

Form 5500 Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Annual Return/Report of Employee Benefit Plan This form is required to be filed for employee benefit plans under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and sections 6057(b) and 6058(a) of the Internal Revenue Code (the Code). ▶ Complete all entries in accordance with the instructions to the Form 5500.	OMB Nos. 1210-0110 1210-0089 2023 This Form is Open to Public Inspection
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Part I	Annual Report Identification Information
For calendar plan year 2023 or fiscal plan year beginning 01/01/2023 and ending 12/31/2023	
A	This return/report is for: ☐ a multiemployer plan ☐ a multiple-employer plan (Filers checking this box must provide participating employer information in accordance with the form instructions.) ☒ a single-employer plan ☐ a DFE (specify) _____ ☐ the first return/report ☐ the final return/report ☐ an amended return/report ☐ a short plan year return/report (less than 12 months)
C	If the plan is a collectively-bargained plan, check here. ▶ ☒
D	Check box if filing under: ☒ Form 5558 ☐ automatic extension ☐ the DFVC program ☐ special extension (enter description)
E	If this is a retroactively adopted plan permitted by SECURE Act section 201, check here. ▶ ☐

Part II	Basic Plan Information—enter all requested information
1a	Name of plan AMERICAN RED CROSS SAVINGS PLAN
1b	Three-digit plan number (PN) ▶ 008
1c	Effective date of plan 01/01/2000
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) AMERICAN NATIONAL RED CROSS 431 18TH STREET NW WASHINGTON, DC 20006-5304
2b	Employer Identification Number (EIN) 53-0196605
2c	Plan Sponsor's telephone number 202-303-5343
2d	Business code (see instructions) 624200

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.	09/16/2024	GARY STRADIOTTO
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE			
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
SIGN HERE			
	Signature of DFE	Date	Enter name of individual signing as DFE

3a Plan administrator's name and address ☒ Same as Plan Sponsor	3b Administrator's EIN 3c Administrator's telephone number
4 If the name and/or EIN of the plan sponsor or the plan name has changed since the last return/report filed for this plan, enter the plan sponsor's name, EIN, the plan name and the plan number from the last return/report: a Sponsor's name c Plan Name	4b EIN 4d PN
5 Total number of participants at the beginning of the plan year	5 24163
6 Number of participants as of the end of the plan year unless otherwise stated (welfare plans complete only lines 6a(1) , 6a(2) , 6b , 6c , and 6d). a(1) Total number of active participants at the beginning of the plan year a(2) Total number of active participants at the end of the plan year b Retired or separated participants receiving benefits c Other retired or separated participants entitled to future benefits d Subtotal. Add lines 6a(2) , 6b , and 6c e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits f Total. Add lines 6d and 6e g(1) Number of participants with account balances as of the beginning of the plan year (only defined contribution plans complete this item) g(2) Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item) h Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested	6a(1) 17322 6a(2) 17926 6b 52 6c 6340 6d 24318 6e 126 6f 24444 6g(1) 21141 6g(2) 21592 6h 1463
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 2R 2T 3J

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

9a Plan funding arrangement (check all that apply) (1) ☐ Insurance (2) ☐ Code section 412(e)(3) insurance contracts (3) ☒ Trust (4) ☐ General assets of the sponsor	9b Plan benefit arrangement (check all that apply) (1) ☐ Insurance (2) ☐ Code section 412(e)(3) insurance contracts (3) ☒ Trust (4) ☐ General assets of the sponsor
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10 Check all applicable boxes in 10a and 10b to indicate which schedules are attached, and, where indicated, enter the number attached. (See instructions)

a Pension Schedules

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

b General Schedules

- (1) ☒ **H** (Financial Information)
- (2) ☐ **I** (Financial Information – Small Plan)
- (3) ☐ **A** (Insurance Information) – Number Attached 0
- (4) ☒ **C** (Service Provider Information)
- (5) ☒ **D** (DFE/Participating Plan Information)
- (6) ☐ **G** (Financial Transaction Schedules)

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

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

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

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

11c Enter the Receipt Confirmation Code for the 2023 Form M-1 annual report. If the plan was not required to file the 2023 Form M-1 annual report, enter the Receipt Confirmation Code for the most recent Form M-1 that was required to be filed under the Form M-1 filing requirements. (Failure to enter a valid Receipt Confirmation Code will subject the Form 5500 filing to rejection as incomplete.)

Receipt Confirmation Code _____

SCHEDULE C (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Service Provider Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ▶ File as an attachment to Form 5500.	OMB No. 1210-0110
		2023
		This Form is Open to Public Inspection.

For calendar plan year 2023 or fiscal plan year beginning 01/01/2023 and ending 12/31/2023		
A Name of plan AMERICAN RED CROSS SAVINGS PLAN	B Three-digit plan number (PN) ▶	008
C Plan sponsor's name as shown on line 2a of Form 5500 AMERICAN NATIONAL RED CROSS	D Employer Identification Number (EIN) 53-0196605	

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

1 Information on Persons Receiving Only Eligible Indirect Compensation

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

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation
STATE STREET GLOBAL ADVISORS
81-4017137

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation
PRINCIPAL GLOBAL INVESTORS TRUST CO
93-0573993

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation
BNY MELLON
25-6078093

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation
NORTHERN TRUST CORPORATION
36-2723087

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

VANGUARD GROUP INC.

23-1945930

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

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

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(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)

EDELMAN FINANCIAL ENGINES LLC

47-5324976

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
26 50	NONE	1056193	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

ALIGHT SOLUTIONS LLC

82-1061233

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
15 50 99	NONE	1000916	Yes ☒ No ☐	Yes ☒ No ☐	25000	Yes ☒ No ☐

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

NORTHERN TRUST INC.

36-1561860

(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?
21 50	TRUSTEE	188769	Yes ☒ No ☐	Yes ☒ No ☐	0	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)

KPMG LLP

13-5565207

(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?
10 50	NONE	106300	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

BALLARD SPAHR LLP

23-0382195

(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?
29 50	NONE	50820	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

AMERICAN RED CROSS

53-0196605

(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?
35 50 99	EMPLOYEES OF PLAN SPONSOR	48785	Yes ☐ No ☒	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)

GROOM LAW GROUP

52-1219029

(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?
29 50	NONE	18345	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

ADSUAR MUNIZ GOYCO & BESOA PSC

66-0546004

(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?
29 50	NONE	11504	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

WILLIS TOWER WATSON

53-0181291

(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?
16 50	NONE	10038	Yes ☐ No ☒	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)

PERSHING LLC

13-2741729

(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?
33 59 61 71 99	NONE	0	Yes ☒ No ☐	Yes ☐ No ☒	7964	Yes ☐ No ☒

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

ROBERT HALF

94-1648752

(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?
33 50 70 99	NONE	7930	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

ALIGHT FINANCIAL SOLUTIONS, LLC

82-1061233

(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?
33 63	NONE	0	Yes ☒ No ☐	Yes ☒ No ☐	2808	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
ALIGHT SOLUTIONS LLC	99	25000
(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.	
EDELMAN FINANCIAL ENGINES LLC 47-5324976	ANNUAL ADVISORY MAINTENANCE FEE	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
PERSHING LLC	71 99	4815
(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.	
ALIGHT FINANCIAL SOLUTIONS, LLC 82-1061233	CLEARING AGENT SERVICES PROVIDED TO ALIGHT FINANCIAL SOLUTIONS, LLC FOR THE SELF-DIRECTED BROKERAGE WINDOW. OTHER FEES	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
PERSHING LLC	59 61	3149
(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.	
MULTIPLE MUTUAL FUND COMPANIES 13-2741729	SHAREHOLDER SERVICING FEES FINDERS FEES	

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
ALIGHT SOLUTIONS LLC	99	0
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	
EDELMAN FINANCIAL ENGINES LLC 47-5324976	\$6 PER ELIGIBLE ADVISORY PARTICIPANT PER YEAR	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
ALIGHT SOLUTIONS LLC	99	0
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	
EDELMAN FINANCIAL ENGINES LLC 47-5324976	\$64 PER PROFESSIONAL MANAGEMENT MEMBER PER YEAR	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
ALIGHT FINANCIAL SOLUTIONS, LLC	63	2808
(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.	
MULTIPLAN MUTUAL FUND COMPANIES 82-1061233	AGGREGATED INVESTMENT MANAGER FUND FEES	

Part II Service Providers Who Fail or Refuse to Provide Information

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

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

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

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

SCHEDULE D (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration	DFE/Participating Plan Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ▶ File as an attachment to Form 5500.	OMB No. 1210-0110 2023 This Form is Open to Public Inspection.
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For calendar plan year 2023 or fiscal plan year beginning 01/01/2023 and ending 12/31/2023

A Name of plan AMERICAN RED CROSS SAVINGS PLAN	B Three-digit plan number (PN) ▶	008
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C Plan or DFE sponsor's name as shown on line 2a of Form 5500 AMERICAN NATIONAL RED CROSS	D Employer Identification Number (EIN) 53-0196605
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Part I	Information on interests in MTIAs, CCTs, PSAs, and 103-12 IEs (to be completed by plans and DFEs) (Complete as many entries as needed to report all interests in DFEs)
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a Name of MTIA, CCT, PSA, or 103-12 IE: STABLE VALUE BOND

b Name of sponsor of entity listed in (a): UNION BOND AND TRUST COMPANY

c EIN-PN 93-6274329-001	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 58073341
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a Name of MTIA, CCT, PSA, or 103-12 IE: S AND P 500 FLAGSHIP SERIES A

b Name of sponsor of entity listed in (a): STATE STREET GLOBAL ADVISORS TRUST COMPANY

c EIN-PN 04-0025081-065	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 382487510
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a Name of MTIA, CCT, PSA, or 103-12 IE: BNYM SMID CAP STOCK INDEX FUND

b Name of sponsor of entity listed in (a): BANK OF NEW YORK MELLON

c EIN-PN 25-6078093-331	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 181811666
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a Name of MTIA, CCT, PSA, or 103-12 IE: ARC BNYM ACWI EX-US INTL EQUITY

b Name of sponsor of entity listed in (a): BANK OF NEW YORK MELLON

c EIN-PN 25-6078093-239	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 170241834
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a Name of MTIA, CCT, PSA, or 103-12 IE: VANGUARD TARGET RETIREMENT INCOME

b Name of sponsor of entity listed in (a): VANGUARD FIDUCIARY TRUST COMPANY

c EIN-PN 90-6083968-001	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 15512430
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a Name of MTIA, CCT, PSA, or 103-12 IE: VANGUARD TARGET RETIREMENT 2020 TR

b Name of sponsor of entity listed in (a): VANGUARD FIDUCIARY TRUST COMPANY

c EIN-PN 90-6083983-001	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 27861963
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a Name of MTIA, CCT, PSA, or 103-12 IE: VANGUARD TARGET RETIREMENT 2025 TR

b Name of sponsor of entity listed in (a): VANGUARD FIDUCIARY TRUST COMPANY

c EIN-PN 90-6083981-001	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 57913987
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a Name of MTIA, CCT, PSA, or 103-12 IE: VANGUARD TARGET RETIREMENT 2030 TR		
b Name of sponsor of entity listed in (a): VANGUARD FIDUCIARY TRUST COMPANY		
c EIN-PN 90-6083979-001	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 74945870
a Name of MTIA, CCT, PSA, or 103-12 IE: VANGUARD TARGET RETIREMENT 2035 TR		
b Name of sponsor of entity listed in (a): VANGUARD FIDUCIARY TRUST COMPANY		
c EIN-PN 90-6083977-001	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 83367505
a Name of MTIA, CCT, PSA, or 103-12 IE: VANGUARD TARGET RETIREMENT 2040 TR		
b Name of sponsor of entity listed in (a): VANGUARD FIDUCIARY TRUST COMPANY		
c EIN-PN 90-6083975-001	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 73467576
a Name of MTIA, CCT, PSA, or 103-12 IE: VANGUARD TARGET RETIREMENT 2045 TR		
b Name of sponsor of entity listed in (a): VANGUARD FIDUCIARY TRUST COMPANY		
c EIN-PN 90-6083973-001	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 73488972
a Name of MTIA, CCT, PSA, or 103-12 IE: VANGUARD TARGET RETIREMENT 2050 TR		
b Name of sponsor of entity listed in (a): VANGUARD FIDUCIARY TRUST COMPANY		
c EIN-PN 90-6083969-001	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 59033489
a Name of MTIA, CCT, PSA, or 103-12 IE: VANGUARD TARGET RETIREMENT 2055 TR		
b Name of sponsor of entity listed in (a): VANGUARD FIDUCIARY TRUST COMPANY		
c EIN-PN 27-6715074-001	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 34094040
a Name of MTIA, CCT, PSA, or 103-12 IE: VANGUARD TARGET RETIREMENT 2060 TR		
b Name of sponsor of entity listed in (a): VANGUARD FIDUCIARY TRUST COMPANY		
c EIN-PN 45-3799212-001	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 15709601
a Name of MTIA, CCT, PSA, or 103-12 IE: VANGUARD TARGET RETIREMENT 2065 TR		
b Name of sponsor of entity listed in (a): VANGUARD FIDUCIARY TRUST COMPANY		
c EIN-PN 82-6190443-001	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 3786205
a Name of MTIA, CCT, PSA, or 103-12 IE: SS U.S. INFLATION PROTECTED BOND FD		
b Name of sponsor of entity listed in (a): STATE STREET GLOBAL ADVISORS TRUST COMPANY		
c EIN-PN 32-6528132-037	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 11962959
a Name of MTIA, CCT, PSA, or 103-12 IE: SS U.S. BOND INDEX SECURITIES LD FD		
b Name of sponsor of entity listed in (a): STATE STREET GLOBAL ADVISORS TRUST COMPANY		
c EIN-PN 90-0337987-477	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 155390658

a Name of MTIA, CCT, PSA, or 103-12 IE: SS INTER U.S GOVT BOND INDEX FUND

b Name of sponsor of entity listed in (a): STATE STREET GLOBAL ADVISORS TRUST COMPANY

c EIN-PN 32-6528132-058	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 12729535
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a Name of MTIA, CCT, PSA, or 103-12 IE:

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
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Part II Information on Participating Plans (to be completed by DFEs, other than DCGs)

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

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

SCHEDULE H (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Financial Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA), and section 6058(a) of the Internal Revenue Code (the Code). ▶ File as an attachment to Form 5500.	OMB No. 1210-0110
		2023
		This Form is Open to Public Inspection

For calendar plan year 2023 or fiscal plan year beginning 01/01/2023 and ending 12/31/2023	
A Name of plan AMERICAN RED CROSS SAVINGS PLAN	B Three-digit plan number (PN) ▶ 008
C Plan sponsor's name as shown on line 2a of Form 5500 AMERICAN NATIONAL RED CROSS	D Employer Identification Number (EIN) 53-0196605

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

Assets		(a) Beginning of Year	(b) End of Year
a Total noninterest-bearing cash	1a		
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)	1432912	1765753
(2) Participant contributions	1b(2)	2768872	3047492
(3) Other	1b(3)	93398	222868
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)	3900526	3018418
(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)	5750996	7788219
(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)	21706688	22696647
(9) Value of interest in common/collective trusts	1c(9)	1271901905	1491879141
(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)	2582141	3923991
(14) Value of funds held in insurance company general account (unallocated contracts)	1c(14)		
(15) Other	1c(15)		

1d Employer-related investments:		(a) Beginning of Year	(b) End of Year
(1) Employer securities	1d(1)		
(2) Employer real property	1d(2)		
e Buildings and other property used in plan operation	1e		
f Total assets (add all amounts in lines 1a through 1e)	1f	1310137438	1534342529
Liabilities			
g Benefit claims payable	1g		
h Operating payables	1h		
i Acquisition indebtedness	1i		
j Other liabilities	1j	4375727	4741401
k Total liabilities (add all amounts in lines 1g through 1j)	1k	4375727	4741401
Net Assets			
l Net assets (subtract line 1k from line 1f)	1l	1305761711	1529601128

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)	40416010	
(B) Participants	2a(1)(B)	82897246	
(C) Others (including rollovers)	2a(1)(C)	6129127	
(2) Noncash contributions	2a(2)		
(3) Total contributions. Add lines 2a(1)(A) , (B) , (C) , and line 2a(2)	2a(3)		129442383
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)	858852	
(F) Other	2b(1)(F)		
(G) Total interest. Add lines 2b(1)(A) through (F)	2b(1)(G)		858852
(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)	81563	
(D) Total dividends. Add lines 2b(2)(A) , (B) , and (C)	2b(2)(D)		81563
(3) Rents	2b(3)		
(4) Net gain (loss) on sale of assets: (A) Aggregate proceeds	2b(4)(A)		
(B) Aggregate carrying amount (see instructions)	2b(4)(B)		
(C) Subtract line 2b(4)(B) from line 2b(4)(A) and enter result	2b(4)(C)		
(5) Unrealized appreciation (depreciation) of assets: (A) Real estate	2b(5)(A)		
(B) Other	2b(5)(B)	3373241	
(C) Total unrealized appreciation of assets. Add lines 2b(5)(A) and (B)	2b(5)(C)		

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts.....	2b(6)		217456249
(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)		
c Other income	2c		1063415
d Total income. Add all income amounts in column (b) and enter total	2d		352275703

Expenses

e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	125256366	
(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)		125256366
f Corrective distributions (see instructions)	2f		26071
g Certain deemed distributions of participant loans (see instructions)	2g		654235
h Interest expense	2h		
i Administrative expenses:			
(1) Salaries and allowances	2i(1)	56714	
(2) Contract administrator fees.....	2i(2)		
(3) Recordkeeping fees.....	2i(3)	1010954	
(4) IQPA audit fees.....	2i(4)	106300	
(5) Investment advisory and investment management fees	2i(5)	1056193	
(6) Bank or trust company trustee/custodial fees	2i(6)	188769	
(7) Actuarial fees	2i(7)		
(8) Legal fees	2i(8)	80669	
(9) Valuation/appraisal fees	2i(9)		
(10) Other trustee fees and expenses	2i(10)		
(11) Other expenses	2i(11)	15	
(12) Total administrative expenses. Add lines 2i(1) through (11)	2i(12)		2499614
j Total expenses. Add all expense amounts in column (b) and enter total	2j		128436286

Net Income and Reconciliation

k Net income (loss). Subtract line 2j from line 2d	2k		223839417
l Transfers of assets:			
(1) To this plan	2l(1)		
(2) From this plan	2l(2)		

Part III Accountant's Opinion

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

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

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

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

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

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

(1) Name: **KPMG LLP**

(2) EIN: **13-5565207**

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

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

Part IV Compliance Questions

4 CCTs and PSAs do not complete Part IV. MTIAs, 103-12 IEs, and GIAs do not complete lines 4a, 4e, 4f, 4g, 4h, 4k, 4m, 4n, or 5. 103-12 IEs also do not complete lines 4j and 4l. MTIAs also do not complete line 4l. DCGs do not complete lines 4e, 4f, 4k, 4l, and 5, and DCGs generally complete the rest of Part IV collectively for all plans in the DCG, except as otherwise provided (see instructions).

During the plan year:

	Yes	No	Amount
a Was there a failure to transmit to the plan any participant contributions within the time period described in 29 CFR 2510.3-102? Continue to answer "Yes" for any prior year failures until fully corrected. (See instructions and DOL's Voluntary Fiduciary Correction Program.)		☒	
b Were any loans by the plan or fixed income obligations due the plan in default as of the close of the plan year or classified during the year as uncollectible? Disregard participant loans secured by participant's account balance. (Attach Schedule G (Form 5500) Part I if "Yes" is checked.)		☒	
c Were any leases to which the plan was a party in default or classified during the year as uncollectible? (Attach Schedule G (Form 5500) Part II if "Yes" is checked.)		☒	
d Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 4a. Attach Schedule G (Form 5500) Part III if "Yes" is checked.)		☒	
e Was this plan covered by a fidelity bond?	☒		5000000
f Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?		☒	
g Did the plan hold any assets whose current value was neither readily determinable on an established market nor set by an independent third party appraiser?		☒	
h Did the plan receive any noncash contributions whose value was neither readily determinable on an established market nor set by an independent third party appraiser?		☒	
i Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.)	☒		
j Were any plan transactions or series of transactions in excess of 5% of the current value of plan assets? (Attach schedule of transactions if "Yes" is checked and see instructions for format requirements.)		☒	
k Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?		☒	
l Has the plan failed to provide any benefit when due under the plan?		☒	
m If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)		☒	
n If 4m was answered "Yes," check the "Yes" box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3.			

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

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

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

5c Was the plan a defined benefit plan covered under the PBGC insurance program at any time during this plan year? (See ERISA section 4021 and instructions.) ☐ Yes ☐ No ☐ Not determined

If "Yes" is checked, enter the My PAA confirmation number from the PBGC premium filing for this plan year _____.

SCHEDULE R (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Retirement Plan Information This schedule is required to be filed under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6058(a) of the Internal Revenue Code (the Code). ▶ File as an attachment to Form 5500.	OMB No. 1210-0110 2023 This Form is Open to Public Inspection.
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For calendar plan year 2023 or fiscal plan year beginning 01/01/2023 and ending 12/31/2023

A Name of plan AMERICAN RED CROSS SAVINGS PLAN	B Three-digit plan number (PN) ▶ 008
C Plan sponsor's name as shown on line 2a of Form 5500 AMERICAN NATIONAL RED CROSS	D Employer Identification Number (EIN) 53-0196605

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

1 Total value of distributions paid in property other than in cash or the forms of property specified in the instructions.....	1	0
2 Enter the EIN(s) of payor(s) who paid benefits on behalf of the plan to participants or beneficiaries during the year (if more than two, enter EINs of the two payors who paid the greatest dollar amounts of benefits): EIN(s): 36-3046063 Profit-sharing plans, ESOPs, and stock bonus plans, skip line 3.		
3 Number of participants (living or deceased) whose benefits were distributed in a single sum, during the plan year	3	

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

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

Part III	Amendments
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9 If this is a defined benefit pension plan, were any amendments adopted during this plan year that increased or decreased the value of benefits? If yes, check the appropriate box. If no, check the "No" box.	☐ Increase ☐ Decrease ☐ Both ☐ No
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Part IV	ESOPs (see instructions). If this is not a plan described under section 409(a) or 4975(e)(7) of the Internal Revenue Code, skip this Part.
---------	--

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

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

Schedule R (Form 5500) 2023
v. 230707

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)

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)

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)

14a**14b****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

b The corresponding number for the second preceding plan year

15a**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

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

16a**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 ____/____/____ (MM/DD/YYYY) and the Opinion Letter serial number _____.



THE AMERICAN RED CROSS SAVINGS PLAN

Financial Statements and Supplemental Schedule

December 31, 2023 and 2022

(With Independent Auditors' Report Thereon)

THE AMERICAN RED CROSS SAVINGS PLAN

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Note:	Schedules not filed herewith are omitted because of the absence of the conditions under which they are required by the Department of Labor Rules and Regulations for Reporting and Disclosures under the Employee Retirement Income Security Act of 1974.



KPMG LLP
Suite 800
500 W 5th St
Winston-Salem, NC 27101

Independent Auditors' Report

To the Benefit Plan Committee
The American Red Cross Savings Plan:

Opinion

We have audited the financial statements of The American Red Cross Savings Plan (the Plan), an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 (ERISA), which comprise the statements of net assets available for plan benefits as of December 31, 2023 and 2022, and the related statements of changes in net assets available for plan benefits for the years then ended, and the related notes to the financial statements.

In our opinion, the accompanying financial statements present fairly, in all material respects, the net assets available for plan benefits of the Plan as of December 31, 2023 and 2022, and the changes in its net assets available for plan benefits for the years then ended, in accordance with U.S. generally accepted accounting principles.

Basis for Opinion

We conducted our audits in accordance with auditing standards generally accepted in the United States of America (GAAS). Our responsibilities under those standards are further described in the Auditors' Responsibilities for the Audit of the Financial Statements section of our report. We are required to be independent of the 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 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 U.S. generally accepted accounting principles, 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.

In preparing the financial statements, management is required to evaluate whether there are conditions or events, considered in the aggregate, that raise substantial doubt about the Plan's ability to continue as a going concern for one year after the date that 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

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditors' report that includes our opinion. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not



a guarantee that an audit conducted in accordance with GAAS will always detect a material misstatement when it exists. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control. Misstatements are considered material if there is a substantial likelihood that, individually or in the aggregate, they would influence the judgment made by a reasonable user based on the financial statements.

In performing an audit in accordance with GAAS, we:

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

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

Our audits were conducted for the purpose of forming an opinion on the financial statements as a whole. The supplemental schedule of Schedule H, line 4i - 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 has been subjected to the 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 GAAS.

In forming our opinion on the supplemental schedule, we evaluated whether the supplemental schedule, 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 information in the accompanying schedule is fairly stated, in all material respects, in relation to the financial statements as a whole, and the form and content is presented in conformity with the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.

KPMG LLP

Winston-Salem, North Carolina
September 11, 2024

THE AMERICAN RED CROSS SAVINGS PLAN

Statements of Net Assets Available for Plan Benefits

December 31, 2023 and 2022

	<u>2023</u>	<u>2022</u>
Assets:		
Investments, at fair value (note 3):		
Money market funds	\$ 3,018,418	3,900,526
Common/collective trust funds	1,491,879,141	1,271,901,905
Common stocks	7,788,219	5,750,996
Mutual funds	<u>3,923,991</u>	<u>2,582,141</u>
Total investments, at fair value	<u>1,506,609,769</u>	<u>1,284,135,568</u>
Receivables:		
Participant contributions	3,047,492	2,768,872
Employer contributions	1,765,753	1,432,912
Notes receivable from participants	22,696,647	21,706,688
Due from broker	130,718	—
Other	<u>92,150</u>	<u>93,398</u>
Total receivables	<u>27,732,760</u>	<u>26,001,870</u>
Total assets	<u>1,534,342,529</u>	<u>1,310,137,438</u>
Liabilities:		
Accrued expenses	520,386	390,494
Due to broker	<u>4,221,015</u>	<u>3,985,233</u>
Total liabilities	<u>4,741,401</u>	<u>4,375,727</u>
Net assets available for plan benefits	<u>\$ 1,529,601,128</u>	<u>1,305,761,711</u>

See accompanying notes to financial statements.

THE AMERICAN RED CROSS SAVINGS PLAN

Statements of Changes in Net Assets Available for Plan Benefits

Years ended December 31, 2023 and 2022

	<u>2023</u>	<u>2022</u>
Additions:		
Investment income (loss):		
Interest and dividends	\$ 81,563	17,231
Net appreciation (depreciation) in fair value of investments	<u>221,894,652</u>	<u>(244,705,240)</u>
	221,976,215	(244,688,009)
Less: investment expenses	<u>(1,065,162)</u>	<u>(1,831,363)</u>
Total investment income (loss)	<u>220,911,053</u>	<u>(246,519,372)</u>
Interest income on notes receivable from participants	858,852	701,936
Contributions:		
Participants	82,897,246	78,774,031
Employer	40,416,010	37,136,249
Rollovers	<u>6,129,127</u>	<u>6,824,747</u>
	129,442,383	122,735,027
Fee income	<u>1,063,415</u>	<u>1,854,513</u>
Total additions (deductions)	<u>352,275,703</u>	<u>(121,227,896)</u>
Deductions:		
Benefits paid to participants	125,936,672	111,930,454
Administrative expenses	<u>2,499,614</u>	<u>2,493,029</u>
Total deductions	<u>128,436,286</u>	<u>114,423,483</u>
Net increase (decrease) in net assets available for plan benefits	223,839,417	(235,651,379)
Net assets available for plan benefits:		
Beginning of year	<u>1,305,761,711</u>	<u>1,541,413,090</u>
End of year	\$ <u><u>1,529,601,128</u></u>	<u><u>1,305,761,711</u></u>

See accompanying notes to financial statements.

THE AMERICAN RED CROSS SAVINGS PLAN

Notes to Financial Statements

December 31, 2023 and 2022

(1) Description of the Plan

The following description of The American Red Cross Savings Plan (the Savings Plan or the Plan) is provided for general information purposes only. Participants should refer to the Summary Plan Description for a more complete description of the Plan's provisions.

(a) General

The Plan is a defined contribution plan offered to all American Red Cross employees paid on The American National Red Cross (Plan Sponsor) payroll, except part-time and temporary employees who have not met the Plan's participation requirements. In all cases, the eligibility of bargaining-unit employees is subject to the terms of the applicable collective bargaining agreement. Contractors and temporary employees not paid on the Plan Sponsor's payroll are not eligible to participate in this Plan. Employees are eligible to participate on their date of hire. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA), as amended.

Eligible Red Cross employees in Puerto Rico are eligible to participate in, and may contribute to, the Savings Plan on the same basis as other employees, subject to the tax rules of the Commonwealth of Puerto Rico. The Savings Plan is intended to be a dual-qualified plan. See note 6 for further discussion of tax status.

(b) Contributions

Each year, participants may contribute to the Plan, on a pre-tax basis, from 1% to 50% of their annual eligible compensation (not to exceed the yearly pre-tax maximum of \$22,500 and \$20,500, in 2023 and 2022, respectively, as specified by the Internal Revenue Service and \$20,000 and \$20,000, in 2023 and 2022, respectively, as specified in the Puerto Rico Tax Code). Participants may also contribute up to 10% of their pay on an after-tax basis.

An employee who makes regular salary reduction or after-tax contributions is eligible to receive an employer match equal to 100% of his/her contributions, provided that the matching contributions do not exceed 5% of compensation. Catch-up contributions are not matched.

The Plan allows qualified employees who are age 50 or older at the end of the calendar year to make pre-tax catch-up contributions as allowed by Internal Revenue Service or Puerto Rico Tax Code guidelines.

(c) Participant Accounts

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

(d) Vesting

All participants are immediately vested in their own contributions and actual earnings thereon. Participants who were hired prior to July 1, 2005 are also fully and immediately vested in the employer contributions portion of their accounts and earnings thereon; participants hired on or after July 1, 2005

THE AMERICAN RED CROSS SAVINGS PLAN

Notes to Financial Statements

December 31, 2023 and 2022

become fully vested in the employer contributions portion of their accounts plus earnings thereon after three years of service.

(e) Notes Receivable from Participants

Participants may borrow from their vested fund accounts a minimum of \$1,000 up to a maximum equal to the lesser of \$50,000 or 50% of their vested account balance. Loan terms range from one to four years. The loans are secured by the balance in the participant's account and the interest rate will be the prime interest rate + 1%, as printed in The Wall Street Journal on the first day of the month prior to the month that the participant requests the loan. The interest rate will stay fixed throughout the duration of the loan. Principal and interest are paid ratably through automatic monthly deductions from the participant's bank account. Interest rates on the outstanding loans ranged between 4.25% – 9.50% and 4.25% – 9.25% as of December 31, 2023 and 2022, respectively. As of December 31, 2023, the outstanding loans mature through 2028.

(f) Payment of Benefits

Upon termination of service, participants have the option to leave the money in the Plan, receive a lump-sum payout, request monthly, quarterly, or annual installment payments, or roll over the balance to another qualified plan or Individual Retirement Account. Participants may also make withdrawals from their accounts by reason of financial hardship under guidelines set forth in the Plan.

(g) Forfeitures

Forfeitures may either reduce employer contributions or be used to pay for administrative expenses. As of December 31, 2023 and 2022, forfeited non-vested accounts totaled \$0 and \$1,914,218, respectively. In 2023 and 2022, employer contributions were reduced by \$2,666,837 and \$1,174,548 from forfeited nonvested accounts, respectively. Additionally, in 2023, administrative expenses were reduced by \$56,739 from forfeited nonvested accounts.

(2) Summary of Accounting Policies

(a) Basis of Accounting

The accompanying financial statements of the Plan have been prepared on the accrual basis of accounting and present the net assets available for plan benefits and the changes in those net assets.

(b) Use of Estimates

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

(c) Investment Valuation and Income Recognition

The Plan's investments are reported at fair value. Investments in money market funds, common stocks and mutual funds are based on quoted market information. Common/collective trust funds are reported at fair value utilizing net asset values as a practical expedient or readily determinable fair value. The Plan Administrator reviews and evaluates the net asset values provided by fund managers and agrees

THE AMERICAN RED CROSS SAVINGS PLAN

Notes to Financial Statements

December 31, 2023 and 2022

with the valuation methods and assumptions used in determining net asset values of these funds. See notes 2(g) and 3 for discussion of fair value measurements.

Purchases and sales of securities are recorded on a trade-date basis. Interest income is recorded on the accrual basis. Dividends are recorded on the ex-dividend date. Unrealized appreciation and depreciation in the fair values of investments are recognized in the financial statements in the periods in which such changes occur. Net appreciation (depreciation) in fair value of investments includes the Plan's gains and losses on investments bought and sold as well as held during the year.

(d) 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 recorded as administrative expenses and are expensed when they are incurred. Delinquent notes receivable from participants are recorded as distributions based upon the terms of the Plan document.

(e) Payment of Benefits

Benefits are recorded when paid.

(f) Administrative and Investment Expenses

The Plan is responsible for paying recordkeeping, trustee, administrative and other operational costs. The Plan Sponsor pays all other costs associated with administering the Plan.

(g) Fair Value Hierarchy

The Financial Accounting Standards Board (FASB) Accounting Standards Codification (ASC) 820, *Fair Value Measurements and Disclosures*, which defines fair value, establishes a framework for measuring fair value, and expands disclosures about fair value measurements. FASB ASC 820 applies only to fair value measurements already required or permitted by other accounting standards and does not impose requirements for additional fair value measures.

Fair value is defined as the exchange price that would be received for an asset or paid to transfer a liability (an exit price) in the principal or most advantageous market for the asset or liability in an orderly transaction between market participants on the measurement date. FASB ASC 820 establishes a fair value hierarchy, which requires an entity to maximize the use of observable inputs and minimize the use of unobservable inputs when measuring fair value. The standard describes three levels of inputs that may be used to measure fair value:

Level 1: Quoted and published prices in active markets for identical assets or liabilities.

Level 2: Observable inputs other than Level 1 prices such as quoted prices for similar assets or liabilities; quoted prices in markets that are not active; or other inputs that are observable or can be corroborated by observable market data for substantially the full term of the assets or liabilities.

Level 3: Unobservable inputs that are supported by little or no market activity and that are significant to the fair value of the assets or liabilities. Level 3 assets and liabilities include financial instruments whose value is determined using pricing models, discounted cash flow methodologies,

THE AMERICAN RED CROSS SAVINGS PLAN

Notes to Financial Statements

December 31, 2023 and 2022

or similar techniques, as well as instruments for which the determination of fair value requires significant management judgment or estimation.

Fair value estimates are made at a specific point in time, based on available market information and judgments about the financial asset, including estimates of timing, amount of expected future cash flows, and credit standing of the issuer. In some cases, the fair value estimates cannot be substantiated by comparison to independent markets. In addition, the disclosed fair value may not be realized in the immediate settlement of the financial asset. In addition, the disclosed fair values do not reflect any premium or discount that could result from offering for sale at one time an entire holding of a particular financial asset. Potential taxes and other expenses that would be incurred in an actual sale or settlement are not reflected in amounts disclosed.

(3) Fair Value Measurement

The following table presents the Plan's fair value hierarchy for those assets measured at fair value as of December 31, 2023 and 2022:

Assets at fair value as of December 31, 2023				
	Level 1	Level 2	Level 3	Total
Money market funds	\$ 3,018,418	—	—	3,018,418
Common/collective trust funds	—	1,433,805,801	—	1,433,805,801
Common stocks	7,788,219	—	—	7,788,219
Mutual funds	3,923,991	—	—	3,923,991
Investments measured at net asset value (1)	—	—	—	58,073,340
	<u>\$ 14,730,628</u>	<u>1,433,805,801</u>	<u>—</u>	<u>1,506,609,769</u>

Assets at fair value as of December 31, 2022				
	Level 1	Level 2	Level 3	Total
Money market funds	\$ 3,900,526	—	—	3,900,526
Common/collective trust funds	—	1,208,047,391	—	1,208,047,391
Common stocks	5,750,996	—	—	5,750,996
Mutual funds	2,582,141	—	—	2,582,141
Investments measured at net asset value (1)	—	—	—	63,854,514
	<u>\$ 12,233,663</u>	<u>1,208,047,391</u>	<u>—</u>	<u>1,284,135,568</u>

- (1) Certain investments that were measured at fair value using the net asset value per share (or its equivalent) practical expedient have not been classified in the fair value hierarchy. The fair value amounts presented in this table are intended to permit reconciliation of the fair value hierarchy to the amounts presented in the statement of net assets available for plan benefits.

THE AMERICAN RED CROSS SAVINGS PLAN

Notes to Financial Statements

December 31, 2023 and 2022

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

Money market funds, common stocks and mutual funds: Valued at the closing price reported on the active market on which the individual securities are traded.

Common/collective trust funds: These funds are valued using the net asset value, referred to as NAV, provided by the administrator of the fund as a readily determinable fair value. The NAV is based on the value of the underlying assets owned by the fund, less its liabilities, and then divided by the number of shares outstanding. The NAV is a quoted price in a market that is not active. The Plan has the ability to redeem its investments in the funds at the NAV at the valuation date. There are no significant restrictions, redemption terms, or holding periods which would limit the ability of the participants to transact at the NAV. For readily determinable fair value investments, participant transactions may occur daily. If the Plan initiates a large divestment, certain issuers reserve the right to require up to 12 months' notice.

There were no transfers between the levels during 2023 and 2022.

(4) Party-in-Interest Transactions

Certain Plan investments in a short-term investment fund and common/collective trust funds are managed by The Northern Trust Company, the Trustee. At December 31, 2023 and 2022, Plan investments included \$733,482 and \$1,609,758, respectively, in Northern Trust funds. Fees paid by the Plan for the trust, custody, and benefit payment services amounted to \$188,769 and \$154,554 for the years ended December 31, 2023 and 2022, respectively.

Certain Plan investments in a money market fund are managed by Alight Solutions, the contract administrator. At December 31, 2023 and 2022, Plan investments included \$2,284,936 and \$2,290,768, respectively, in Alight Solutions funds. Fees paid by the Plan for plan administration services amounted to \$1,000,916 and \$813,416 for the years ended December 31, 2023 and 2022, respectively.

The Plan Sponsor provides certain accounting and administrative services to the Plan. For the years ended December 31, 2023 and 2022, these costs paid by the Plan Sponsor amounted to \$1,188,770 and \$1,309,675, respectively, for which the Plan Sponsor charges the Plan for the services provided.

(5) Plan Termination

Although it has not expressed any intent to do so, the Plan Sponsor 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 and earnings thereon.

(6) Tax Status

The Internal Revenue Service issued its latest determination letter on November 7, 2016, which stated that the Plan qualifies in form under the applicable provisions of the Internal Revenue Code (IRC) and, therefore, is exempt from federal income taxes. Although the Plan has been amended since receiving the determination letter, the Plan Sponsor and the Plan's tax counsel believe that the Plan is designed, and is currently being operated, in compliance with the applicable requirements of the IRC. The Plan is subject to routine audits by taxing jurisdictions. By letter dated March 3, 2022, the DOL notified the Plan Sponsor that it was initiating an examination of the Plan. The examination is still open.

THE AMERICAN RED CROSS SAVINGS PLAN

Notes to Financial Statements

December 31, 2023 and 2022

Accounting principles generally accepted in the United States of America require Plan management to evaluate tax positions taken by the Plan and recognize a tax liability (or asset) if the Plan has taken an uncertain position that more likely than not would not be sustained upon examination by the Internal Revenue Service. The Plan administrator has analyzed the tax positions taken by the Plan, and has concluded that as of December 31, 2023 and 2022, there are no uncertain positions taken or expected to be taken that would require recognition of a liability (or asset) or disclosure in the financial statements. The Plan is subject to routine audits by taxing jurisdictions; however, there are currently no audits for any tax periods in progress. The Plan administrator believes it is no longer subject to income tax examinations for years prior to 2021.

The Savings Plan is a dual-qualified plan in the United States of America and Puerto Rico. On January 31, 2011, Act No. 1 was signed into law as the New Puerto Rico Internal Revenue Code (New PR Code), which adopts new rules for qualified plans in Puerto Rico. The adoption of the new rules for qualified plans in Puerto Rico required the review and amendment of current plan documentation and procedures by employers and plan sponsors, plan fiduciaries, and service providers, in order to comply with the provisions of the New PR Code.

The Puerto Rico Department of Treasury issued determination letters on February 19, 2013 and December 12, 2019, which stated that the Savings Plan meets the requirements of Section 1081.01 of the Puerto Rico Internal Revenue Code of 2011, as amended, and that the trust established thereunder will be entitled to exemption from local income taxes. Although the Plan has been amended since receiving the latest determination letter, the Plan Sponsor and the Plan's tax counsel believe that the Plan is designed, and is currently being operated, in compliance with the applicable requirements of the Puerto Rico Internal Revenue Code.

(7) 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 such changes could materially affect participants' account balances and amounts reported in the statements of net assets available for plan benefits.

(8) Subsequent Events

The Plan has evaluated subsequent events through September 11, 2024, the date the financial statements were available to be issued.

THE AMERICAN RED CROSS SAVINGS PLAN
Schedule H, Line 4i – Schedule of Assets (Held at End of Year)
December 31, 2023

Identity of issue, borrower, lessor, or similar party	Description of investment, including maturity date, rate of interest, collateral, par, or maturity value	Number of shares or units	Current value
* NORTHERN TRUST STIF	Short-term investment fund		\$ 733,482
* ALIGHT MONEY MARKET FUND	Money market fund		2,284,936
Total money market funds			3,018,418
State Street S&P 500® Index Non-Lending Series Fund Class K (CMDVQ)	Common/collective trust fund	8,455,840	382,487,509
Morley Stable Value Fund – Class 20 – II	Common/collective trust fund	2,105,066	58,073,341
BNY Mellon Small Mid Cap Stok Mid/Small Cap	Common/collective trust fund	1,023,020	181,811,666
State Street U.S. Inflation Protected Bond Index Fund Class II	Common/collective trust fund	1,080,138	11,962,959
BNY Mellon ACWI Ex-US Intl Equity	Common/collective trust fund	887,787	170,241,834
Vanguard Retirement Focus Target Income 2231710	Common/collective trust fund	243,384	15,512,430
Vanguard Retirement Focus Target 2020 2231711	Common/collective trust fund	397,085	27,861,963
Vanguard Retirement Focus Target 2025 2231712	Common/collective trust fund	790,246	57,913,987
Vanguard Retirement Focus Target 2030 2231713	Common/collective trust fund	985,535	74,945,870
Vanguard Retirement Focus Target 2035 2231714	Common/collective trust fund	1,042,150	83,367,505
Vanguard Retirement Focus Target 2040 2231715	Common/collective trust fund	865,695	73,467,576
Vanguard Retirement Focus Target 2045 2231716	Common/collective trust fund	838,769	73,488,973
Vanguard Retirement Focus Target 2050 2231717	Common/collective trust fund	664,603	59,033,489
Vanguard Retirement Focus Target 2055 2231718	Common/collective trust fund	314,741	34,094,040
Vanguard Retirement Focus Target 2060 2231721	Common/collective trust fund	275,961	15,709,601
State Street U.S. Bond Index Fund Class XIV	Common/collective trust fund	14,636,825	155,390,658
Vanguard Retirement 2065 2243931	Common/collective trust fund	108,121	3,786,205
State Street Intermediate U.S. Government Bond Index Fund Class I	Common/collective trust fund	1,347,182	12,729,535
Total common/collective trust funds			1,491,879,141
BYD COMPANY LTD SHS H ISIN#CNE100000296	Common stock	27	2,636
ASML HLDG N V N Y REGISTRY SHS NEW 2012	Common stock	757	3,816
TRANSOCEAN LTD REG SHS ISIN#CH0048265513	Common stock	6	635
UBS GROUP AG SHS ISIN#CH0244767585	Common stock	31	1,545
NORWEGIAN CRUISE LINE HLDGS LTD SHS ISIN#BMG667211046	Common stock	20	2,004
AT&T INC COM	Common stock	17	201
ALPS ETF TR ALERIAN ENERGY INFRASTRUCTURE ETF	Common stock	23	10,391
AGRICULTURE BK CHINA LTD ADR ISIN#US00850M1027	Common stock	10	480
ABBVIE INC COM	Common stock	155	4,649
AMERICAN EXPRESS CO COM	Common stock	187	10,246
AMARIN CORP PLC SPONS ADR NEW ISIN#US0231112063	Common stock	1	61
ALTRIA GROUP INC COM	Common stock	40	21,083
ANGLO AMERN PLC SPONSORED ADR ISIN#US03485P3001	Common stock	12	130
AMERICAN TOWER CORP NEW COM	Common stock	216	648
AMERICAN FILMS INC COM	Common stock	—	46
B & G FOODS INC NEW COM	Common stock	11	4,771
ARISTA NETWORKS INC COM	Common stock	236	2,826
ARES CAP CORP COM	Common stock	20	13,520
ARCHER-DANIELS-MIDLAND CO COM	Common stock	72	2,188
BAOZUN INC SPONS ADR ISIN#US06684L1035	Common stock	3	27
BAIDU COM INC SPONS ADR REPSTG ORD SHS CL A ISIN#US0567521085	Common stock	119	1,072
BP PLC SPONS ADR	Common stock	35	6,101
BAXTER INTL INC COM	Common stock	39	4,125
BASSETT FURNITURE INDS INC COM	Common stock	17	8,300
BIOGEN INC COM	Common stock	259	2,329
BIOELECTRONICS CORP COM	Common stock	—	1
BIG 5 SPORTING GOODS CORP COM	Common stock	6	6,340
BLUE DIAMOND VENTURES INC COM	Common stock	—	460
BLACKROCK ENHANCED CAP & INCOME FD INC COM	Common stock	19	20,444
CAMPBELL SOUP CO COM	Common stock	43	913
CNA FINL CORP COM	Common stock	42	1,015
BOSTON SCIENTIFIC CORP COM	Common stock	58	8,672
CENOVUS ENERGY INC COM ISIN#CA15135U1093	Common stock	17	337
CATALYST PHARMACEUTICALS INC COM	Common stock	17	33,620
CANNABIS SATIVA INC COM	Common stock	—	1
CORNERSTONE STRATEGIC VALUE FD INC COM PAR \$0 001	Common stock	7	5,130
COMMUNITY HEALTH SYS INC NEW COM	Common stock	3	313
CROWN CASTLE INC COM	Common stock	115	4,496
COSTCO WHOLESALE CORP NEW COM	Common stock	660	6,601
CORNING INC COM	Common stock	30	305
DIAMONDBACK ENERGY INC COM	Common stock	155	2,481
DEUTSCHE TELEKOM AG SPONSORED ADR	Common stock	24	746
DEERE & CO COM	Common stock	400	6,100
CYTODYN INC COM	Common stock	—	2,457
ETF SER SOLUTIONS U S GLOBAL JETS ETF	Common stock	19	1,808
DYNAVAX TECHNOLOGIES CORP COM NEW	Common stock	14	27,960
DOLLAR TREE INC COM	Common stock	142	142
ELECTRONIC ARTS INC COM	Common stock	137	2,189
EBAY INC COM	Common stock	44	3,272
ETSY INC COM	Common stock	81	811
ENBRIDGE INC REGISTERED SHS ISIN#CA29250N1050	Common stock	36	368
FIDELITY COVINGTON TR MSCI CONSUMER STAPLES INDEX ETF	Common stock	45	5,802
FARMLAND PARTNERS INC COM	Common stock	12	187
FAIRFAX FINL HLDGS LTD SUB VTG ISIN#CA3039011026	Common stock	927	5,241
FOR THE EARTH CORP COM NEW	Common stock	—	1
FIVE BELOW INC COM	Common stock	213	3,197
FIRST TR EXCHANGE-TRADED FD II INTL EQUITY OPPORTUNITIES ETF	Common stock	42	5,070
FIRST TR EXCHANGE-TRADED FD II NASDAQ CYBERSECURITY ETF	Common stock	54	1,396
FIRST REP BK SAN FRANCISCO CALIF NEW COM	Common stock	—	2
FRANCO NEV CORP COM ISIN#CA3518581051	Common stock	111	2,983
FORTUNA SILVER MINES INC COM ISIN#CA3499151080	Common stock	4	1,930
GENERAL MILS INC COM	Common stock	65	17,471

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Identity of issue, borrower, lessor, or similar party	Description of investment, including maturity date, rate of interest, collateral, par, or maturity value	Number of shares or units	Current value
GAMESTOP CORP NEW CL A	Common stock	18	\$ 88
FUCHS PETROLUB SE ADR ISIN#US35952Q1067	Common stock	11	447
GLOBAL X FDS GLOBAL X LITHIUM & BATTERY TECH ETF	Common stock	51	1,274
GLADSTONE LD CORP COM	Common stock	14	1,507
GERON CORP COM	Common stock	2	3,271
HAEMONETICS CORP MASS COM	Common stock	86	1,710
GOLDMAN SACHS BDC INC COM	Common stock	15	2,930
GOLDMAN SACHS GROUP INC COM	Common stock	386	19,674
GOGOLD RES INC COM ISIN#CA38045Y1025	Common stock	1	1,024
HALLIBURTON CO COM	Common stock	36	737
THE MINERAL CO COM	Common stock	—	64
HOP-ON INC COM NEW	Common stock	—	15
HOOVER FURNISHINGS CORP COM	Common stock	26	1,304
HOME DEPOT INC COM	Common stock	347	6,931
INTUITIVE SURGICAL INC COM NEW	Common stock	337	2,024
INTELGENX TECHNOLOGIES CORP COM	Common stock	—	138
ISHARES TR MORNINGSTAR MID CAP GROWTH ETF	Common stock	64	41,699
ISHARES TR GLOBAL CLEAN ENERGY ETF	Common stock	16	10,121
ISHARES TR CORE S&P U S GROWTH ETF	Common stock	104	36,435
ISHARES TR RUSSELL 2000 ETF	Common stock	201	6,021
ISHARES TR GLOBAL ENERGY ETF	Common stock	39	1,916
ISHARES TR CORE DIVID GROWTH ETF	Common stock	54	39,881
ISHARES TR CORE MSCI TOTAL INTL STK ETF	Common stock	65	2,597
ISHARES TR CORE AGGRESSIVE ALLOCATION ETF	Common stock	69	76,715
ISHARES TR GLOBAL MATLS ETF	Common stock	87	7,853
JD COM INC SPONS ADR REPOSTG COM CL A	Common stock	29	86,670
JPMORGAN CHASE & CO COM	Common stock	170	897
IVANHOE MINES LTD COM CL A ISIN#CA46579R1047	Common stock	10	975
ISHARES TR GLOBAL REIT ETF	Common stock	24	4,797
KYN CAP GROUP INC COM	Common stock	—	90
JUNIPER NETWORKS INC COM	Common stock	29	737
JOHNSON & JOHNSON COM	Common stock	157	1,567
KRAIG BIOCRRAFT LABORATORIES INC CL A	Common stock	—	5,457
KOPIN CORP COM	Common stock	2	6,598
KOPPERS HLDGS INC COM	Common stock	51	7,764
MATINAS BIOPHARMA HLDGS INC COM	Common stock	—	1,441
LUNA INNOVATIONS INC COM	Common stock	7	9,975
LIVE NATION ENTMT INC COM	Common stock	94	1,404
MERCADOLIBRE INC COM	Common stock	1,572	18,858
METLIFE INC COM	Common stock	66	2,182
MIDCAP INDEX ETF SHS	Common stock	109	218
NRG ENERGY INC COM NEW	Common stock	52	5,213
MORGAN STANLEY COM NEW	Common stock	93	93
NETLIST INC COM	Common stock	2	49,905
NETFLIX INC COM	Common stock	487	5,356
NAUTILUS INC COM	Common stock	1	770
NINTENDO LTD ADR	Common stock	13	4,352
NEXTERA ENERGY INC COM	Common stock	61	1,215
NEWMONT CORP COM	Common stock	41	1,490
NUVEEN AMT-FREE QUALITY MUN INCOME FD COM	Common stock	11	2,083
NOW INC COM	Common stock	11	102
NOUVEAU LIFE PHARMACEUTICALS INC COM	Common stock	—	30
OCCIDENTAL PETE CORP COM	Common stock	60	5,971
NUVEEN MUN VALUE FD INC COM	Common stock	9	2,097
NUVEEN PFD & INCOME OPPORTUNITIES FD COM	Common stock	7	2,281
PALO ALTO NETWORKS INC COM	Common stock	295	2,654
PG&E CORP COM	Common stock	18	325
BEYOND INC COM	Common stock	28	32,840
PIONEER NAT RES CO COM	Common stock	225	1,683
PAYCOM SOFTWARE INC COM	Common stock	207	2,481
PAN AMERN SILVER CORP COM ISIN#CA6979001089	Common stock	16	3,266
PROSHARES TR ULTRAPRO RUSSELL2000	Common stock	46	51,007
PROSHARES TR II PROSHARES ULTRA GOLD	Common stock	64	639
PROCTER & GAMBLE CO COM	Common stock	147	1,713
PROTO LABS INC COM	Common stock	39	779
PROSPECT CAP CORP COM	Common stock	6	96
PROSHARES TR ULTRAPRO QQQ	Common stock	51	12,675
PROSHARES TR ULTRAPRO DOW30	Common stock	74	22,308
QUALCOMM INC COM	Common stock	145	868
RIGEL PHARMACEUTICALS INC COM NEW	Common stock	1	1,450
REVANCE THERAPEUTICS INC COM	Common stock	9	352
SPDR INDEX SHS FDS S&P INTL SMALL CAP ETF	Common stock	32	4,446
SANDSTORM GOLD LTD COM NEW ISIN#CA80013R2063	Common stock	5	8,683
SALESFORCE INC COM	Common stock	263	789
SABRA HEALTH CARE REIT INC COM	Common stock	14	4,281
SPDR SER TR S&P METALS & MNG ETF	Common stock	60	5,983
SPDR SER TR S&P 500 GROWTH ETF	Common stock	65	48,795
SELECT SECTOR SPDR TR HEALTH CARE	Common stock	136	3,000
SCHWAB STRATEGIC TR US LARGE-CAP GROWTH ETF	Common stock	83	5,907
SCHLUMBERGER LTD COM ISIN# AN8068571086	Common stock	52	1,041
SERVICENOW INC COM	Common stock	706	5,652
SENSEONICS HLDGS INC COM	Common stock	1	143
SELECT SECTOR SPDR TR FINANCIAL	Common stock	38	3,046
SELECT SECTOR SPDR TR ENERGY	Common stock	84	8,384
BLOCK INC CL A	Common stock	77	15,470
SPROTT PHYSICAL GOLD TR UNIT ISIN#CA85207H1047	Common stock	16	14,337
SUPER MICRO COMPUTER INC COM	Common stock	284	33,543
STURM RUGER & CO INC COM	Common stock	45	653

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STEEL DYNAMICS INC COM	Common stock	118	\$ 12,282
STARWOOD PPTY TR INC COM	Common stock	21	862
STAN ENERGY CORP COM NEW ISIN#CA8547221058	Common stock	—	3
TECHTARGET INC COM	Common stock	35	523
TORO CO COM	Common stock	96	480
TILLYS INC CL A	Common stock	8	2,639
3M CO COM	Common stock	109	10,932
UNITED NAT FOODS INC COM	Common stock	16	3,246
2U INC COM	Common stock	1	12
TREX CO INC COM	Common stock	83	1,987
TOTALENERGIES SE SPONS ADR ISIN#US89151E1091	Common stock	67	6,738
VANGUARD WORLD FDS VANGUARD INFORMATION TECHNOLOGY ETF	Common stock	484	29,306
VANGUARD WORLD FDS VANGUARD CONSUMER STAPLES ETF	Common stock	191	8,593
VANGUARD WORLD FD VANGUARD MEGA CAP ETF	Common stock	169	20,334
VEEVA SYS INC CL A COM	Common stock	193	9,626
VANGUARD SCOTTSDALE FDS VANGUARD INTERMEDIATE-TERM CORPORATE BOND INDEX ETF SHS	Common stock	81	2,964
VANGUARD SCOTTSDALE FDS VANGUARD RUSSELL 1000 GROWTH INDEX FD ETF SHS ISIN#US92206C6802	Common stock	78	11,827
VANGUARD WORLD FDS VANGUARD UTILS ETF	Common stock	137	10,966
VANGUARD INDEX FDS REAL ESTATE INDEX FD ETF	Common stock	88	1,964
VANGUARD INDEX FDS MID-CAP GROWTH ETF	Common stock	220	47,555
VENTAS INC COM	Common stock	50	2,492
VANGUARD INDEX FDS VANGUARD TOTAL STK MKT ETF	Common stock	237	8,100
VANGUARD INDEX FDS VANGUARD SMALL-CAP ETF	Common stock	213	51,268
VANGUARD INDEX FDS VANGUARD GROWTH ETF	Common stock	311	37,306
VANGUARD INDEX FDS VANGUARD MID-CAP ETF	Common stock	233	49,621
WABTEC COM	Common stock	127	127
VIKING THERAPEUTICS INC COM	Common stock	19	3,722
VERTEX PHARMACEUTICALS INC COM	Common stock	407	4,069
ZILLOW GROUP INC CL A	Common stock	57	1,531
WELLS FARGO & CO NEW COM	Common stock	49	4,922
DEUTSCHE POST AG SPONS ADR ISIN#US25157Y2028	Common stock	50	511
ANHEUSER BUSCH INBEV SA NV SPONSORED ADR ISIN#US03524A1088	Common stock	65	3,037
STRATASYS LTD SHS ISIN#IL0011267213	Common stock	14	3,456
YANDEX N V SHS CLASS A ISIN#NL0009805522	Common stock	29	601
TENCENT HLDGS LTD ADR ISIN#US88032Q1094	Common stock	38	1,549
SPROTT PHYSICAL SILVER TR UNIT ISIN#CA85207K1075	Common stock	8	20,200
AURINIA PHARMACEUTICALS INC COM ISIN#CA05156V1022	Common stock	9	2,113
PILBARA MINERALS LTD SHS ISIN#AU000000PLS0	Common stock	3	13,635
TWILIO INC CL A	Common stock	76	3,111
ATLANTICA SUSTAINABLE INFRASTRUCTURE PLC ISIN#GB00BLP5YB54	Common stock	22	6,450
WEARABLE HEALTH SOLUTIONS INC COM	Common stock	—	40
U S LTG GROUP INC COM	Common stock	—	3,000
KINSALE CAP GROUP INC COM	Common stock	335	3,349
ETF MANAGERS TR ETFMG ALTERNATIVE HARVEST ETF	Common stock	3	81
INNERSCOPE HEARING TECHNOLOGIES INC COM	Common stock	—	60
CBAK ENERGY TECHNOLOGY INC COM	Common stock	1	105
ORLA MINING LTD REGISTERED SHS ISIN#CA68634K1066	Common stock	3	138
ROLLS-ROYCE HOLDINGS PLC NON CUM RED PREF SHS -C- ISIN#GB00B669WX96	Common stock	—	250
GLOBAL X FDS GLOBAL X MSCI NIGERIA ETF NEW	Common stock	5	453
CRONOS GROUP INC COM ISIN#CA22717L1013	Common stock	2	63
TELLURIAN INC NEW COM	Common stock	1	756
CARVANA CO CL A	Common stock	53	212
AXON ENTERPRISE INC COM	Common stock	258	6,717
ALTERYX INC COM CL A	Common stock	47	755
ISHARES TR RUSSELL 2500 ETF	Common stock	62	20,934
IOVANCE BIOTHERAPEUTICS INC COM	Common stock	8	2,439
APPIAN CORP CL A	Common stock	38	377
WHEATON PRECIOUS METALS CORP ISIN#CA9628791027	Common stock	49	21,216
BLINK CHARGING CO COM	Common stock	3	339
VERU INC COM	Common stock	1	180
REDFIN CORP COM	Common stock	10	361
FUNKO INC CL A	Common stock	8	580
RIOT PLATFORMS INC COM	Common stock	15	3,868
MONGODB INC CL A	Common stock	409	4,906
BILIBILI INC ADS REPSTG SHS CL Z ISIN#US0900401060	Common stock	12	609
AMPLIFY ETF TR TRANSFORMATIONAL DATA SHARING ETF	Common stock	30	14,925
NINE ENERGY SVC INC COM	Common stock	3	871
STITCH FIX INC CL A	Common stock	4	96
DOCUSIGN INC COM	Common stock	59	1,367
GRAFTECH INTL LTD COM	Common stock	2	1,533
TURTLE BEACH CORP COM NEW	Common stock	11	548
IQIYI INC SPONS ADR ISIN#US46267X1081	Common stock	5	1,464
MEDMEN ENTERPRISES INC CL B ISIN#CA58507M1077	Common stock	—	1
ONCOLYTICS BIOTECH INC REGISTERED SHS ISIN#CA6823108759	Common stock	—	6,636
JEFFERIES FINL GROUP INC COM	Common stock	40	—
PACER FDS TR INDL REAL ESTATE ETF	Common stock	42	4,184
GEVO INC COM PAR \$0.01 NEW	Common stock	1	3,248
INVESCO EXCHANGE-TRADED FD TR WATER RES ETF	Common stock	61	1,220
INVESCO EXCHANGE-TRADED FD TR DYNAMIC ENERGY EXPL & PRODTN ETF	Common stock	31	7,107
AXOS FINL INC COM	Common stock	55	874
CHARLOTTE WEB HOLDINGS INC COM ISIN#CA16106R1091	Common stock	—	7
EQUILLIUM INC COM	Common stock	1	859
MEDIPHARM LABS CORP REGISTERED SHS ISIN#CA58504D1006	Common stock	—	123
ABERDEEN STD PRECIOUS METALS BASKET ETF TR PHYSICAL SHS ETF	Common stock	91	9,102
A REPR 1 SH ISIN#US68570P1012	Common stock	11	563
HIGHLAND GLOBAL ALLOCATION FD SHS	Common stock	8	17,293
CURALEAF HOLDINGS INC REGISTERED SHS ISIN#CA23126M1023	Common stock	4	2,030
BAYSIDE CORP COM NEW	Common stock	1	1
GLOBAL X FDS NASDAQ 100 COVERED CALL ETF	Common stock	17	8,670

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GLOBAL X FDS S&P 500 COVERED CALL ETF	Common stock	39	\$ 17,748
AGEX THERAPEUTICS INC COM	Common stock	—	2
ANTERO MIDSTREAM CORP COM	Common stock	13	12,530
PAN AMERN SILVER CORP CONTINGENT VALUE RT EXP 01/15/2029 ISIN#CA6979001329	Common stock	1	515
GRAYSCALE BITCOIN TR BTC SHS REPSTG COM UNIT	Common stock	35	6,301
WESTWATER RES INC COM NEW	Common stock	1	664
LYFT INC CL A	Common stock	15	150
UBER TECHNOLOGIES INC COM	Common stock	62	739
CROWDSTRIKE HLDGS INC CL A	Common stock	255	5,106
BLACKROCK SCIENCE & TECHNOLOGY TERM TR COM	Common stock	17	17,696
GAOTU TECHEDU INC SPONS ADR ISIN#US36257Y1091	Common stock	4	29
CORTEVA INC COM	Common stock	48	479
BRIDGEBIO PHARMA INC COM	Common stock	40	202
AKERO THERAPEUTICS INC COM	Common stock	23	5,324
CHEVY INC CL A	Common stock	24	5,317
AIM IMMUNOTECH INC COM	Common stock	—	40
LINEAGE CELL THERAPEUTICS INC COM	Common stock	1	55
SPROTTI ETF TR GOLD MINERS ETF	Common stock	25	1,249
CIRTRAN CORP COM PAR \$0 001	Common stock	—	15
DATADOG INC CL A	Common stock	121	607
OCUGEN INC COM	Common stock	1	173
AMERICAN CENTY ETF TR AVANTIS U S SMALL CAP VALUE ETF	Common stock	90	12,033
AMERICAN CENTY ETF TR AVANTIS INTL SMALL CAP VALUE ETF	Common stock	62	6,249
TRUIST FINL CORP COM	Common stock	37	3,138
URANIUM ROYALTY CORP REGISTERED SHS ACCRED INV ISIN#CA91702V1013	Common stock	3	1,080
DEL CATH SYS INC COM PAR \$0 01 NEW 2019	Common stock	4	420
DIREXION SHS ETF TR DAILY S&P OIL & GAS EXPL & PRODTN BULL 2X SHS	Common stock	33	1,308
CARRIER GLOBAL CORP COM	Common stock	57	1,149
CARLYLE GROUP INC COM	Common stock	41	2,222
PROTALIX BIOTHEAPUTICS INC COM NEW	Common stock	2	4,174
CLEANSARK INC COM NEW	Common stock	11	6,949
SPROTT INC REGISTERED SHS ISIN#CA8520662088	Common stock	34	7,437
BRANDED LEGACY INC COM	Common stock	—	1
SPHERE ENTMT CORP CL A	Common stock	34	—
EKSO BIONICS HLDGS INC COM PAR \$0 001	Common stock	3	668
LEMONADE INC COM	Common stock	16	161
MATCH GROUP INC NEW COM	Common stock	37	548
ZOOMINFO TECHNOLOGIES INC COM	Common stock	18	277
NIKOLA CORP COM	Common stock	1	9
FUBOTV INC COM	Common stock	3	48
UNITY SOFTWARE INC COM	Common stock	41	409
SUMMIT THERAPEUTICS INC COM	Common stock	3	658
COMPASS PATHWAYS PLC SPONS ADR REPSTG SHS ISIN#US20451W1018	Common stock	9	70
GOODRX HLDGS INC COM CL A	Common stock	7	134
LEONOVUS INC REGISTERED SHS ISIN#CA5266813099	Common stock	—	56
MULTIPLAN CORP CL A	Common stock	1	1,279
SAFETY SHOT INC COM	Common stock	4	3,510
ZOMEDICA CORP COM ISIN#CA98980M1095	Common stock	—	140
ISHARES TR ISHARES 25+ YR TREAS STRIPS BD ETF	Common stock	12	30,750
QUANTUMSCAPE CORP CL A	Common stock	7	181
PHX MINERALS INC CL A	Common stock	3	6,440
PIMCO DYNAMIC INCOME OPPORTUNITIES FD COM	Common stock	12	15,361
NOV INC COM	Common stock	20	730
DESKTOP METAL INC COM	Common stock	1	310
VIRTUS EQUITY & CONV INCOME FD COM	Common stock	21	4,433
TRINITY CAP INC COM	Common stock	15	7,265
AEVA TECHNOLOGIES INC COM	Common stock	1	131
ASENSUS SURGICAL INC COM	Common stock	—	51
RILEY EXPL PERMIAN INC COM	Common stock	27	1,607
NOUVEAU MONDE GRAPHITE INC REGISTERED SHS ISIN#CA66979W8429	Common stock	3	733
NUVEEN CORE PLUS IMPACT FD COM	Common stock	10	17,438
PLUM ACQUISITION CORP I CL A ORD SHS ISIN#KYG7134L1260	Common stock	11	217
KONA GOLD BEVERAGE INC COM	Common stock	—	200
TUSIMPLE HLDGS INC CL A	Common stock	1	9
COINBASE GLOBAL INC COM CL A	Common stock	174	696
DIREXION SHS ETF TR DAILY JR GOLD MINERS INDEX BULL 2X SHS NEW	Common stock	34	203
AURORA CANNABIS INC REGISTERED SHS ISIN#CA05156X8843	Common stock	—	62
GLOBAL-E ONLINE LTD REGISTERED SHS ISIN#IL0011741688	Common stock	40	15,852
HONEST CO INC COM	Common stock	3	165
TASKUS INC CL A	Common stock	13	261
ELEKTROS INC COM	Common stock	—	342
MAGNITE INC COM	Common stock	9	1,186
META MATLS INC COM	Common stock	—	20
ELECTRIC LAST MILE SOLUTIONS INC CL A	Common stock	—	32
CONFLUENT INC CL A	Common stock	23	70
23ANDME HLDG CO CL A	Common stock	1	457
ENOVIX CORP COM	Common stock	13	13,146
EVGO INC CL A COM	Common stock	4	4,969
DIDI GLOBAL INC SPONSORED ADS ISIN#US23292E1082	Common stock	4	3,950
MATTERPORT INC COM CL A	Common stock	3	785
GXO LOGISTICS INC COM	Common stock	61	6,116
RYAN SPECIALTY HLDGS INC CL A COM	Common stock	43	17,337
ASHFORD HOSPITALITY TR INC COM PAR \$0 01	Common stock	2	29
DIGITAL WORLD ACQUISITION CORP CL A	Common stock	18	88
ROBINHOOD MKTS INC COM CL A	Common stock	13	1,274
DUTCH BROS INC CL A	Common stock	32	1,900
RITHM CAPITAL CORP PFD SER D FIXED RATE RESET	Common stock	22	9,819
DIMENSIONAL ETF TR WORLD EX U S CORE EQUITY 2 ETF	Common stock	24	10,745

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REDWIRE CORP COM SPL VTG TR ISIN#PA1436583006	Common stock	3	\$ 285
ENVVENO MED CORP COM	Common stock	5	283
OLAPLEX HLDGS INC COM	Common stock	3	508
AMERICAN CENTY ETF TR AVANTIS EMERGING MKTS VALUE ETF	Common stock	46	6,160
SONIM TECHNOLOGIES INC COM NEW	Common stock	1	4
NEXTDOOR HLDGS INC CL A	Common stock	2	945
PROSHARES TR BITCOIN STRATEGY ETF	Common stock	20	2,315
WARNER BROS DISCOVERY INC COM SER A	Common stock	11	23
PROSHARES TR ULTRAPRO SHORT QQQ NEW	Common stock	13	399,600
BORR DRILLING LTD REGISTERED SHS ISIN#BMG1466R1732	Common stock	7	184
BIGBEAR AI HLDGS INC COM	Common stock	2	1,605
BAUSCH + LOMB CORP COM CA0717051076	Common stock	17	1,706
DRAFTKINGS INC NEW CL A	Common stock	35	1,727
SOUNDHOUND AI INC CL A	Common stock	2	1,060
AETERNA ZENTARIS INC REGISTERED SHS ISIN#CA0079755017	Common stock	2	413
ABEONA THERAPEUTICS INC COM NEW	Common stock	5	606
DOMINARI HOLDINGS INC COM NEW	Common stock	3	1,184
MIND MEDICINE (MINDMED) INC REGISTERED SHS ISIN#CA60255C8850	Common stock	4	22
DIGITALBRIDGE GROUP INC CL A NEW	Common stock	18	649
RBB FD INC US TREAS 3 MONTH BILL ETF	Common stock	50	49,860
UNITY BIOTECHNOLOGY INC COM NEW	Common stock	2	579
COCRYSTAL PHARMA INC COM PAR SNEW	Common stock	2	1,292
CREDIT SUISSE AG NASSAU BRH X-LINKS CRUDE OIL SHS COVERED CALL ETN NEW	Common stock	70	13,930
PAYSAFE LTD REGISTERED SHS ISIN#BMG6964L2062	Common stock	13	38
CHECK-CAP LTD REGISTERED SHS ISIN#IL0011336851	Common stock	2	23
RBB FD INC US TREAS 12 MONTH BILL ETF	Common stock	50	4,994
AILERON THERAPEUTICS INC COM NEW	Common stock	3	30
MEDIWOUND LTD REGISTERED SHS ISIN#IL0011316309	Common stock	10	732
OAKTREE SPECIALTY LENDING CORP COM NEW	Common stock	20	756
GLOBAL X FDS BLOCKCHAIN & BITCOIN STRATEGY ETF NEW	Common stock	53	13,290
REGEN BIOPHARMA INC PFD SER A NEW	Common stock	2	2
KARTOON STUDIOS INC COM PAR \$0 001 NEW	Common stock	1	310
PEAKSTONE RLTY TR COM CL E NEW	Common stock	20	299
RBB FD INC US TREAS 20 YR BD ETF	Common stock	48	9,538
NEW YORK MTG TR INC COM PAR \$	Common stock	9	1,706
RBB FD INC US TREAS 6 MONTH BILL ETF	Common stock	50	24,985
DMK PHARMACEUTICALS CORP COM PAR \$0 0001	Common stock	1	7
EVOFEM BIOSCIENCES INC COM PAR \$0 0001	Common stock	—	3
GALMED PHARMACEUTICALS LTD SHS NEW ISIN#IL0011313900	Common stock	—	30
BEST INC SPONSORED ADR NEW 2023 ISIN#US08653C6012	Common stock	3	128
ENERGY FOCUS INC COM PAR \$0 0001 NEW	Common stock	2	113
CREATIVE MED TECHNOLOGY HLDGS INC COM PAR \$0 001 NEW	Common stock	5	5
VERASTEM INC COM NEW	Common stock	8	3,761
LORDSTOWN MTRS CORP CL A NEW	Common stock	1	40
INVO BIOSCIENCE INC COM PAR \$0 0001 NEW	Common stock	1	1
ORGANIGRAM HOLDINGS INC REGISTERED SHS ISIN#CA68620P7056	Common stock	1	66
BIOTRICITY INC COM NEW	Common stock	1	154
SKILLZ INC CL A NEW	Common stock	6	6
ILLUMIN HOLDINGS INC REGISTERED SHS ISIN#CA45232V1067	Common stock	1	121
SRM ENTMT INC COM	Common stock	2	79
UNIVERSE PHARMACEUTICALS INC SHS NEW US\$0.01875 ISIN#KYG9442G1120	Common stock	2	34
ARMOUR RESIDENTIAL REIT INC COM PAR \$0 001	Common stock	19	1,546
AYRO INC COM NEW	Common stock	2	440
TIDAL TR II RETURN STACKED U S STKS & MANAGED FUTURES ETF	Common stock	20	13,238
MOMENTUS INC CL A NEW	Common stock	2	35
MULLEN AUTOMOTIVE INC COM PAR \$0 001 NEW	Common stock	14	171
HUT 8 CORP COM	Common stock	13	387
BANC CALIF INC DEPOSITARY SHS EACH REPSTG 1/40TH INT IN 1 SH OF 7 75% PERP MTY	Common stock	23	17,415
ADVANCED MICRO DEVICES INC COM	Common stock	147	88,446
ARK ETF TR INNOVATION ETF	Common stock	52	6,756
ALIBABA GROUP HLDG LTD SPONSORED ADR ISIN#US01609W1027	Common stock	78	127,349
AMERICAN AIRLS GROUP INC COM	Common stock	14	3,298
BEST BUY INC COM	Common stock	78	607
BRISTOL MYERS SQUIBB CO COM	Common stock	51	1,136
COCA COLA CO COM	Common stock	59	3,904
DIGITAL TURBINE INC COM	Common stock	7	583
ENPHASE ENERGY INC COM	Common stock	132	3,964
FREEMPORT-MCMORAN INC CL B	Common stock	43	4,342
HERCULES CAP INC COM	Common stock	17	26,555
INTEL CORP COM	Common stock	50	65,466
ISHARES TR CORE S&P 500 ETF	Common stock	478	99,347
KINDER MORGAN INC DEL COM	Common stock	18	2,573
KRAFT HEINZ CO COM	Common stock	37	11,647
MEDICAL MARIJUANA INC COM	Common stock	—	448
MCDONALDS CORP COM	Common stock	297	44,545
MICROVISION INC DEL COM NEW	Common stock	3	120
MICRON TECHNOLOGY INC COM	Common stock	85	2,987
RITHM CAPITAL CORP COM NEW	Common stock	11	19,811
ORACLE CORP COM	Common stock	105	24,776
PFIZER INC COM	Common stock	29	15,403
REALTY INCOME CORP COM	Common stock	57	74,421
RIO TINTO PLC SPONSORED ADR ISIN#US7672041008	Common stock	74	10,722
ROLLS ROYCE HLDGS PLC SPONS ADR ISIN US7757812067	Common stock	4	4,347
SELECT SECTOR SPDR TR CONSUMER STAPLES	Common stock	72	8,716
TELADOC HEALTH INC COM	Common stock	22	237
VANGUARD INTL FD FTSE DEVELOPED MKTS ETF	Common stock	48	32,011
UNITED STS STL CORP NEW COM	Common stock	49	3,989
WORKHORSE GROUP INC COM NEW	Common stock	—	83

THE AMERICAN RED CROSS SAVINGS PLAN

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Identity of issue, borrower, lessor, or similar party	Description of investment, including maturity date, rate of interest, collateral, par, or maturity value	Number of shares or units	Current value
VANECK ETF TR GOLD MINERS ETF	Common stock	31	\$ 28,744
UNITI GROUP INC COM	Common stock	6	7,289
OKTA INC CL A	Common stock	91	3,712
PINTEREST INC CL A	Common stock	37	1,333
ZOOM VIDEO COMMUNICATIONS INC CL A	Common stock	72	3,811
DOW INC COM	Common stock	55	23,081
GRAYSCALE ETHEREUM TR ETH SHS	Common stock	19	13,064
NANO DIMENSION LTD SPONSORED ADR NEW ISIN#US63008G2030	Common stock	2	480
ISHARES TR ISHARES 0-3 MNTH TREAS BD ETF	Common stock	100	344
ROCKET COS INC CL A	Common stock	14	3,910
WEBCENTRAL LTD ORDINARY FULLY PAID ISIN#AU0000093031	Common stock	—	756
PALANTIR TECHNOLOGIES INC CL A	Common stock	17	1,906
XPENG INC ADS ISIN#US98422D1054	Common stock	15	584
C3 AI INC CL A	Common stock	29	488
CHARGEPOINT HLDGS INC CL A	Common stock	2	702
ROBLOX CORP COM CL A	Common stock	46	3,658
DIGITALOCEAN HLDGS INC COM	Common stock	37	4,109
SOFI TECHNOLOGIES INC COM	Common stock	10	3,075
CASTOR MARITIME INC REGISTERED SHS ISIN#MHY1146L1258	Common stock	—	132
ORION OFFICE REIT INC COM	Common stock	6	721
POLESTAR AUTOMOTIVE HLDG UK PLC ADS CL A	Common stock	2	5,198
SNDL INC REGISTERED SHS ISIN#CA83307B1013	Common stock	2	508
BROOKFIELD CORP VTG SHS CL A ISIN#CA11271J1075	Common stock	40	1,312
BROOKFIELD ASSET MANAGEMENT LTD CL A LTD VTG SHS ISIN#CA1130041058	Common stock	40	327
CAMBER ENERGY INC COM PAR \$0 001 2022 NEW	Common stock	—	80
TORO CORP REGISTERED SHS ISIN#MHY8900D1085	Common stock	5	153
CONTEXTLOGIC INC CL A NEW	Common stock	6	119
ENERGIOUS CORP COM NEW	Common stock	2	77
CANOPY GROWTH CORP REGISTERED SHS ISIN#CA1380357048	Common stock	5	103
BANK AMER CORP COM	Common stock	34	18,451
EXXON MOBIL CORP COM	Common stock	100	30,816
META PLATFORMS INC CL A	Common stock	354	25,839
FORD MTR CO DEL COM PAR \$0 01	Common stock	12	5,423
HEMP INC COM NEW	Common stock	—	1
ISHARES SILVER TR ISHARES	Common stock	22	30,710
NOKIA CORP SPONSORED ADR	Common stock	3	18,085
SPDR GOLD TR GOLD SHS	Common stock	191	181,612
SELECT SECTOR SPDR TR REAL ESTATE SELECT SECTOR SPDR FD PRINCESS SPL VTG TR ISIN#PA1436583006	Common stock	40	15,063
SIRIUS XM HLDGS INC COM	Common stock	5	6,632
VANGUARD INDEX FDS VANGUARD SMALL-CAP GROWTH ETF	Common stock	242	84,045
VERIZON COMMUNICATIONS INC COM	Common stock	38	27,048
SHOPIFY INC CL A ISIN#CA82509L1076	Common stock	78	25,707
AMERICAN SEC RES CORP COM PAR \$0 001 NEW	Common stock	—	2
SEA LTD ADR ISIN#US81141R1005	Common stock	41	2,349
ROKU INC COM CL A	Common stock	92	5,316
INVESCO QQQ TR UNIT SER 1	Common stock	410	217,656
MODERNA INC COM	Common stock	99	12,929
CLOUDFLARE INC CL A	Common stock	83	78,681
VIATRIS INC COM	Common stock	11	438
AIRBNB INC CL A COM	Common stock	136	74,332
COUPANG INC CL A	Common stock	16	121,457
RIVIAN AUTOMOTIVE INC CL A	Common stock	23	26,674
TWO HBRS INVT CORP COM PAR \$	Common stock	14	6,645
GE HEALTHCARE TECHNOLOGIES INC COM	Common stock	77	1,315
ALPHABET INC CL A	Common stock	140	53,082
CERUS CORP COM	Common stock	2	16,740
GILEAD SCIENCES INC COM	Common stock	81	167,286
PAYPAL HLDGS INC COM	Common stock	61	6,448
PLUG PWR INC COM NEW	Common stock	5	3,069
TAIWAN SEMICONDUCTOR MFG CO SPONSORED ADR ISIN#US8740391003	Common stock	104	38,232
THE TRADE DESK INC COM CL A	Common stock	72	50,372
TILRAY BRANDS INC COM	Common stock	2	207
FUELCELL ENERGY INC COM PAR \$	Common stock	2	1,691
GENERAL ELEC CO COM NEW	Common stock	128	7,323
AMC ENTMT HLDGS INC CL A NEW	Common stock	6	9,302
BERKSHIRE HATHAWAY INC DEL CL B NEW	Common stock	357	116,984
BOEING CO COM	Common stock	261	22,938
CARNIVAL CORP PAIRED CTF 1 COM CARNIVAL CORP & 1 TR SH BEN INT P&O PRINCESS SPL VTG TR ISIN#PA1436583006	Common stock	19	19,585
NVIDIA CORP COM	Common stock	495	644,040
VANGUARD INDEX FDS S&P 500 ETF SHS NEW	Common stock	437	224,999
ALPHABET INC CAP STK CL C	Common stock	141	98,651
LUCID GROUP INC COM	Common stock	4	2,067
MICROSOFT CORP COM	Common stock	376	43,329
DISNEY WALT CO DISNEY COM	Common stock	90	31,240
NIO INC SHS A SPONSORED AMERICAN DEP SHS REPR 1 SH A ORD SH ISIN#US62914V1061	Common stock	9	38,076
TESLA INC COM	Common stock	248	307,121
AMAZON COM INC COM	Common stock	152	607,152
APPLE INC COM	Common stock	193	943,428
Total common stocks			<u>7,788,219</u>
AMERICAN BOND FUND OF AMERICA CLASS A	Mutual Fund	27	315
BLACKROCK MID-CAP VALUE FUND INSTITUTIONAL CLASS	Mutual Fund	466	10,477
ARTISAN MID-CAP FUND ADVISOR CLASS	Mutual Fund	112	3,958
ARIEL FUND INVESTOR CLASS	Mutual Fund	2,497	170,547
AMERICAN BEACON SMALL-CAP VALUE FUND CLASS Y	Mutual Fund	274	6,676
DFA GLOBAL ALLOCATION 60/40 PORTFOLIO INSTITUTIONAL CLASS	Mutual Fund	762	15,343
DELAWARE DIVERSIFIED INCOME FUND INSTITUTIONAL CLASS	Mutual Fund	848	6,534
DFA U.S. SMALL-CAP PORTFOLIO INSTITUTIONAL CLASS	Mutual Fund	2,075	92,061
CREDIT SUISSE FLOATING RATE HIGH INCOME FUND CLASS I	Mutual Fund	1,453	9,254

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Identity of issue, borrower, lessor, or similar party	Description of investment, including maturity date, rate of interest, collateral, par, or maturity value	Number of shares or units	Current value
FIDELITY BALANCED FUND	Mutual Fund	328	\$ 8,835
FIDELITY CONTRA FUND	Mutual Fund	511	8,216
DOUBLELINE TOTAL RETURN BOND FUND CLASS I	Mutual Fund	1,188	10,503
DODGE & COX STOCK FUND CLASS I	Mutual Fund	668	162,598
DODGE & COX INCOME FUND CLASS I	Mutual Fund	9,408	118,734
HARBOR CAPITAL APPRECIATION FUND INSTITUTIONAL CLASS	Mutual Fund	618	59,665
GABELLI ASSET FUND CLASS AAA	Mutual Fund	111	5,407
FIDELITY SELECT PHARMACEUTICALS PORTFOLIO	Mutual Fund	384	9,062
FIDELITY LOW PRICED STOCK FUND	Mutual Fund	1,921	84,648
MFS VALUE FUND CLASS I	Mutual Fund	579	27,547
LONGLEAF PARTNERS FUND	Mutual Fund	170	3,838
AMERICAN INVESTMENT COMPANY OF AMERICA FUND CLASS A	Mutual Fund	68	3,426
T. ROWE PRICE GROWTH STOCK FUND	Mutual Fund	524	45,334
PIMCO INCOME FUND CLASS A	Mutual Fund	2,247	23,859
HCM TACTICAL GROWTH FUND INVESTOR CLASS	Mutual Fund	6,936	159,728
HCM DIVIDEND SECTOR PLUS FUND INVESTOR CLASS	Mutual Fund	8,561	143,146
PUTNAM SUSTAINABLE LEADERS FUND CLASS A	Mutual Fund	61	6,656
PUTNAM CORE EQUITY FUND CLASS A	Mutual Fund	92	3,242
PROFUND BIOTECHNOLOGY ULTRASECTOR FUND SERVICE CLASS	Mutual Fund	10	388
AKRE FOCUS FUND RETAIL CLASS	Mutual Fund	290	16,665
VANGUARD HEALTH CARE FUND	Mutual Fund	85	17,679
TOUCHSTONE SANDS CAPITAL SELECT GROWTH FUND CLASS Y	Mutual Fund	6,299	90,898
SMEAD VALUE FUND CLASS I1	Mutual Fund	2,678	204,084
SCHWAB S&P 500 INDEX FUND	Mutual Fund	569	41,558
VANGUARD INTERNATIONAL GROWTH FUND ADMIRAL SHARES	Mutual Fund	223	22,704
VANGUARD INTERNATIONAL GROWTH FUND	Mutual Fund	545	17,445
VANGUARD STAR FUND	Mutual Fund	2,041	54,809
VANGUARD HEALTH CARE FUND ADMIRAL SHARES	Mutual Fund	1,954	172,285
VANGUARD DIVIDEND GROWTH FUND INVESTOR SHARES	Mutual Fund	2,229	82,952
VANGUARD WINDSOR FUND	Mutual Fund	349	7,491
VANGUARD SELECTED VALUE FUND	Mutual Fund	1,222	35,328
VANGUARD EQUITY INCOME FUND INVESTOR SHARES	Mutual Fund	1,080	43,420
VANGUARD GROWTH AND INCOME FUND ADMIRAL SHARES	Mutual Fund	361	32,562
VANGUARD INTERMEDIATE-TERM INVESTMENT GRADE FUND INVESTOR SHARES	Mutual Fund	7,831	67,970
VANGUARD SHORT-TERM INVESTMENT GRADE FUND INVESTOR SHARES	Mutual Fund	2,233	22,848
VANGUARD HIGH YIELD CORPORATE BOND FUND INVESTOR SHARES	Mutual Fund	3,104	16,826
VANGUARD TARGET RETIREMENT 2030 FUND	Mutual Fund	934	33,191
VANGUARD WINDSOR II FUND INVESTOR SHARES	Mutual Fund	854	36,625
VANGUARD VALUE INDEX FUND ADMIRAL SHARES	Mutual Fund	340	19,844
VANGUARD FEDERAL MONEY MARKET FUND INVESTOR SHARES	Mutual Fund	241,364	241,364
FULLER & THALER BEHAVIORAL SMALL-CAP EQUITY FUND INSTITUTIONAL CLASS	Mutual Fund	4,735	196,925
FIDELITY 500 INDEX FUND	Mutual Fund	34	5,678
AMERICAN WASHINGTON MUTUAL INVESTORS FUND CLASS A	Mutual Fund	61	3,465
WASATCH CORE GROWTH FUND	Mutual Fund	436	37,604
BLACKROCK SYSTEMATIC MULTI-STRATEGY FUND INSTITUTIONAL CLASS	Mutual Fund	747	7,349
PFG JP MORGAN TACTICAL MODERATE STRATEGY FUND CLASS R	Mutual Fund	1,194	12,255
PFG TACTICAL INCOME STRATEGY FUND CLASS R	Mutual Fund	426	4,008
VANGUARD HIGH DIVIDEND YIELD INDEX FUND ADMIRAL SHARES	Mutual Fund	163	5,511
JANUS HENDERSON ENTERPRISE FUND CLASS I	Mutual Fund	1,310	172,780
OAKMARK INTERNATIONAL FUND INVESTOR CLASS	Mutual Fund	3,949	106,001
VANGUARD 500 INDEX FUND ADMIRAL SHARES	Mutual Fund	126	55,257
VANGUARD MID-CAP INDEX FUND ADMIRAL SHARES	Mutual Fund	681	197,131
PFG JP MORGAN TACTICAL AGGRESSIVE STRATEGY FUND CLASS R	Mutual Fund	5,229	64,739
PFG BR TARGET ALLOCATION EQUITY STRATEGY FUND CLASS R	Mutual Fund	3,017	37,292
PFG MEEDER TACTICAL STRATEGY FUND CLASS R	Mutual Fund	1,893	17,772
PFG BNY MELLON DIVERSIFIER STRATEGY FUND CLASS R	Mutual Fund	1,747	16,419
PFG FIDELITY INSTITUTIONAL AM EQUITY INDEX STRATEGY FUND CLASS R	Mutual Fund	2,413	31,411
PFG FIDELITY INSTITUTIONAL AM EQUITY SECTOR STRATEGY FUND CLASS R	Mutual Fund	2,243	28,640
PFG JANUS HENDERSON BALANCED STRATEGY FUND CLASS R	Mutual Fund	7,929	71,280
PFG AMERICAN CONSERVATIVE INCOME STRATEGY FUND CLASS R	Mutual Fund	10,798	100,857
PFG AMERICAN GROWTH STRATEGY FUND CLASS R	Mutual Fund	24,961	273,072
Total mutual funds			<u>3,923,991</u>
* Notes receivable from participants	Interest rates of 4.25% to 9.50%, with various maturities through January 2028.		<u>22,696,647</u>
Total			<u>\$ 1,529,306,416</u>
* Indicates party-in-interest			

See accompanying independent auditors' report.

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Identity of issue, borrower, lessor, or similar party	Description of investment, including maturity date, rate of interest, collateral, par, or maturity value	Number of shares or units	Current value
* NORTHERN TRUST STIF	Short-term investment fund		\$ 733,482
* ALIGHT MONEY MARKET FUND	Money market fund		2,284,936
Total money market funds			3,018,418
State Street S&P 500® Index Non-Lending Series Fund Class K (CMDVQ)	Common/collective trust fund	8,455,840	382,487,509
Morley Stable Value Fund – Class 20 – II	Common/collective trust fund	2,105,066	58,073,341
BNY Mellon Small Mid Cap Stok Mid/Small Cap	Common/collective trust fund	1,023,020	181,811,666
State Street U.S. Inflation Protected Bond Index Fund Class II	Common/collective trust fund	1,080,138	11,962,959
BNY Mellon ACWI Ex-US Intl Equity	Common/collective trust fund	887,787	170,241,834
Vanguard Retirement Focus Target Income 2231710	Common/collective trust fund	243,384	15,512,430
Vanguard Retirement Focus Target 2020 2231711	Common/collective trust fund	397,085	27,861,963
Vanguard Retirement Focus Target 2025 2231712	Common/collective trust fund	790,246	57,913,987
Vanguard Retirement Focus Target 2030 2231713	Common/collective trust fund	985,535	74,945,870
Vanguard Retirement Focus Target 2035 2231714	Common/collective trust fund	1,042,150	83,367,505
Vanguard Retirement Focus Target 2040 2231715	Common/collective trust fund	865,695	73,467,576
Vanguard Retirement Focus Target 2045 2231716	Common/collective trust fund	838,769	73,488,973
Vanguard Retirement Focus Target 2050 2231717	Common/collective trust fund	664,603	59,033,489
Vanguard Retirement Focus Target 2055 2231718	Common/collective trust fund	314,741	34,094,040
Vanguard Retirement Focus Target 2060 2231721	Common/collective trust fund	275,961	15,709,601
State Street U.S. Bond Index Fund Class XIV	Common/collective trust fund	14,636,825	155,390,658
Vanguard Retirement 2065 2243931	Common/collective trust fund	108,121	3,786,205
State Street Intermediate U.S. Government Bond Index Fund Class I	Common/collective trust fund	1,347,182	12,729,535
Total common/collective trust funds			1,491,879,141
BYD COMPANY LTD SHS H ISIN#CNE100000296	Common stock	27	2,636
ASML HLDG N V N Y REGISTRY SHS NEW 2012	Common stock	757	3,816
TRANSOCEAN LTD REG SHS ISIN#CH0048265513	Common stock	6	635
UBS GROUP AG SHS ISIN#CH0244767585	Common stock	31	1,545
NORWEGIAN CRUISE LINE HLDGS LTD SHS ISIN#BMG667211046	Common stock	20	2,004
AT&T INC COM	Common stock	17	201
ALPS ETF TR ALERIAN ENERGY INFRASTRUCTURE ETF	Common stock	23	10,391
AGRICULTURE BK CHINA LTD ADR ISIN#US00850M1027	Common stock	10	480
ABBVIE INC COM	Common stock	155	4,649
AMERICAN EXPRESS CO COM	Common stock	187	10,246
AMARIN CORP PLC SPONS ADR NEW ISIN#US0231112063	Common stock	1	61
ALTRIA GROUP INC COM	Common stock	40	21,083
ANGLO AMERN PLC SPONSORED ADR ISIN#US03485P3001	Common stock	12	130
AMERICAN TOWER CORP NEW COM	Common stock	216	648
AMERICAN FILMS INC COM	Common stock	—	46
B & G FOODS INC NEW COM	Common stock	11	4,771
ARISTA NETWORKS INC COM	Common stock	236	2,826
ARES CAP CORP COM	Common stock	20	13,520
ARCHER-DANIELS-MIDLAND CO COM	Common stock	72	2,188
BAOZUN INC SPONS ADR ISIN#US06684L1035	Common stock	3	27
BAIDU COM INC SPONS ADR REPSTG ORD SHS CL A ISIN#US0567521085	Common stock	119	1,072
BP PLC SPONS ADR	Common stock	35	6,101
BAXTER INTL INC COM	Common stock	39	4,125
BASSETT FURNITURE INDS INC COM	Common stock	17	8,300
BIOGEN INC COM	Common stock	259	2,329
BIOELECTRONICS CORP COM	Common stock	—	1
BIG 5 SPORTING GOODS CORP COM	Common stock	6	6,340
BLUE DIAMOND VENTURES INC COM	Common stock	—	460
BLACKROCK ENHANCED CAP & INCOME FD INC COM	Common stock	19	20,444
CAMPBELL SOUP CO COM	Common stock	43	913
CNA FINL CORP COM	Common stock	42	1,015
BOSTON SCIENTIFIC CORP COM	Common stock	58	8,672
CENOVUS ENERGY INC COM ISIN#CA15135U1093	Common stock	17	337
CATALYST PHARMACEUTICALS INC COM	Common stock	17	33,620
CANNABIS SATIVA INC COM	Common stock	—	1
CORNERSTONE STRATEGIC VALUE FD INC COM PAR \$0 001	Common stock	7	5,130
COMMUNITY HEALTH SYS INC NEW COM	Common stock	3	313
CROWN CASTLE INC COM	Common stock	115	4,496
COSTCO WHOLESALE CORP NEW COM	Common stock	660	6,601
CORNING INC COM	Common stock	30	305
DIAMONDBACK ENERGY INC COM	Common stock	155	2,481
DEUTSCHE TELEKOM AG SPONSORED ADR	Common stock	24	746
DEERE & CO COM	Common stock	400	6,100
CYTODYN INC COM	Common stock	—	2,457
ETF SER SOLUTIONS U S GLOBAL JETS ETF	Common stock	19	1,808
DYNNAVX TECHNOLOGIES CORP COM NEW	Common stock	14	27,960
DOLLAR TREE INC COM	Common stock	142	142
ELECTRONIC ARTS INC COM	Common stock	137	2,189
EBAY INC COM	Common stock	44	3,272
ETSY INC COM	Common stock	81	811
ENBRIDGE INC REGISTERED SHS ISIN#CA29250N1050	Common stock	36	368
FIDELITY COVINGTON TR MSCI CONSUMER STAPLES INDEX ETF	Common stock	45	5,802
FARMLAND PARTNERS INC COM	Common stock	12	187
FAIRFAX FINL HLDGS LTD SUB VTG ISIN#CA3039011026	Common stock	927	5,241
FOR THE EARTH CORP COM NEW	Common stock	—	1
FIVE BELOW INC COM	Common stock	213	3,197
FIRST TR EXCHANGE-TRADED FD II INTL EQUITY OPPORTUNITIES ETF	Common stock	42	5,070
FIRST TR EXCHANGE-TRADED FD II NASDAQ CYBERSECURITY ETF	Common stock	54	1,396
FIRST REP BK SAN FRANCISCO CALIF NEW COM	Common stock	—	2
FRANCO NEV CORP COM ISIN#CA3518581051	Common stock	111	2,983
FORTUNA SILVER MINES INC COM ISIN#CA3499151080	Common stock	4	1,930
GENERAL MILS INC COM	Common stock	65	17,471

THE AMERICAN RED CROSS SAVINGS PLAN
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Identity of issue, borrower, lessor, or similar party	Description of investment, including maturity date, rate of interest, collateral, par, or maturity value	Number of shares or units	Current value
GAMESTOP CORP NEW CL A	Common stock	18	\$ 88
FUCHS PETROLUB SE ADR ISIN#US35952Q1067	Common stock	11	447
GLOBAL X FDS GLOBAL X LITHIUM & BATTERY TECH ETF	Common stock	51	1,274
GLADSTONE LD CORP COM	Common stock	14	1,507
GERON CORP COM	Common stock	2	3,271
HAEMONETICS CORP MASS COM	Common stock	86	1,710
GOLDMAN SACHS BDC INC COM	Common stock	15	2,930
GOLDMAN SACHS GROUP INC COM	Common stock	386	19,674
GOGOLD RES INC COM ISIN#CA38045Y1025	Common stock	1	1,024
HALLIBURTON CO COM	Common stock	36	737
THE MINERAL CO COM	Common stock	—	64
HOP-ON INC COM NEW	Common stock	—	15
HOOVER FURNISHINGS CORP COM	Common stock	26	1,304
HOME DEPOT INC COM	Common stock	347	6,931
INTUITIVE SURGICAL INC COM NEW	Common stock	337	2,024
INTELGENX TECHNOLOGIES CORP COM	Common stock	—	138
ISHARES TR MORNINGSTAR MID CAP GROWTH ETF	Common stock	64	41,699
ISHARES TR GLOBAL CLEAN ENERGY ETF	Common stock	16	10,121
ISHARES TR CORE S&P U S GROWTH ETF	Common stock	104	36,435
ISHARES TR RUSSELL 2000 ETF	Common stock	201	6,021
ISHARES TR GLOBAL ENERGY ETF	Common stock	39	1,916
ISHARES TR CORE DIVID GROWTH ETF	Common stock	54	39,881
ISHARES TR CORE MSCI TOTAL INTL STK ETF	Common stock	65	2,597
ISHARES TR CORE AGGRESSIVE ALLOCATION ETF	Common stock	69	76,715
ISHARES TR GLOBAL MATLS ETF	Common stock	87	7,853
JD COM INC SPONS ADR REPOSTG COM CL A	Common stock	29	86,670
JPMORGAN CHASE & CO COM	Common stock	170	897
IVANHOE MINES LTD COM CL A ISIN#CA46579R1047	Common stock	10	975
ISHARES TR GLOBAL REIT ETF	Common stock	24	4,797
KYN CAP GROUP INC COM	Common stock	—	90
JUNIPER NETWORKS INC COM	Common stock	29	737
JOHNSON & JOHNSON COM	Common stock	157	1,567
KRAIG BIOCRRAFT LABORATORIES INC CL A	Common stock	—	5,457
KOPIN CORP COM	Common stock	2	6,598
KOPPERS HLDGS INC COM	Common stock	51	7,764
MATINAS BIOPHARMA HLDGS INC COM	Common stock	—	1,441
LUNA INNOVATIONS INC COM	Common stock	7	9,975
LIVE NATION ENTMT INC COM	Common stock	94	1,404
MERCADOLIBRE INC COM	Common stock	1,572	18,858
METLIFE INC COM	Common stock	66	2,182
M INDEX ETF SHS	Common stock	109	218
NRG ENERGY INC COM NEW	Common stock	52	5,213
MORGAN STANLEY COM NEW	Common stock	93	93
NETLIST INC COM	Common stock	2	49,905
NETFLIX INC COM	Common stock	487	5,356
NAUTILUS INC COM	Common stock	1	770
NINTENDO LTD ADR	Common stock	13	4,352
NEXTERA ENERGY INC COM	Common stock	61	1,215
NEWMONT CORP COM	Common stock	41	1,490
NUVEEN AMT-FREE QUALITY MUN INCOME FD COM	Common stock	11	2,083
NOW INC COM	Common stock	11	102
NOUVEAU LIFE PHARMACEUTICALS INC COM	Common stock	—	30
OCCIDENTAL PETE CORP COM	Common stock	60	5,971
NUVEEN MUN VALUE FD INC COM	Common stock	9	2,097
NUVEEN PFD & INCOME OPPORTUNITIES FD COM	Common stock	7	2,281
PALO ALTO NETWORKS INC COM	Common stock	295	2,654
PG&E CORP COM	Common stock	18	325
BEYOND INC COM	Common stock	28	32,840
PIONEER NAT RES CO COM	Common stock	225	1,683
PAYCOM SOFTWARE INC COM	Common stock	207	2,481
PAN AMERN SILVER CORP COM ISIN#CA6979001089	Common stock	16	3,266
PROSHARES TR ULTRAPRO RUSSELL2000	Common stock	46	51,007
PROSHARES TR II PROSHARES ULTRA GOLD	Common stock	64	639
PROCTER & GAMBLE CO COM	Common stock	147	1,713
PROTO LABS INC COM	Common stock	39	779
PROSPECT CAP CORP COM	Common stock	6	96
PROSHARES TR ULTRAPRO QQQ	Common stock	51	12,675
PROSHARES TR ULTRAPRO DOW30	Common stock	74	22,308
QUALCOMM INC COM	Common stock	145	868
RIGEL PHARMACEUTICALS INC COM NEW	Common stock	1	1,450
REVANCE THERAPEUTICS INC COM	Common stock	9	352
SPDR INDEX SHS FDS S&P INTL SMALL CAP ETF	Common stock	32	4,446
SANDSTORM GOLD LTD COM NEW ISIN#CA80013R2063	Common stock	5	8,683
SALESFORCE INC COM	Common stock	263	789
SABRA HEALTH CARE REIT INC COM	Common stock	14	4,281
SPDR SER TR S&P METALS & MNG ETF	Common stock	60	5,983
SPDR SER TR S&P 500 GROWTH ETF	Common stock	65	48,795
SELECT SECTOR SPDR TR HEALTH CARE	Common stock	136	3,000
SCHWAB STRATEGIC TR US LARGE-CAP GROWTH ETF	Common stock	83	5,907
SCHLUMBERGER LTD COM ISIN# AN8068571086	Common stock	52	1,041
SERVICENOW INC COM	Common stock	706	5,652
SENSEONICS HLDGS INC COM	Common stock	1	143
SELECT SECTOR SPDR TR FINANCIAL	Common stock	38	3,046
SELECT SECTOR SPDR TR ENERGY	Common stock	84	8,384
BLOCK INC CL A	Common stock	77	15,470
SPROTT PHYSICAL GOLD TR UNIT ISIN#CA85207H1047	Common stock	16	14,337
SUPER MICRO COMPUTER INC COM	Common stock	284	33,543
STURM RUGER & CO INC COM	Common stock	45	653

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Identity of issue, borrower, lessor, or similar party	Description of investment, including maturity date, rate of interest, collateral, par, or maturity value	Number of shares or units	Current value
STEEL DYNAMICS INC COM	Common stock	118	\$ 12,282
STARWOOD PPTY TR INC COM	Common stock	21	862
STAN ENERGY CORP COM NEW ISIN#CA8547221058	Common stock	—	3
TECHTARGET INC COM	Common stock	35	523
TORO CO COM	Common stock	96	480
TILLYS INC CL A	Common stock	8	2,639
3M CO COM	Common stock	109	10,932
UNITED NAT FOODS INC COM	Common stock	16	3,246
2U INC COM	Common stock	1	12
TREX CO INC COM	Common stock	83	1,987
TOTALENERGIES SE SPONS ADR ISIN#US89151E1091	Common stock	67	6,738
VANGUARD WORLD FDS VANGUARD INFORMATION TECHNOLOGY ETF	Common stock	484	29,306
VANGUARD WORLD FDS VANGUARD CONSUMER STAPLES ETF	Common stock	191	8,593
VANGUARD WORLD FD VANGUARD MEGA CAP ETF	Common stock	169	20,334
VEEVA SYS INC CL A COM	Common stock	193	9,626
VANGUARD SCOTTSDALE FDS VANGUARD INTERMEDIATE-TERM CORPORATE BOND INDEX ETF SHS	Common stock	81	2,964
VANGUARD SCOTTSDALE FDS VANGUARD RUSSELL 1000 GROWTH INDEX FD ETF SHS ISIN#US92206C6802	Common stock	78	11,827
VANGUARD WORLD FDS VANGUARD UTILS ETF	Common stock	137	10,966
VANGUARD INDEX FDS REAL ESTATE INDEX FD ETF	Common stock	88	1,964
VANGUARD INDEX FDS MID-CAP GROWTH ETF	Common stock	220	47,555
VENTAS INC COM	Common stock	50	2,492
VANGUARD INDEX FDS VANGUARD TOTAL STK MKT ETF	Common stock	237	8,100
VANGUARD INDEX FDS VANGUARD SMALL-CAP ETF	Common stock	213	51,268
VANGUARD INDEX FDS VANGUARD GROWTH ETF	Common stock	311	37,306
VANGUARD INDEX FDS VANGUARD MID-CAP ETF	Common stock	233	49,621
WABTEC COM	Common stock	127	127
VIKING THERAPEUTICS INC COM	Common stock	19	3,722
VERTEX PHARMACEUTICALS INC COM	Common stock	407	4,069
ZILLOW GROUP INC CL A	Common stock	57	1,531
WELLS FARGO & CO NEW COM	Common stock	49	4,922
DEUTSCHE POST AG SPONS ADR ISIN#US25157Y2028	Common stock	50	511
ANHEUSER BUSCH INBEV SA NV SPONSORED ADR ISIN#US03524A1088	Common stock	65	3,037
STRATASYS LTD SHS ISIN#IL0011267213	Common stock	14	3,456
YANDEX N V SHS CLASS A ISIN#NL0009805522	Common stock	29	601
TENCENT HLDGS LTD ADR ISIN#US88032Q1094	Common stock	38	1,549
SPROTT PHYSICAL SILVER TR UNIT ISIN#CA85207K1075	Common stock	8	20,200
AURINIA PHARMACEUTICALS INC COM ISIN#CA05156V1022	Common stock	9	2,113
PILBARA MINERALS LTD SHS ISIN#AU000000PLS0	Common stock	3	13,635
TWILIO INC CL A	Common stock	76	3,111
ATLANTICA SUSTAINABLE INFRASTRUCTURE PLC ISIN#GB00BLP5YB54	Common stock	22	6,450
WEARABLE HEALTH SOLUTIONS INC COM	Common stock	—	40
U S LTG GROUP INC COM	Common stock	—	3,000
KINSALE CAP GROUP INC COM	Common stock	335	3,349
ETF MANAGERS TR ETFMG ALTERNATIVE HARVEST ETF	Common stock	3	81
INNERSCOPE HEARING TECHNOLOGIES INC COM	Common stock	—	60
CBAK ENERGY TECHNOLOGY INC COM	Common stock	1	105
ORLA MINING LTD REGISTERED SHS ISIN#CA68634K1066	Common stock	3	138
ROLLS-ROYCE HOLDINGS PLC NON CUM RED PREF SHS -C- ISIN#GB00B669WX96	Common stock	—	250
GLOBAL X FDS GLOBAL X MSCI NIGERIA ETF NEW	Common stock	5	453
CRONOS GROUP INC COM ISIN#CA22717L1013	Common stock	2	63
TELLURIAN INC NEW COM	Common stock	1	756
CARVANA CO CL A	Common stock	53	212
AXON ENTERPRISE INC COM	Common stock	258	6,717
ALTERYX INC COM CL A	Common stock	47	755
ISHARES TR RUSSELL 2500 ETF	Common stock	62	20,934
IOVANCE BIOTHERAPEUTICS INC COM	Common stock	8	2,439
APPIAN CORP CL A	Common stock	38	377
WHEATON PRECIOUS METALS CORP ISIN#CA9628791027	Common stock	49	21,216
BLINK CHARGING CO COM	Common stock	3	339
VERU INC COM	Common stock	1	180
REDFIN CORP COM	Common stock	10	361
FUNKO INC CL A	Common stock	8	580
RIOT PLATFORMS INC COM	Common stock	15	3,868
MONGODB INC CL A	Common stock	409	4,906
BILIBILI INC ADS REPSTG SHS CL Z ISIN#US0900401060	Common stock	12	609
AMPLIFY ETF TR TRANSFORMATIONAL DATA SHARING ETF	Common stock	30	14,925
NINE ENERGY SVC INC COM	Common stock	3	871
STITCH FIX INC CL A	Common stock	4	96
DOCUSIGN INC COM	Common stock	59	1,367
GRAFTECH INTL LTD COM	Common stock	2	1,533
TURTLE BEACH CORP COM NEW	Common stock	11	548
IQIYI INC SPONS ADR ISIN#US46267X1081	Common stock	5	1,464
MEDMEN ENTERPRISES INC CL B ISIN#CA58507M1077	Common stock	—	1
ONCOLYTICS BIOTECH INC REGISTERED SHS ISIN#CA6823108759	Common stock	—	6,636
JEFFERIES FINL GROUP INC COM	Common stock	40	—
PACER FDS TR INDL REAL ESTATE ETF	Common stock	42	4,184
GEVO INC COM PAR \$0.01 NEW	Common stock	1	3,248
INVESCO EXCHANGE-TRADED FD TR WATER RES ETF	Common stock	61	1,220
INVESCO EXCHANGE-TRADED FD TR DYNAMIC ENERGY EXPL & PRODTN ETF	Common stock	31	7,107
AXOS FINL INC COM	Common stock	55	874
CHARLOTTE'S WEB HOLDINGS INC COM ISIN#CA16106R1091	Common stock	—	7
EQUILLIUM INC COM	Common stock	1	859
MEDIPHARM LABS CORP REGISTERED SHS ISIN#CA58504D1006	Common stock	—	123
ABERDEEN STD PRECIOUS METALS BASKET ETF TR PHYSICAL SHS ETF	Common stock	91	9,102
A REPR 1 SH ISIN#US68570P1012	Common stock	11	563
HIGHLAND GLOBAL ALLOCATION FD SHS	Common stock	8	17,293
CURALEAF HOLDINGS INC REGISTERED SHS ISIN#CA23126M1023	Common stock	4	2,030
BAYSIDE CORP COM NEW	Common stock	1	1
GLOBAL X FDS NASDAQ 100 COVERED CALL ETF	Common stock	17	8,670

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GLOBAL X FDS S&P 500 COVERED CALL ETF	Common stock	39	\$ 17,748
AGEX THERAPEUTICS INC COM	Common stock	—	2
ANTERO MIDSTREAM CORP COM	Common stock	13	12,530
PAN AMERN SILVER CORP CONTINGENT VALUE RT EXP 01/15/2029 ISIN#CA6979001329	Common stock	1	515
GRAYSCALE BITCOIN TR BTC SHS REPSTG COM UNIT	Common stock	35	6,301
WESTWATER RES INC COM NEW	Common stock	1	664
LYFT INC CL A	Common stock	15	150
UBER TECHNOLOGIES INC COM	Common stock	62	739
CROWDSTRIKE HLDGS INC CL A	Common stock	255	5,106
BLACKROCK SCIENCE & TECHNOLOGY TERM TR COM	Common stock	17	17,696
GAOTU TECHEDU INC SPONS ADR ISIN#US36257Y1091	Common stock	4	29
CORTEVA INC COM	Common stock	48	479
BRIDGEBIO PHARMA INC COM	Common stock	40	202
AKERO THERAPEUTICS INC COM	Common stock	23	5,324
CHEVY INC CL A	Common stock	24	5,317
AIM IMMUNOTECH INC COM	Common stock	—	40
LINEAGE CELL THERAPEUTICS INC COM	Common stock	1	55
SPROTT ETF TR GOLD MINERS ETF	Common stock	25	1,249
CIRTRAN CORP COM PAR \$0 001	Common stock	—	15
DATADOG INC CL A	Common stock	121	607
OCUGEN INC COM	Common stock	1	173
AMERICAN CENTY ETF TR AVANTIS U S SMALL CAP VALUE ETF	Common stock	90	12,033
AMERICAN CENTY ETF TR AVANTIS INTL SMALL CAP VALUE ETF	Common stock	62	6,249
TRUIST FINL CORP COM	Common stock	37	3,138
URANIUM ROYALTY CORP REGISTERED SHS ACCRED INV ISIN#CA91702V1013	Common stock	3	1,080
DEL CATH SYS INC COM PAR \$0 01 NEW 2019	Common stock	4	420
DIREXION SHS ETF TR DAILY S&P OIL & GAS EXPL & PRODTN BULL 2X SHS	Common stock	33	1,308
CARRIER GLOBAL CORP COM	Common stock	57	1,149
CARLYLE GROUP INC COM	Common stock	41	2,222
PROTALIX BIOTHEAPUTICS INC COM NEW	Common stock	2	4,174
CLEANSARK INC COM NEW	Common stock	11	6,949
SPROTT INC REGISTERED SHS ISIN#CA8520662088	Common stock	34	7,437
BRANDED LEGACY INC COM	Common stock	—	1
SPHERE ENTMT CORP CL A	Common stock	34	—
EKSO BIONICS HLDGS INC COM PAR \$0 001	Common stock	3	668
LEMONADE INC COM	Common stock	16	161
MATCH GROUP INC NEW COM	Common stock	37	548
ZOOMINFO TECHNOLOGIES INC COM	Common stock	18	277
NIKOLA CORP COM	Common stock	1	9
FUBOTV INC COM	Common stock	3	48
UNITY SOFTWARE INC COM	Common stock	41	409
SUMMIT THERAPEUTICS INC COM	Common stock	3	658
COMPASS PATHWAYS PLC SPONS ADR REPSTG SHS ISIN#US20451W1018	Common stock	9	70
GOODRX HLDGS INC COM CL A	Common stock	7	134
LEONOVUS INC REGISTERED SHS ISIN#CA5266813099	Common stock	—	56
MULTIPLAN CORP CL A	Common stock	1	1,279
SAFETY SHOT INC COM	Common stock	4	3,510
ZOMEDICA CORP COM ISIN#CA98980M1095	Common stock	—	140
ISHARES TR ISHARES 25+ YR TREAS STRIPS BD ETF	Common stock	12	30,750
QUANTUMSCAPE CORP CL A	Common stock	7	181
PHX MINERALS INC CL A	Common stock	3	6,440
PIMCO DYNAMIC INCOME OPPORTUNITIES FD COM	Common stock	12	15,361
NOV INC COM	Common stock	20	730
DESKTOP METAL INC COM	Common stock	1	310
VIRTUS EQUITY & CONV INCOME FD COM	Common stock	21	4,433
TRINITY CAP INC COM	Common stock	15	7,265
AEVA TECHNOLOGIES INC COM	Common stock	1	131
ASENSUS SURGICAL INC COM	Common stock	—	51
RILEY EXPL PERMIAN INC COM	Common stock	27	1,607
NOUVEAU MONDE GRAPHITE INC REGISTERED SHS ISIN#CA66979W8429	Common stock	3	733
NUVEEN CORE PLUS IMPACT FD COM	Common stock	10	17,438
PLUM ACQUISITION CORP I CL A ORD SHS ISIN#KYG7134L1260	Common stock	11	217
KONA GOLD BEVERAGE INC COM	Common stock	—	200
TUSIMPLE HLDGS INC CL A	Common stock	1	9
COINBASE GLOBAL INC COM CL A	Common stock	174	696
DIREXION SHS ETF TR DAILY JR GOLD MINERS INDEX BULL 2X SHS NEW	Common stock	34	203
AURORA CANNABIS INC REGISTERED SHS ISIN#CA05156X8843	Common stock	—	62
GLOBAL-E ONLINE LTD REGISTERED SHS ISIN#IL0011741688	Common stock	40	15,852
HONEST CO INC COM	Common stock	3	165
TASKUS INC CL A	Common stock	13	261
ELEKTROS INC COM	Common stock	—	342
MAGNITE INC COM	Common stock	9	1,186
META MATLS INC COM	Common stock	—	20
ELECTRIC LAST MILE SOLUTIONS INC CL A	Common stock	—	32
CONFLUENT INC CL A	Common stock	23	70
23ANDME HLDG CO CL A	Common stock	1	457
ENOVIX CORP COM	Common stock	13	13,146
EVGO INC CL A COM	Common stock	4	4,969
DIDI GLOBAL INC SPONSORED ADS ISIN#US23292E1082	Common stock	4	3,950
MATTERPORT INC COM CL A	Common stock	3	785
GXO LOGISTICS INC COM	Common stock	61	6,116
RYAN SPECIALTY HLDGS INC CL A COM	Common stock	43	17,337
ASHFORD HOSPITALITY TR INC COM PAR \$0 01	Common stock	2	29
DIGITAL WORLD ACQUISITION CORP CL A	Common stock	18	88
ROBINHOOD MKTS INC COM CL A	Common stock	13	1,274
DUTCH BROS INC CL A	Common stock	32	1,900
RITHM CAPITAL CORP PFD SER D FIXED RATE RESET	Common stock	22	9,819
DIMENSIONAL ETF TR WORLD EX U S CORE EQUITY 2 ETF	Common stock	24	10,745

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REDWIRE CORP COM SPL VTG TR ISIN#PA1436583006	Common stock	3	\$ 285
ENVVENO MED CORP COM	Common stock	5	283
OLAPLEX HLDGS INC COM	Common stock	3	508
AMERICAN CENTY ETF TR AVANTIS EMERGING MKTS VALUE ETF	Common stock	46	6,160
SONIM TECHNOLOGIES INC COM NEW	Common stock	1	4
NEXTDOOR HLDGS INC CL A	Common stock	2	945
PROSHARES TR BITCOIN STRATEGY ETF	Common stock	20	2,315
WARNER BROS DISCOVERY INC COM SER A	Common stock	11	23
PROSHARES TR ULTRAPRO SHORT QQQ NEW	Common stock	13	399,600
BORR DRILLING LTD REGISTERED SHS ISIN#BMG1466R1732	Common stock	7	184
BIGBEAR AI HLDGS INC COM	Common stock	2	1,605
BAUSCH + LOMB CORP COM CA0717051076	Common stock	17	1,706
DRAFTKINGS INC NEW CL A	Common stock	35	1,727
SOUNDHOUND AI INC CL A	Common stock	2	1,060
AETERNA ZENTARIS INC REGISTERED SHS ISIN#CA0079755017	Common stock	2	413
ABEONA THERAPEUTICS INC COM NEW	Common stock	5	606
DOMINARI HOLDINGS INC COM NEW	Common stock	3	1,184
MIND MEDICINE (MINDMED) INC REGISTERED SHS ISIN#CA60255C8850	Common stock	4	22
DIGITALBRIDGE GROUP INC CL A NEW	Common stock	18	649
RBB FD INC US TREAS 3 MONTH BILL ETF	Common stock	50	49,860
UNITY BIOTECHNOLOGY INC COM NEW	Common stock	2	579
COCRYSTAL PHARMA INC COM PAR SNEW	Common stock	2	1,292
CREDIT SUISSE AG NASSAU BRH X-LINKS CRUDE OIL SHS COVERED CALL ETN NEW	Common stock	70	13,930
PAYSAFE LTD REGISTERED SHS ISIN#BMG6964L2062	Common stock	13	38
CHECK-CAP LTD REGISTERED SHS ISIN#IL0011336851	Common stock	2	23
RBB FD INC US TREAS 12 MONTH BILL ETF	Common stock	50	4,994
AILERON THERAPEUTICS INC COM NEW	Common stock	3	30
MEDIWOUND LTD REGISTERED SHS ISIN#IL0011316309	Common stock	10	732
OAKTREE SPECIALTY LENDING CORP COM NEW	Common stock	20	756
GLOBAL X FDS BLOCKCHAIN & BITCOIN STRATEGY ETF NEW	Common stock	53	13,290
REGEN BIOPHARMA INC PFD SER A NEW	Common stock	2	2
KARTOON STUDIOS INC COM PAR \$0 001 NEW	Common stock	1	310
PEAKSTONE RLTY TR COM CL E NEW	Common stock	20	299
RBB FD INC US TREAS 20 YR BD ETF	Common stock	48	9,538
NEW YORK MTG TR INC COM PAR \$	Common stock	9	1,706
RBB FD INC US TREAS 6 MONTH BILL ETF	Common stock	50	24,985
DMK PHARMACEUTICALS CORP COM PAR \$0 0001	Common stock	1	7
EVOFEM BIOSCIENCES INC COM PAR \$0 0001	Common stock	—	3
GALMED PHARMACEUTICALS LTD SHS NEW ISIN#IL0011313900	Common stock	—	30
BEST INC SPONSORED ADR NEW 2023 ISIN#US08653C6012	Common stock	3	128
ENERGY FOCUS INC COM PAR \$0 0001 NEW	Common stock	2	113
CREATIVE MED TECHNOLOGY HLDGS INC COM PAR \$0 001 NEW	Common stock	5	5
VERASTEM INC COM NEW	Common stock	8	3,761
LORDSTOWN MTRS CORP CL A NEW	Common stock	1	40
INVO BIOSCIENCE INC COM PAR \$0 0001 NEW	Common stock	1	1
ORGANIGRAM HOLDINGS INC REGISTERED SHS ISIN#CA68620P7056	Common stock	1	66
BIOTRICITY INC COM NEW	Common stock	1	154
SKILLZ INC CL A NEW	Common stock	6	6
ILLUMIN HOLDINGS INC REGISTERED SHS ISIN#CA45232V1067	Common stock	1	121
SRM ENTMT INC COM	Common stock	2	79
UNIVERSE PHARMACEUTICALS INC SHS NEW US\$0.01875 ISIN#KYG9442G1120	Common stock	2	34
ARMOUR RESIDENTIAL REIT INC COM PAR \$0 001	Common stock	19	1,546
AYRO INC COM NEW	Common stock	2	440
TIDAL TR II RETURN STACKED U S STKS & MANAGED FUTURES ETF	Common stock	20	13,238
MOMENTUS INC CL A NEW	Common stock	2	35
MULLEN AUTOMOTIVE INC COM PAR \$0 001 NEW	Common stock	14	171
HUT 8 CORP COM	Common stock	13	387
BANC CALIF INC DEPOSITARY SHS EACH REPTSG 1/40TH INT IN 1 SH OF 7 75% PERP MTY	Common stock	23	17,415
ADVANCED MICRO DEVICES INC COM	Common stock	147	88,446
ARK ETF TR INNOVATION ETF	Common stock	52	6,756
ALIBABA GROUP HLDG LTD SPONSORED ADR ISIN#US01609W1027	Common stock	78	127,349
AMERICAN AIRLS GROUP INC COM	Common stock	14	3,298
BEST BUY INC COM	Common stock	78	607
BRISTOL MYERS SQUIBB CO COM	Common stock	51	1,136
COCA COLA CO COM	Common stock	59	3,904
DIGITAL TURBINE INC COM	Common stock	7	583
ENPHASE ENERGY INC COM	Common stock	132	3,964
FREEMPORT-MCMORAN INC CL B	Common stock	43	4,342
HERCULES CAP INC COM	Common stock	17	26,555
INTEL CORP COM	Common stock	50	65,466
ISHARES TR CORE S&P 500 ETF	Common stock	478	99,347
KINDER MORGAN INC DEL COM	Common stock	18	2,573
KRAFT HEINZ CO COM	Common stock	37	11,647
MEDICAL MARIJUANA INC COM	Common stock	—	448
MCDONALDS CORP COM	Common stock	297	44,545
MICROVISION INC DEL COM NEW	Common stock	3	120
MICRON TECHNOLOGY INC COM	Common stock	85	2,987
RITHM CAPITAL CORP COM NEW	Common stock	11	19,811
ORACLE CORP COM	Common stock	105	24,776
PFIZER INC COM	Common stock	29	15,403
REALTY INCOME CORP COM	Common stock	57	74,421
RIO TINTO PLC SPONSORED ADR ISIN#US7672041008	Common stock	74	10,722
ROLLS ROYCE HLDGS PLC SPONS ADR ISIN US7757812067	Common stock	4	4,347
SELECT SECTOR SPDR TR CONSUMER STAPLES	Common stock	72	8,716
TELADOC HEALTH INC COM	Common stock	22	237
VANGUARD INTL FD FTSE DEVELOPED MKTS ETF	Common stock	48	32,011
UNITED STS STL CORP NEW COM	Common stock	49	3,989
WORKHORSE GROUP INC COM NEW	Common stock	—	83

THE AMERICAN RED CROSS SAVINGS PLAN

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

December 31, 2023

Identity of issue, borrower, lessor, or similar party	Description of investment, including maturity date, rate of interest, collateral, par, or maturity value	Number of shares or units	Current value
VANECK ETF TR GOLD MINERS ETF	Common stock	31	\$ 28,744
UNITI GROUP INC COM	Common stock	6	7,289
OKTA INC CL A	Common stock	91	3,712
PINTEREST INC CL A	Common stock	37	1,333
ZOOM VIDEO COMMUNICATIONS INC CL A	Common stock	72	3,811
DOW INC COM	Common stock	55	23,081
GRAYSCALE ETHEREUM TR ETH SHS	Common stock	19	13,064
NANO DIMENSION LTD SPONSORED ADR NEW ISIN#US63008G2030	Common stock	2	480
ISHARES TR ISHARES 0-3 MNTH TREAS BD ETF	Common stock	100	344
ROCKET COS INC CL A	Common stock	14	3,910
WEBCENTRAL LTD ORDINARY FULLY PAID ISIN#AU0000093031	Common stock	—	756
PALANTIR TECHNOLOGIES INC CL A	Common stock	17	1,906
XPENG INC ADS ISIN#US98422D1054	Common stock	15	584
C3 AI INC CL A	Common stock	29	488
CHARGEPOINT HLDGS INC CL A	Common stock	2	702
ROBLOX CORP COM CL A	Common stock	46	3,658
DIGITALOCEAN HLDGS INC COM	Common stock	37	4,109
SOFI TECHNOLOGIES INC COM	Common stock	10	3,075
CASTOR MARITIME INC REGISTERED SHS ISIN#MHY1146L1258	Common stock	—	132
ORION OFFICE REIT INC COM	Common stock	6	721
POLESTAR AUTOMOTIVE HLDG UK PLC ADS CL A	Common stock	2	5,198
SNDL INC REGISTERED SHS ISIN#CA83307B1013	Common stock	2	508
BROOKFIELD CORP VTG SHS CL A ISIN#CA11271J1075	Common stock	40	1,312
BROOKFIELD ASSET MANAGEMENT LTD CL A LTD VTG SHS ISIN#CA1130041058	Common stock	40	327
CAMBER ENERGY INC COM PAR \$0 001 2022 NEW	Common stock	—	80
TORO CORP REGISTERED SHS ISIN#MHY8900D1085	Common stock	5	153
CONTEXTLOGIC INC CL A NEW	Common stock	6	119
ENERGIOUS CORP COM NEW	Common stock	2	77
CANOPY GROWTH CORP REGISTERED SHS ISIN#CA1380357048	Common stock	5	103
BANK AMER CORP COM	Common stock	34	18,451
EXXON MOBIL CORP COM	Common stock	100	30,816
META PLATFORMS INC CL A	Common stock	354	25,839
FORD MTR CO DEL COM PAR \$0 01	Common stock	12	5,423
HEMP INC COM NEW	Common stock	—	1
ISHARES SILVER TR ISHARES	Common stock	22	30,710
NOKIA CORP SPONSORED ADR	Common stock	3	18,085
SPDR GOLD TR GOLD SHS	Common stock	191	181,612
SELECT SECTOR SPDR TR REAL ESTATE SELECT SECTOR SPDR FD PRINCESS SPL VTG TR ISIN#PA1436583006	Common stock	40	15,063
SIRIUS XM HLDGS INC COM	Common stock	5	6,632
VANGUARD INDEX FDS VANGUARD SMALL-CAP GROWTH ETF	Common stock	242	84,045
VERIZON COMMUNICATIONS INC COM	Common stock	38	27,048
SHOPIFY INC CL A ISIN#CA82509L1076	Common stock	78	25,707
AMERICAN SEC RES CORP COM PAR \$0 001 NEW	Common stock	—	2
SEA LTD ADR ISIN#US81141R1005	Common stock	41	2,349
ROKU INC COM CL A	Common stock	92	5,316
INVESCO QQQ TR UNIT SER 1	Common stock	410	217,656
MODERNA INC COM	Common stock	99	12,929
CLOUDFLARE INC CL A	Common stock	83	78,681
VIATRIS INC COM	Common stock	11	438
AIRBNB INC CL A COM	Common stock	136	74,332
COUPANG INC CL A	Common stock	16	121,457
RIVIAN AUTOMOTIVE INC CL A	Common stock	23	26,674
TWO HBRS INVT CORP COM PAR \$	Common stock	14	6,645
GE HEALTHCARE TECHNOLOGIES INC COM	Common stock	77	1,315
ALPHABET INC CL A	Common stock	140	53,082
CERUS CORP COM	Common stock	2	16,740
GILEAD SCIENCES INC COM	Common stock	81	167,286
PAYPAL HLDGS INC COM	Common stock	61	6,448
PLUG PWR INC COM NEW	Common stock	5	3,069
TAIWAN SEMICONDUCTOR MFG CO SPONSORED ADR ISIN#US8740391003	Common stock	104	38,232
THE TRADE DESK INC COM CL A	Common stock	72	50,372
TILRAY BRANDS INC COM	Common stock	2	207
FUELCELL ENERGY INC COM PAR \$	Common stock	2	1,691
GENERAL ELEC CO COM NEW	Common stock	128	7,323
AMC ENTMT HLDGS INC CL A NEW	Common stock	6	9,302
BERKSHIRE HATHAWAY INC DEL CL B NEW	Common stock	357	116,984
BOEING CO COM	Common stock	261	22,938
CARNIVAL CORP PAIRED CTF 1 COM CARNIVAL CORP & 1 TR SH BEN INT P&O PRINCESS SPL VTG TR ISIN#PA1436583006	Common stock	19	19,585
NVIDIA CORP COM	Common stock	495	644,040
VANGUARD INDEX FDS S&P 500 ETF SHS NEW	Common stock	437	224,999
ALPHABET INC CAP STK CL C	Common stock	141	98,651
LUCID GROUP INC COM	Common stock	4	2,067
MICROSOFT CORP COM	Common stock	376	43,329
DISNEY WALT CO DISNEY COM	Common stock	90	31,240
NIO INC SHS A SPONSORED AMERICAN DEP SHS REPR 1 SH A ORD SH ISIN#US62914V1061	Common stock	9	38,076
TESLA INC COM	Common stock	248	307,121
AMAZON COM INC COM	Common stock	152	607,152
APPLE INC COM	Common stock	193	943,428
Total common stocks			<u>7,788,219</u>
AMERICAN BOND FUND OF AMERICA CLASS A	Mutual Fund	27	315
BLACKROCK MID-CAP VALUE FUND INSTITUTIONAL CLASS	Mutual Fund	466	10,477
ARTISAN MID-CAP FUND ADVISOR CLASS	Mutual Fund	112	3,958
ARIEL FUND INVESTOR CLASS	Mutual Fund	2,497	170,547
AMERICAN BEACON SMALL-CAP VALUE FUND CLASS Y	Mutual Fund	274	6,676
DFA GLOBAL ALLOCATION 60/40 PORTFOLIO INSTITUTIONAL CLASS	Mutual Fund	762	15,343
DELAWARE DIVERSIFIED INCOME FUND INSTITUTIONAL CLASS	Mutual Fund	848	6,534
DFA U.S. SMALL-CAP PORTFOLIO INSTITUTIONAL CLASS	Mutual Fund	2,075	92,061
CREDIT SUISSE FLOATING RATE HIGH INCOME FUND CLASS I	Mutual Fund	1,453	9,254

THE AMERICAN RED CROSS SAVINGS PLAN

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

December 31, 2023

Identity of issue, borrower, lessor, or similar party	Description of investment, including maturity date, rate of interest, collateral, par, or maturity value	Number of shares or units	Current value
FIDELITY BALANCED FUND	Mutual Fund	328	\$ 8,835
FIDELITY CONTRA FUND	Mutual Fund	511	8,216
DOUBLELINE TOTAL RETURN BOND FUND CLASS I	Mutual Fund	1,188	10,503
DODGE & COX STOCK FUND CLASS I	Mutual Fund	668	162,598
DODGE & COX INCOME FUND CLASS I	Mutual Fund	9,408	118,734
HARBOR CAPITAL APPRECIATION FUND INSTITUTIONAL CLASS	Mutual Fund	618	59,665
GABELLI ASSET FUND CLASS AAA	Mutual Fund	111	5,407
FIDELITY SELECT PHARMACEUTICALS PORTFOLIO	Mutual Fund	384	9,062
FIDELITY LOW PRICED STOCK FUND	Mutual Fund	1,921	84,648
MFS VALUE FUND CLASS I	Mutual Fund	579	27,547
LONGLEAF PARTNERS FUND	Mutual Fund	170	3,838
AMERICAN INVESTMENT COMPANY OF AMERICA FUND CLASS A	Mutual Fund	68	3,426
T. ROWE PRICE GROWTH STOCK FUND	Mutual Fund	524	45,334
PIMCO INCOME FUND CLASS A	Mutual Fund	2,247	23,859
HCM TACTICAL GROWTH FUND INVESTOR CLASS	Mutual Fund	6,936	159,728
HCM DIVIDEND SECTOR PLUS FUND INVESTOR CLASS	Mutual Fund	8,561	143,146
PUTNAM SUSTAINABLE LEADERS FUND CLASS A	Mutual Fund	61	6,656
PUTNAM CORE EQUITY FUND CLASS A	Mutual Fund	92	3,242
PROFUND BIOTECHNOLOGY ULTRASECTOR FUND SERVICE CLASS	Mutual Fund	10	388
AKRE FOCUS FUND RETAIL CLASS	Mutual Fund	290	16,665
VANGUARD HEALTH CARE FUND	Mutual Fund	85	17,679
TOUCHSTONE SANDS CAPITAL SELECT GROWTH FUND CLASS Y	Mutual Fund	6,299	90,898
SMEAD VALUE FUND CLASS I1	Mutual Fund	2,678	204,084
SCHWAB S&P 500 INDEX FUND	Mutual Fund	569	41,558
VANGUARD INTERNATIONAL GROWTH FUND ADMIRAL SHARES	Mutual Fund	223	22,704
VANGUARD INTERNATIONAL GROWTH FUND	Mutual Fund	545	17,445
VANGUARD STAR FUND	Mutual Fund	2,041	54,809
VANGUARD HEALTH CARE FUND ADMIRAL SHARES	Mutual Fund	1,954	172,285
VANGUARD DIVIDEND GROWTH FUND INVESTOR SHARES	Mutual Fund	2,229	82,952
VANGUARD WINDSOR FUND	Mutual Fund	349	7,491
VANGUARD SELECTED VALUE FUND	Mutual Fund	1,222	35,328
VANGUARD EQUITY INCOME FUND INVESTOR SHARES	Mutual Fund	1,080	43,420
VANGUARD GROWTH AND INCOME FUND ADMIRAL SHARES	Mutual Fund	361	32,562
VANGUARD INTERMEDIATE-TERM INVESTMENT GRADE FUND INVESTOR SHARES	Mutual Fund	7,831	67,970
VANGUARD SHORT-TERM INVESTMENT GRADE FUND INVESTOR SHARES	Mutual Fund	2,233	22,848
VANGUARD HIGH YIELD CORPORATE BOND FUND INVESTOR SHARES	Mutual Fund	3,104	16,826
VANGUARD TARGET RETIREMENT 2030 FUND	Mutual Fund	934	33,191
VANGUARD WINDSOR II FUND INVESTOR SHARES	Mutual Fund	854	36,625
VANGUARD VALUE INDEX FUND ADMIRAL SHARES	Mutual Fund	340	19,844
VANGUARD FEDERAL MONEY MARKET FUND INVESTOR SHARES	Mutual Fund	241,364	241,364
FULLER & THALER BEHAVIORAL SMALL-CAP EQUITY FUND INSTITUTIONAL CLASS	Mutual Fund	4,735	196,925
FIDELITY 500 INDEX FUND	Mutual Fund	34	5,678
AMERICAN WASHINGTON MUTUAL INVESTORS FUND CLASS A	Mutual Fund	61	3,465
WASATCH CORE GROWTH FUND	Mutual Fund	436	37,604
BLACKROCK SYSTEMATIC MULTI-STRATEGY FUND INSTITUTIONAL CLASS	Mutual Fund	747	7,349
PFG JP MORGAN TACTICAL MODERATE STRATEGY FUND CLASS R	Mutual Fund	1,194	12,255
PFG TACTICAL INCOME STRATEGY FUND CLASS R	Mutual Fund	426	4,008
VANGUARD HIGH DIVIDEND YIELD INDEX FUND ADMIRAL SHARES	Mutual Fund	163	5,511
JANUS HENDERSON ENTERPRISE FUND CLASS I	Mutual Fund	1,310	172,780
OAKMARK INTERNATIONAL FUND INVESTOR CLASS	Mutual Fund	3,949	106,001
VANGUARD 500 INDEX FUND ADMIRAL SHARES	Mutual Fund	126	55,257
VANGUARD MID-CAP INDEX FUND ADMIRAL SHARES	Mutual Fund	681	197,131
PFG JP MORGAN TACTICAL AGGRESSIVE STRATEGY FUND CLASS R	Mutual Fund	5,229	64,739
PFG BR TARGET ALLOCATION EQUITY STRATEGY FUND CLASS R	Mutual Fund	3,017	37,292
PFG MEEDER TACTICAL STRATEGY FUND CLASS R	Mutual Fund	1,893	17,772
PFG BNY MELLON DIVERSIFIER STRATEGY FUND CLASS R	Mutual Fund	1,747	16,419
PFG FIDELITY INSTITUTIONAL AM EQUITY INDEX STRATEGY FUND CLASS R	Mutual Fund	2,413	31,411
PFG FIDELITY INSTITUTIONAL AM EQUITY SECTOR STRATEGY FUND CLASS R	Mutual Fund	2,243	28,640
PFG JANUS HENDERSON BALANCED STRATEGY FUND CLASS R	Mutual Fund	7,929	71,280
PFG AMERICAN CONSERVATIVE INCOME STRATEGY FUND CLASS R	Mutual Fund	10,798	100,857
PFG AMERICAN GROWTH STRATEGY FUND CLASS R	Mutual Fund	24,961	273,072
Total mutual funds			<u>3,923,991</u>
* Notes receivable from participants	Interest rates of 4.25% to 9.50%, with various maturities through January 2028.		<u>22,696,647</u>
Total			<u>\$ 1,529,306,416</u>
* Indicates party-in-interest			

See accompanying independent auditors' report.