certain IRS limitations.

Participant Accounts

Each participant's account is credited with the participant's contributions and the Company's discretionary matching contributions, as well as allocations of the Company's special discretionary 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.

1. Description of the Plan, Continued

Vesting

Participants are vested immediately in their contributions plus actual earnings thereon. Vesting in the Company's contribution portion of their accounts is based on a graduated scale as shown below:

Years of Service	Vested %
Less than 1 year	0
At least 1 year, but less than 2 years	20
At least 2 years, but less than 3 years	40
At least 3 years, but less than 4 years	60
At least 4 years, but less than 5 years	80
5 years or more	100

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 $20,000 or their vested account balance. The loans are secured by the balance in the participant's account. The loan interest rate is set at 1% above the prime rate, as defined. Principal and interest is paid ratably through payroll deductions.

Payment of Benefits

On termination of service due to any reason, a participant may elect to receive a lump sum amount equal to the value of the participant's vested interest in his or her account. Partial withdrawals are only permitted for participants or beneficiaries who must receive required minimum distributions. The Plan permits in-service withdrawals at age 59.5 and hardship withdrawals to participants subject to certain restrictions. Early retirement is not permitted.

Forfeited Accounts

At December 31, 2023 and 2022, forfeited nonvested accounts totaled $8,948 and $4,560, respectively. These accounts may be used to reduce future employer contributions or to pay plan expenses. No forfeitures were used to reduce employer contributions in 2023 or 2022.

2. Summary of Significant Accounting Policies

Basis of Accounting and Use of Estimates

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

2. Summary of Significant Accounting Policies, Continued

Investment Valuation and Income Recognition

Investments are reported at fair value (except for the fully benefit-responsive investment contract, which is reported at contract 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. The Plan's management determines the Plan's valuation policies utilizing information provided by the investment adviser, custodian, and insurance company. See Note 4 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.

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 on the accrual basis. Related fees are charged directly to the borrowing participant's account and are recorded as administrative expenses when incurred. No allowance for credit losses has been recorded as of December 31, 2023 or 2022.

Payments of Benefits

Benefits are recorded when paid.

Administrative Expenses

Certain expenses of maintaining the Plan are paid by the Plan, unless otherwise paid by the Company. Expenses that are paid by the Company are excluded from these financial statements. Fees related to the administration of notes receivable from participants are charged directly to the participant's account. Investment related expenses are included in net appreciation (depreciation) of fair value of investments.

Subsequent Events

The Plan has evaluated subsequent events through August 26, 2024, the date the financial statements were available to be issued.

3. Certified Investments

Certain information related to investments and notes receivable from participants disclosed in the accompanying financial statements and supplemental schedule, including investments and notes receivable from participants held at December 31, 2023 and 2022, and net appreciation (depreciation) in fair value of investments, interest and dividends for the years then ended, was obtained or derived from information supplied to the plan administrator and certified as complete and accurate by Nationwide Trust Company, FSB and Nationwide Life Insurance Company (collectively, "Nationwide"), the custodian of the Plan.

4. 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 fair value hierarchy 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 quoted prices for similar assets or liabilities in active markets; quoted prices for identical or similar assets or liabilities in inactive markets; inputs other than quoted prices that are observable for the asset or liability; inputs that are derived principally from or corroborated by observable market data by correlation or other means. 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 relevant 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:

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

The methods described above may produce a fair value calculation that may not be indicative of the net realizable value or reflective of future fair values. Furthermore, while the Plan believes its valuation methods are appropriate and consistent with other market participants, the use of different methodologies or assumptions to determine the fair value of certain financial instruments could result in a different fair value measurement at the reporting date.

Assets Measured at Fair Value on a Recurring Basis

December 31, 2023	Total	Quoted Prices in Active Markets for Identical Assets (Level 1)	Significant Other Observable Inputs (Level 2)	Significant Unobservable Inputs (Level 3)
Mutual funds	$ 17,606,960	$ 17,606,960	$ -	$ -
Investments at fair value	$ 17,606,960	$ 17,606,960	$ -	$ -

4. FAIR VALUE MEASUREMENTS, CONTINUED

December 31, 2022	Total	Quoted Prices in Active Markets for Identical Assets (Level 1)	Significant Other Observable Inputs (Level 2)	Significant Unobservable Inputs (Level 3)
Mutual funds	$ 15,183,737	$ 15,183,737	$ -	$ -
Investments at fair value	$ 15,183,737	$ 15,183,737	$ -	$ -

5. INVESTMENT CONTRACT WITH INSURANCE COMPANY

The Plan entered into a fully benefit-responsive guaranteed investment contract with Nationwide totaling $1,388,171 and $1,422,426 at December 31, 2023 and 2022, respectively. Nationwide maintains the contributions in a general account. The account is credited with earnings on the underlying investments and charged for participant withdrawals and administrative expenses. The guaranteed investment contract issuer is contractually obligated to repay the principal and a specified interest rate that is guaranteed to the Plan. The crediting rate is based on a formula established by the contract issuer but may not be less than 2%. The crediting rate is reviewed on a quarterly basis for resetting.

This contract meets the fully benefit-responsive investment contract criteria and therefore is reported at contract value. Contract value is the relevant measure for fully benefit-responsive investment contracts because this is the amount received by participants if they were to initiate permitted transactions under the terms of the Plan. Contract value, as reported to the Plan by Nationwide, represents contributions made under the contract, plus earnings, less participant withdrawals, and administrative expenses. Participants may ordinarily direct the withdrawal or transfer of all or a portion of their investment at contract value.

The Plan's ability to receive amounts due is dependent on the issuer's ability to meet its financial obligations. The issuer's ability to meet its contractual obligations may be affected by future economic and regulatory developments.

Certain events limit the ability of the Plan to transact at contract value with the issuer. Such events include (1) amendments to the plan documents (including complete or partial plan termination or merger with another plan), (2) changes to Plan's prohibition on competing investment options or deletion of equity wash provisions, (3) bankruptcy of the plan sponsor or other plan sponsor events (for example, divestitures or spin-offs of a subsidiary) which cause a significant withdrawal from the Plan, (4) the failure of the trust to qualify for exemption from federal income taxes or any required prohibited transaction exemption under ERISA or (5) premature termination of the contract. No events are probable of occurring that might limit the ability of the Plan to transact at contract value with the contract issuers and that also would limit the ability of the Plan to transact at contract value with the participants.

In addition, certain events allow the issuer to terminate the contract with the Plan and settle at an amount different from contract value. Such events include (1) an uncured violation of the Plan's investment guidelines, (2) a breach of material obligation under the contract, (3) a material misrepresentation, (4) a material amendment to the agreement without the consent of the issuer.

6. Party-in-Interest Transactions

Certain plan investments are managed by Nationwide. Nationwide is the custodian for the Plan and, therefore, these transactions qualify as party-in-interest transactions.

Nationwide provides certain administrative services to the Plan pursuant to a Master Plan Services Agreement (MSA) between the Company and Nationwide. Nationwide receives revenue from mutual fund service providers for services Nationwide provides to the funds. This revenue is used to offset certain amounts owed to Nationwide for its administrative services to the Plan.

7. Plan Termination

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

8. Plan Tax Status

The Plan operates under an adoption agreement in connection with a volume submitter profit sharing plan sponsored by Ascensus, LLC. The Plan has not been submitted to the IRS for an individual determination letter as the volume submitter document has a favorable opinion letter from the IRS. Although the Plan has been amended since receiving the determination letter, the plan administrator believes that the Plan is designed, and is currently being operated, in compliance with the applicable requirements of the Internal Revenue Code and, therefore, believes that the Plan is qualified, and the related trust is tax-exempt.

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.

(a)	(b) Identity of issue, borrower, lessor or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par or maturity value	(d) Cost**	(e) Current value
	AB Global Bond I	Registered Investment Company	N/A	$ 12,412
	AB Large Cap Growth I	Registered Investment Company	N/A	416,015
	AQR International Defensive Style Fund Class I	Registered Investment Company	N/A	5,704
	Allspring Adjustable Rate Government Institutional	Registered Investment Company	N/A	911
	Allspring Discovery SMID Cap Growth Fund	Registered Investment Company	N/A	217
	Allspring Growth Fund	Registered Investment Company	N/A	8,790
	Allspring Precious Metals Fund	Registered Investment Company	N/A	8,206
	Allspring Utility and Telecommunications Fund	Registered Investment Company	N/A	1,320
	American Century Inflation Adjusted Bond R5	Registered Investment Company	N/A	541
	American Funds Euro Pacific Growth R6	Registered Investment Company	N/A	2,678
	American Funds Growth Fund of America R6	Registered Investment Company	N/A	1,384
	American Funds Inflation Linked Bond R6	Registered Investment Company	N/A	49,628
	American Funds Investment Company of America R6	Registered Investment Company	N/A	3,433
	American Funds New Economy R6	Registered Investment Company	N/A	1,248
	American Funds New Prospect R6	Registered Investment Company	N/A	1,626
	American Funds New World R6	Registered Investment Company	N/A	42,244
	American Funds Small Cap World R6	Registered Investment Company	N/A	1,444
	Artisan International Value	Registered Investment Company	N/A	33,384
	Avantis US Large Cap Value	Registered Investment Company	N/A	32,891
	Avantis US Small Cap Value	Registered Investment Company	N/A	10,215
	Baird Corporate Plus Bond	Registered Investment Company	N/A	220,393
	Baron Fifth Avenue Growth	Registered Investment Company	N/A	4,835
	Baron Growth Fund Institutional	Registered Investment Company	N/A	1,637
	Baron Partners Fund	Registered Investment Company	N/A	15,631
	Blackrock High Yield Bond Port K	Registered Investment Company	N/A	16,168
	Blackrock Health Science Opportunities Portfolio Investor A	Registered Investment Company	N/A	1,401
	Blackrock Strategic Income Opportunity I	Registered Investment Company	N/A	47,544
	Blackrock Title Rtn K	Registered Investment Company	N/A	4,893
	Cariln Eagle Small Cap Growth R6	Registered Investment Company	N/A	4,277
	Calvert Equity I	Registered Investment Company	N/A	1,448
	Cohenstrs Real Estate	Registered Investment Company	N/A	23,340
	Columbia Convertible Securities	Registered Investment Company	N/A	17,928
	Columbia Dividend Income	Registered Investment Company	N/A	8,276
	DE Ivy Emerging Markets Cor Equity	Registered Investment Company	N/A	792
	DE Ivy Energy R6	Registered Investment Company	N/A	13,038
	DFA Emerging Market Core Equity	Registered Investment Company	N/A	27,480
	DFA US Large Cap Gr	Registered Investment Company	N/A	3,784
	DWS RREEF Real Estate Securities Fund Institutional	Registered Investment Company	N/A	2,029
	Davis Financial Y Fund	Registered Investment Company	N/A	970
	Davis NY Venture	Registered Investment Company	N/A	2,348
	Davis Opportunity	Registered Investment Company	N/A	30,426
	Diamon Hill Mid Cap	Registered Investment Company	N/A	18,268
	Dodgecox International Stock	Registered Investment Company	N/A	35,876
	Eaton Vance Government Opportunities A	Registered Investment Company	N/A	2,556
	Federated Hermes Government Obligations Prmr	Registered Investment Company	N/A	20,257
	Federated Hermes Hildbd	Registered Investment Company	N/A	19,927
	Federated Hermes MDT Small Cap Growth Fund Institutional	Registered Investment Company	N/A	915
	Federated Hermes Strategic Value Dividend Fund Institutional	Registered Investment Company	N/A	30,547
	Fidelity 500 Index	Registered Investment Company	N/A	557,972
	Fidelity Emerging Market Index	Registered Investment Company	N/A	31,263
	Fidelity Free Index 2005	Registered Investment Company	N/A	24
	Fidelity Free Index 2010	Registered Investment Company	N/A	7,871
	Fidelity Free Index 2015	Registered Investment Company	N/A	2,293,862
	Fidelity Free Index 2020	Registered Investment Company	N/A	547,248
	Fidelity Free Index 2025	Registered Investment Company	N/A	2,347,808

(a)	(b) Identity of issue, borrower, lessor or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par or maturity value	(d) Cost**	(e) Current value
	Fidelity Free Index 2030	Registered Investment Company	N/A	2,234,073
	Fidelity Free Index 2035	Registered Investment Company	N/A	1,093,179
	Fidelity Free Index 2040	Registered Investment Company	N/A	920,772
	Fidelity Free Index 2045	Registered Investment Company	N/A	842,255
	Fidelity Free Index 2050	Registered Investment Company	N/A	311,802
	Fidelity Free Index 2055	Registered Investment Company	N/A	265,494
	Fidelity Free Index 2060	Registered Investment Company	N/A	124,971
	Fidelity Free Index 2065	Registered Investment Company	N/A	4,254
	Fidelity Free Idex Inst Prime	Registered Investment Company	N/A	5,396
	Fidelity Inflation Protected Bond	Registered Investment Company	N/A	1,476
	Fidelity International Index	Registered Investment Company	N/A	47,170
	Fidelity Large Cap Growth Index	Registered Investment Company	N/A	33,744
	Fidelity Large Cap Value Index	Registered Investment Company	N/A	293,120
	Fidelity Mid Cap Index	Registered Investment Company	N/A	30,131
	Fidelity Multi Asset Index	Registered Investment Company	N/A	11,624
	Fidelity Real Estate Index	Registered Investment Company	N/A	2,294
	Fidelity Small Cap Index	Registered Investment Company	N/A	81,114
	Fidelity Total Market Index	Registered Investment Company	N/A	47,554
	Fidelity US Bond Index	Registered Investment Company	N/A	26,662
	Fidelity Advisor Growth Opportunities Fund Class A	Registered Investment Company	N/A	9,114
	Goldman Sachs High Quality Floating Rate Fund	Registered Investment Company	N/A	1,488
	Goldman Sachs Gqgptnrintloppr RG	Registered Investment Company	N/A	36,475
	Goldman Sachs Short Duration Government Institutional	Registered Investment Company	N/A	2,104
	Goldman Sachs US Mortgages Institution	Registered Investment Company	N/A	1,458
	Harbor Capital Appreciation Institutional	Registered Investment Company	N/A	99,743
	Invesco American Franchise Y	Registered Investment Company	N/A	1,395
	Invesco Global Fund Class Y	Registered Investment Company	N/A	3,196
	Invesco Opportunity Gold & Special Minerals Fund Y	Registered Investment Company	N/A	2,623
	Invesco Health Care Y	Registered Investment Company	N/A	16,566
	JPMorgan Equity Income A	Registered Investment Company	N/A	338,401
	JPMorgan Large Cap Growth A	Registered Investment Company	N/A	28,623
	JPMorgan Mid Cap Growth A	Registered Investment Company	N/A	1,653
	JPMorgan SMID Cap Equity A	Registered Investment Company	N/A	3,328
	Janus Henderson Global Life Sciences I	Registered Investment Company	N/A	9,922
	Janus Henderson Global Technology and Innovation N	Registered Investment Company	N/A	4,462
	Legg Mason BW Global Opportunity Bond A	Registered Investment Company	N/A	1,789
	Legg Mason ColorBridge Midcap Core	Registered Investment Company	N/A	5,970
	Legg Mason Western Assets Core Bond I	Registered Investment Company	N/A	26,686
	Loomis Sayles Bond Admin	Registered Investment Company	N/A	12,237
	Lord Abbett Floating Rate	Registered Investment Company	N/A	26,500
	Lord Abbett International Opportunity A	Registered Investment Company	N/A	6,824
	MFS Midcap Growth	Registered Investment Company	N/A	17,693
	Morgan Stanley Insight I	Registered Investment Company	N/A	5,319
	Morgan Stanley Inception I	Registered Investment Company	N/A	2,192
	Morgan Stanley Growth I	Registered Investment Company	N/A	1,934
*	Nationwide Bond Index Institutional	Registered Investment Company	N/A	7,651
*	Nationwide Geneva Small Cap Growth	Registered Investment Company	N/A	66,111
*	Nationwide International Small Cap Rg	Registered Investment Company	N/A	10,927
*	Nationwide Loomis All Cap Growth R6	Registered Investment Company	N/A	32,392
*	Nationwide S&P 500 Index Institutional	Registered Investment Company	N/A	49,489
	Nuveen Global Infr R6	Registered Investment Company	N/A	4,179
	Oakmark International Fund Investor	Registered Investment Company	N/A	9,514
	PGIM Jennison Natural Resources	Registered Investment Company	N/A	26,519
	PGIM Short-term Corporate Bond	Registered Investment Company	N/A	3,051
	PGIM Total Return Bond R6	Registered Investment Company	N/A	17,956

(a)	(b) Identity of issue, borrower, lessor or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par or maturity value	(d) Cost**	(e) Current value
	PIMCO Income Institutional	Registered Investment Company	N/A	50,031
	PIMCO International Bdusdlrhdginst	Registered Investment Company	N/A	48,033
	PIMCO Real Return	Registered Investment Company	N/A	12,004
	PIMCO Short-term Institutional	Registered Investment Company	N/A	2,327
	PIMCO Stock Plus International Hedge	Registered Investment Company	N/A	7,214
	PIMCO Total Return Institutional	Registered Investment Company	N/A	3,252
	PIMCO Commodity	Registered Investment Company	N/A	15,184
	Principal Global Real Estate R6	Registered Investment Company	N/A	20,132
	Principal MidCap R6	Registered Investment Company	N/A	509,321
	Putnam Growth Opportunity Y	Registered Investment Company	N/A	624,049
	TCW Total Return Bond	Registered Investment Company	N/A	1,276
	TIAA-CREF Large-Cap Growth Index	Registered Investment Company	N/A	42,560
	T Rowe Price Dividend Growth	Registered Investment Company	N/A	46,939
	T Rowe Price Health Sciences Fund	Registered Investment Company	N/A	54,557
	T Rowe Price Science Tach	Registered Investment Company	N/A	2,992
	T Rowe Price Small Cap Value	Registered Investment Company	N/A	879
	Vanguard 500 Index Fund	Registered Investment Company	N/A	51,501
	Vanguard Balance Index Admiral	Registered Investment Company	N/A	1,017,528
	Vanguard Emerging Market Stock Index Admiral	Registered Investment Company	N/A	22,166
	Vanguard Explore Admiral	Registered Investment Company	N/A	10,234
	Vanguard Extended Market Index Admiral	Registered Investment Company	N/A	2,748
	Vanguard Grand Admiral	Registered Investment Company	N/A	10,357
	Vanguard Growth Index Admiral	Registered Investment Company	N/A	35,608
	Vanguard International Growth Admiral	Registered Investment Company	N/A	281,593
	Vanguard Inflation Protected Sec Admiral	Registered Investment Company	N/A	39,012
	Vanguard Midcap Index Fund	Registered Investment Company	N/A	33,765
	Vanguard Pacific Stock Index Admiral	Registered Investment Company	N/A	24,400
	Vanguard Real Estate Index Admiral	Registered Investment Company	N/A	2,648
	Vanguard Total Bond Market Index Admiral	Registered Investment Company	N/A	12,539
	Vanguard Total International Bond Index Admiral	Registered Investment Company	N/A	28,115
	Vanguard Total International Stock Index Admiral	Registered Investment Company	N/A	49,554
	Vanguard Stock Market Index Fund	Registered Investment Company	N/A	4,843
	Van Eck Global Research	Registered Investment Company	N/A	655
	Van Eck International Investors Gold	Registered Investment Company	N/A	22,520
	Virtus Seix Core Bond A	Registered Investment Company	N/A	17,901
	Virtus NFJ Mic Cap Value	Registered Investment Company	N/A	1,520
	Victory Fund For Income I	Registered Investment Company	N/A	464
	Victory Syc Established Value I	Registered Investment Company	N/A	179,237
	Vanguard US Grand Admiral	Registered Investment Company	N/A	12,497
	Vanguard Utility Index Admiral	Registered Investment Company	N/A	1,888
	Vanguard Wlsly Income Admiral	Registered Investment Company	N/A	33,025
	Total registered investment companies at fair value			17,606,960
	Total investments at fair value			17,606,960
*	Nationwide Fixed Select Contract	Fixed Income non-401(a)		1,388,171
*	Participant loans	Interest Rate (4.25%-9.50%)	-0-	235,139
	Total			$ 19,230,270

* Represents party-in-interest but not a prohibited transaction.
** Cost information is not required for participant-directed investments

(a)	(b) Identity of issue, borrower, lessor or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par or maturity value	(d) Cost**	(e) Current value
	AB Global Bond I	Registered Investment Company	N/A	$ 12,412
	AB Large Cap Growth I	Registered Investment Company	N/A	416,015
	AQR International Defensive Style Fund Class I	Registered Investment Company	N/A	5,704
	Allspring Adjustable Rate Government Institutional	Registered Investment Company	N/A	911
	Allspring Discovery SMID Cap Growth Fund	Registered Investment Company	N/A	217
	Allspring Growth Fund	Registered Investment Company	N/A	8,790
	Allspring Precious Metals Fund	Registered Investment Company	N/A	8,206
	Allspring Utility and Telecommunications Fund	Registered Investment Company	N/A	1,320
	American Century Inflation Adjusted Bond R5	Registered Investment Company	N/A	541
	American Funds Euro Pacific Growth R6	Registered Investment Company	N/A	2,678
	American Funds Growth Fund of America R6	Registered Investment Company	N/A	1,384
	American Funds Inflation Linked Bond R6	Registered Investment Company	N/A	49,628
	American Funds Investment Company of America R6	Registered Investment Company	N/A	3,433
	American Funds New Economy R6	Registered Investment Company	N/A	1,248
	American Funds New Prospect R6	Registered Investment Company	N/A	1,626
	American Funds New World R6	Registered Investment Company	N/A	42,244
	American Funds Small Cap World R6	Registered Investment Company	N/A	1,444
	Artisan International Value	Registered Investment Company	N/A	33,384
	Avantis US Large Cap Value	Registered Investment Company	N/A	32,891
	Avantis US Small Cap Value	Registered Investment Company	N/A	10,215
	Baird Corporate Plus Bond	Registered Investment Company	N/A	220,393
	Baron Fifth Avenue Growth	Registered Investment Company	N/A	4,835
	Baron Growth Fund Institutional	Registered Investment Company	N/A	1,637
	Baron Partners Fund	Registered Investment Company	N/A	15,631
	Blackrock High Yield Bond Port K	Registered Investment Company	N/A	16,168
	Blackrock Health Science Opportunities Portfolio Investor A	Registered Investment Company	N/A	1,401
	Blackrock Strategic Income Opportunity I	Registered Investment Company	N/A	47,544
	Blackrock Title Rtn K	Registered Investment Company	N/A	4,893
	Cariln Eagle Small Cap Growth R6	Registered Investment Company	N/A	4,277
	Calvert Equity I	Registered Investment Company	N/A	1,448
	Cohenstrs Real Estate	Registered Investment Company	N/A	23,340
	Columbia Convertible Securities	Registered Investment Company	N/A	17,928
	Columbia Dividend Income	Registered Investment Company	N/A	8,276
	DE Ivy Emerging Markets Cor Equity	Registered Investment Company	N/A	792
	DE Ivy Energy R6	Registered Investment Company	N/A	13,038
	DFA Emerging Market Core Equity	Registered Investment Company	N/A	27,480
	DFA US Large Cap Gr	Registered Investment Company	N/A	3,784
	DWS RREEF Real Estate Securities Fund Institutional	Registered Investment Company	N/A	2,029
	Davis Financial Y Fund	Registered Investment Company	N/A	970
	Davis NY Venture	Registered Investment Company	N/A	2,348
	Davis Opportunity	Registered Investment Company	N/A	30,426
	Diamon Hill Mid Cap	Registered Investment Company	N/A	18,268
	Dodgecox International Stock	Registered Investment Company	N/A	35,876
	Eaton Vance Government Opportunities A	Registered Investment Company	N/A	2,556
	Federated Hermes Government Obligations Prmr	Registered Investment Company	N/A	20,257
	Federated Hermes Hildbd	Registered Investment Company	N/A	19,927
	Federated Hermes MDT Small Cap Growth Fund Institutional	Registered Investment Company	N/A	915
	Federated Hermes Strategic Value Dividend Fund Institutional	Registered Investment Company	N/A	30,547
	Fidelity 500 Index	Registered Investment Company	N/A	557,972
	Fidelity Emerging Market Index	Registered Investment Company	N/A	31,263
	Fidelity Free Index 2005	Registered Investment Company	N/A	24
	Fidelity Free Index 2010	Registered Investment Company	N/A	7,871
	Fidelity Free Index 2015	Registered Investment Company	N/A	2,293,862
	Fidelity Free Index 2020	Registered Investment Company	N/A	547,248
	Fidelity Free Index 2025	Registered Investment Company	N/A	2,347,808

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	Fidelity Free Index 2030	Registered Investment Company	N/A	2,234,073
	Fidelity Free Index 2035	Registered Investment Company	N/A	1,093,179
	Fidelity Free Index 2040	Registered Investment Company	N/A	920,772
	Fidelity Free Index 2045	Registered Investment Company	N/A	842,255
	Fidelity Free Index 2050	Registered Investment Company	N/A	311,802
	Fidelity Free Index 2055	Registered Investment Company	N/A	265,494
	Fidelity Free Index 2060	Registered Investment Company	N/A	124,971
	Fidelity Free Index 2065	Registered Investment Company	N/A	4,254
	Fidelity Free Idex Inst Prime	Registered Investment Company	N/A	5,396
	Fidelity Inflation Protected Bond	Registered Investment Company	N/A	1,476
	Fidelity International Index	Registered Investment Company	N/A	47,170
	Fidelity Large Cap Growth Index	Registered Investment Company	N/A	33,744
	Fidelity Large Cap Value Index	Registered Investment Company	N/A	293,120
	Fidelity Mid Cap Index	Registered Investment Company	N/A	30,131
	Fidelity Multi Asset Index	Registered Investment Company	N/A	11,624
	Fidelity Real Estate Index	Registered Investment Company	N/A	2,294
	Fidelity Small Cap Index	Registered Investment Company	N/A	81,114
	Fidelity Total Market Index	Registered Investment Company	N/A	47,554
	Fidelity US Bond Index	Registered Investment Company	N/A	26,662
	Fidelity Advisor Growth Opportunities Fund Class A	Registered Investment Company	N/A	9,114
	Goldman Sachs High Quality Floating Rate Fund	Registered Investment Company	N/A	1,488
	Goldman Sachs Gqgptnrintloppr RG	Registered Investment Company	N/A	36,475
	Goldman Sachs Short Duration Government Institutional	Registered Investment Company	N/A	2,104
	Goldman Sachs US Mortgages Institution	Registered Investment Company	N/A	1,458
	Harbor Capital Appreciation Institutional	Registered Investment Company	N/A	99,743
	Invesco American Franchise Y	Registered Investment Company	N/A	1,395
	Invesco Global Fund Class Y	Registered Investment Company	N/A	3,196
	Invesco Opportunity Gold & Special Minerals Fund Y	Registered Investment Company	N/A	2,623
	Invesco Health Care Y	Registered Investment Company	N/A	16,566
	JPMorgan Equity Income A	Registered Investment Company	N/A	338,401
	JPMorgan Large Cap Growth A	Registered Investment Company	N/A	28,623
	JPMorgan Mid Cap Growth A	Registered Investment Company	N/A	1,653
	JPMorgan SMID Cap Equity A	Registered Investment Company	N/A	3,328
	Janus Henderson Global Life Sciences I	Registered Investment Company	N/A	9,922
	Janus Henderson Global Technology and Innovation N	Registered Investment Company	N/A	4,462
	Legg Mason BW Global Opportunity Bond A	Registered Investment Company	N/A	1,789
	Legg Mason ColorBridge Midcap Core	Registered Investment Company	N/A	5,970
	Legg Mason Western Assets Core Bond I	Registered Investment Company	N/A	26,686
	Loomis Sayles Bond Admin	Registered Investment Company	N/A	12,237
	Lord Abbett Floating Rate	Registered Investment Company	N/A	26,500
	Lord Abbett International Opportunity A	Registered Investment Company	N/A	6,824
	MFS Midcap Growth	Registered Investment Company	N/A	17,693
	Morgan Stanley Insight I	Registered Investment Company	N/A	5,319
	Morgan Stanley Inception I	Registered Investment Company	N/A	2,192
	Morgan Stanley Growth I	Registered Investment Company	N/A	1,934
*	Nationwide Bond Index Institutional	Registered Investment Company	N/A	7,651
*	Nationwide Geneva Small Cap Growth	Registered Investment Company	N/A	66,111
*	Nationwide International Small Cap Rg	Registered Investment Company	N/A	10,927
*	Nationwide Loomis All Cap Growth R6	Registered Investment Company	N/A	32,392
*	Nationwide S&P 500 Index Institutional	Registered Investment Company	N/A	49,489
	Nuveen Global Infr R6	Registered Investment Company	N/A	4,179
	Oakmark International Fund Investor	Registered Investment Company	N/A	9,514
	PGIM Jennison Natural Resources	Registered Investment Company	N/A	26,519
	PGIM Short-term Corporate Bond	Registered Investment Company	N/A	3,051
	PGIM Total Return Bond R6	Registered Investment Company	N/A	17,956

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	PIMCO Income Institutional	Registered Investment Company	N/A	50,031
	PIMCO International Bdusdlrhdginst	Registered Investment Company	N/A	48,033
	PIMCO Real Return	Registered Investment Company	N/A	12,004
	PIMCO Short-term Institutional	Registered Investment Company	N/A	2,327
	PIMCO Stock Plus International Hedge	Registered Investment Company	N/A	7,214
	PIMCO Total Return Institutional	Registered Investment Company	N/A	3,252
	PIMCO Commodity	Registered Investment Company	N/A	15,184
	Principal Global Real Estate R6	Registered Investment Company	N/A	20,132
	Principal MidCap R6	Registered Investment Company	N/A	509,321
	Putnam Growth Opportunity Y	Registered Investment Company	N/A	624,049
	TCW Total Return Bond	Registered Investment Company	N/A	1,276
	TIAA-CREF Large-Cap Growth Index	Registered Investment Company	N/A	42,560
	T Rowe Price Dividend Growth	Registered Investment Company	N/A	46,939
	T Rowe Price Health Sciences Fund	Registered Investment Company	N/A	54,557
	T Rowe Price Science Tach	Registered Investment Company	N/A	2,992
	T Rowe Price Small Cap Value	Registered Investment Company	N/A	879
	Vanguard 500 Index Fund	Registered Investment Company	N/A	51,501
	Vanguard Balance Index Admiral	Registered Investment Company	N/A	1,017,528
	Vanguard Emerging Market Stock Index Admiral	Registered Investment Company	N/A	22,166
	Vanguard Explore Admiral	Registered Investment Company	N/A	10,234
	Vanguard Extended Market Index Admiral	Registered Investment Company	N/A	2,748
	Vanguard Grand Admiral	Registered Investment Company	N/A	10,357
	Vanguard Growth Index Admiral	Registered Investment Company	N/A	35,608
	Vanguard International Growth Admiral	Registered Investment Company	N/A	281,593
	Vanguard Inflation Protected Sec Admiral	Registered Investment Company	N/A	39,012
	Vanguard Midcap Index Fund	Registered Investment Company	N/A	33,765
	Vanguard Pacific Stock Index Admiral	Registered Investment Company	N/A	24,400
	Vanguard Real Estate Index Admiral	Registered Investment Company	N/A	2,648
	Vanguard Total Bond Market Index Admiral	Registered Investment Company	N/A	12,539
	Vanguard Total International Bond Index Admiral	Registered Investment Company	N/A	28,115
	Vanguard Total International Stock Index Admiral	Registered Investment Company	N/A	49,554
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